Canada

WOMEN'S EMPLOYMENT INITIATIVES
AS A MEANS OF ADDRESSING POVERTY:

A COMPARATIVE STUDY OF CANADIAN AND CHILEAN EXAMPLES

by

Linda L. Snyder
BA, Waterloo Lutheran University, 1970
MSW, Wilfrid Laurier University, 1980

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Abstract

The well-being of economically marginalized women and their families is increasingly threatened in the current context of precarious employment and diminishing state intervention. In advanced welfare states, global competition and neo-liberal economic thinking have prompted the dismantling of social programs. In other countries, political and economic crises have led to the uncontested application of neo-liberal economic policies. These transformations create severe economic hardship as well as social exclusion and political disempowerment. Women's employment initiatives have shown some ability to address economic needs at the individual family level. However, given a theoretical framework that emphasizes the importance of addressing underlying socio-political factors, important questions remained.

This international, comparative study examines women's employment initiatives as a means of addressing poverty – discovering the particular practices that make programs effective, exploring the potential within the initiatives for social mobilization to challenge broader issues, and comparing the features across different settings and contexts. A multiple, holistic case study design was used, working within the constructivist paradigm and taking a blended standpoint and orientational qualitative approach, to look at a government and a non-governmental program in each of Canada and Chile. Field research methods included observation, participant-observation, interviews, focus groups, and examination of program materials. Tentative findings were checked with participants prior to providing a formative evaluation to each program.

Evidence was found of effective practices in each of the programs. A comparative analysis revealed similarities in the government and non-government settings and substantial contrasts between the Canadian and Chilean contexts.

Interesting themes emerged in relation to individual, family, and collective outcomes. Participants benefited from having instructors or mentors with similar characteristics and backgrounds to their own. Couple relationships were affected by the women's participation in the employment initiatives – negatively in Canada and positively in Chile. Collective outcomes and social mobilization activities were more evident in the group enterprises fostered through the Chilean initiatives than in Canada's more individualistic context; and the importance of the intentionality of social mobilization within the program objectives was clear. Recommendations are provided regarding effective program practices, increased social mobilization, the essential role of the state, and further research.

Dedication

This dissertation is dedicated to the memory of Phil Johnston whose convictions based on principles of social justice and fairness, as well as his sincere caring for people, and his accomplishments as Commissioner of Social Services in Waterloo Region, inspire many of us to carry on the important work of addressing the problem of poverty.

Acknowledgements

Table Of Contents

Chapter Six
THEMES

List of Tables

List of Figures

CANADA

SOUTH WESTERN ONTARIO

STUDY AREA

CHILE

Region I

Region II

Region III

Region IV

Region V

SANTIAGO
Santiago Metropolitan Region

Region VI

Region VII

Region VIII

Region IX

Region X

Region XI

Region XII

Punta Arenas

0   200 miles
0   300 kms

SOUTH
AMERICA

REGION X

Valdivia

Osorno

Purranque

Puerto Varas
Puerto Montt

Maullín

Pargua
Ancud

Island
of
Chiloé

Glossary of Acronyms

ACI	Agencia de Cooperación Internacional (Chile); *International Co-operation Agency*
AFDC	Aid to Families with Dependent Children (USA)
ASEAN	Association of South East Nations
BCNI	Business Council on National Issues
CED	Community Economic Development
CEP	Centro de Estudios Públicos (Chile); *Centre for Public Studies*
CEPAL /	Comisión Económica Para America Latina /
ECLAC	Economic Commission for Latin America and the Caribbean (United Nations)
CD	Community Development
CJS	Canadian Jobs Strategy
CODA	Community Opportunities Development Association (Cambridge, Ontario)
COPACHI	Comite de Cooperación para la Paz en Chile; *Committee of Co-operation for Peace*
CORFO	Corporación de Fomento (Chile); Promotion Corporation
Corpo	Corporation de développement communautaire des Bois-Francs (Quebec); *Community Development Corporation of Bois-Francs*
CUP	Comando Unitario de Pobladores (Chile); *Federation of Shantytown Leaders*
CUT	Central Unica de Trabajadores (Chile); *Central Federation of Labour*
ESI	Employment Support Initiative (Ontario)
FSA	Family Support Act (USA)

FTA	Free Trade Agreement
FOSIS	Fondo de Solidaridad e Inversión Social; *Solidarity and Social Investment Fund*
GAD	Gender and Development
GDP	Gross Domestic Product
GNP	Gross National Product (GDP minus profits to foreign investment)
IMF	International Monetary Fund
INJ	Instituto Nacional de la Juventud (Chile); *National Youth Institute*
NAFTA	North American Free Trade Agreement
NAIRU	Non-Accelerating Inflation Rate of Unemployment
NGO	Non-Governmental Organization
NTP	National Training Program (Canada)
MAI	Multilateral Agreement on Investment
MDRC	Manpower Demonstration Research Corporation (USA)
Mercosur	Mercado Comun del Sur; *Common Market of the South*
MIDEPLAN	Ministerio de Planificación y Cooperación (Chile); *Ministry of Planning and Co-operation*
OBRA	Omnibus Budget Reconciliation Act (USA)
OECD	Organisation for Economic Co-operation and Development
OEP	Organización Económica Popular (Chile); *Popular Economic Organization*
PEM	Programa Empleo Mínimo (Chile); *Minimum Employment Program*
PET	Programa de Economía del Trabajo (Chile); *Labour Economics Program*

POJH	Programa Ocupacional para Jefes de Hogar (Chile);
	Employment Program for Heads of Households
SENCE	Servicio Nacional de Capacitación y Empleo (Chile);
	National Training and Employment Service
SERNAM	Servicio Nacional de la Mujer (Chile); *National Service for Women*
SERCOTEC	Servicio de Cooperación Técnica (Chile); *Technical Co-operation Service*
STEP	Supports to Employment Program (Ontario)
UNDP	United Nations Development Program
WID	Women and Development
WIN	Work Incentive program (Ontario)

Chapter One

INTRODUCTION

The introductory chapter to the dissertation sets out the problem, defines the meanings and relationship of poverty and unemployment, describes the theoretical framework for the dissertation, provides some background information regarding the context of global restructuring and explains the rationale for the multiple case study of women's employment initiatives in Canada and Chile.

The Problem

The well-being of economically marginalized women and their families is increasingly threatened in the face of global restructuring. Neo-liberal economic policies, throughout the world, have resulted in fewer labour market opportunities and, at the same time, less government intervention to mitigate the effects of increasing poverty.

Trends toward more precarious employment (utilizing a leaner, more flexible labour force with less collective power and lower wages) are reflected in the distribution of global income, with greater disparity between the rich and the poor, and larger numbers of people living in poverty. In countries like Canada, where advanced welfare states have been developed, international monetary pressures among other forces have prompted the dismantling of social programs. In other countries such as Chile, where a welfare state was never realized and democratic participation was interrupted by military dictatorship, the uncontested application of neo-liberal economic policies has worsened the lot of the poor.

Women, whose families are dependent upon their income for survival, are severely impacted by these transformations. The poverty they experience includes not

only their economic deprivation, but their social and political disempowerment as well. Employment initiatives are a potential, albeit limited, means of addressing their critical economic needs at the individual household level. Such employment initiatives may also have socio-political potential for addressing the broader aspects of poverty at the intrapersonal, interpersonal, and societal levels as well.

The Meaning and the Relationship of Poverty and Unemployment

Prior to further exploration of the topic of women's employment initiatives as a means of addressing poverty, it is important to examine what is meant herein by poverty and by unemployment and to consider the relationship between them. By the barest of definitions, 'poverty' refers to living in circumstances without adequate income and 'unemployment' refers to lack of employment or means of generating income. But, both poverty and (un)employment have socially constructed meanings and implications that are much broader than what is conveyed in narrow definitions or official measures of poverty and unemployment.

The relationship between poverty and unemployment, in simplest terms, is that unemployment with its resultant lack of earnings can often mean inadequate income or poverty. However, this relationship assumes a capitalist economic context and it is influenced by the degree to which market forces are buffered by family, community, or state support. The link between poverty and (un)employment spans the history of humankind with important variations between western and non-western experiences. A range of suggestions for solution has been offered that reflect the full spectrum of ideologies.

2

The Meaning of Poverty

The full meaning of poverty encompasses more than lack of income to meet basic

survival needs, as Speth (1996), administrator of the United Nations Development

Program noted:

> Poverty, in the end, is a state of dispossession and deprivation in which
> people are not only deprived of their income, but also of opportunity,
> empowerment and, most important, dignity. (p. 7)

Poverty includes serious risks to broad dimensions of well-being. The many

components of human welfare needs have been recognized since the classical works of

Maslow (1954). A Scandinavian researcher, Allardt (1976), developed a similar

classification of human welfare needs with three categories – 'having', 'loving', and

'being' (p. 231). The 'having' category relates to material and basic survival needs such

as housing and health; the 'loving' category refers to needs for companionship and

solidarity usually met in friendship, family, and community; and the 'being' category

refers to needs related to self-actualization including organizational participation and the

ability to influence decisions (p. 231-233). As in Maslow's hierarchy, the lack of income

related to the 'having' category can jeopardize the satisfaction of needs in other

categories, such as opportunities for pleasant relations or for self-actualization (p. 234).

The impact of income adequacy on the many dimensions of well-being has been

recognized also in the field of public health (World Health Organization, 1984). In a

Toronto study (Edwardh & Miller, 1983), conditions of poverty were found to be linked

with numerous physical and psychological health concerns, amongst them – a construct

they termed 'sense of powerlessness'. The conditions of poverty that were related to a

sense of powerlessness included economic deprivation, low levels of education, low

status occupations, social segregation, lack of control over conditions of poverty, and

exclusion from participation in normal activities. The linked health outcomes, in addition

to the pervasive sense of powerlessness, were low self-esteem, a high incidence of

psychological illness and depression, and a tendency toward self-destructive behaviour

(p. 39).

The multidimensional meaning of poverty was emphasized in the United Nations

Development Program's 1998 human development report:

> More than a lack of what is necessary for material well-being, poverty can
> also mean the denial of opportunities and choices most basic to human
> development. To lead a long, healthy, creative life. To have a decent
> standard of living. To enjoy dignity, self-esteem, the respect of others and
> the things people value in life. (p. 25)

This definition includes the important reality of lack of choices amongst the poor – a

component that is central to Sen's (1985) argument that the concept of 'standard of

living' is much more complex than traditional 'basket of commodities' notions (p. 38).

Others looking at poverty in high and low income countries have stressed that poverty

must be viewed as relative rather than absolute[1] (Rein, 1970; Townsend, 1970) in order to

integrate its social and political as well as economic dimensions (Miller & Roby, 1970).

Poverty must also be considered in the context of its local meaning and not only from the

narrow perspective of the North. Sachs (1992) makes this very clear in his criticism

regarding the singular application of 'economic development' as the solution to all

problems of low income – a response that fails to recognize that "poverty might also

result from oppression and thus demand liberation" or "that a culture might direct its

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[1] It is interesting to note that the Canadian government is currently moving away from the relative measure
of poverty that it has used since the mid-1960s (Statistics Canada's Low Income Cut Off lines) as it
develops a new market basket measure which reflects absolute poverty. This development is discussed
further in the chapter about Canada. (Canada, 1998; Schillington, 1999)

4

energies towards spheres other than the economic" (p. 7). Sachs differentiates between 'frugality' that is not accumulation-focused, 'destitution' that occurs when frugality is deprived of its natural and social resource bases, and 'scarcity' that is the commodity-based poverty of money economies in the North (p. 8).

Thus the meaning of poverty in this study encompasses living on income that is inadequate to meet basic needs, suffering assaults to psycho-social health and well-being, plus being denied choices and opportunities to participate in the social and political life of one's community.

The Meaning of Employment and Unemployment

An examination of the full meaning of employment and unemployment requires consideration of the value of paid work beyond the importance of the resultant income to the individual. This involves some reflection on the difference between meaningful work and alienating work. As well, attention must be given to the relevance of employment and unemployment for families and communities.

At the individual level, employment is recognized as being instrumental in meeting non-material human needs through, for example, forming significant attachments in the workplace and fulfilling one's human potential in socially and politically empowering endeavours (Saldov, 1990, p. 214). The Canadian Mental Health Association summarized research on all sectors of Canada's labour market during the 1970s and early 1980s, documenting that employment, in addition to providing workers with income for the necessities of life, was important in providing social interaction, social identity, status, and self-worth (Kirsh, 1983, pp. 47 & 68). Ontario's Social Assistance Review Committee acknowledged this in their assertion that although

5

employment is the best means of attaining self-reliance and income security, it "can also provide people with self-esteem, a sense of belonging and contributing to the community, and emotional and psychological fulfilment" (Ontario, 1988b, pp. 89-90). In the United States, between 1952 and 1972, over 100 studies showed that what workers wanted most was "to become masters of their own environments and to feel that their work and themselves are important – the twin ingredients of self-esteem" (U.S. Department of Health, Education, and Welfare, 1973, p. 19). Canadian research continues to document the importance of employment in an advanced industrial society for providing social identity and self-respect to individuals (Bella, 1986; Burman, 1988; Windschuttle, 1990).

An important distinction must be made between meaningful work that satisfies human welfare needs and alienating work that is detrimental to well-being. Redekop and Bender (1988) describe meaningful work as that which has intrinsic value or "relevance to the good of the larger community" (p. 40); it is the separation of work to earn a living from productive, meaningful activities integrated with family and community that they claim has created alienation (p. 24). Clearly, without at least a subsistence income, the meaningfulness of work becomes irrelevant; the meeting of Maslow's (1954) first level of basic survival needs is a prerequisite to attainment of higher levels of human fulfilment. Some discussions of meaningful work, which ignore this reality, reflect a class bias. However, it is frequently in the less commodity-based societies of which Sachs (1992) spoke that meaningful activities integrated with community are found (p. 16). Swift (1997), continuing to refer to gainful employment rather than volunteer activities, considers meaningful work to be a vocation, "something one does not for a living but to breathe fresh air into life – or to nurture life itself, the reflection of what could be called

6

the caring society" and he emphasizes the importance of reintegrating the conception and the execution of work (p. 50). Since the focus of this dissertation is on women's employment initiatives, it is particularly relevant to consider the relationship between women's income generating activities and their traditional family responsibilities. Lasch (1997) advocates the integration of work and family life for both men and women:

> Without advocating a return to household production, a feminism worthy of the name would insist on a closer integration between people's professional lives and their domestic lives. Instead of acquiescing in the family's subordination to the workplace, it would seek to remodel the workplace around the needs of the family. It would question the ideology of economic growth and productivity, together with the careerism that it fosters. A feminist movement that respected the achievements of women in the past would not disparage housework, motherhood, or unpaid civic and neighborly services. It would not make a paycheck the only symbol of accomplishment. It would demand a system of production for use rather than profit. It would insist that people need self-respecting, honorable callings, not glamorous careers that carry high salaries but take them away from their families. Instead of seeking to integrate women into the existing structures of the capitalist economy, it would appeal to women's issues in order to make the case for a complete transformation of those structures. (p. 119-120)

In addition to meeting the human welfare needs of individuals, employment is important to families and communities. Novick (1990) noted the human and social toll of unemployment and underemployment at all three levels. Similarly, the Economic Council of Canada (1987) includes among the hardships precipitated by job loss, "marital strife ... reductions in family income ... [and] neighbourhood and community decline" (p. 162).

Hence, for the purposes of this research, employment and unemployment will be examined in terms of their impact on adequate income for individuals and their dependents and on non-material human needs central to the well-being of individuals, families, and communities.

7

The Relationship between Poverty and Unemployment

The relationship between poverty and unemployment is strong in the current predominantly capitalist world where family income is primarily derived from labour market earnings (Economic Council of Canada, 1992). Not all unemployment leads to poverty – individual savings and investments, family and local community support, and welfare state programs all provide some protection from poverty. Not all poverty is created by unemployment – it may be marital break-up and separation from the principal family provider that directly precipitate circumstances of inadequate income for a mother and her children; nor do employment earnings bring all workers out of poverty (Economic Council of Canada, 1992). However, given the limited resources available to most people in savings, family and community support, or welfare programs, it is employment or better-paying employment that is generally viewed as the most likely route out of poverty.

The relationship between poverty and unemployment is evident throughout history. It appears in the earliest stories of the Bible as Adam and Eve were cast out of the garden of Eden and God's curse upon Adam was that he must earn his bread by the sweat of his brow (Genesis 3:19). However, the relationship developed differently in the western industrialized world than in the less or later industrializing countries.

The relationship between poverty and unemployment in the western world.

The relationship between poverty and unemployment was central to the concept of the Protestant ethic that emerged in northern Europe, which held that economic success through work was an indication of salvation and that the avoidance of work was a sin (Rinehart, 1996, p. 6; Weber, 1930).

8

The relationship between poverty and unemployment was also the subject of

debate when the feudal systems of Europe passed away and the industrializing nations

needed to consider the matter of provision for the poor. The most developed system of

provision appeared in England and was embodied in the Poor Laws of 1597 and 1601.

These laws, although indicating some recognition of the roots of unemployment in a

defective economy, stressed strong disciplinary measures for the able-bodied and

reasserted the principle of the earlier Tudor Poor Law, "that the parish should 'set the

poor on work' – e.g. provide employment under supervision within a workhouse"

(Checkland & Checkland, 1974, p. 12).

Throughout the industrial revolution of the eighteenth century and the

increasingly market-oriented economy of the nineteenth century, the relationship between

poverty and unemployment intensified. As Polanyi (1944) has so eloquently recounted,

the market system compelled the people to sell their labour as a commodity. This

commodification of labour, which distinguished the new capitalist system, along with the

miraculous improvement in the tools of production brought about catastrophic social

dislocation in the lives of working people:

> To separate labor from other activities of life and to subject it to the laws
> of the market was to annihilate all organic forms of existence and to
> replace them by a different type of organization, an atomistic and
> individualistic one. (p. 163)

In the past century, it was the Depression that began in 1929 that presented the

most dramatic evidence of the relationship between poverty and unemployment, linking

unprecedented unemployment in Canada, for example, with the glaring poverty that sent

masses of people (including large numbers of the professional, middle classes) to bread

and soup lines for survival (Cassidy, 1930). After the Second World War, the link was

again clear, in the discussions by many industrializing nations of addressing poverty through policies of full employment. Lord Beveridge in England, whose ideas had a significant influence on the development of the welfare state throughout the western world, presented the view that society exists for the benefit of the individual and that "the labour market should always be a buyer's market" in order to make Britain a land of opportunity for all (Beveridge, 1944, p. 18-21). In post-war Canada, the state reluctantly accepted responsibility for economic dysfunction and was held accountable for income provision to alleviate the poverty of joblessness (Irving & Daenzer, 1990). The United States, amongst other industrialized nations, also came to ascribe to the importance of maintaining a high level of employment (Ginzberg, Hiestand, & Reubens, 1965).

Unemployment rose again in many developed nations in the late 1960s and attention was focused once more on the problem of poverty and the need for income supplementation (Guest, 1990). The National Council of Welfare (1997) documented the "strong link between the number of people on welfare and the number of people who are unemployed" (p. 1), based on social assistance statistics dating from 1966. The Social Assistance Review Committee in Ontario (1988b), however, noted the new phenomenon of economic restructuring since 1975 where, in spite of some economic growth, high unemployment persisted and wages declined contributing to increases in household poverty (Ontario, 1988b). By the early 1980s high levels of unemployment and growing levels of child poverty were noted by researchers and advocacy groups, but the focus of governments was directed, instead, to inflation (Burman, 1988; Novick, 1990). In the 1990s a deeper and more durable recession again manifested mass unemployment and the 'rediscovery' of concurrent poverty in countries such as Canada (Rinehart, 1996).

10

Sherraden (1991), a social work researcher in the United States, argues that "unemployment and inadequate earnings are the primary causes of income poverty" (p. 193). As evidence, he presents findings from a longitudinal study showing that loss of job-related income was the reason for entering poverty for half of the people who became poor; furthermore, increased earnings accounted for 80 percent of all moves out of poverty, including a lesser, but still substantial 56 percent among female-headed families (Sherraden, 1991; O'Hare, 1985). The Canadian Mental Health Association study of the impact of unemployment also found that "unemployment and poverty are strongly related" (Kirsh, 1983, p. 62). The Economic Council of Canada (1992) documented transitions into and out of poverty in Canada between 1982 and 1986; they noted that the probability of poverty for a one-earner family increased from 4.6 percent to 26.9 percent if the family lost its earner, and that the probability of exit from poverty increased sharply when either a first or second earner was added (p. 26). A more recent Canadian study of women receiving social assistance reaffirmed that "women who are not able to combine incomes with those of other family members are at very high risk of living in poverty" (Scott, 1998, p. 57). Similarly, new Canadian research on the growth of part-time work concluded that "peripheral or no attachment to the labour force frequently translates into impoverishment" (Duffy, 1997, p. 183). The relationship between unemployment (as well as underemployment) and poverty in the western world has been borne out over time.

The relationship between poverty and unemployment in non-western societies.

The relationship between poverty and unemployment has come into effect much more recently, and much more harshly, in non-western societies than in the countries at the core of world trade and industrialization. The industrial revolution and the capitalist

11

market economy, which (through the commodification of labour) produced the linkage between survival and market labour, spread from England to continental Europe and later to North America before reaching beyond the western nations (Polanyi, 1944). Even prior to the industrial revolution, the course of world trade and the regressive policies of the Spanish crown placed Latin America, for example, in a subordinate position in the international economic system (Robertson, 1933; Oxhorn, 1995). As Dietz (1995a) has explained, Spain's easy wealth from colonial plunder delayed its own movement from feudalism to industrialization; its colonial policy and that of the subsequent landed oligarchy perpetuated unprogressive structures and ongoing dependence upon primary commodities in Latin America (pp. 5-7). Industrialization, when it did arrive during the twentieth century, exacerbated the existing income concentration and state policies controlled by the privileged classes further marginalized the majority 'popular sector' (Oxhorn, pp. 299-302 & 316).

In the absence of the capitalist individualism, spurred by the industrial revolution, individual well-being in the non-western nations was nourished within communities and extended families. Sachs (1992) makes this point with the example of the Maya whose collective values emphasize community rather than the amassing of individual wealth; in such societies, he says, "economic activities like choosing an occupation, cultivating the land, or exchanging goods, are understood as ways of enacting that particular social drama in which the members of the community happen to see themselves as actors" (pp. 16-17). Oxhorn (1995), similarly, describes how in the shantytowns of Latin America, the concept of *vecino* (neighbour) "implies important bonds of community, characterized by

common experiences, values, and the reciprocal ties of solidarity" (p. 113). These kinship and community support systems provided a buffer against unemployment for many years.

Harsh realities of poverty, directly related to problems of unemployment, have been accentuated in non-western countries in the wake of globalization and economic restructuring. The imposition of neo-liberal economic policies has also resulted in transformations in the social structure. Díaz (1997b) has noted, in present-day Latin America, the greater legitimacy of competition and individualism as well as the loss of collective identities and the old ways of relating. Similarly, Korzeniewicz (1997) attests to the greater separation of households from production as a result of restructuring (p. 236). The people of the 'popular sector', continue to receive minimal state services or basic rights protection (Oxhorn, p. 305) and, now, are frequently left without economic means (Jelin, p. 82). The World Bank (1993) acknowledges the world-wide relationship between poverty and unemployment in its promotion of policies that accelerate income growth in order to reduce poverty and improve health internationally (p. 37).

In short, industrialization and the impact of market forces have come more recently to the non-western world, where strong traditions of community and family ties ensured the well-being of members and have only recently given way to the individualism of neo-liberalism, revealing here as well the strong relationship between poverty and unemployment.

Solutions that have been Proposed

A broad range of philosophies underlies the various solutions that are proposed to the problem of unemployment and resultant poverty. Ginzberg, Hiestand, and Reubens (1965) set out the extremes and advocated human resource development programs:

13

> What should be done? Some argue that ... nothing needs to be done
> beyond following policies that will insure a continuing growth of the
> economy in general. Others contend that we are on the verge of the new
> world in which the productivity of the new machines will make almost all
> of us redundant. All that needs to be done is to guarantee an income to
> each ... Both appear to us to be extreme positions ... A wide range of
> policies are called for ... strengthening of educational, training, labor
> market, and other institutions involved in the development and utilization
> of the nation's manpower [sic] resources. (p. 214-215)

The one extreme is the neo-liberal proposal to give free reign to the market and await the

'trickling down' of benefits (Friedman [Milton], 1962). The neo-conservative philosophy

that encompasses this economic position emphasizes individual culpability and

responsibility for unfortunate circumstances (Murray, 1984). It is precisely this

individualizing of 'public issues' as 'personal troubles' that C. Wright Mills (1959)

refuted in his description of unemployment as a structural problem in need of political

and economic solution:

> When, in a city of 100,000, only one man [sic] is unemployed, that is his
> personal trouble, and for its relief we properly look to the character of the
> man, his skills, and his immediate opportunities. But when in a nation of
> 50 million employees, 15 million men [sic] are unemployed, that is an
> issue, and we may not hope to find its solution within the range of
> opportunities open to any one individual. The very structure of
> opportunities has collapsed. Both the correct statement of the problem and
> the range of possible solutions require us to consider the economic and
> political institutions of the society, and not merely the personal situation
> and character of a scatter of individuals. (p. 9)

The other extreme portrayed by Ginzberg et al. (1965) is a futurist perspective that

suggests, as Gorz (1985) has, that full-time waged employment for all is no longer

possible. Gorz proposes a guaranteed income in exchange for approximately 20,000

hours (or the equivalent of 10 years' full-time) of socially necessary work distributed

throughout each citizen's lifetime. A less radical approach, which also focuses on the

lack of full-time employment for all, is the redistribution of work. A reduction in working

time by approximately one-fifth, was suggested by a Canadian advisory group as possible means of lowering unemployment, mitigating inequality, and balancing work and family life (Canada, 1994). Another view is upheld by those promoting a utopian vision of co-operative sharing, simplicity, and frugality in the face of unsustainable levels of consumption and employment (Baum, 1995; Levy, 1997; Wilkinson, 1996).

Within these extremes, Ginzberg et al. (1965) suggest, there are a wide range of policy options that focus on the development of people's employment opportunities. Frequently, unemployed people have been excluded from participating in developing strategies to counter unemployment (Burman, 1988). In many employment strategies, unemployed people are perceived as having personal deficits that require remediation, through a process in which social and economic problems are recast for individual treatment by social agencies (Larochelle & Campfens, 1992). However, some of the policy options include scope for participation and potential for social mobilization in order to address, also, the political and economic issues of which C. Wright Mills (1959) spoke. An example of this is found in the Social Renewal activities of the early 1990s in the Netherlands. The aim of the Social Renewal program was to stimulate organizational networking in order to improve responses to the hardships of unemployment (Leur, 1997). Interestingly, research on the program documented the importance of the participation by 'excluded' citizens. This participation by the unemployed, themselves, was helping social relations, which Vos (1997) described as "the social connective tissue of local society" (p. 196), to flourish again.

The concept of social mobilization, as a planning tradition highly relevant to this dissertation, will be elaborated in the following section on the theoretical framework.

15

Theoretical Framework

The theoretical conceptualization central to this dissertation relates to the notion, at the mid-range theory level, of social planning. A particularly useful delineation of planning traditions has been done by John Friedmann (1987), as shown below in Table 1:

Table 1: John Friedmann's Classification of Planning Traditions

	Conservative Political Ideology [No Orientation toward State Change]	Radical Political Ideology [Orientation toward State Change]
Societal Guidance [Top - Down Approach]	Policy Analysis	Social Reform
Social Transformation [Bottom - Up Approach]	Social Learning	Social Mobilization

(Adapted from John Friedmann, 1987, p. 76)

Although the conceptualization of four planning traditions is helpful, it must be acknowledged that there are problems of oversimplification in the two dimensional classification. Clearly, social learning, as employed by Mao Tse-tung in China, was not reflective of a conservative ideology; furthermore, social reform frequently is utilized by the state for non-radical purposes. It would appear that ideological alignment of each tradition can vary, depending upon who is employing it and for what purpose.

The various planning traditions have their roots in ideological perspectives at the grand theory level. George and Wilding (1985) as well as Mullaly (1997a) describe the thinking in the various paradigms across the spectrum, from the anti-collectivist or neo-conservative position exemplified in the writings of Milton Friedman (1962, 1980, 1984) and Friedrich von Hayek (1949) to the socialist theory of historical materialism developed by Marx and Engels (1848/1967).

The anti-collectivist or neo-conservative position upholds the values of freedom,

individualism, and inequality (George & Wilding, 1985) and, with its view of a

minimalist role for the state, is incompatible with any social planning approach,

excepting a portion of the social learning tradition that is used in organizational

development as well as limited types of policy analysis that do not lead to

recommendations for government intervention. Freedom is held to be a natural right and

an absolute principle, more important than other ideals such as distributive justice (von

Hayek, 1949). Individualism leads to the conceptualization of many conditions, which

would otherwise be considered social issues, as problems with individual causes that are

best managed through self-reliance and family responsibility; and inequality is considered

an essential incentive for innovation and effort (George & Wilding, 1985). The most

important role of the state, in this perspective, is to ensure the freedom of the market,

since as Milton Friedman (1980) argues, "Wherever the free market has been permitted to

operate ... the ordinary man has been able to attain levels of living never dreamed of

before" (p. 146). Thus, from the neo-conservative ideology emanate the neo-liberal

economic policies central to global restructuring.

The socialist theory of historical materialism, as the polar extreme of anti-

collectivism and neo-conservatism, values instead – liberty, equality, and fraternity

(Mullaly, 1997a). Its collective and transformative propositions provide some of the

major underpinnings of the social mobilization tradition in social planning (John

Friedmann, 1987). Liberty is seen as encompassing social freedom such as freedom from

want. Equality is valued above individual freedom; it refers to the absence of privilege

and would thus be achieved through shared ownership of the means of production and

just distribution of its fruits (Marx & Engels, 1848/1967). The primacy of fraternity over individualism, is the foundation of the Marxist claim that the social conditions of inequality are neglected by focusing on the victims of inequality; similarly, it is the foundation of their fervour for collective action, such as participatory democracy, or when necessary – revolution, to achieve equality and liberty (Mullaly, 1997a). The state, once transformed to socialist objectives, is seen as having a necessary, beneficial interventionist role (Mullaly, 1997a).

My personal orientation in approaching this subject is reflective of the tradition of social mobilization, which according to John Friedmann's formulation, encompasses the socialist analysis of historical materialism along with the non-revolutionary vision of utopians, social anarchists and radicals (John Friedmann, 1987).

The theory of historical materialism (Marx & Engels, 1848/1967) provides my framework, at the grand theory level, for conceptualizing women's economic deprivation as symptomatic of the inability of capitalism to address the needs of the population at large. From this perspective, I see the prevailing neo-liberal economic doctrine behind the current global restructuring – based on a 'free market' system unencumbered by state interventions (Milton Friedman, 1962), as holding out a promise of 'trickle-down' benefits – a promise that is found to be hollow in the face of intractable levels of unemployment and impoverishment. The concurrent rapid advances in technological capacity (Rifkin, 1995) hasten the pace of increasing disparity between the rich and the poor, since the capitalist structure ensures that the benefits of the increased efficiency accrue to the owners of the means of production rather than to the workers (or displaced workers). Socialist feminist thought, rooted in the theory of historical materialism,

conceptualizes women's poverty as resulting from structural inequalities based on gender as well as class (Simon, 1990) and provides a compatible lens for viewing the particular needs of poor women with family responsibilities who are the focus of this study.

Social mobilization is the mid-range theory that offers, from my perspective, the most fitting framework for analyzing social work interventions, in this case – women's employment initiatives. Central to social mobilization theory is its dual focus on face-to-face association in local action as well as the broader goals of social transformation (Benello, 1974/1992). This two pronged approach is evident in the work of two current social mobilization theorists – Robert Mullaly (1997a) whose 'structural social work' is formulated in the context of the Canadian social welfare state, and John Friedmann (1992) whose 'alternative development' theory deals with poverty in a more global context.

Mullaly (1997a) rejects the neo-conservative paradigm with "its eighteenth century assumptions about economic, human and social behaviour" (p. 51) that conflict with progressive social work values of humanitarianism, equality, priority of social needs over economic objectives, and participatory democracy (p. 35). He describes the dual functions of structural social work:

> (1) to alleviate the negative effects on people of an exploitative and
> alienating social order; and (2) to transform the conditions and social
> structures that cause these negative effects. (p. 133)

John Friedmann (1992), similarly, is critical of "an economic system that has little or no use for better than half of the world's population" (p. 13) and speaks of the challenge of balancing the two directions of alternative development:

> An alternative development does indeed address the condition of the poor
> directly. ... But the alternative is not limited to local actions warding off

immediate threats to life and livelihood. It also pursues the transcendent
goals of an inclusive democracy, appropriate economic growth, gender
equality and sustainability. (p. 164)

This mid-range theory provides me with a useful framework for analyzing the

efforts of women's employment initiatives – both in terms of the immediate economic

objectives of meeting the basic survival needs of women and their families and in terms

of the longer term goal of transforming, through democratic participation, the structures

that contributed to their poverty.

It is important to note that social mobilization is not generally part of the

mainstream social policy and social program development agenda of non-socialist

governments. In fact, programs administered or funded by government are more likely to

reflect the societal guidance objectives of social reform (Etzioni, 1968), rather than the

social transformation objectives of social mobilization (John Friedmann, 1987). Thus, the

rational, top-down and incremental approach of social reform, elaborated by Perloff

(1980) among others, where input from program participants is merely a corrective in the

plans of experts, is more commonly found in the residual and institutional models of the

welfare state (Wilensky & Lebeaux, 1965). Thus, social reform will also be an important

reference point at the level of mid-range theory. Social mobilization, however, remains

my primary orientation because of its inclusion of the broader goal of social

transformation.

At the more specific level of practice theory, the practice principles and strategies

employed in the social mobilization tradition include theories of adult education

(Knowles, 1970/1980), self-management and economic democracy (Benello, 1978/1992),

empowerment (Friedmann, 1992), feminist practice (Belenky, 1986; Hyde, 1989),

20

consciousness-raising (Freire, 1968/1984), collectivization (Oxhorn, 1995), and

community development (Campfens, 1997).

The model specification or approach for the current study becomes apparent as

the three levels of theory in my orientation are brought together in Table 2 below.

Table 2: Conceptualization of the Theoretical Framework

Level of Theory	Component of Program	Theory	Theorists	Brief Description, Example &/or Critique
Grand Theory	Problem Formulation / Analysis	Historical Materialism (Socialism)	Karl Marx	Capitalist system leaves many women impoverished; Critique: State socialism can undermine participation & democratization
		Neo-liberalism	Milton Friedman	Trickle-down promise; Critique: It is hollow without some form of state intervention
Mid - Range Theory	Program Objective	Social Mobilization	Robert Mullaly / John Friedmann	
		1) Immediate Problem Alleviation		Employment obtained & Micro-enterprises established
		2) Broad Social Transformation		Democratic participation influences system
		Social Reform	Harvey Perloff	Expert - planned programs
Practice Theory	Program Components / Inputs	Adult Education	Malcolm Knowles	Information, Skills & Knowledge gained
		Self Management & Economic Democracy	George Benello	Micro-enterprises encouraged
		Feminist Practice	Mary Belenky & Cheryl Hyde	Gender Equality emphasized
		Consciousness-Raising	Paulo Freire	Awareness of Oppression enhanced
		Empowerment	John Friedmann	Confidence to Act increased
		Collectivization	Philip Oxhorn	Democratic Participation encouraged
		CommunityDevelopment	HubertCampfens	Excluded are organized

21

The social problem seen at the grand theory level is the inability of the global economic and political system to meet the survival needs of many women and their families. The potential solution, situated in the mid-range theory of social mobilization, is the object of study – the women's employment initiatives, with their short-term objective of alleviating the immediate effects of poverty (through obtaining employment or establishing micro-enterprises), and their longer-term objective (or possibility) of democratization and social transformation. The program components or inputs, located at the level of practice theory, are the methods and content of the employment preparation and micro-enterprise development programs. These program components improve the competitiveness of participants in the formal labour market or provide them with the necessary knowledge and skills to develop their own enterprises. At the same time, these components increase awareness of class and gender inequality as well as building confidence, group cohesion and solidarity, and commitment to participate in collective democratic activities. It is the mid-range theory of social mobilization that will provide the central theoretical framework for my approach to this study.

The presentation, at the outset, of a theoretical framework and its inherent ideological stance is characteristic of standpoint and orientational qualitative approaches to research, as will be discussed in considerable detail in the methodology chapter. It is important to note at this point, however, that there exists a substantial body of literature reflective of a contrary neo-conservative political philosophy and neo-liberal economic position that is not given equal consideration in this dissertation. This neo-conservative literature is generally mentioned as a foil to the contributions from a social democratic and empowerment perspective that I consider to be more illuminating.

The Context of Global Restructuring

The present era of global restructuring has created economic distress for many, as both labour market opportunities and mitigating state intervention decline (Chomsky, 1993; Shragge, 1997a). Amongst those most severely impacted by these transformations are women whose families' survival and well-being are dependent upon their income:

> A quarter [1.5 billion] of the world's people remain in severe poverty... Women are disproportionately poor – and too often disempowered and burdened by the strains of productive work, the birth and care of children and other household and community responsibilities. And their lack of access to land, credit, and better employment opportunities handicaps their ability to fend off poverty for themselves and their families – or to rise out of it. (United Nations Development Program [UNDP], 1997a, p. 1&3).

In this section, I present my analysis of the primary forces behind global restructuring. I also document the effects of this transformation, referring in particular to the application of neo-liberal economic policies in the form of structural adjustment programs in developing countries and in the form of dismantling social programs in the advanced welfare states. In addition, I briefly review the various development theories that purport solutions relevant to the needs of marginalized women and their families.

Factors Influencing Global Restructuring

Global restructuring is taking place in response to numerous, often interrelated, factors. Technological change, the growth of transnational corporations and the mobility of international capital, plus the ascendancy of neo-liberalism are factors frequently cited in the conventional literature (United Nations, CEPAL, 1992; World Bank, 1995). I would add to this list of important influences – the weakening of the nation state, which although itself partly a result of the other factors (Hobsbawm, 1996), is central to the consequent restructuring processes. Finally, underlying all of these factors, is the increase

23

in the power and concentration of wealth – a force that, in combination and relationship with the above factors, strongly contributes to the paradox of worsening employment conditions during strong economic growth.

Technological innovations have transformed world-wide communication and transportation and have dramatically reduced the labour requirements of production (Teeple, 1995). Rifkin (1995) has documented "the casting aside of tens of millions of workers in the agricultural, manufacturing, and services sectors" in the high technology revolution (p. 162) and Martinussen (1997) notes that the 'jobless growth' – (economic growth that did not generate employment) of the past twenty years, reported in the UNDP report of 1993, is a phenomenon of Organization for Economic Cooperation and Development (OECD) member countries and developing countries alike.

Transnational corporations, "defined by the expanding internationalization of their production and decline of a meaningful home base" (Teeple, 1995, p. 64) grew out of the multinational corporations that flourished in the post-WWII reconstruction environment fostered by the United States (Chomsky, 1994). It was the developments within the microelectronics field and the resultant ease of international communication, however, that "enhanced the ability of firms to operate on a global scale" with various aspects of production able to be carried out in different parts of the world (Laxer, 1996, p. 79). Corporations now have the mobility to shift production to wherever costs are lower in order to improve their competitiveness.

International capital also became more mobile as a result of developments in electronic communication technology. An additional factor was the change to floating exchange rates, after Nixon's 1971 termination of the international currency

24

arrangements established in the Bretton Woods agreement of 1944 that had pegged the US dollar to gold at $35 per ounce (Laxer, 1996). Now speculative capital flows exceed the combined foreign exchange recoveries of all the G-7 governments on a daily basis (Eatwell, 1993) and bondholders who have lent capital to finance public deficits have garnered unprecedented clout (Chomsky, 1994; Laxer, 1996; Teeple, 1995).

The power of individual nation-states has weakened as transnational corporations and international monetary interests negotiate increased freedoms by threatening to move their investments out of countries with high costs for labour, taxation, or environmental impact (Laxer, 1996; Rifkin, 1995; Teeple, 1995).

Neo-liberal ideologies, favouring free-market economic policies to the advantage of corporate interests, have taken a stronghold throughout the world and become the new economic orthodoxy. Neo-liberal economic theorists suggest that the economy functions best when the market is liberated from controls (Milton Friedman, 1984). The implementation strategy involves reducing the cost and regulation of production and trade. This is accomplished through such measures as eliminating price controls and trade barriers; decreasing public ownership, spending and deficits; and shifting the tax burden away from corporations through more regressive taxation policies (Martinussen, 1997; Teeple, 1995; World Bank, 1995). Transnational corporations and international investors benefit enormously, under the 'free-market' model, from this reduction in both the costs and constraints to their operations. Through their relocation and investment leverage, noted above, they have pressured governments world-wide to adopt the neo-liberal policies.

25

Free trade agreements, which are a mixture of neo-liberal trade liberalization and protectionism for the wealthy, further the transfer of power from national governments to the global corporations (Chomsky, 1994; Rifkin, 1995). Numerous free trade agreements have been negotiated since 1992: the Maastricht Treaty on European Union; the North American Free Trade Agreement (NAFTA) between Canada, the United States and Mexico with the addition of Chile in 1997; the Mercado Comun del Sur (Common Market of the South / Mercosur) between Brazil, Uruguay, Paraguay and Argentina, with Chile as an associate member; the Association of South East Nations (ASEAN); and the Global Agreement on Free Trade between the countries of the European Union and Mexico. An important distinction, however, is noted by Jenson (1996) between agreements like NAFTA "in which the market alone distributes rights" (p. 20) and the supranational political structure exemplified by the European Union, which retains the power to challenge market forces. A further step in the extension of freedoms to the market was attempted by the OECD members countries in the proposed Multilateral Agreement on Investments (MAI) that would have established new powers for investors without "corresponding obligations and responsibilities related to jobs, workers, consumers or the environment" (Clarke, 1997, p. 2). A high level of civil opposition led to France's withdrawal from the negotiations in October of 1998 and the eventual collapse of support for the negotiations (Council of Canadians, 1999). However, the issue is not over – in the developed nations, governments and the corporate sector are pressuring for a new round of trade negotiations, called 'the Millennium Round' to bring international investment rules under the World Trade Organization (Khor, 1999). It is important to note, however, that it is not entirely 'free market' principles that are at play,

26

as powerful states negotiate arrangements that are to the best advantage of their firms

(Chomsky, 1994). As a study for the OECD concluded,

> Oligopolistic competition and strategic interaction rather than the invisible
> hand[2] of market forces condition today competitive advantages and the
> international division of labour in the electronics industry (Ernst and
> O'Connor, 1992, p. 40)

The increased power and concentration of wealth underlie many of the above

processes. Unlike more familiar patterns of economic prosperity accompanied by high

levels of employment, a paradoxical juxtaposition of economic growth with deterioration

in employment has arisen. In Australia and Canada during the 1980s, for example, the

benefits of growth did not reach a large number of the citizens; instead there was "a drop

in the number of middle income earners, an expanding bottom of low paid,

underemployed and unemployed marginal workers, and increasing income inequality

between the rich and the poor" (Ternowetsky and Riches, 1993, p. 4). The deterioration

in employment (decreases in the availability of jobs, hours of work, wages, benefits, and

job stability) is an advantage to employers whose priority is to keep costs low. Marx's

(1867/1976) conceptualization of maintaining a 'reserve army of labour', in order to instil

discipline in poorly-paid workers through the threat of unemployment, fits the strategy of

present day 'owners of capital' who seek a flexible, low-cost labour market (Broad,

1997). The deterioration in employment is an objective of those creating, controling, and

benefiting from economic growth.

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[2] Adam Smith (1776/1970) argued that by relying on what he called 'the invisible hand' of the market, the
public would benefit from competitive processes that result in the most efficient production of goods.

27

Impact of Restructuring

A massive economic restructuring is occurring in response to the global forces identified. It must be acknowledged that there have been some economic benefits as a result of the implementation of the new economic orthodoxy. High inflation was brought under control through stabilization programs and moderate rates of economic growth were the primary pattern of the mid-1990s in response to liberalized trade policies, both in industrialized countries like Canada and in developing regions like Latin America. Paradoxically, however, the economic model brings worsening employment conditions and increased poverty and inequity, alongside economic growth (Campbell, Gutiérrez Haces, Jackson, & Larudee, 1999; Smith & Korzeniewicz, 1997). The more precarious employment and increased poverty are also contingent with diminishing state intervention through social programs, impinging negatively on basic human rights around the world. The impacts are disproportionately severe for women and environmental sustainability is also at risk.

Permanent job losses, declining union power, and decreased earnings for many are evident in developed countries, while massive increases in poverty, hunger, and unemployment are experienced in less developed countries (Sassen, 1993). Large corporations announce record profits one week and proceed to downsize their workforce the next (Laxer, 1996); and the International Labour Organization (1998) estimates that one-third of the world's labour force was unemployed or underemployed. Unions, whose members face the threat of unemployment, have limited capacity to negotiate better working conditions and, in some situations, have conceded earlier gains in order to preserve jobs for members (Bellemare, 1993). Teeple (1995) has identified the

emergence of an international labour market with an "underclass of displaced and immigrant labour in the metropolitan countries, the labour force in centres of cheap labour (Puerto Rico, Hong Kong, Singapore, Dominican Republic) and workers in 'free enterprise zones' ... with a general downward pressure on wages" (pp. 66-67). The 1997 United Nations Human Development Report documents the decreasing share of global income to the poorest quintile:

> The greatest benefits of globalization have been garnered by a fortunate few ... The share of the poorest 20% of the world's people in global income now stands at a miserable 1.1% ... And the ratio of the income of the top 20% to that of the poorest rose from 30 to 1 in 1960, to 61 to 1 in 1991 – and to a startling new high of 78 to 1 in 1994. (UNDP, 1997a, p. 11).

The 1999 report reconfirms the continuing serious inequities (UNDP, 1999). Clearly, the unemployment, poverty, and diminished social programs that have resulted from global restructuring are contrary to the intent of the Universal Declaration of Human Rights:

> Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age, or other lack of livelihood in circumstances beyond his control. (United Nations, 1948, Universal Declaration of Human Rights, Article 25.1)

Donnelly (1989) notes that conventional development theories have argued that sacrifices of human rights are necessary to achieve development. He argues, instead, that these usually unnecessary and frequently harmful trade-offs are "choices undertaken for largely political, not technical economic, reasons" (p. 166).

Women's equality has been undermined throughout the long course of economic development in the change from family production to specialized production (Boserup, 1990). However, women's already disadvantaged earning position, relative to men's, has

29

worsened in recent years. At the Fourth United Nations Conference on Women and at the NGO Forum in Beijing, women from 186 countries reported that the status of women had sharply deteriorated since the early 1980s as a direct result of restructuring and structural adjustment (Luxton & Reiter, 1997). In less developed countries, this has frequently been related to women's concentration in low-wage occupations and the informal sector (World Bank, 1995). In the developed countries, cuts in public spending have downsized education, health and social services, disproportionately impacting women's jobs in the traditional 'pink collar' ghettos of teaching, nursing and social work (Lightman & Baines, 1996). The direct effects, as well, of curtailed public education and primary health care spending have been severely detrimental to women throughout the world (Young, 1993; Chossudovsky, 1996). Mainstream organizations, such as the UNDP (1995) have now taken heed:

> For too long, it was assumed that development was a process that lifts all boats, that its benefits trickled down to all income classes – and that it was gender-neutral in its impact. Experience teaches otherwise. (p. 1) ... Poverty has a woman's face – of 1.3 billion people in poverty, 70% are women. The increasing poverty among women has been linked to their unequal situation in the labour market, their treatment under social welfare systems and their status and power in the family. (p. 4)

The environmental sustainability of current patterns of industrial development have been questioned for some time, such as in Daly's (1980) impossibility theorem. The World Commission on Environment and Development (1987) highlighted the serious need to embark on a course of globally sustainable development. The neo-liberal strategy with its emphasis on the unfettered market, however, has been highly inappropriate in its treatment of environmental concerns (Brohman, 1995). Increasing trade and investment liberalization agreements do not bode well: "In very general terms, the environment

30

suffers twice from trade liberalization: natural assets are depleted faster, and environmental controls are more difficult to implement" (Perkins, 1996, p. 236).

State intervention through social programs to address growing needs is diminished with the ascendancy of the new conservative politics. As Morales-Gómez (1995) concludes in his overview of development and social reform in the context of globalization, "Sound, just, and comprehensive social policies and programs are difficult to achieve in societies driven by neo-liberal economic reforms" (p. 17). This common reality is evident in both the structural adjustment programs imposed on less developed countries and the dismantling of social programs in the advanced welfare states.

Structural adjustment programs in less developed countries.

In less developed countries, the imposition of structural adjustment programs has dictated the reduction of poverty alleviation programs. Many developing countries needed to turn to the International Monetary Fund (IMF) and the World Bank in the face of the debt crisis in the early 1980s. By this time, neo-liberal economic thought had considerable influence (including in the elections of Margaret Thatcher in 1979 and Ronald Reagan in 1980) and its intense market reforms were recommended as conditions of loans and development assistance at the 1985 annual meetings of the IMF and the World Bank and became known as 'structural adjustment programs' (Green, 1996; Martinussen, 1997). The principle demands of the structural adjustment programs included: elimination of fiscal deficits; reduction in public expenditures; tax reform favouring a broad base and moderate marginal rates; market-determination of interest rates; stabilization of exchange rates at competitive levels; liberalization of trade policy;

promotion of foreign direct investment; deregulation of controls impeding competition; and entrenchment of property rights (Williamson, 1990; McMurtry, 1998).

Macroeconomic outcomes of structural adjustment programs are mixed, with initial deep recession and later phase stalled economies noted (Green, 1996; Sobhan, 1992). Inflation, notwithstanding serious increases in the initial phases, has generally been brought under control (Green, 1996). In Latin America, the most positive indicator is the rise in industrial productivity to approximately 6 percent per year during 1990 to 1994 (Ramos, 1997). However, in spite of restructuring and the flowing of $218.6 billion (net) to the institutions of the developed nations between 1983 and 1991, in Latin America "debt has now surpassed half a trillion ($500 billion), more than double its level at the start of the debt crisis" (Green, 1996, p. 117). Furthermore, the growth rate of the region, at under 3 percent per year, is lower than the 5.6 percent averaged between 1945 and 1980 (Ramos, 1997).

The results in human terms have been more clearly negative (Friedmann, 1992). Public expenditures decreased leaving "a disintegrating education and health service, an economy dogged by crumbling infrastructure, potholed roads, intermittent electricity supplies and millions of families without access to drinking water or mains drainage" (Green, 1996, p. 114). Even the more recent reports from the World Bank (1995) document the dire circumstances of the majority of the world's workers:

> Well over half of the world's working-age population, some 2 billion people, live in low-income economies where annual income per capita was below $695 in 1993. ... About one-third of the working-age population in the low-income economies are not employed, ... but the majority are employed, and it is their low earnings at work, not unemployment, that are the main cause of their poverty. ... Only about 15 percent of the labor force earn a living in the formal economy, defined as

32

wage-paying nonagricultural private firms and the public sector. (World Bank, 1995, p. 10)

For many women in Africa, Asia and Latin America facing high levels of unemployment and discrimination in the formal sector, the informal sector has been their only recourse, and there "they find themselves outside the realm of most labour legislation, trade unions and training opportunities" (Elwell, 1995, p. 25). In Latin America, after decades in which the percentage of people living in poverty had been falling, a United Nations Economic Commission for Latin America and the Caribbean (ECLAC / CEPAL) study in 1993 reported that the 1980s saw an increase in the poverty rate to 46 percent (approximately 200 million people), with nearly half existing on an income of less than a dollar a day (Green, 1996). The human consequences of structural adjustment were further exacerbated by the curtailment of state services and transfer payments, as well as by the deregulation of labour (CEPAL, 1994).

The dismantling of the welfare state.

In many countries, where a more advanced welfare state has been operating, neo-liberal orthodoxy has propelled the dismantling of social programs. The welfare states were constructed in the Western industrialized nations, during the post WWII environment of anti-communist sentiment and Keynesian economic thought. In many countries, organized labour won an accord with corporate management for a share in the gains of productivity. The view that the state could and should pursue full employment and the further expansion of social programs was predominant. However, by the 1970s, the new global forces and the new market-oriented perspectives began to challenge the social democratic direction (Laxer, 1996; Rifkin, 1995; Teeple, 1995).

Ultraconservative governments, from the Pinochet dictatorship in Chile to the

democratically elected regimes of Thatcher in Britain and Reagan in the United States,

implemented the neo-liberal strategy during the 1970s and 80s. Less conservative

governments now prevail, however, the corporate and monetary interests continue to

wield their power in order to retain the market-oriented policies:

> Capitalism has returned, with a vengeance, to the idea of the untrammeled
> market. The new capitalism has reduced traditional social democracy to an
> uncertain and largely ineffectual political vessel, even when social
> democratic governments have managed to stay in office. Instead of acting
> as a clear opponent of the new capitalism, social democracy has often tried
> to show how well it can manage the new capitalism, and in doing so has
> often divided and demoralized its own constituency. (Laxer, 1996, p. 34)

This beholden posture of leftist parties has been evident, for example, in the New

Democratic Party term of office in Ontario during the early 1990s (Laxer, 1996; Teeple,

1995), in campaigns throughout Latin America (Petras, 1997), and in the newly elected

Labour Party government in Britain led by Tony Blair, "whose main promise to the

electorate is that he will not challenge the fundamentals of the harsh new capitalism"

(Laxer, 1996, p. 8). Recent conservative victories, which de-emphasized the vested

interests of transnational capital during campaigns, but imposed neo-liberal strategies

thereafter, "using the so-called electoral mandate as a legitimate cover ... to impose

regressive socioeconomic policies on the protesting majority", have been evident in Latin

America's 'transition to democracy' (Petras, 1997, p. 82) and in Ontario's 1995

Progressive Conservative party election.

The neo-liberal stronghold has begun unraveling the safety nets of the earlier

period of social democracy:

> The traditional protections against poverty are being undermined by
> pressures on public spending and the welfare state. In some industrial

countries, such as the United Kingdom and the United States, poverty has risen considerably. (UNDP, 1997a, p. 4)

The common experience of 'First World Hunger' in Australia, Canada, New Zealand, the United Kingdom, and the United States has been documented and demonstrated to be an outcome of "prolonged high rates of unemployment ... directly related to economic restructuring ... and the New Right economic agenda" (Riches, 1997, p. 168). The unraveling of the social safety net frequently occurs as an incremental degradation of benefits such as Teeple (1995) identifies in health services with the prospects of "a two-tiered system: private but publicly supported medical treatment for the well-off, and a degraded state program for those who cannot afford to pay for private care" (p. 105). Teeple goes on to distinguish the ideological shift underlying these changes:

> In general, there is a movement away from state provision of social
> services and programs, especially those that are 'universal' or
> characterized as 'social rights'. In place of these rightful entitlements there
> is a reinstitution and reinforcement of the principles of the poor laws ... a
> revivification of the concept of the 'deserving' versus the 'undeserving'
> poor ... and the workhouse ('workfare'). (p. 106)

Social assistance programs and welfare recipients have become a prime target of the conservatives who have utilized the welfare dependency notions of Charles Murray (1984) to embroil those who have jobs "whose incomes are not increasing and whose tax burdens have been mounting" against those who have no jobs and receive social benefits (Laxer, 1996, p. 20). Job creation policies, which were instruments of Keynesian (1936/1964) economic intervention and social democratic administration are rejected in the new neo-liberal theory that the jobs will 'trickle down' from the economic growth within a freer market. Specific examples of the dismantling of social programs are provided in the next chapter regarding the Canadian context.

35

Potential Solutions from the Development Debate

Various solutions are suggested by participants in the development debate, which are pertinent to the survival and well-being of economically marginalized women and their families. Blomström and Hettne (1984) have described the rich and wide-ranging debate; the primary contributions are noted here. Classical theory developed by Adam Smith identified the role of market. Marxist theorists predicted a progression to capitalism, and then to revolutionary socialism. The neoclassical school emphasized market efficiencies, for example the notion of an international division of labour developed by Alfred Marshall. Keynesian theory introduced the idea of state intervention to mitigate the effects of the market. Modernization theories suggested that 'backward' countries should emulate Western countries and Rostow predicted that a 'take off' phase and 'trickle down' effect would bring the benefits of capitalism. Neo-Marxists specified the importance of peasant guerrilla warfare against the landed oligarchy who constituted the owners of the means of production in the Latin American struggle. Structuralists endorsed Sunkel's conceptualization of a transnational capitalist core and an excluded periphery and proposed import substitution as a development strategy. Gunder Frank developed a dependency theory encompassing a metropolis and dependent satellites. Neo-liberalism espousing the free market, as previously noted, was developed by Milton Friedman and Friedrich von Hayek. World system theory, which emphasized the interdependence of world market forces, was developed by Wallerstein.

Martinussen's (1997) more recent review of development theory includes John Friedmann's (1992) idea of alternative development – the theory, which together with his conceptualization of social mobilization, comprises the orientation that I have embraced

as my theoretical framework for this chapter and my subsequent analysis of women's employment initiatives. Friedmann's view of the 'whole economy' includes, in addition to the market economy, civil society, the state, and political community. His development strategy moves beyond addressing immediate needs, (as noted in the introductory chapter of this dissertation), and "pursues the transcendent goals of an inclusive democracy, appropriate growth, gender equality, and sustainability" (Friedmann, 1992, p. 164). Martinussen also enumerates other new perspectives and some of these will be discussed in comparison to Friedmann's model.

John Friedmann's alternative development theory is compatible with Wallerstein's (1979) conceptualization of a capitalist world economy, where structural positions (adding a 'semiperiphery' to the earlier notions of core and periphery) become institutionalized and relations are interdependent. Both theories are highly critical of the neo-liberal market-oriented approach whose promoters include the World Bank (1995) which suggests that macroeconomic decline is a normal feature of restructuring as a necessary accommodation to global realities. However, Friedmann's non-revolutionary strategy fits more within the framework of social democracy. In contrast, Wallerstein's notion of a long struggle for a socialist world-government shares more in common with the radical left, who, in their Saõ Paulo Forum meetings have rejected the notion of amending the 'unjust world order' for more radical changes to the world system (Green, 1996).

John Friedmann's model is also compatible with recent proposals that emphasize the important role of the state in the context of a strong civil society (Hobsbawm, 1996). It is similarly compatible with calls for a counterhegemonic bloc (Cox, 1987),

37

supranational bodies (Hobsbawm, 1996; Jenson, 1996; Teeple, 1995), and international agreements that include a social clause (Elwell, 1995) to counter the power of global market forces. The United Nations' review of compliance with the International Covenant on Economic, Social, and Cultural Rights and the conventions of the International Labour Organizations would exemplify action in this direction.

There is no discrepancy between John Friedmann's model and the essence of neo-structuralist analysis from CEPAL that argues for an integrated approach to development pursuing the objective of equity at the same time as growth (Ramos, 1995). It is noteworthy that the radical left rejects this approach as mere 'neo-liberalism with a human face' – an apt criticism of its current distorted application in Chile[3] (Green, 1996). Nor is there any disagreement in the Friedmann strategy with the increasingly progressive discourse of the United Nations Development Program. Their 1997 Human Development Report sets out six priorities for action: empowerment and participation of the poor, gender equality, pro-poor growth (versus the jobless, ruthless, voiceless, rootless and futureless growth identified in the 1996 report), global equity, politically responsive states, and international support for special situations. The 1999 report calls for a more gender-equitable commitment to "preserving time and resources for care – and the human bonds that nourish human development" as well as stronger "national and global governance with human development and equity at their core" (UNDP, 1999, p. 7).

John Friedmann's model is consonant with the intent to address immediate needs found in the very practical proposals for labour-intensive approaches (Lipton & Maxwell, 1992), attention to job-creation and the informal sector (Streeten, 1994), as well as other creative community endeavours (Rifkin, 1995; Ross & Usher, 1986). However,

Friedmann would emphasize that these approaches must also include a social

mobilization component in order to achieve long-term social justice objectives. Of

particular relevance to this dissertation is the proposal from the CEPAL (1992) report on

integrated equity and growth in which they emphasize employment initiatives:

> Since a large sector of the population derives the bulk of its income from
> its labour, the first step in any strategy for achieving greater social equity
> should be to increase employment and wages (p. 137).

John Friedmann's alternative development model also accommodates the critical

calls for attention to women's equality. Of the two main positions elucidated by Young

(1993), the Gender and Development (GAD) perspective, rather than the less radical

Women in Development (WID) view, is more aligned with Friedmann's theory, because

of GAD's recognition of the need for empowerment to change the structures and relations

that impede equality.

Pieterse (1998) offers criticism of the term 'alternative development', suggesting

instead – critical, participatory, popular, or reflexive development; but he concurs with

the principles of John Friedmann's idea. These main principles focus on social goals, in

addition to traditional economic goals, and emphasize active participation strategies

involving civil society in community development activities (Martinussen, 1997).

Friedmann's model of alternative development, with its origins apparent in his 1987

elaboration of social mobilization, has proven conceptually strong enough to bear up to

the test of time as the processes of global restructuring have unfolded, as well as

theoretically broad enough to encompass much of the progressive new thinking.

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[3] This will be described further in the chapter on Chile.

A Multiple Case Study of Women's Employment Initiatives in Canada and Chile

The preceding analysis of poverty and unemployment in the current context of global restructuring as well as the presentation of relevant theory constitute essential background for understanding the rationale of this dissertation research.

The economic restructuring occurring at a global level has tremendous implications for the majority of the world's population who rely on employment income in order to meet their basic needs. Employment has become more precarious while, at the same time, governments are providing less support to mitigate the consequent poverty. Women whose families are dependent upon their incomes are affected disproportionately by these changes. The poverty they experience includes not only economic deprivation with its assaults to health and physical well-being, but also social and political disempowerment.

My ideological position, founded on values of human equality and social justice, includes an analysis consistent with the socialist tradition, while rejecting any violent revolutionary means for achieving equalitarian objectives. Flowing from this ideological position, is the theoretical framework for this dissertation featuring the dual approach found in both structural social work (Mullaly, 1997a) and alternative development (Friedmann, 1992) of meeting peoples' immediate survival needs and addressing the structural issues underlying poverty. Women's employment initiatives have been selected as the focus of this dissertation research because of their potential to address poverty through this dual approach. Firstly, the initiatives may be able to assist the women to meet their families' immediate economic needs through an improved ability to earn income. Secondly, the employment initiatives bring women together in a collectivity that may

40

have some possibilities for social mobilization around the broader socio-political realities contributing to their disadvantaged status.

Thus, a decision was made to study a small number of women's employment initiatives, using a multiple case study method as will be detailed in Chapter Four. Examples were chosen with sufficient comparability to provide useful comparison and, within that parameter, to seek maximum variation in order to expose the contrasts. Two dimensions were chosen to elucidate the comparison – the country context and the government / non-governmental setting of the program; thus four cases could exemplify each of the possible combinations across the two dimensions.

Canada and Chile were chosen as the comparable, yet contrasting countries. They are comparable in a number of important facets. Both countries have a large middle class, and although Chile has a much larger proportion of very poor people, they are not so desperately poor as to be unable to function. Neither country represents an extreme high or low position in terms of international economic significance. Both countries were colonized by European nations and the majority of the people speak well known languages. For both of the countries there is a substantial amount of data and analysis regarding to their social, economic, and political contexts that has been prepared by government and independent bodies. Most importantly, in each country there are some examples of women's employment initiatives under both government and non-governmental auspices.

Important contrasts exist. Canada has a solid history of democracy and a well developed, although now – beleaguered, welfare state. Chile endured a much more exploitative colonial period than Canada, and its ruling classes have continued to

41

marginalize a much larger proportion of the population. Chile was the site of a brutal dictatorship from 1973 to 1990 during which harsh neo-liberal economic policies were applied, providing a much more severe and longer-term experience with neo-liberalism than has been the case in Canada. Traditionally, Chile has been a more collectivist society than Canada with extended family and, in the poor neighbourhoods, strong community ties supplementing the role of the market and the state in providing for people's needs. In addition, Chile has an entrenched culture of machismo that has contributed to the oppression and disadvantage of women that exist to a much greater degree than in Canada.

The second dimension chosen for the comparison was the government or non-governmental auspices of the program setting. It was expected that programs operating under government auspices would be less likely to promote social mobilization activities intended to challenge structural issues. Rather, it was anticipated that a 'top-down' style of 'social reform' – another of the planning modalities identified by John Friedmann (1992) – would be more apparent in government settings.

Thus, prior to describing the research design and methodology in detail, two further background chapters are provided to explore the social, political, and economic contexts of Canada and Chile, and to describe the experience of each of these countries with women's employment initiatives under government and non-governmental auspices.

It is also important to point out that, in Canada, the provinces have legislative jurisdiction over the delivery of health, education, and social services. Thus, it is necessary, with respect to Canada, to examine social policies at the provincial level as well as within their federal framework. The province of Ontario is an appropriate choice

42

for detailed study because it is the most populous province and it is a leading example of the current neo-liberal direction in Canada. Chile, in contrast, operates as a centralist system wherein the national government maintains jurisdictional authority for all programs and the regional authorities simply provide for the decentralized implementation of national policy.

Chapter Two

THE CANADIAN SETTING

This chapter critically examines the literature on the social, political, and economic context in Canada (focusing on the province of Ontario), as well as the current developments in women's employment initiatives under governmental and non-governmental auspices.

The Social, Political, and Economic Context

Canada has a population of 30 million and spans an immense area from the Atlantic to the Pacific Ocean. Climate has dictated the settlement and development patterns would be concentrated along the southern border "with about 60 percent of the population living in a narrow strip between Sault Ste. Marie, Ontario and Québec City, Québec" (Zapotochny, 1999, p. 3-1). Canada has a federal system of government with both central and provincial jurisdictions – in fact, ten provinces and three territories. The Canadian government operates as a parliamentary democracy, with every citizen over the age of eighteen enfranchised to vote in elections and the Crown formally appointing the leader of the elected majority party to form a government (Howlett & Ramesh, 1992; Landes, 1998). Its history is young, with Confederation taking place in 1867, after settlement by its First Nations people and colonization by Britain and France (primarily of Quebec which continues to struggle for its distinct identity), and immigration since by people from a rich diversity of cultures.

Canada, despite its decentralized federal structure, has historically had a strong central state, partly out of necessity given its sparse population and immense geography:

> In Canada nation-building and an active state involvement in the economy have gone hand in hand ... tied to central government projects like the

44

national railway, the CBC, and more recently regional and social security programs. (McBride & Shields, 1993, p. 38)

This important role for the state has, however, been tempered by a dominant tradition of liberalism, influenced by social democracy with its objective of supplementing the operations of the market. Liberalism, as a political paradigm, is distinct from neo-conservative ideology and its accompanying neo-liberal economic doctrine that argues against interfering with the free-market. Liberalism is also unlike radical socialism which holds that the market should be under state control (Howlett & Ramesh, 1992).

The provinces have legislative jurisdiction and responsibility for many programs and services, including social services, with the federal government providing funding and conditions to varying degrees. The province of Ontario, as mentioned previously, is given special attention in the description of the Canadian context, because it has the largest population and it exemplifies the current political, economic, and social directions in the country. Also, it is the site of the Canadian case examples studied.

In Canada, a patchwork of social programs developed in the post-war era of social democracy and Keynesian economic thinking (McBride & Shields, 1993; Teeple, 1995). Canada's first national social program was the old age pension, enacted in 1927 under Prime Minister MacKenzie King, with considerable pressure from J.S. Woodsworth – a clergyman and labour supporter who had been active in the Winnipeg general strike. It was not until 1943, however, that a comprehensive plan for Canada's social programs was laid out in Leonard Marsh's *Report on Social Security for Canada*, a plan that provided security for children, unemployment (including a full employment policy), sickness, and old age. The Marsh Report provided the dream that was realized partially and in piecemeal fashion through many struggles in the establishment of the Canadian

45

welfare state between 1941 and 1975. Some of the milestones included an unemployment

insurance plan put in place in 1941; the universal provision of family allowances in 1945;

and the enactment in 1966 of the Canada Assistance Plan, Canada Pension Plan and

Medical Care Act (McBride & Shields, 1993; Moscovitch & Albert, 1987). The Canadian

social safety net became a source of national pride distinguished from the less generous

programs in the neighbouring United States where rugged individualism has prevailed

(Riches, 1997).

Canada ranked first on the United Nations' Human Development Index for the

past six years, based on measures of life expectancy, educational attainment, and GDP

per capita (UNDP 1995, 1996, 1997b, 1998, 1999). However, Canada's ranking drops to

fourth when 'gender empowerment measures' such as women's active participation in

economic and political life are considered (UNDP, 1999). When the multidimensional

measure of 'human poverty' is applied, considering deprivation in survival, knowledge,

and income, as well as social exclusion, Canada's ranking drops to ninth out of 17

industrialized countries (UNDP, 1999). Canada has also been criticized by the United

Nations for falling short of the expectations laid out in the Covenant on Civil and

Political Rights because of its high rate of poverty amongst single mothers and children

and because of its lack of attention to vulnerable populations (UN Economic and Social

Council, 1993, 1998; UN Human Rights Committee, 1999). The distribution of after-tax

income remained relatively unchanged between 1975 and 1994, with the richest 20

percent of Canadians continuing to command 40 percent of national income (Canadian

Council on Social Development, 1996). Since 1994, however, inequality has increased

with the highest quintile experiencing the largest gains and receiving, by 1996, 41.5

percent of national after-tax income (Statistics Canada, 1998a). Although Canada's social expenditure as a percentage of GDP (19.8% in 1992 & 1993) is higher than that of the United States (15.6% in 1992 & 1993) it is well below the average for OECD countries (22.4% in 1992 – the last year for which data was available for all member countries except Iceland) (OECD, 1996). Many European countries have maintained more generous social programs in the face of global restructuring (Baker, 1996a).

Neo-liberalism and Dismantling the Canadian Welfare State

The application of neo-liberal policies and the dismantling of the Canadian welfare state have been occurring under the Mulroney and Chrétien governments. This has been evident in the government's revised ideological position and the influence of the corporate lobby, the manner of dealing with the debt and the deficit, decreased social spending, regressive taxation, privatization and deregulation, promotion of free trade, as well as decreased commitment to full employment. Each of these areas is explored below and specific attention is given to the province of Ontario.

The dominant ideology in Canada has shifted from the liberalism influenced by social democracy that fostered the development of the Canadian welfare state. The appearance of 'stagflation' – a new phenomenon of inflation during economic stagnation, "contributed to the emergence of a substantial government debt ...[and] led many to question the legitimacy of the Keynesian welfare state" (McBride & Shields, 1993, p. 18). This created an environment where neo-conservatism, composed of neo-liberal economic doctrine and traditional social values, found favour (McBride & Shields, 1993). The corporate sector, which benefits from the market-friendly policies emanating from the neo-liberal economic doctrine, has fostered research groups like the C.D. Howe

47

Institute and the Fraser Institute as well as its own lobby group – the Business Council on National Issues, to "focus support for the business agenda among federal and provincial governments and opinion makers" (Laxer, 1996, p. 72). The neo-conservative ideology has become increasing evident in government strategy under Mulroney (Bella, 1994; McBride & Shields, 1993) and Chrétien (Barlow & Campbell, 1995).

The preoccupation with the public debt and the deficit, the analysis of its cause, and the beliefs about what should be done about it, are key features of the Canadian government's neo-liberal stance. As Weinroth (1995) describes, the debt topic has been made alarmist:

> The peculiarity of the discourse on the debt has been its capacity to turn obscure economics into a riveting drama suffused with the forebodings of economic disaster ... that disarms and robs popular consciousness of critical thought. (p. 10)

Linda McQuaig (1995) has documented developments related to the Canadian debt and concludes that the numbers have been manipulated in order to justify dismantling public programs. Her arguments are supported by the research of Barlow and Campbell (1995) who noted that,

> During the last twenty years the ratio of public program spending to GDP has remained relatively constant and the real growth in government expenditures has come not from program spending but from interest payments on the debt. Falling revenues due to tax breaks to corporations and the wealthy have contributed to the growth of the debt and deficit since 1975. (p. 211)

The actions of the Bank of Canada with respect to interest rates documented by McQuaig (1995) are revealing. The Bank was originally created, in response to pressure from the farm and labour movements, to take control of access to credit out of the hands of private bankers and place it within an institution accountable to the Canadian people.

From the end of the Second World War and into the Trudeau era of the 1970s, the Bank and cabinet shared a strong commitment to maintaining high employment. But, by the late 1970s, in the face of continuing 'stagflation', heed was being paid to the neo-liberal arguments of economists like Milton Friedman (1962) who argued that "controlling inflation was simply a question of controlling the supply of money in the economy" (p. 231). Gerald Bouey, then governor of the Bank of Canada, increased interest rates to unprecedented levels in 1981, bringing inflation down and casting the economy into a deep recession. John Crow, who became governor of the Bank in 1987, continued to prioritize inflation control and price stability over the equally clear employment objectives of the Bank's mandate. Interest costs on the debt rose from $29 billion in 1987/88 to $42 billion in 1990/91 (Canada, Finance Dept. 1994). The recession's costs of increased unemployment and lost tax revenue accounted for nearly two-thirds of the deficit and high interest payments accounted for much of the remaining one-third. By the spring of 1994, inflation had dropped to zero, but recession and persistent unemployment remained, and under Crow's successor, Gordon Thiessen, the Bank continues to focus on inflation. Thus, McQuaig concludes, high interest rates contributed to the recession and debt/deficit problem, and rather than taxing those who have benefited from high interest rates, the response has been to cut social programs. (McQuaig, 1995)

Decreased spending on social programs began almost invisibly in the early 1980s (Taylor, 1990). Battle and Torjman (1995), among others, have described the Mulroney de-indexation and clawback changes as "social policy by stealth" (p. 5), imposed upon Canadians without their full understanding or their consent. In fact, the clawback of Old Age Security benefits in 1989 converted it from a universal to a means-tested program

(McBride & Shields, 1993). Family allowances were first subjected to de-indexation, then clawback, and finally replaced in 1998 with a national child benefit for low-income families, but not those receiving social assistance (McBride & Shields, 1993; Freiler & Cerny, 1998).

The unemployment insurance program, which was expanded in 1971 to provide coverage to around 96 percent of the workforce (McBride & Shields, 1993), has been continuously restricted since. In 1989 federal contributions ceased and unemployment insurance became entirely funded through employer and employee contributions (Dillon, 1996). In 1994, eligibility requirements were increased and benefits were decreased (Statistics Canada, 1997b). Beginning January 1, 1997, the new Employment Insurance Act came into effect with further restrictions and only 36 percent of the unemployed qualified for coverage in 1997 (Clark, 1996; Canadian Labour Congress, 1999). The Canada Assistance Plan, which stipulated national standards and cost-shared 50 percent of provincial expenditures for social assistance, was 'capped' in 1990, limiting transfers to the three wealthiest provinces to 5 percent annual increases and denying the province of Ontario nearly $8 billion over four years (Barlow & Campbell, 1995). On April 1, 1996, both the Canada Assistance Plan and the Established Programs Financing legislation, which funded health and post-secondary education, were replaced by the Canada Health and Social Transfer (Moscovitch, 1996). This smaller block grant means a 40 percent funding cut in only two years, the loss of federal cash transfers by 2010, and the end of federal commitment to national standards (Barlow & Campbell, 1995; Battle & Torjman, 1995; Canadian Centre for Policy Alternatives, 1995). Decreases in overall social spending continue – between 1993/94 and 1997/98, social services expenditures as

a percentage of total federal expenditures decreased from 34 percent to 30 percent, while the proportion spent on debt charges increased from 22 percent to 27 percent (Statistics Canada, 1999a).

Regressive taxation has also been evident in Canada's neo-liberal environment. Since the Mulroney government, the tax burden shifted from the corporate sector to citizens, and changes to the personal income tax system have favoured upper income groups (Chorney & Molloy, 1988). Between 1986 and 1995, personal tax as a percentage of total federal revenue increased from 50.3 percent to 59.7 percent, while corporate tax decreased from 11.1 percent to 8.6 percent (Swimmer, 1997). The removal of the federal contribution to the unemployment insurance fund and the introduction of the Goods and Services Tax are further examples of regressive taxation measures that impact low-income Canadians disproportionately (McBride & Shields, 1993).

Privatization and deregulation, as well, are common features of neo-liberalism that are currently evident in Canada. Early examples included the privatization of Air Canada and Petro Canada, cutbacks in Via Rail services and CBC funding, replacement of the Foreign Investment Review Agency by Investment Canada, and the dismantling of the National Energy Policy (McBride & Shields, 1993). Deregulation of labour, in order to restore labour market flexibility, is another objective of the 'free-market' agenda that is being pursued in Canada (Broad, 1995); the fervour of the current campaign was revealed in the papers from the Fraser Institute's conference on 'right to work laws' that met with strong criticism for their "unsubstantiated claims, dubious methodology and highly selective evidence" (Rose, 1997, p. 4). The repeal of the Canada Assistance Plan, described earlier, which resulted in the elimination of federal cost-sharing conditions thus

making way for the implementation of workfare programs in the provinces, is a recent example of deregulation directly affecting social programs.

One of the most significant neo-liberal policies being implemented in Canada now is the promotion of free trade. As Howlett & Ramesh (1992) have noted, Canada has been a trading nation from its days as a colony when the British and French sold its natural resources. Since confederation, however, Canada has nurtured its manufacturing industries behind protective tariff barriers. More recently, Canada has been pressured by the United States "to lower its import barriers as the price for gaining increased access to the U.S. market for Canadian exports" (p. 132). The 1985 recommendation of the Royal Commission on the Economic Union and Development Prospects for Canada (Macdonald Commission), that Canada adopt free trade with the United States, encouraged a significant policy shift. Subsequently, the Free Trade Agreement (FTA) with the United States came into effect January 1, 1989 and the North American Free Trade Agreement (NAFTA), bringing Mexico into the pact, became effective January 1, 1994 (McBride & Shields, 1993). The impacts of the FTA are difficult to separate from the impacts of the recession and restrictive monetary policies in the early 1990s (Berry, 1995; Jackson, 1999). However, there has now been time for some analysis of the effects of NAFTA and demonstrable impacts on social programs, the balance of trade, employment, and sovereignty have been identified (Campbell et al., 1999).

With respect to social programs, concern has been expressed that Canada will be pressured to follow the less generous United States' model. As Banting (1993) and Berry (1995) have noted, there is evidence of a convergence in the area of child benefits where Canada had a universal family allowance and the United States had only tax exemptions,

but both now have an income-tested child tax benefit. The widespread adoption by

Canadian provinces of American style workfare programs, to be discussed in detail later,

is another example.

Exports and imports increased as expected in the ten years since the beginning of

free trade – from 25 percent to 40 percent of GDP (Jackson, 1999). However, trade

between the provinces as well as overall employment declined (Barlow & Campbell,

1995) and "the share of the domestic market served by Canadian manufacturers fell from

58% to 44%" (Dillon, 1996, p. 4). Since NAFTA was implemented in 1994, Canadian

exports to the United States and Mexico have increased by more than 20 percent

(Statistics Canada, 1997b, p. 298), however,

> While we had a record merchandise surplus in 1995, we still buy more
> services from other countries than we sell, and we pay out more interest to
> investors abroad than we earn on our own foreign investments (Statistics
> Canada, 1997b, p. 292).

Employment has not rebounded since the FTA, although members of the Business

Council on National Issues (BCNI) insisted during the 1988 election campaign that it

would enable them to hire more workers. The Canadian Centre for Policy Alternatives

has been monitoring the employment record of 48 member companies of the BCNI since

the FTA and documented a net decrease of over 200,000 jobs – while revenues increased

over 20 percent (Dillon, 1996). The unemployment rate[4] worsened each year from 1989

(at 7.5%) through 1993 (with rates over 11% in 1992 and 1993) then recovered slowly

(for discouraging reasons that are elaborated upon below) to 7.6 percent in July of 1999

(Statistics Canada, 1998b, 1999b). The proportion of part-time work is increasing, while

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[4] Statistics Canada defines as unemployed, any person who was not working and was actively seeking
employment, in the four weeks prior to the labour market survey. This definition excludes discouraged
workers who have given up seeking employment and part-time workers who would prefer full-time work.

women's participation rate is decreasing (Statistics Canada, 1997a & 1997c) and

international competitiveness maintains downward pressure on wages and working

conditions (Jackson, 1999). As the Canadian Centre for Policy Alternatives concludes,

what free trade appears to have brought Canada is:

> a growing export-oriented manufacturing and resource sector that has
> failed to generate many jobs or income gains for workers, alongside a
> depressed domestic sector held down by stagnant demand for locally-
> produced goods and services. (Dillon, 1996, p. 11)

Perhaps the most serious concern about free trade is the potential loss of

sovereignty – that the strong national positions, which were once a part of Canada's

statist tradition, will be prohibited by the terms of the free trade agreements. This is

exemplified in the current fear that:

> Any opportunities for reversing the neo-conservative trend that might be
> permitted by Canada's political constitution have now been obstructed by
> our economic constitution – the market principles 'codified' in the free-
> trade agreements. (McBride & Shields, 1993, p. 169)

Another major shift in policy related to the neo-liberal agenda is evident in the

Canadian government's changed perspectives on full employment and job creation. The

Marsh report of 1943 recommended full-employment policies and at the end of the war

Graham Towers, then governor of the Bank of Canada, spoke eloquently about the

national objective of providing employment:

> After the demonstration the war is providing of what a determined state
> and a determined people with a single objective can do to provide
> employment and raise the national output, it is impossible to contemplate a
> situation in which mass unemployment exists. ... The spirit of community
> and the sense of national purpose which have prevailed among us recently
> have given us a glimpse of a promised land. (Towers quoted in McQuaig,
> 1995, p. 227)

However, the glimpse of the promised land slipped away as Canada's neo-liberal monetary policies left steep unemployment in the wake of their anti-inflationary high interest measures. Unemployment nearly doubled, from 5.3 percent in the 30-year period to 1980, to an average of 9.8 percent since (Barlow & Campbell, 1995). A more recent concept, the NAIRU, which stands for 'the Non-Accelerating Inflation Rate of Unemployment', reflects the acceptance by policy makers that there is a 'natural' rate of unemployment that keeps inflation in check (McQuaig, 1995). Consistent with this neo-liberal monetarist perspective, job creation generated through government spending has been considered inflationary and unemployment has been thought of as a problem that governments cannot solve (McBride & Shields, 1993). As Errol Black (1998) summarizes:

> Compassion for the unemployed and the destitute was replaced by victim-blaming and denigration. The system is not responsible for their plight, they are; they government cannot help them, they must help themselves. (p. 87)

The current situation in Canada continues to reflect this neo-liberal stance. Chrétien's Liberal party formed a second majority government after the June 1997 election, in which they campaigned on a plan to balance the budget and apply half of any surplus to reducing taxes and the federal debt. Responsibility for family economic and social security has shifted away from government and onto families' and individuals' own self-reliance through market earnings (Schellenberg & Ross, 1997; Swift, 1997).

The neo-liberal model in Canada has been successful in addressing macroeconomic concerns. Real GDP growth was strong in 1997 and 1998 at 3.8 percent and 3.0 percent respectively, and is forecast to be around 2.8 percent for 1999. Exports to the United States where a buoyant economy is being experienced, rather than any

improvements in domestic demand, contribute to this growth in Canada (Economist Intelligence Unit [EIU], 1999a). The downward change in the government's interest rate policy in mid-1995 may also have been a helpful factor. Because of these factors, the unemployment rate in June 1999, not surprisingly, returned to the 7 percent levels that pre-date free trade (Statistics Canada, 1999b).

The nature of employment at the end of the 1990s, however, must be critically examined. As noted earlier, Canadian unemployment statistics exclude discouraged workers who have given up seeking employment. This marginalized group has been estimated to be equal in numbers to 26 percent of the officially unemployed (Ternowetsky & Riches, 1990). In addition, the unemployment rates do not reflect the numbers of people working part-time who would prefer full-time work. A recent study by Burke and Shields (1999), which considers both unemployment and various states of significant underemployment, estimates that about one-fifth of the labour market is structurally excluded – a rate of 20.3 percent for May 1998 that was nearly 2 ½ times the official rate of 8.4 percent for that month.

The return of the unemployment rate to a nine-year low of 7.6 percent in June 1999 is welcome news, however, a longer term perspective reminds us of its distance from the notion of full employment at less than 3 percent unemployment. The annual unemployment rate displayed an irregular increase from less than 4 percent in 1946 to a relatively stable average of 5 percent in the 1950s and 1960s and cyclical peaks of 6.2 percent in 1973, 11.9 percent in 1983, and 11.3 percent in 1992 (Canada [Human Resources Development Canada – HRDC], 1994; Statistics Canada, 1998b). The Statistics Canada (1999b) release accompanying the announcement of the June 7.6

percent rate, carefully explains that employment actually changed very little and that the withdrawal of 81,000 people from the labour force ('discouraged workers' – many of whom were youth) accounts for the dramatic decline in the unemployment rate.

Clearly, there has been new job creation since the 1993 peak in unemployment. However, it is important to note that the jobs have shifted from the public sector to the private sector and from manufacturing to the service sector. In each of these shifts there is a transition to lower remuneration (Lu, 1999; Statistics Canada, 1997b, 1998c; Ternowetsky & Riches, 1990).

As well as the shift of new jobs to lower paying sectors of the economy, there has been a shift to a new model of 'nonstandard' work forms. In contrast to traditional full-year, full-time jobs, 'nonstandard' jobs include part-time employment, short-term work, own-account self-employment, and temporary-help agency work. The Economic Council of Canada noted this phenomenon in their 1990 report, *Good Jobs, Bad Jobs*, indicating that nonstandard jobs represented one-half of new jobs created between 1981 and 1986. During the 1990s, nonstandard jobs accounted for an even greater proportion of new job creation (Statistics Canada, 1998c) with nearly two-thirds of the adult workforce in nonstandard, flexible jobs (Burke & Shields, 1999). This growth in nonstandard jobs represents a "deterioration in the quality of the job stock both in terms of employment security and income sufficiency" (Burke & Shields, 1999, p. 2)

Growth in the economy as a whole has not translated into increased wages for workers. Workers in nonstandard, flexible jobs earn less than those in full-time, permanent positions (Economic Council of Canada, 1990; Burke & Shields, 1999). In fact, the increase in the average hourly industrial wage has continued to slide in 1999

57

(EIU, 1999a). Worker discontent is apparent across the country – even amongst nurses who, although typically unassertive, have become particularly militant in Québec (Thanh Ha, 1999).

A comparative analysis reveals a parallel pattern in the increase in average unemployment in OECD member countries, "from just over 3 percent in 1973 to 7.3 percent in 1997", that is not as high, however, as the rates experienced in Canada (OECD, 1998a). Many European countries have implemented programs to redistribute work or enhance the economic security of families in the face of a difficult employment market, such that the same trends have not resulted in the same problems. (Yalnizyan, 1998; Phipps, 1993).

In Canada, the growing gap between the realities of people in well-paid, full-time, permanent positions and those who are unemployed or underemployed has increasingly polarized society (Canada [HRDC], 1994; Burke & Shields, 1999). With neo-liberal strategies forcing families to rely on market earnings, a marketplace, which denies security and adequacy to a large portion of the population, is doubly jeopardizing to families and individuals (Schellenberg & Ross, 1997). It is also a situation that risks damage to the social fabric of society, promoting mean-spiritedness among the 'haves' and resentment among the 'have-nots' (Swift, 1997; Black, 1998).

Poverty in Canada, like employment, has been worsening alongside economic growth. In Canada, one of the most widely recognized measures of poverty is Statistics Canada's Low Income Cut-Off (LICO) calculation indicating the income levels for particular family and community sizes at which expenditure on basic necessities is 20 percent higher than average (Canada – National Council of Welfare, 1997). As the

National Council of Welfare (1997) noted, Canada's overall poverty rate rose to 17.4

percent in 1995 despite beginning economic recovery because of "meagre opportunities

in the low wage part of the economy ... [and] the decline in the income support provided

by government programs" (p. 89). This same finding was documented in an internal

government report which noted that "the average net income of households in Canada

was $37,000 in 1996, about $2,400 or 6 percent less than in 1989 ... due mainly to a

decline in their market income (Canada - Senior Policymakers, 1999). The overall rate of

low income remained at the same high levels (17.9% and 17.5%) in 1996 and 1997

(Statistics Canada, 1999c). The rate of low-income among children under 18 years of age

grew from 16.1 percent in 1980 to 21.7 percent in 1993, then declined slightly to 19

percent in 1997 (Statistics Canada, 1999c).

Even the definition of poverty is becoming more regressive in Canada, as the

relative measure of poverty reflected in Statistics Canada's Low Income Cut Off (LICO)

lines is being reconsidered in favour of an absolute measure based on market basket costs

for a minimum acceptable standard of living (Canada [HRDC], 1998a; Schillington,

1999). Since the LICO lines represent the income level at which families spend 20

percent more than average Canadian families on food, clothing, and shelter, increases in

national levels of consumption are incorporated. The Market Basket Measure being

developed by government is attempting to determine the costs of achieving a 'creditable'

standard of living – a standard that is not so meagre as the 'subsistence' level measure

developed by the Fraser Institute; however, as an absolute measure it will not reflect

changes in the Canadian standard of living. The 1996 incidence of poverty at 17 percent

using the LICO lines is reduced to 12 percent using the Market Basket Measure (Canada

[HRDC], 1998a). Schillington (1999) suggests that by redefining and hiding poverty, the government is moving away from "Canada's traditional ideal of equality of opportunity" (p. 5).

Another means of examining economic justice is to look at the distribution of income and wealth in the country. As noted previously, income inequality has increased in Canada with the highest income quintile of the population receiving 41.4 percent of after-tax income in 1997; this compares to a 5.5 percent share for the lowest quintile (Statistics Canada, 1999d). The gap is even wider when one considers the distribution of wealth – the wealthiest tenth of the Canadian population command 51.3 percent of the country's net wealth, while the bottom half hold less than 6 percent (Yalnizyan, 1998).

A recent study (Osberg & Xu, 1999) of poverty intensity, encompassing the rate and depth of poverty as well as inequality, confirms the changed environment in Canada. Substantial improvements from the 1970s to the early 1990s were documented, during which Canada's level of poverty intensity declined from levels comparable to those of the United States to levels similar to Northern Europe. However, between 1994 and 1996, poverty intensity increased significantly in Canada and most noticeably in the province of Ontario.

The experience of neo-liberalism and social program dismantlement in the province of Ontario is particularly poignant for Canada because Ontario has approximately one-third of the population of Canada (Ontario, 1997a), it is the financial-industrial heartland of the country (Laxer, 1996), and the change is so dramatic (Lightman & Baines, 1996). Economically, Ontario suffered more job losses and was slower to recover them than other parts of Canada – "in October of 1998, employment in

60

Ontario was 0.8% above employment in October 1988: employment in Canada was 6.2%

higher" (Baxter, Smerdon, & Ramlo, 1999). On the political front, there had been a

hopefulness in Ontario about a social democratic alternative to the wide-spread neo-

conservative ideology with the election of the New Democratic Party (NDP) in 1990;

however, as in British Columbia and Saskatchewan, the NDP government faced with the

pressures of global restructuring adopted the uncharacteristic policies of restraint (Laxer,

1996). The Progressive Conservative Party under Mike Harris won a strong majority in

the June 1995 election after a campaign that emphasized tax and expenditure cuts. Harris

used the strategy described by Teeple (1995) where the working class who are feeling the

increasing burden of taxation can be mobilized against the welfare state. He promoted

Charles Murray's notion that "welfare dependency rather than unemployment is the

problem, and that it is best addressed by cuts to welfare and mandatory workfare" (Laxer,

1996, p. 88). Within their first month of power, the Harris government announced "$1.9

billion in cuts to government programs, the largest coming at the expense of the

province's poor, in a 21.6 percent reduction of welfare payments" (Laxer, 1996, p. 54).

The announced reductions also targeted programs that benefit women – employment

equity, pay equity, childcare, and shelters; furthermore, it is women's jobs that were

hardest hit in the lay-offs in education, health, community work, and the public sector

(Lightman & Baines, 1996; Luxton & Reiter, 1997). Single parents on social assistance

who were in post-secondary education were transferred to the Ontario Student Loans

program where their family living costs became a repayable debt and those who were

living in a common-law relationship were no longer independently eligible (National

Council on Welfare, 1997). In the fall of 1995 and the spring of 1996, the labour and

social justice movements organized a series of Days of Action protests against the Harris agenda (Munro, 1997). However, the Progressive Conservative government discounted the protests as the invalid concerns of 'special interest' groups and continues undaunted with a zero-deficit objective for 2000/01 (EIU, 1997a).

By the end of the 1997/98 fiscal year, Ontario's spending on health, education, and social services had been reduced 11.5 percent from 1989/90; Ontario's reduction was the largest of all the provinces, with most of the reduction happening after 1993/94 and the severest cuts occurring in social services (Little, 1999). In June of 1999, the Progressive Conservative Party lead by Mike Harris received a majority electoral mandate for a second term of office.

The Current Reality for Low Income Women

This dissertation, in its focus on women's employment initiatives as a means of addressing poverty, is concerned with the women at the lowest income levels who have access to employment programs in Canada and Chile. In the Canadian setting, these are women who are raising children on their own and, particularly, those on social assistance.

Single mothers on social assistance are part of an ever-larger group of lone-parent families in Canada who are living in poverty. The 1996 census identified over 1.1 million lone-parent families which represents 22 percent of families with children in Canada; 83 percent of lone-parent families are headed by women (Statistics Canada, 1997d). The majority of female headed lone-parent families (56% in 1997) have incomes below the Statistics Canada low income cut-off lines, which is four times higher than the rate for all family units and one of the highest rates in the industrialized world (Statistics Canada, 1999c; Freiler & Cerny, 1998). The poverty rate is over 80 percent for single parents who

62

are under age 25, who did not graduate from high school, or who have children under

seven years of age (National Council of Welfare, 1997). Close to half of single parents

(42% in 1994) report social assistance income (Scott, 1998). The average annual income

of female-headed single-parent families with no earner has been decreasing, largely as a

result of decreased social assistance payments, from a high of $15,312 in 1993 to $13,225

in 1997 (Statistics Canada, 1999d).

Single mothers' participation in the labour force has not increased at the same rate

as that of other women; while in 1973 lone mothers were more likely to be working than

married mothers, the reverse was true by 1988 (Dooley, 1994). More recently, with the

decline in single parents' labour force participation, the gap has widened between single

parents whose participation rate in 1994 was only 50 percent and mothers in two-parent

families whose participation rate was 65 percent (Scott & Lochhead, 1997; Statistics

Canada, 1995).

For employed single parents, low wages and lack of stable work are equally

responsible for the high levels of market poverty amongst lone parents (Schellenberg &

Ross, 1997). Single mothers are adversely affected by the structural discrimination of the

labour market against women in general. This structural discrimination is evident in the

on-going wage differential that provided full-time, full-year women employees in 1996

with only 73 cents for every dollar earned by men. (Yalnizyan, 1998). Women's

employment in Canada, and most OECD countries, continues to be concentrated in the

traditional female occupations of teaching, health, clerical work, sales, and service, that

generally yield lower incomes and more part-time work (Statistics Canada, 1995 &

1997b; OECD, 1998b). The growth in self-employment was noted earlier, however the

financial gains are particularly uneven with women's earnings at approximately half of

men's (Yalnizyan, 1998). Women make up about 70 percent of part-time workers, and

although fully a third of part-time workers would prefer full-time work, for others it is

often seen as a means of combining employment and family responsibilities (Duffy,

1997). This traditional accommodation of family responsibilities reinforces women's

disadvantaged position in the work place; but for single mothers without the other parent

in the home, the option of renegotiating the division of household labour is not available.

It is also important to note that a sizeable portion of single parent mothers receiving

social assistance have some employment earnings (one-third in 1994); but, as the study

reporting this data concludes, "lone-parent mothers are especially vulnerable to this

unstable environment of low-wage employment and impoverished public income security

programs" (Scott, 1998, p. 57).

Higher rates of unemployment amongst lone-parent women (16.8%) were noted

in 1991 by Statistics Canada (1992) in comparison with women in two-parent families

(9.6%). As well, single parents' employment dropped substantially during the recessions

of the early 1980s and 90s, contrary to the experience of women in two-parent families

(Statistics Canada, 1995). Furthermore, an examination of all families, including those

with members not defined as labour force participants, revealed that 29 percent of lone

mothers had no employment earnings during 1995 (Yalnizyan, 1998).

Barriers to employment for single parents and particularly for those on social

assistance are implicit in much of the above information. Responsibility for children,

including lack of suitable child care arrangements, is the most obvious barrier and was

the most common reason given, for not wanting a job or not being able to take a job, in a

study of lone parents with children under thirteen (Lero & Brockman, 1993). Lower levels of formal education are a disadvantage when competing for scarce jobs, with only eight percent of lone-parent women having university degrees in comparison with 12 percent of married mothers (Statistics Canada, 1992).

Comparative studies of industrialized countries indicate that Canada and the other English-speaking countries are less effective than European countries in reducing poverty among single parents (Hunsley, 1997). Interestingly, the English-speaking countries are the 'liberal' regime-type of welfare state identified in Esping-Andersen's typology that labelled the Nordic countries as 'social democratic' and the other European industrialized countries as 'conservative-corporatist' (Esping-Andersen, 1990). However, in all of the industrialized countries, lone parents were found to be particularly vulnerable in a world where more than one breadwinner is required to support a family (Hunsley, 1997).

<u>Current Developments in Women's Employment Initiatives</u>

The increased numbers of single mothers relying on social assistance, along with changes in women's participation in the labour force, have given rise to the development of employment programs addressing the particular barriers of single mothers on social assistance. Employment programs for low-income women have been developed both by government and by non-governmental organizations in Canada.

<u>Government Programs</u>

The discussion of government employment programs in Canada includes a description of the current policy direction toward mandatory workfare, as well as presentations of empirical knowledge about both mandatory and voluntary employment programs for women provided by government.

<u>The current policy direction: mandatory workfare.</u>

The changes in social assistance reliance and women's labour force participation have led to vigorous debate about the primary role of women (as mothers or as workers) and the related question of whether the participation of single parent social assistance recipients in government employment programs should be voluntary or mandatory (Evans, 1996, 1997; Rose, 1993; Scott, 1996).

Women's traditional role as 'mothers' was valorized in Canadian social policy throughout most of the twentieth century. From the initiation of 'mothers' allowance' in Manitoba in 1916 to the end of the 1950's, women's labour market participation was considered "incompatible with their duty to their children" (Evans, 1996, p. 153). Women on social assistance in Ontario during this period were fearful of losing their children to the child welfare authorities if they sought employment in order to improve their economic well-being (Strong-Boag, 1979). The traditional view began to give way in the 1970s and 1980s in response to both feminist pressures for greater choices for women and economic pressures for additional income in two-parent families. A more recent predominance of women's role as 'workers' has come about as part of the neo-conservative ideology denigrating women receiving social assistance for their dependency on a financially strapped welfare state (Teeple, 1995). Fraser and Gordon (1994) interestingly show that the meaning of 'dependency' in western society has been recast from being the common reality of all but the 'independently wealthy' in pre-industrial times to implying individual moral failure in our post-industrial era. Women on social assistance are losing their choices again as their role as 'workers' becomes enshrined in policy.

The current policy direction of many Western states is toward 'workfare'. The term is a contraction of 'work for welfare' (Evans, 1993) and refers to a system where recipients must participate in work or related activities or risk losing their benefits. The origins of workfare policy are evident in the British Poor Laws of the sixteenth and seventeenth centuries when the able-bodied 'undeserving' poor were provided work as a condition of relief (Checkland & Checkland, 1974, p. 12). In contrast, the Canada Assistance Plan of 1966 precluded mandatory 'work activity' [s.15(3)(a)] and set the stage for three decades of voluntary employment preparation opportunities for social assistance recipients. However, policy analysts have noted that income assistance programs were developed with assumptions of full employment (usually defined as 3 to 4 % unemployment) and a two-parent family structure, believing that support would be needed by only a few unemployed or single parent applicants (Callahan, Armitage, Prince, & Wharf, 1990).

Changing economic and demographic realities, with concurrent increases in social assistance caseloads, have prompted strategies to reduce welfare payments. Rein (1974) delineated three such strategies and these are apparent in Ontario's employment programs for single parents. The income incentives strategy attempts to promote employment by exempting a portion of earned income in the calculation of social assistance benefits; this strategy was applied in the 1979 WIN or Work Incentive program (Ontario, 1988b) as well as in the 1988 STEP or Supports to Employment Program (Smart, 1990). The service strategy encourages independence through such direct services as casework and such indirect supports as child care; this approach is illustrated in the Employment Support Initiative introduced in 1982 (Ontario, 1988b). The third strategy of eligibility

restrictions uses sanctions such as loss of benefits for non-compliance with requirements and it is the strategy underlying workfare.

Trends toward workfare are evident in Europe, as well as in the United States, where the term 'workfare' originated in the late 1960s (Standing, 1990). In the United States the more coercive aspects of mandatory workfare are not only permitted – they are required. The Omnibus Budget Reconciliation Act of 1981 (OBRA) and the Family Support Act of 1988 (FSA) specified that states require social assistance recipients to participate in employment programs (Evans, 1993). Within the ranks of conservative academia in the United States, there has been debate on whether the most serious welfare problem is 'illegitimacy' – to be remedied by ending social assistance entirely (Murray, 1993), or 'nonwork' – to be remedied by enforcing work on the undisciplined poor (Mead, 1996). In this environment of neo-conservative ideology, President Clinton announced his proposal in June 1994 to 'end welfare as we know it' by putting time limits on benefits (Evans, 1995). The state of Wisconsin, in 1994, was first to adopt time limits by allowing only twenty-four months of assistance in a four year period (Rose, 1995); and Michigan, also in 1994, introduced harsh workfare requirements for single parents, requiring those with children over one month to find employment for at least 20 hours per week (Hardina, 1997). In 1996, the U.S. Congress passed the Personal Responsibility Act that terminates welfare benefits for all welfare households after five years and requires adults to participate in work or job training after two years on welfare (Hardina, 1997). There is no attention in the U.S. policy to the lack of available jobs (Sheak & Haydon, 1996) or to children's need for safe environments (Oliker, 1995). In a contrasting example, Sweden, although requiring single mothers with pre-school children

to be seeking employment in order to qualify for social assistance, has a commitment to job creation and child care provision, making workfare largely irrelevant (Baker, 1996b; Evans, 1995). It is important to note, however, that not all industrialized countries are following this policy direction; the Netherlands and Australia allow single mothers to care for their children at home while receiving social assistance (Baker, 1996b).

In Canada important changes in policy are apparent. The federal government has traditionally taken responsibility for employment programs while provincial governments have provided education and social programs. Two examples of large-scale federal employment programs were the National Training Program (NTP) of 1982, and the Canadian Jobs Strategy (CJS) of 1985. Unlike in Sweden, though, the Canadian programs focused on the supply side of labour – improving the preparedness of the labour force, rather than on increasing the demand for workers (Daenzer, 1990). Swift (1997) captures the essence of the new philosophy:

> According to conventional wisdom, training will retool workers, giving them the flexibility they will need to compete in an emerging high-skill, high-wage economy. Everyone needs training to compete for those new jobs, to get them, to get a grip on the wheel of technological fortune that is spinning ever faster. (p. 36)

Joint federal-provincial employability enhancement agreements initiated in the late 1980s provided additional training for social assistance recipients; and, it is noteworthy that the agreements of that time stipulated that participation was to be voluntary (Evans, 1993). The federal government, increasingly, has diverted resources from 'passive' income support programs like unemployment insurance into so-called 'active' programs such as training (Banting, 1995). At the same time, there has been a devolution of responsibility to the provincial and local level. This shift is clear in the

replacement of the National Training Act and the Unemployment Insurance Act with the

new Employment Insurance Act that transitions responsibility for training to the

provinces (Canada, 1995). Another example of devolution of responsibility is the plan to

establish local boards to determine employment training needs, with the same business,

labour, and equity group representation of the Canadian Labour Force Development

Board (Hicks, 1995; Rutherford, 1996). Although co-operative local decision making can

be a progressive direction, it cannot be effective if there is an erosion of federal funding

and a lack of federal commitment to addressing the demand side of the unemployment

problem. The most significant federal change, however, is the shift from the conditional

cost-sharing arrangements of the former Canada Assistance Plan to the block-funding

approach of the Canada Health and Social Transfer in April 1996 – a change which has

given the provinces the latitude to implement mandatory workfare programs.

Provincial governments have responded to the change by moving away from

employment incentives and voluntary employment services to more coercive workfare

strategies (Rein, 1974; Swift, 1997). Programs are being developed across the country

that emphasize 'the shortest route to employment' and fail to recognize the longer-term

support needs of people, like single parents, who face significant employment barriers. In

the absence of national standards, however, a wide variation is emerging, with Alberta

requiring single parents to seek employment when their youngest child is six months,

whereas British Columbia uses seven years as the parameter (Gorlick & Brethour, 1998).

Ontario was the site of progressive reform in the late 1980s under the leadership

of Liberal Community & Social Services Minister, John Sweeney, who commissioned

the Social Assistance Review Committee. Their comprehensive study found "no need for

70

programs that compel recipients to work in order to receive benefits" (p. 311) and

recommended that 'work for welfare' requirements be prohibited, with 'opportunities'

and 'expectations' being emphasized instead (Ontario, 1988b). Under the NDP

government of the early 1990s, a job creation strategy called jobsOntario was

implemented that provided for training costs as an incentive to employers who created

new positions; although the program had notable successes in some locations, it was

much maligned by the opposition parties and the media and was discontinued at the end

of the NDP term. As well, the NDP government piloted jobLink – the only component of

its three part social assistance reform proposal that did proceed (Ontario, 1993); store-

front resource centres and local advisory committees involving people on social

assistance were established in several municipalities. Client participation in both of the

NDP initiatives was voluntary (Snyder, 1996).

The Progressive Conservative Party, elected in Ontario in June 1995 reversed the

direction of the earlier reform. As Harris (1995) stated: "Our proposals are intended to

mark a fundamental change in the direction of the welfare system ... an acknowledgement

of mutual responsibility through the mandatory requirements of workfare" (p. 36).

Guidelines revealed a mandatory program without adequate resources for child care,

transportation, or training (Lightman, 1997).

The Progressive Conservative government moved quickly to approve new

legislation in November 1997. Bill 142, which includes in Schedule A – the Ontario

Works Act, 1997, stipulates work-related obligations as a condition of eligibility for

social assistance (Ontario, 1997b). What is conspicuous by its absence from Bill 142, in

comparison with the legislation that it replaced (General Welfare Assistance Act of

1966), is an exemption from employment expectations for single parents in recognition of their child care responsibilities. The accompanying regulations required that mothers of children attending school full-time meet these obligations beginning in January 1998 (Ontario, 1997c). Sixteen and seventeen year old mothers will be required to attend school as a condition of eligibility without regard for the age of their children, when the new 'Learning, Earning, and Parenting (LEAP)' program is implemented (Mallan, 1999).

Ontario has now constructed women's entitlement on the basis of their role as 'workers', which as Scott (1996) warned "can erode their ability to make claims on the basis of their needs as mothers, claims that reflect the ongoing reality of their lives" (p. 28). This shifts responsibility from the state to the market and the family, such that many "women and their families are being abandoned to struggle for survival at the margins of the economy and the polity" (p. 33).

Empirical knowledge about mandatory government employment programs.

Most of the empirical evidence regarding workfare comes from research on programs in the United States since the development of workfare in Canada was restricted until 1996 by the Canada Assistance Plan. The New Brunswick Works program, because participation in it is voluntary, does not meet the common definition of a mandatory workfare program; nor does it have broad applicability due to its high cost of approximately $59,000 per participant (Mullaly, 1997b). Early information about the Quebec program, which reduced social assistance payments to those who didn't participate, suggests that group job search programs were most cost-effective and that mandatory unpaid work experiences (EXTRA) were not helpful (Quebec, 1995). The work placement component (PAIE) "produced few gains in terms of labour market

72

integration" (p. 73) and is criticized for serving primarily as a pool of cheap, subsidized labour for the private sector (Shragge & Deniger, 1997). The Alberta government tightened eligibility for social assistance, reduced benefit levels, and in 1993 required recipients, including single parents with children over the age of six months, to look for work. The Alberta caseload declined by 60,000 between 1993 and 1995, but there was no study to determine if people became gainfully employed as a result of the work programs or whether they simply relocated to other provinces, as then premier of British Columbia, Mike Harcourt, claimed (Murphy, 1997). Concern has been expressed by the Canadian Council on Social Development (1999) that the evaluations of welfare-to-work programs in Canada focus primarily on the financial savings to the provinces with minimal attention to the impacts of the program on social assistance recipients and their families.

The Ontario Works program has now been the subject of some preliminary reviews. Ekos Research Associates (1998), contracted by the provincial government to survey a sample of people who left social assistance in November of 1997, found that 58 percent of respondents withdrew because they found jobs. A study completed by the Regional Municipality of Waterloo (1999) surveyed clients one year after leaving social assistance and found that 56 percent of respondents were employed (with one-third of those in part-time jobs), but that 29 percent of the respondents were back on social assistance. These results suggest caution in interpreting exits from social assistance as an economically beneficial or enduring change. Although no directly comparable follow-up studies of people leaving social assistance during the earlier era of voluntary programs were conducted in Waterloo Region, the numbers of people finding employment after the implementation of workfare were not higher than the numbers before (Snyder, 1998). A

73

federally funded study, looking specifically at the impact of Ontario's welfare reforms on

lone parents, found that "while the proportion of lone mothers with paid work went up,

some of those who found jobs may have been financially better off in 1994 than they

were in 1996" (Canada [HRDC], 1998b). An interim report from the Workfare Watch

Project (1999) suggests that Ontario Works, perversely, may be hindering peoples'

efforts to leave social assistance since "inadequate benefits, tighter eligibility restrictions,

the heavy requirements imposed without corresponding supports, and the lack of real

employment programs diminish opportunities" (p. 1).

The outcomes from the U.S. workfare projects tend to be mixed and modest. The

most impressive results were found in California's GAIN program in Riverside County.

Judith Gueron (1995), president of the Manpower Demonstration Research Corporation

(MDRC) that has evaluated the majority of the workfare projects, noted that in Riverside

County, over a three-year period, there was:

> a 26 percent increase in the number of AFDC recipients working...and a
> 15 percent decline in welfare outlays...but...families were rarely boosted
> out of poverty. Three years after enrolling... 41 percent...were still
> receiving welfare benefits, although some of these were working and
> receiving grants. (p. 10)

The results of 19 workfare experiments evaluated by MDRC before 1992, were

summarized by Richards and Vining (1995), who noted that 10 produced modest

increases in incomes for participants and 9 produced decreases relative to prior social

assistance income, with modest net savings to taxpayers. In several other sites –

Wisconsin; West Virginia; Cook County, Illinois; and San Diego, California; no positive

effects were found (Besharov, 1995; Heckman, 1993). A review of Wisconsin's

experience after more than a decade of welfare reform revealed a sharp increase in the

74

number of extremely poor, despite rapid growth in the economy and tremendous declines in the welfare rolls (Institute for Wisconsin's Future, 1999).

The question of 'who benefits' from the workfare initiatives is answered in the MDRC studies. Gueron reported in 1993 that the programs made little difference for the most job-ready. Savings in welfare payments resulted from the earnings of the most disadvantaged who themselves didn't experience substantial increases in income. Increased earning capacity accrued to those regarded as being in between disadvantaged and job-ready. "The lesson for targeting thus depended on whether the chief objective was to increase earnings or to reduce welfare costs" (p. 40). In 1995, Gueron related evidence from the programs in Almeda County, California and Baltimore, Maryland that job search strategies, which move participants directly into jobs without increasing their skills, do not improve participants' earnings – the benefits go to taxpayers, in decreased welfare expenditures; however, training strategies yield benefits to the trainees themselves (p. 12).

Effective program strategies were identified in the evaluations. Gueron (1995) elaborates on the features of the Riverside program that was most successful in both increased earnings and reduced social assistance expenditures. She cites, in addition to management factors, "emphasis on getting a job quickly; a mixed strategy emphasizing structured job search ... and making substantial use of basic education, use of job developers ... link[ed] to private-sector employers" (p. 11). A five-year follow-up completed by MDRC on four programs found that the one program where graduates obtained better-paying jobs "offered more generous education and training than would be typical" (Friedlander & Burtless, 1995, p. 3). Lightman (1997) cites relevant conclusions

75

from the experiences in the U.S. and elsewhere, noting that most of the successful programs were voluntary, success was most likely with rapid economic growth and successful programs included costly components such as child care, transportation, and training.

The clearest evidence regarding an ineffective program component is Gueron's (1995) finding that "mandatory unpaid work did not develop people's skills and did not prompt them to move more rapidly into unsubsidized employment, nor deter them from applying for welfare" (p. 12). Unfortunately, it appears that, although the rhetoric promised education and training, many recipients after being unsuccessful in job search programs were simply directed to unpaid community work (Rose, 1995).

Four challenges to be heeded by those who hope to implement effective workfare programs are identified by Gueron (1995). The first is sufficient resources. Gueron indicates that an investment in staff, child care, transportation, and other support services is required and warns against spreading resources too thin. She cites the Florida program as an example whose success was hampered, "particularly for women with young children, when resources, including child care funds, fell below a threshold level" (p. 12). Changing the organizational culture of the welfare office and clarifying mandatory workfare expectations is the second challenge. The third challenge is recipients' skills and their capacity to participate. Gueron notes that at JOBS sites, over 25 percent lacked prior work experience, 33 percent had low literacy skills, and 27 percent said they or their children had health or emotional problems. The final challenge that Gueron identifies is two-fold: the lack of available jobs and the economic disincentives to leaving welfare (pp. 8-9). Hardina's 1994 review of Michigan's work program echoes these same lessons

including the final one that "a growing economy rather than mandatory work may be the key ingredient" (p. 16). Similar evidence was seen in a study of eight Ohio counties with workfare programs where caseload reductions were greater in counties with lower unemployment rates and smaller populations (Hardina, 1997).

The major limitation to the success of workfare, identified throughout the literature, is the lack of jobs. Mullaly (1995) describes this as the 'Achilles heel' of workfare, stating that "workfare only increases competition for jobs, it does not create them" (p. 12). Krashinsky (1995) acknowledges that workfare participants displace other workers during recessions. In an analysis of caseload activity in Ontario, Smart (1990) found that "labour market conditions are the primary determinants of the employment behaviour of assistance recipients, and that financial incentives are of secondary importance" (p. 250). Similar analysis reveals that caseload changes are more related to rates of unemployment than to the existence of workfare programs (Callahan et al., 1990). Lightman (1995) insists that "what is a macroeconomic problem of job scarcity cannot be resolved at the microlevel by tinkering with work incentives" (p. 181). Studies from the United States also acknowledge the problem of the job market and identify the important role of government "in trying to alter the economic conditions" (Gueron, 1995, p. 16) and in job creation (Sheak & Haydon, 1996).

Empirical knowledge about voluntary government employment programs.

Voluntary employment programs have been more common in Canada than mandatory programs, and, although research concerning voluntary programs has been less prolific than that about 'workfare' programs, there is important empirical knowledge.

Employment programs, whether voluntary or mandatory, which deal only with the supply side of the labour market, are subject to criticism for merely rearranging "the order of the ever-growing lineup of unemployed" (Shragge, 1997a, p. 27). They must be viewed within the context of the hundreds of thousands of jobs lost in Canada and with the wariness suggested by Banting (1995) who argues that "retraining in particular has taken on symbolic importance in the politics of social policy far in excess of its capacity to improve the lot of the most vulnerable groups" (p. 45). Clearly, they are only part of the solution.

Factors affecting single parents' voluntary involvement in employment and educational activities were explored in a Canada-wide survey of single parents of pre-schoolers in 1988 (Lero & Brockman, 1993). They found that involvement was less likely – the younger the child; when there were two or more children in the family; and when the mother was younger than 25 or older than 34. They also found that "prior educational attainment was the most significant predictor of single mothers' employment status" (p. 104). Similar involvement in strategies to leave social assistance by single mothers in London, Ontario were found to be associated with receipt of relevant information and with the women's aspirations for themselves (Gorlick & Pomfret, 1993).

Federal employment programs generally have not been targeted specifically to single parents on social assistance, but do include them The two major federal employment programs operating during the 1980s were the National Training Program (NTP) and the Canadian Jobs Strategy (CJS). A two-year follow-up study in 1991-1992 of the CJS program, was positive, finding that "participants spent almost double the time in employment of the comparison group (50 percent versus 26 percent)" (Evans, 1995, p.

78

92). In 1991, several programs formerly under CJS were consolidated under the

Employability Improvement Program. An examination of outcomes of participants in

three components that provided classroom and on-the-job training, between 1991 and

1994, found "substantial increases in annual earnings due to increased weeks worked

after the program" (Canada, 1995b, p. 4). The federal government implemented the Self-

Employment Assistance program in 1992 and conducted a follow-up of the first group,

eight months after they completed the program. Participants in the self-employment

program "used less UI and less social assistance, had higher earnings, and earned more of

their income from self-employment" (p. 4) than the comparison group (Canada, 1996).

These results must be tempered with the knowledge that, on a national basis, the self-

employed in Canada work longer hours for less pay and less benefits than the paid

employed (Canada [HRDC], 1998c). In preparing for the new Employment Insurance

program, the federal government commissioned a study of views of Canadians about

federally-funded employment services and proposed reforms. In the focus groups,

researchers heard "the ubiquitous concern with the fact that all of this training and

counselling will be ineffective if there are no jobs available" (p. 12) and that the federal

government should prioritize job creation over employment services and income support

(Ekos, 1995).

The federal government, in collaboration with the governments of British

Columbia and New Brunswick, has been testing a temporary income incentive initiative

for single parents receiving social assistance. It is called the Self-Sufficiency Project and

offers a substantial earnings supplement to members of a program group who voluntarily

obtain full-time employment. The supplement (averaging about $10,000 annually) makes

up half the difference between the woman's earnings and an established reference level for a three year period. A review after the first 18 months, found that 29 percent of the program group members were working full-time in comparison with 14 percent of the control group. The 70 percent of program group members who were not working or not working full-time cited inability to find work or full-time work, personal or family responsibilities, and health problems or disabilities (Canada [HRDC], 1998d). Although the program group did twice as well as the control group, it is questionable whether the women will be able to make up the difference through increased earnings in order to carry on after the three years (Evans, 1997).

In Ontario the major approach to assisting single parents on social assistance with their employment goals has been the voluntary Employment Support Initiative (ESI) begun in 1983. Although its design varied among the municipal delivery sites, it generally provided a range of pre-employment programs as well as assistance with child care and other employment related expenses.

The initial provincial evaluation of ESI in 1988 used matched comparison groups and follow-up measures. They found that ESI participants were less likely to be on social assistance, more likely to be in school or job-training, more likely to work full-time, and had higher hourly rates of pay than the comparison group. Program factors that providers related to success included intensive individualized staff involvement, assistance with costs such as child care and transportation, developing self confidence, attending to life skills, pre-employment training and educational upgrading, work site placements, and co-ordination with other resources. Clients who were more likely to be successful were better educated, had older children, had work experience, were not disabled, valued and

preferred work outside of the home, felt qualified, felt that they knew where to seek employment, and resided in areas with lower unemployment rates (Ontario, 1988a).

A more recent province-wide evaluation of ESI (Porter, 1991) provided a four year follow-up of clients who entered the program in 1985/1986 and found a small but positive impact: "57.6% of ESI clients were off [social assistance] by December 1989 compared to 54.3% of the adjusted comparison group – a net impact of +3.3%" (p. 39). The study looked at factors related to clients' success in leaving social assistance and found the most important to be (in order): "the length of time on assistance prior to ESI, clients' health, number of dependents, education, client age, [and] attendance in the ESI program" (p. 39). Porter makes a very interesting comparison with seven U.S. studies, where mandatory elements were being introduced, which also found a net impact of 3.3 percent.

In a comparison of workfare and human resources approaches, Torjman (1996) concludes that the voluntary human resources approach, with an investment in both employability enhancement and job creation measures, is the more positive strategy. As Evans (1995) notes in relation to Rein's three government strategies, enhancing employability and improving financial incentives in comparison to workfare, "offer a more constructive approach to the employment problems facing individuals on social assistance" (p. 93).

Programs of Non-Governmental Organizations

Many non-governmental organizations (NGOs) in Canada are involved in employment-related initiatives. A range of services and programs are provided including information and resources, employability enhancement, skill training, job search support,

81

and community economic development (CED). Some of these employment programs are very similar to those offered by government and some are, in fact, the government-designed programs provided by community service delivery agents. However, CED is an employment initiative that has it roots in the non-governmental sector and, although governments have funded CED activities, it has only been delivered by non-governmental organizations. Because of its contrast with government employment programs, CED will be the focus of this section on non-governmental employment initiatives. Wherever applicable, special attention will be given to CED initiatives primarily for women.

Description and current directions in community economic development.

There is no one commonly accepted definition of community economic development (CED) since its form must vary with the context of its application (Brodhead & Lamontagne, 1994). However, there is general agreement on the key elements of CED: that it is a response to the marginalization of a community; that it pursues both social and economic objectives; and that it uses means that strengthen local capacity (Brodhead, 1994). The coexistence of both social and economic objectives means that the political left and right find common ground in CED (Polèse, 1994), although the different emphasis of each can make it an ideological battleground. Fontan (1993) has differentiated between progressive and liberal emphases in CED, noting that progressive action stresses social change and the social objectives whereas liberal development focuses on job creation and the economic objectives. Interestingly, this differentiation parallels John Friedmann's (1987) conceptualization of social rationality and market rationality in social planning and Fitzgerald's (1993) equity and corporatist

82

models of training for economic development. It is the progressive perspective that is consistent with my theoretical framework and Friedmann's (1992) model of alternative development and empowerment. This consonance is clear in Shragge's elaboration of the progressive position, with his analysis of CED as a response to the failure of the market to meet the basic needs of an increasing portion of the population, and his advocacy of a strong political voice for the community to obtain and control the necessary resources for their economic development (Shragge, 1997b). The progressive view of CED is also able to encompass the objectives of community capacity building, autonomy, and ecological sustainability (Nozick, 1994), as well as the multi-dimensional focus of women's CED (Conn & Alderson, 1997; Stern, Kemp, & Clague, 1997).

CED activity has been apparent in Canada since the rural co-operative experiences of Quebec in the early 1900s and the Antigonish movement which began in 1930 (Fontan, 1993). As Campfens (1997a) has pointed out, CED predates the welfare state and thus may have particular relevance in the current era of the diminishing welfare state.

CED programs range from micro-enterprise development projects promoting individual self-employment, through mid-range collective ventures, to large co-operative movements. In addition, there are some organizations with specialized target groups or specialized functions. Examples from each category will serve to illustrate the various program types.

Micro-enterprise development programs help individuals and small groups to create their own employment by starting small businesses. This approach acknowledges that self-employment has been the major source of new job growth in Canada in the

83

1990s, "generating nine out of every 10 new jobs since 1989" (Little, 1997, p. B3) and

accounting for an increase from 7 percent of the labour force in the 1970s to 18.2 percent

in August 1997, with women's self-employment and small business management activity

rising sharply (Little, 1997; Statistics Canada, 1997b). No doubt much of this self-

employment is a result of limited employment opportunity in the context of corporate

downsizing and public sector lay-offs. Bates (1993), in reviewing economic and

sociological theories of entrepreneurship, points out the important role of 'blocked

mobility' within the formal labour market and the influence of financial (credit) and

human (training) capital in the likelihood of successful entrepreneurship. The Community

Opportunities Development Association (CODA) in Cambridge, Ontario is one of the

organizations that fosters micro-enterprise development by providing such training and

credit. Initially, CODA ran workshops with funding through the federal Self Employment

Assistance program of the Community Futures/Canadian Job Strategy (New Economy

Development Group, 1993). In the early 1990s, Ontario's NDP government implemented

a CED component in their jobsOntario program that included funding of self-

employment training programs; CODA took up this funding and developed a Going into

Business program and a specialized Women in Business program (Perry & Lewis, 1994).

Of the 206 participants who started businesses, 172 were operating one year later

(CODA, 1996a). The importance of supportive policies and programs (providing business

knowledge and skills, access to capital, the elimination of welfare policy barriers, and

addressing psychosocial problems) is highlighted in Raheim's 1997 report on U.S.

demonstration projects in self-employment for social assistance recipients. The self-

employment strategy, she cautions, "cannot be implemented as a laissez-faire,

individualistic economic policy and have any possibiiity of success" (p. 51).

Collective ventures, as mid-size implementations of CED, are exemplified by

Entre Nous Femmes (Between Us Women) in Vancouver, British Columbia and the Cape

Breton Labourers Development Company in Sydney, Nova Scotia. Entre Nous Femmes

evolved from the Single Mothers' Action Committee at the Vancouver YWCA and has

developed eight non-profit housing communities for single parent families. It

demonstrates the multi-dimensional character of women's CED, in particular:

> The goal of affordable housing was meshed with training women as
> housing developers and property managers, with providing quality child
> care and child-friendly homes, with providing opportunities for women to
> re-enter employment or education, and with providing ethnically and
> culturally rich communities. (Stern et al., 1997, p. 76)

The Cape Breton Labourers Development Company manages a fund established through

the local union members' payroll deductions. The funds are used to build houses for the

union's neediest members by providing interest-free loans and, as a result, jobs are

created for their members in the local building industry (Perry & Lewis, 1994).

Large co-operatives are frequently second tier organizations that bring together a

number of local community ventures. Most operate in geographic areas that have suffered

economically, such as the former coal mining region in Cape Breton (MacSween, 1997).

Strong influences have come from both the Antigonish movement and the Mondragon

system. The Antigonish movement was fostered by the adult education and community

organization efforts of Father Moses Coady and his colleagues at St. Francis Xavier

University in Antigonish, Nova Scotia. Their process involved the development of local

consumers' and producers' co-operatives that in 1930 were federated into the United

Maritime Fishermen – "an effort to educate the people by assisting them to become masters of their own destiny" (Coady, 1939/1967, p. ix). The Mondragon system in the Basque region of Spain uses collective ownership, continuing education, and reinvestment of surplus for developing new enterprises, which thereby "awards profit and control to labor" (Benello, 1986/1992, p. 96). Residents have now developed over 200 co-operatives and have demonstrated a highly successful revitalization model (Nozick, 1994).

Some of the large Canadian co-operatives following these traditions are the Corporation de développement communautaire des Bois-Francs (Community Development Corporation of Bois-Francs / Corpo) in Quebec, the Evangeline co-operative in Prince Edward Island, and Cape Breton's New Dawn. Corpo is an umbrella agency for over 90 community-based ventures that have created jobs in the Bois-Francs and kept resources as well as control over social services in the local community (New Economy Development Group, 1993). The Evangeline group of co-operatives employs nearly a quarter of the population in its part of Prince Edward Island (Nozick, 1994). New Dawn has developed an array of health services in addition to its affordable housing program of over 250 apartment units and provides employment to 100 people in Cape Breton (MacSween, 1997).

Some CED programs have been created to address the needs of a specific group of people. In these instances community is not defined geographically, but rather, as a community of interest. A-way Courier in Toronto is an example of this, where people with a history of mental health problems participate in operating a revenue-generating courier business using the public transportation system (Lewis, 1994). Entre Nous

Femmes and WomenFutures are examples of programs specifically serving low-income women (Stern et al., 1997; Conn & Alderson, 1997); Homes First is a program specifically serving homeless people (Perry & Lewis, 1994).

Some CED programs have a specialized function. The most common specialized function is financing, although most of the financing organizations also provide some training or other service as well. WomenFutures, for example, has a fund that is used as loan collateral for women's individual and group projects (Conn & Alderson, 1997). Two other financing organizations, Montreal Loan Circles and Calmeadow, are modeled after the Grameen Bank program (Merrill, 1997; Calmeadow, 1995). Muhammad Yunus, founder of the Grameen Bank in Bangladesh, introduced the idea of loan circles whereby groups of three to six women are provided training; up to two members at a time are given small loans, for which the full group is jointly responsible. Since 1976, more than 1.4 million landless women have received loans averaging $75 and the repayment rate has been 97 percent; current lending exceeds $20 million per month. "Borrowers have increased their incomes by more than 50 per cent ... and begun to participate actively in politics at the local and national levels" (Yunus, 1993). Recent criticism, however, has pointed out the danger of co-optation of micro-credit programs by corporate interests and the exaggeration of the benefits of meagre loans when unaccompanied by other assistance (Blackstock, 1999). The Montreal Loan Circles program employs the positive aspects of the Grameen model and requires participants to present their business plan and loan request to their circle for evaluation, and all members, being jointly responsible for the loan, must support a request before a loan can be approved. There have been only three defaults in over 100 loans totaling $106,920 and a follow-up survey indicated that 88

percent of loan recipients were continuing with their business (Merrill, 1997).

Calmeadow, similarly, is a peer group lending program and it has four initiatives in

Canada: Metro Toronto, Nova Scotia, the West, and the First Peoples' Fund, in addition

to a Technical Support Unit (Calmeadow, 1995). Through Calmeadow's financing for the

Birch Island community on Manitoulin Island in Ontario, "33 of the 75 households have

become involved and in the three years of operation, 56 loans totaling $73,000 have been

made" (Tsuzuki, 1994, p. 9).

The other specialist function of CED organizations is providing technical

resources. For example, the Westcoast Development Group is an important training

resource for CED practitioners (Fontan, 1993; Lockhart, 1994).

Empirical knowledge about community economic development.

The CED literature suggests that "practice seems to be well ahead of the research"

(Brodhead & Lamontagne, 1994, p. 275). While it may be true that the research is still

scant, I disagree with the implicit criticisms of non-experimental methods. CED, in order

to meet the unique needs of particular communities, cannot be a "replicable treatment of

a problem" (p. 143) as Watson (1994) would prefer. Studies that are "narrative in style"

(p. 273), rather than being inferior as suggested by Brodhead & Lamontagne (1994), are

probably best suited to increasing our understanding of CED. The current literature

provides much useful information about outcomes of CED experiences, about essential

components for success, and about significant barriers to effectiveness.

CED programs have demonstrated positive outcomes in terms of job creation,

increased incomes, participant capacities, social impacts, and political influence. As

Brodhead (1994) notes:

CED does not offer a panacea to the myriad of ailments plaguing the Canadian economy. But in many cases it has been a most effective way of creating developmental opportunities for marginalized groups or communities under difficult conditions. (p. 11)

The capacity of community economic development (CED) to create jobs is one of its most important outcomes. The Human Resources Development Association in Halifax, Nova Scotia, which has established businesses alongside training programs for people on social assistance, is an example of how CED initiatives go beyond training, to address the underlying scarcity of jobs through innovative approaches (Fontan & Shragge, 1994). This is also borne out in the evaluation of the federal government's Community Futures program (part of the Canadian Jobs Strategy), that determined that the Self Employment Assistance program was the most successful option in terms of both employment and earnings (Watson, 1994).

Increased incomes have been reported as a result of involvement in CED initiatives, but it must be noted that often these incomes are not high. In the Montreal Loans Circle program, for example, only 20 percent of the participants contacted in the follow-survey were earning an annual income of $20,000 or more (Merrill, 1997). Despite the dramatic increases in women's entrepreneurial activities, their earnings remain much lower than men's (Conn & Alderson, 1997; Statistics Canada, 1997b).

Participants frequently comment on their own increased capacities as an outcome of their CED involvements. Several studies documented participant growth in areas such as self-efficacy, knowledge and skills, business ability, critical consciousness, and empowerment (Fontan, 1993).

Social impacts are evident in direct solutions to problems and in increased social involvement. Direct solutions to housing problems are provided by Entre Nous Femmes

for single parents needing affordable, child-friendly accommodation, by New Dawn and the Cape Breton Labourers Development Company in Sydney for low income families needing sound, affordable homes, and by Homes First for homeless people needing affordable, supportive living arrangements. Direct solutions to the limitations of mental health problems are provided by A-way Courier for people needing a feasible job within a flexible, supportive work environment. In addition, an increased "spirit of community activism" (New Economy Development Group, 1993, p. 30) has been fostered in programs such as Corpo in the Bois-Francs.

Political influence has been an outcome of involvement in CED endeavours, as people working together have developed a common understanding of issues affecting them and have determined collective actions to bring about change. The alternative financing projects sponsored by WomenFutures, for example, "provide a specific focus for women to enter a discussion about the economy and the systemic conditions that affect women and their communities; increased understanding leads to action" (Conn & Alderson, 1997, p. 43). As a result, participants have been advocating for women's CED through the Women's Reference Group of British Columbia's Labour Force Development Board (Conn & Alderson, 1997). Another example of political influence is evident at Co-op Atlantic – a second tier co-operative of member co-ops with roots in the Antigonish movement. In the late 1980s, Co-op Atlantic engaged members in discussions regarding free trade and other government economic policies, taking stands against free trade with the United States and against the GST. More recently they have built consensus around a strategy to confront global restructuring:

> This initiative is designed to equip the entire Atlantic region and its co-ops
> to handle the economic transformations of a globalizing economy and the

increasing competition of multi-national corporations. (Perry & Lewis, 1994, p. 14)

The CED literature also provides useful information about the essential components of successful CED approaches. Some of these necessary features are knowledge and skill, financial resources, effective partnerships, and empowering participatory methods.

An appropriate level of knowledge and skill is necessary both for CED practitioners and for CED participants. Specialized training for CED practitioners and leaders has been developed in France and by the Westcoast Development Group in Canada. Tremblay (1994) has described the formation-développement (promotion & development) protocol conceived in France with course content based on initial identification of needs. The Westcoast Development Group provides practitioner training as well as making available its extensive curriculum materials and newsletter (Lockhart, 1994). Participant and entrepreneurial training is usually provided by the local CED organizations. Participant training needs vary with the objectives of the CED program and the current knowledge and skill level of the participant. Fontan and Shragge (1994) have identified the differential employability strategies appropriate for participants based on whether they were regularly employed, worked irregularly or were excluded from the labour market. Frank (1994) describes a continuum of employment preparation moving from pre-employment programs addressing life skills through career planning, skill development to training and education. Both of these articles, although claiming to address training for CED, offer nothing beyond what is applicable to employment programs generally. More specialized training material is found in handbooks and kits

such as those developed by WomenFutures that relate particularly to women and CED (Conn & Alderson, 1997).

Adequate financial resources for the participants' business requirements are essential for CED endeavours to be successful. Access to credit through normal banking institutions is frequently blocked for low-income people who lack collateral and a strong borrowing and repayment history. Women frequently face additional sexist barriers:

> Over and over, participants described their disbelief, humiliation, disappointment and anger when their abilities were discounted and their experience undervalued in the process of applying for a loan. (Conn & Alderson, 1997, p. 41)

The loan guarantee program at WomenFutures and the loan circles through Montreal Loan Circles and Calmeadow are helpful in addressing participants' financial requirements. However, the program capacity at both WomenFutures and Montreal Loan Circles is severely constrained by their own funding limitations (Conn & Alderson, 1997; Merrill, 1997).

Effective partnerships are another critical factor in CED endeavours. The foundational level of partnership is amongst the participants themselves. Practitioners in women's CED note that this coming together collectively, has been a natural phenomenon for women:

> Women will always want to talk about co-op and collective structures. Working with other women – informally or in community organizations – to meet personal and community goals was already a part of most women's experience. (Conn & Alderson, 1997, p. 37)

The second level of partnership is beyond the membership group for the purpose of linking with important external resources – financial, human and other (Brodhead, 1994). These partnerships vary from simple networking to complex ventures (Brodhead &

92

Lamontagne, 1994). Given the CED objectives of community autonomy in decision-making and local control of resources, one of the most crucial elements of effective partnerships is equality – particularly with respect to government involvement:

> Government participation in partnerships has been judged to be desirable
> and often essential. However, a delicate balance must be maintained in
> order to ensure that the relationship is indeed a partnership of equals.
> (Brodhead & Lamontagne, 1994, p. 271)

A similar argument is put forward by Bélanger (1995) regarding the need for more 'direct democracy' in partnership relationships with the state. Campfens (1997b), as well, emphasizes the need for government bureaucrats to work in "horizontal partnerships with the community", rather than in their more typical top-down social reform approach (p. 462).

The other essential component of successful CED, that I wish to highlight, is the use of participatory methods and empowerment principles. These methods and principles are especially relevant to the social change objectives and underlying assumptions of progressive CED action. Hence, given the belief that "community members are the most knowledgeable about local conditions ...", it makes sense to harness local human resources and knowledge in creating development strategies which address community issues" (Brodhead, 1994, p. 11). This begins with establishing a co-operative membership structure for fostering inclusivity and equal power, that requires a willingness to participate in lengthy discussions in order to achieve consensus (Alderson, Conn, Donald, & Kemp, 1994). Pedagogical methods need to be consistent with the participatory and empowering principles of adult education as practised in the Antigonish movement and the Mondragon system (Benello, 1986/1992; Coady, 1939/1967). Practitioners need to truly empower participants and give the community full decision-making authority and

autonomy. The achievement of this objective is beautifully illustrated in the request by the Street City residents council that their sponsoring organization, Homes First, vacate its office space on the Street City premises in order to accommodate residents' needs (Perry & Lewis, 1994). This kind of "collective democratic involvement" (Ross & Usher, 1986, p. 129) provides a necessary first step for democratization and alternative development (Benello, 1978/1992; Friedmann, 1992).

The serious barriers to successful CED, pointed out repeatedly in the literature, are the lack of government funding and the absence of supportive government policy. In a review of job creation measures in Canada, Hess (1994) highlights the potential of self-employment, entrepreneurship and CED, amongst other strategies, however, she insists "government must provide long-term funding to enable community economic development groups to achieve their goals" (p. 26). Government support for CED in Canada has been piecemeal and erratic – for example, the jobsOntario program that fostered job creation and self-employment was terminated with the defeat of Ontario's NDP government in 1995. The absence of a legislative framework and comprehensive CED policy and program environment weakens its current potential and impedes its more general application (Baines, McGrath, & Moffatt, 1994; Brodhead, 1994; Brodhead & Lamontagne, 1994).

Concluding Comments on Employment Programs in Canada

Employment in modern society meets critical human needs and is a central aspect of citizenship, providing "social status, a sense of identity, and the social respect and self-respect that come from contributing to the productive realm of the society" (Windschuttle, 1990, p. 224). As Saldov (1990) notes, consistent with my framework

94

perspective on the dual functions of structural social work (Mullaly, 1997a) and

alternative development (Friedmann, 1992):

> Social workers not only have a responsibility to help in the process of
> 'healing' with the casualties of unemployment, but also have a
> responsibility to attack unemployment as a root problem that engenders
> many of the psychosocial disorders social workers end up tending to.
> (Saldov, 1990, p. 213)

To accomplish this, Saldov suggests concurrent interventions at micro-, meso-, and

macro-practice levels. Government employment and training programs to improve

individual employability are a micro-practice example. CED, intervening at the

community level, is an example of meso-practice. Actions toward a national full

employment policy by government exemplify macro-practice.

Employment programs for disadvantaged groups, such as single parents, have

been an effective micro-practice approach. However, the risk of this approach, with its

focus on intervention at the individual level, is the potential for the problem definition to

become individualized. The current mandatory participation policies of government,

which have been detrimental to women, reflect the 'welfare dependency' notion of

poverty as an individual fault – whereas a social-structural analysis recognizes poverty

and unemployment as shortcomings of the capitalist economic system (Rose, 1993).

Ideas for micro-practice interventions providing paid work in the third sector as an

alternative to welfare (Rifkin, 1995; Windschuttle, 1990), would need to be developed

carefully if they are to avoid the individual-blaming aspect of workfare programs.

CED is a meso-practice strategy and, in its progressive application, reflects a

social-structural analysis of poverty and unemployment. It takes up the challenge to

social workers posed by Coulton (1996) to change the focus "from individual capacity to

community capacity ... [and to] support and guide communities in their efforts to

respond to devolution by supporting and increasing opportunities" (p. 517). Windschuttle

(1990) has documented how communities in various countries have developed new

approaches to income generation:

> They have focused on developing enterprises at the local level. ... from
> self-managed companies to community business ventures, to companies
> created by the unemployed, to worker cooperatives ... [that are] self-
> reliant ... viable ... [and] able to maintain and/or develop markets to the
> extent needed to sustain themselves. (p. 229)

Macro-practice strategies, at the government policy level, are necessary to address

the problems that cannot be resolved in micro- and meso-practice. The importance of

macro-level strategies was borne out by Baker (1996b) in her examination of the micro-

level notion of 'employability' as applied to low-income mothers in eight industrialized

countries:

> Instead of being influenced by the employability of mothers, family
> poverty is influenced by the generosity and scope of government benefits
> (including the level of cash benefits and tax concessions for families with
> children), the availability of jobs with statutory protection (such as pay
> equity, parental benefits, and leave for family responsibilities), the
> availability and affordability of child care, and the existence of universal
> social programs such as health insurance and unemployment insurance. (p.
> 486)

Similarly, meso-level strategies such as CED cannot resolve many of the problems

related to restructuring and unemployment. As the Canadian Association of Schools of

Social Work put forward to the 1994 federal social security review:

> CED is not an alternative to government policies and programming and
> further, it has not demonstrated a capacity to replace participation in the
> global market economy. In fact in many instances CED has become the
> residual economy of the poor and marginalized, unable to fully address
> labour market, income and social inequalities. CED and other similar
> initiatives would be strengthened if it operated in conjunction with
> government programmes of direct investment, loan guarantees for

investment, requirements of banks to invest locally, controls on the
movement of capital (e.g. require pension funds to be invested in Canada),
as well as nationally funded social security programmes and supportive
labour laws and union protections. (Baines et al., 1994, p. 11)

The most fundamental macro-level intervention would be a political commitment to full

employment with "fiscal and social policies aimed at creating long-term, full-time jobs at

wages well above poverty levels" (Saldov, 1990, p. 221).

Effective as government employment programs and CED may be, a crucial role

remains for the state. Only the state, with its ability to act on behalf of all the nation's

citizens, has the capacity to enact broad scale economic and social policies ensuring full

employment and related resources fundamental to well-being. The evidence described in

this chapter demonstrates that the government of Canada has been reluctant to fully

exercise such a role. CED, with its social objectives and empowerment strategies, appears

to hold greater potential (than other employment programs focused more on individual

outcomes) to mobilize disadvantaged and marginalized people toward greater influence

on the policy directions of the state in dealing with the root problem of unemployment.

Chapter Three

THE CHILEAN SETTING

This chapter critically examines the literature on the social, political, and economic context in Chile, as well as the current developments in women's employment initiatives under governmental and non-governmental auspices.

The Social, Political, and Economic Context

Chile is a long narrow country situated along the Pacific coast of South America, separated from Argentina by the Andes mountains. It extends over 3500 kilometres from its northern border with Peru to its southern tip at Cape Horn and spans only about 400 kilometres at its widest point. It has a population of over 14 million, about 4.5 million of whom live in the capital region of Santiago (Quiroz & Palma, 1997). Chile, since 1990, has been having a difficult time in its transition from a 17-year dictatorial regime to a democratic system (Collins & Lear, 1995). Although each citizen now has a vote, the constitution established under the former dictator, Augusto Pinochet, retains considerable control for right wing forces (Duquette, 1999). Since colonial times, government in Chile has been highly centralized in the national legislature – which is known as the Congress and composed of the Senate and Chamber of Deputies (EIU, 1997b; Quiroz & Palma, 1997). A decentralization process, establishing thirteen regions within the country, was initiated during the dictatorship; whereas it served to better control the population during the military regime, decentralization today serves presumably to bring about regional development relying on initiatives taken by regional centres of power (Quiroz & Palma, 1997).

Historical Development

Chile's dramatic historical as well as political and economic development – from colonialism to Allende, through the Pinochet era, to the Concertación and present transition to democracy – provide important background to the current realities.

Colonialism to Allende.

Chile shares with other Latin American countries its history of colonialism, wherein its treasures were plundered and the logic and mechanisms of the international division of labour established it as an exporter of primary products and an importer of manufactured goods (Dietz, 1995a). After independence from Spain in 1821, Chile continued in this role, exporting wheat to California and raw materials to England and other industrialized countries; from 1880 to the1920s its primary export was nitrate and since the 1920s it has been copper (Collins & Lear, 1995). The Great Depression created severe hardships in Chile because of its external dependence; the upheaval undermined the free market philosophy and protest was voiced against the persistent inequalities. Chile emerged from this experience a 'developmentalist' nation with the conviction that "government could play a fundamental role in promoting economic development and social equity" (Collins & Lear, 1995, p. 13).

Chile enjoyed a strong democratic tradition, being the only country in Latin America in which, between 1933 and 1973, the presidency was passed peacefully from one political party to another (Collins & Lear, 1995). During this same period, Chile's interventionist economic policy flourished. The development strategy emphasized 'import substitution industrialization' (Ritter, 1992) and, in 1939, a government economic development agency, Corporación de Fomento (Promotion Corporation /

CORFO), was established which promoted the growth of infrastructure and industries (Collins & Lear, 1995). Social policies, which date back to the 1920s, took on an increasingly important role after the Depression, supporting labour, local community development, and agrarian reform (Raczynski, 1996). Social spending on education, health, housing, and social security grew substantially after World War II to more than 20 percent of GDP in 1970; although, in many of the programs, coverage targeted workers and benefits did not always go to the poorest (Collins & Lear, 1995; Quiroz & Palma, 1997).

By the 1960s, however, Chile faced a development crisis with slow economic growth, spiralling inflation, dependency on copper that had become largely American owned, and an agricultural sector that was stagnating under the low productivity of large landholders. The political system was highly participative, but also increasingly conflictual with sharp divisions between left, centre, and right coalitions. Thus, when socialist Salvador Allende of the Unidad Popular (Popular Unity) left-wing coalition was elected president in 1970 with 36 percent of the vote, he like centralist Eduardo Frei Montalva before him lacked the support of the majority of Congress. Allende's Unidad Popular, implemented large wage hikes and price freezes, nationalized the copper industry (with unanimous support from Congress) as well as banks and industrial conglomerates, and accelerated land reform (Collins & Lear, 1995). However, the price freezes and land reforms led to food shortages (Ritter, 1992); import substitution, begun before Allende, in the long-term failed to generate jobs (Hojman, 1993); the expropriations created fear among smaller business and land owners (Collins & Lear, 1995); and strikes by miners and truck drivers were incited by the oligarchy and the

United States CIA – exacerbating the food shortages (Agosin, 1987). In this context, it

was not difficult for those who opposed the government's socialist policies – the right

and centre parties, the propertied classes, multinational corporations, and the CIA – to

mobilize middle and working class sentiment against Allende, through the famous

marches of women banging pots and the scenes of open air soup kettles feeding the

families of the striking workers (Agosin, 1987; Collins & Lear, 1995). After only three

years in power, Latin America's first democratically elected socialist government fell:

> On September 11, 1973, the Chilean armed forces attacked the presidential
> palace of democratically elected president Salvador Allende. Within
> hours, the palace was in flames, the president dead, and leading members
> of the government imprisoned or in hiding. (Schneider, 1992, p. 260)

The Pinochet dictatorship.

General Augusto Pinochet led the armed forces in a coup of unprecedented

brutality. After Air Force jets bombed the presidential buildings, tanks and helicopters

assaulted the shantytowns that had supported Allende, and the military swept through the

country. Over 100,000 civilians were detained and most were tortured. Thousands were

killed or 'disappeared' and many were forced into exile. A reign of terror silenced

oppositional voices in all sectors including the neighbourhood organizations, labour

unions, and political parties (Collins & Lear, 1995; Schneider, 1992).

The military government embraced the neo-liberal philosophy of a free market

and a minimalist state, making Chile the first country in the region to adopt the strategy

as well as the experimental laboratory for its most severe application (Petras & Leiva,

1994; Raczynski, 1996). Although no one country has implemented the pure neo-liberal

strategy – even Pinochet insisted that the lucrative copper industry remain nationalized,

the Chilean experiment represents the closest approximation to doctrinal purity (Green,

1996). Its harsh economic consequences would not likely have been tolerated under a democratic regime devoid of the repressive instruments of Pinochet's ruthless dictatorship (Collins & Lear, 1995; Petras & Leiva, 1994).

Collins and Lear (1995) identified how guidance and support for the implementation of the neo-liberal strategy came from the United States through the University of Chicago economics faculty which fostered a co-operative relationship with Chile's Catholic University. Many sons of the Chilean upper class went to Chicago for graduate studies under Milton Friedman. Upon their return, the 'Chicago Boys' were crusaders for the neo-liberal doctrine and responded to calls from the military and business elite to provide advice to the military government.

The economic history of the dictatorship is distinguishable as five phases (Collins & Lear, 1995). The first period from September 1973 to April 1975 was marked by repression and economic retrenchment with a drastic currency reduction and price 'liberation'; but, mired in stagflation, consumer prices as well as joblessness skyrocketed (Collins & Lear, 1995). Social expenditures per capita were cut in half – from $143 US in 1972 to $68 US in 1974 (Petras & Leiva, 1994).

In mid-1975 free-market reforms began in earnest, following a speech by Milton Friedman at the University of Chile calling for 'shock treatment' and the subsequent appointment of Sergio de Castro, one of the Chicago boys, as Minister of the Economy. The reforms included further cuts to government spending, the sale of many government-owned banks and companies, and the deregulation of the financial sector, transportation, and fisheries. The economy fell into recession and unemployment reached 20 percent (Collins & Lear, 1995).

During the period from 1979 to 1981, the 'Chilean miracle' was widely

proclaimed, although its foundation was based on an overvalued peso and the lending

eagerness of foreign banks with surplus 'petro dollars'. Social programs were reformed

during this phase including privatization measures for schools, health care, and social

security, as well as the severe curtailment of labour rights (Collins & Lear, 1995).

By the end of 1981, with global tightening of credit, the foundation of the

'miracle' crumbled as banks and businesses failed and the government took responsibility

for foreign loans approximating $16 billion US (Collins & Lear, 1995). The IMF

imposed structural adjustment programs, requiring payment of the external debt service

and reductions in the current account deficit. Deep economic recession ensued with the

real value of wages declining nearly 20 percent and unemployment reaching 31.3 percent

in 1983 (Meller, 1992). In some marginal neighbourhoods, 60 percent of the heads of

households were unemployed (Hardy, 1984); and one out of eight Chilean workers turned

to government emergency work programs at miserably low wages (Ritter, 1992). The

costs of adjustment were clearly regressive – with government bailouts for dollar-debtors

and reduced subsidies or nothing at all for the poor (Meller, 1992; Ritter, 1992). Anti-

government protests[5] arose in response to the dire economic circumstances of 1983

(Collins & Lear, 1995).

The fifth and final economic stage of the Pinochet regime, from 1985 to 1990,

included macro-level economic recovery and the consolidation of the neo-liberal model

(Collins & Lear, 1995).

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[5] The protests which began in 1983 are described in the section on Political Activism and Social
Movements.

The dramatic reforms to social programs, as well as to labour law, merit additional attention. In fact, in Graham's (1994) opinion, the primary objectives of the military government's restructuring were social welfare reform and curbing the power of organized labour. A new Labour Code severely curtailed workers' rights with respect to organizing and bargaining (Collins & Lear, 1995); and other measures reduced minimum wages and job security (Quiroz & Palma, 1997).

A new social security program was established through a system of private pension fund administrators (AFP) which obligates all workers to contribute 10 percent of their earnings; however, current pensioners were allowed to remain in the former public scheme, which represented half of the government's revised social expenditures budget (García & Schkolnik, 1996; Green, 1995). A flat-rate family allowance (SUF) was created to benefit children from poor families who were ineligible for social security because of unemployment (Raczynski, 1996); the allowance, however, was pitifully inadequate at less than $5 Canadian per month (García & Schkolnik, 1996). A social stratification card (CAS) was developed to assess eligibility for social programs and to assure targeting of benefits to the poorest, but it was administratively cumbersome and detrimental to beneficiaries' dignity (Raczynski, 1996). Benefits, which were intended to go to the poorest three deciles of the population, usually reached only the poorest two deciles; in the recessions, many families whose incomes had fallen below the poverty line were determined to be ineligible because they owned refrigerators or stoves, even if the appliances were no longer functioning (Graham, 1994). The national complementary feeding program (PNAC), which had roots going back to the 1930s, was restricted in 1974 to children under the age of six and to pregnant and nursing mothers; by 1985 it was

directed primarily to the poorest 30 percent of the population (Graham, 1994). Public

expenditure on social welfare in Chile was 17.3 percent of GNP in 1980, in comparison

with 22.4 percent in Canada (Graham, 1994).

The decentralization of government was another significant change made during

the Pinochet regime and has been described by Quiroz and Palma (1997). After thirteen

geographic regions were established within the country, a governor was designated for

each region to act as the direct agent of the president and regional ministry offices were

set up to represent each ministry of the central government. At the municipal level, the

mayors were appointed by Pinochet and received local advice from a Council for

Municipal Development (CODECO) which included representation from the newly

structured Union of Neighbourhood Assemblies and the Union of Mothers Centres.

However, "workers' organizations were excluded [and] the former heads of all

neighbourhood assemblies and motherhood centres were replaced by nominees of the

new local authorities" (p. 403). The objective of the decentralization process was to

extend control into the far reaches of the country.

The claim by free-market advocates of an economic miracle in Chile does not

hold up to close scrutiny. Collins and Lear (1995) reviewed the evidence. The Chilean

people suffered severe recessions in 1975 and 1982, and "only by 1989 – 14 years into

the free-market policies – did per capita output climb back up to the level of 1970" (p. 7).

Natural resources such as forests and fisheries have been depleted, and Santiago's air is

highly polluted from the unregulated urban transit. Outbreaks of typhoid fever and

hepatitis A have soared under a profit-oriented health system that doesn't attend to public

health. Díaz (1997), who similarly contests the free-market miracle claim, points to the

redistribution of property rights to wealthier groups such that fifty private conglomerates exercise control over large sectors of the economy as evidence of "the visible hand that also governs the Chilean economy"(p. 160). Perhaps the most damning indictment is the immense growth in poverty and inequality (Schneider, 1995). The proportion of Chilean people living in poverty[6] doubled from approximately 20 percent in 1970 to over 40 percent in 1990 (Collins & Lear, 1995). Similarly, the richest quintile expanded their share of national income from 44.5 percent in 1969 to 54.6 percent in 1988, while the share of income going to the poorest quintile decreased from 7.6 percent to 4.4 percent in the same period (Schneider, 1995).

In 1988, the military government put forward a plebiscite proposing that it continue in power. However, the Chilean people rejected the proposal and democratic elections were held the following year (Quiroz & Palma, 1997).

The Concertación and the transition to democracy.

Chile's transition to democracy did not result from the defeat of the dictatorship; it came about because of a political agreement that allowed for a plebiscite and the eventual elections (Quiroz & Palma, 1997). Haggard and Kaufman (1992) argue that international pressures best explain the trend toward democracy; however, there is strong evidence that changes in the economic thinking of the centre-left opposition also played a significant role. Influences came from Edgardo Boeninger at the Centro de Estudios del Desarrollo (Development Studies Centre) whose 'theory of change under democracy' advocated convergence of politics, gradualism, and priority of economic growth, as well

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[6] The Chilean definition and calculation of poverty are provided in the section about the Current Reality of Poverty.

as from CEPAL whose new theory of neostructuralism[7] proposed an integrating of equity

and growth (Petras & Leiva, 1994). Thus, key Christian Democrat and Socialist

intellectuals, like Foxley from the CIEPLAN think-tank and Tironi from the non-

governmental organization SUR, "converted from being critics of Pinochet's economic

model to becoming architects of its continuity" (Petras & Leiva, 1994, p. 46). No doubt

their changed position is largely due to the belief that right-wing powers would not

tolerate any alternative. However, it was this convergence of thinking regarding the

primacy of economic growth that made possible an agreement, between the dictatorship

and the opposition, for an electoral process with limited parameters for a subsequent

regime (Collins & Lear, 1995; Petras & Leiva, 1994).

Collins and Lear (1995) described the transition. In the 1988 plebiscite, the people

of Chile voted against continuation of the dictatorship, despite warnings that chaos would

reign if Pinochet lost. In the 1989 presidential election, a coalition of centre-left parties

called the Concertación ran Christian Democrat, Patricio Aylwin, who won the

presidency with 55.2 percent of the vote (over Büchi, Pinochet's former finance minister,

with 30 percent; and Errázuriz, a right-wing populist, with 15 percent). Aylwin's

inauguration in March of 1990 marked the formal end of the dictatorship. However, the

constitution of 1980 had consolidated the dictatorship's neo-liberal policies into a judicial

framework and designated "a bloc of junta-designated senators sufficient to veto major

legislation and guarantee the military a continued executive and legislative grip" (p. 32).

The new regime needed to determine how to govern the country within the

constraints of a very limited democracy. Differentiating between regime and state, Petras

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[7] The theory of neostructuralism was outlined in the Global Restructuring section describing Potential
Solutions from the Development Debate.

& Leiva (1994) make the case that "Chile is clearly a case of regime change" (p. 13) with a shift from dictatorship to electoral politics, but a solid continuity of state institutions such as the armed forces, judiciary, and non-elected senate positions. Quiroz and Palma (1997) provide evidence of this continuity in their description of the government's pattern of abrogation to the armed forces, exemplified in President Aylwin's acknowledgement, when the Rettig Report made public the human rights violations of the military dictatorship, that "Chileans can only hope for justice in the measure that is possible under the circumstances" (p. 412). Martinussen (1997) identified military regimes as a prime obstacle to democracy. Clearly this obstacle remains in Chile through the cultivation by the elites of a pervasive fear of "provoking a return to the military" (Petras & Leiva, 1994, p. 99). A much more distant objective for Chile is the 'deepening' of the democratization process with political participation and social justice that O'Donnell (1986) distinguishes from the precursory installation of democratic political structures. The Concertación is giving clear precedence to consolidation of the electoral structure, by rejecting any measures that could threaten political consensus or economic growth, and, in so doing, precluding the participation of social movements[8] (Collins & Lear, 1995).

The programs of the Concertación reflect the constraints of the limited democracy. As Díaz (1997a) has noted, "The aftermath of dictatorship has been characterized by a mix of political transition to democracy and sustained economic momentum that so far has preserved the fundamental institutions of the neoliberal model" (p. 160). Their policies in the areas of economic strategy, taxation, labour legislation, social programs, decentralization, human rights, ecological sustainability, and constitutional reform are reviewed below.

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[8] This point will be elaborated in the section on Political Activism and Social Movements.

The Aylwin government's prioritization of the economic, while attempting to put a neostructuralist human face on neo-liberalism (Green, 1996), was forecast in their campaign that emphasized 'growth with equity' (Petras & Leiva, 1994). Once elected, their strategy was elaborated as three-fold: a commitment to macroeconomic balance, modernization through internationalization, and enhancement of social services within a balanced fiscal expenditures program (Petras & Leiva, 1994). Quiroz and Palma (1997) note the contradictory nature of attempting to attack poverty, but only in ways that do not hamper economic growth; and proclaiming equity while promoting a free market economy that, in 1990, excluded 40 percent of the population. Poverty is conceptualized by the Concertación as due to the marginalization of the poor from the market; their methodological approach, then, is not redistribution, but 'better targeting' and 'investing in people' (García & Schkolnik, 1996; Petras & Leiva, 1994). As explained by Alvaro García, Socialist vice-minister of planning in the Aylwin government and current minister of the economy, "I believe that introducing the poor to the market is the only solution possible" (García, in Petras & Leiva, 1994, p. 123).

Tax reform and revisions to labour legislation are the two program changes that Collins and Lear (1995) claim the Aylwin government considered its major accomplishments. The tax system was made more progressive and the resultant revenue was directed to social spending (Graham, 1994; Raczynski, 1996). Labour legislation, ratified in 1990, improved protection for workers while retaining flexibility in the labour market; unlimited strike periods are now allowed, but so is replacement of workers (Hojman, 1993; Ritter, 1992).

The Aylwin government's social policy emphasis resulted in a 30 - 40 percent increase in expenditures (Collins & Lear, 1995). The flat-rate family allowance (SUF) and the welfare pension (PASIS) each increased by over 50 percent between 1990 and 1993, to $6 Canadian per month and $47 Canadian per month, respectively (García & Schkolnik, 1996). Targeting the most vulnerable, as well as the poorest, has recognized some of the realities of households headed by women (Schkolnik, 1996); but the shameful allowance rates do not address the reality of their needs. Universal unemployment insurance and social security programs were rejected by the political representatives of the corporate elite who favoured market-oriented policies in the social reform area as well (Duquette, 1999). Investing in people has included the development of a social program fund called FOSIS as well as employment initiatives[9]. Similarly, the constraints of the limited democracy have required that social demands be controlled and potential challenges neutralized, utilizing co-optation in place of the dictatorship's repression (Petras & Leiva, 1994). Data reveal that poverty was reduced from 40.1 percent in 1990 to 32.7 percent in 1992; but, inequality worsened by 1992 with the richest quintile receiving 55.7 percent of income while the poorest quintile received only 4.1 percent (García & Schkolnik, 1996). Official unemployment[10] fell to 4.5 percent in 1992, but the average workweek increased to 50.5 hours (Collins & Lear, 1995). Under the Frei administration, unemployment increased to 6.8 percent in 1994 and to 8.2 percent in the first quarter of 1999 as the Central Bank, focusing on macroeconomic balance, increased interest rates in response to inflationary concerns (Chile, 1996; EIU, 1999b). By 1994/95 Chile's social expenditures represented 13.4 percent of GDP,

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[9] These will be detailed in the Government Programs section of Women's Employment Initiatives in Chile.

considerable lower than the 23.6 percent spent by Uruguay, but slightly higher than the regional average of 12.2 percent (CEPAL, 1996).

Decentralization has continued since the dictatorship, and municipalities are returning to local self-government (Quiroz & Palma, 1997). Municipal elections, however, were not held until 1992, because the Pinochet regime, in 1988, had appointed more than 300 mayors for a term of office that extended well beyond the 1990 reinstatement of democracy (Graham, 1994). Since the municipal elections, more decisions and resources have been transferred to the local and regional levels (Raczynski, 1996). Local development has been given high priority on the government's agenda; however, the primary rationale appears to be the neo-liberal thrust toward a minimalist state and a consequent shifting of responsibility for social programs to the local level (Quiroz & Palma, 1997). However, Quiroz and Palma (1997) find reason for optimism in the potential for local development to facilitate the deepening of democracy in Chile.

Human rights violations during the dictatorship have not been addressed by the Concertación, as noted earlier. The report of the Rettig Commission "was referred to the Pinochet-controlled judicial system, which predictably took no action" (Petras & Leiva, 1994, p. 184). The military, which similarly remained under Pinochet's control, continued to command a large budget. Chile's 1994 defence expenditure at 3.5 percent of GDP was the highest in Latin America; this expenditure was equivalent to 68 percent of Chile's combined expenditures for education and health (UNDP, 1996).

Ecological sustainability is one of the weakest components of the Concertación program. Although some environmental laws have been put in place (Collins & Lear,

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[10] The Chilean definition of unemployment is provided in the section on the Current Reality of the Labour Market.

1995), serious problems remain. Depletion of forestry and fishing resources continues
and chemical use has been linked to birth defects of infants born to fruit farm workers
(Green, 1995).

Reform of the 1980 Constitution is exceedingly difficult given the veto power of
Pinochet support in the Senate. Reforms are still being negotiated regarding the nine of
47 senators who are appointed, rather than elected – four being armed forces
representatives, two Supreme Court judges and three presidential appointees (Duquette,
1999; EIU, 1997b). In accordance with the Constitution, Pinochet left his post as
commander-in-chief of the armed forces on March of 1998, but at that time assumed a
position in Congress as senator for life (Pulsar, 30/10/97; EIU, 1999b). Since then, he has
been under 'house arrest' in Britain (which he visited for back surgery in October 1998)
pending the outcome of decisions regarding an extradition order from Spain where he
faces charges for crimes against humanity during his dictatorship (Freeman, 1999).

Ritter (1992) claims that "Chile appears to be well-launched on a process of
economic and social improvement within a participatory democratic system" (p. 56). This
positive assessment is disputed by Petras and Leiva (1994) who suggest that the
enthusiastic support for the neo-liberal economic model, by the Christian Democrats and
Socialists within the Concertación, represents a significant obstacle to the "full
establishment of popular sovereignty and popular citizenship" (p. 184) in Chile today. In
addition, the constitutional constraints, which assure veto power by the right-wing forces
in Congress, represent an equally important obstacle to true democracy in Chile. Díaz
(1997a) aptly summarizes the difficulty:

> The social features of Chile's economy and labor market remain trapped
> under the state and class debris of the Pinochet dictatorship. The

overriding question is whether enough of this debris can be cleared away during the current political transition to expand Chile's 'miracle' to incorporate equity, sustainability, and authentic democratization. (p. 181)

Political activism and social movements.

In attempting to understand the Chilean political, economic, and social context as the setting for women's employment initiatives, it is important to consider political activism and social movements, particularly as they relate to women's organizations.

The history of current resistance against economic injustice in Chile dates back to the struggles in the nitrate mines at the turn of the century (Schneider, 1992). Large-scale mobilizations arose again in the 1960s, helping to bring about the election of Allende's socialist government and some basic structural changes (Petras & Leiva, 1994; Salman, 1994). During the Pinochet era, social movements emerged again in the poor neighbourhoods – but there were important qualitative differences (Salman, 1994).

Salman (1994) described the change in actors, with women, primarily, being the ones who joined the organizations that arose in the neighbourhoods after the coup. For men, the risks of military reprisals were greater, but furthermore, most of the men in the poor neighbourhoods chose individualistic routes to economic survival. It was the women, given their traditional roles and space, who were "most dramatically confronted with the worsening living conditions after 1973" (p. 16). The women joined together in collective survival activities, which became known as popular economic organizations[11]. Participation in organizations such as collective kitchens or handicraft workshops brought immediate economic benefits to the women's desperate family situations (Schild, 1994). The Church provided support as did social activists who formed non-governmental

113

organizations (NGOs); and, "while providing technical assistance to these groups, the activists also encouraged solidarity at the local level and political responsibility in terms of the broader society" (Quiroz & Palma, 1997, p. 390).

Groups such as handicraft workshops were a starting point for many of the women and were the beginnings of organization as a social movement. Literacy issues and difficulties in negotiating household responsibilities with their husbands presented barriers to the women's participation; but also in the context of discussions within the groups, their common problems led them to a greater consciousness of class and gender oppression (Schild, 1994). As Alvarez and Escobar (1992) point out, the emergence of social movements includes the production of meanings and the construction of collective identities:

> Poor women, though seemingly organizing around their families' needs, are also negotiating and sometimes challenging power relations in their daily lives and thus are chipping away at hegemonic discourses about gender, development, and politics and developing critical perspectives on the world in which they live. (p. 320)

Social mobilization in the poor neighbourhoods was a central part of the national protest that erupted between 1983 and 1986 (Salman, 1994). The informal organizations were viewed with considerable hope by the opposition leaders (Oxhorn, 1994); yet at the same time, the women who had organized for economic survival were not given equal voices in the neighbourhood organizations where the leaders tended to be party-affiliated men (Schild, 1994). It was in the poblaciones (poor neighbourhoods) where the legacy of Communist Party organizing was strongest, that high levels of resistance were maintained throughout the period of protest (Schneider, 1992). By August of 1986, the political left

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[11] These will be described further in the Non-governmental Programs section of Women Employment

and the social organizations in the poor neighbourhoods gave up, in the face of escalating military repression (Schneider, 1992). Some maintain, however, that "it was the mass social movements in the neighborhoods that forced Pinochet and Washington to seek electoral negotiations" (Petras & Leiva, 1994, p. 140).

There has been a paradoxical decline in democratic grass-roots organizations in the transition from dictatorship to an electoral regime (Petras & Leiva, 1994). Although the 1983 – 1986 mobilizations by the popular sector were central to the opposition's strategy for securing a return to democracy, the opposition's approach thereafter to try to remove the dictator by electoral means sought to limit social mobilizations (Oxhom, 1994; Salman, 1994). The opposition, instead, focused on winning the vote of the middle class and the business community; when the organization of shantytown leaders known as the Comando Unitario de Pobladores (CUP) organized a protest in 1988, the political parties removed all of the CUP leaders (Oxhom, 1994). The priorities of the Concertación, since the return to democracy, have inhibited social mobilization with the focus of the political parties being on power issues within the government coalition rather than on involving supporters and militants experiencing marginality and exclusion (Duquette, 1999).

Numerous factors contrive to hinder the evolution of popular organizations into effective social movements. A study of one Santiago shantytown revealed numerous hindrances to organizational participation: traditional sex roles and machismo restricting women's involvement, lack of identification with the community, preference for involvements facilitating social mobility, lack of confidence in collective action, high emotional needs, lack of time, and fear of repression (Sabatini, 1989). Schneider (1995)

Initiatives in Chile.

115

has noted, as well, how changing work patterns have fragmented social relations, taking

people from the neighbourhood to the workplace with longer working hours and less time

for family. Economic and social needs take precedence over the political, as evidenced in

participation levels – although approximately 16 percent of shantytown residents

belonged to popular organizations in 1987 (Oxhorn, 1994), only a small portion (2%)

were involved in committees with broader political goals that extend beyond the

neighbourhood levels (Graham, 1994). The influence of external agents has diminished.

The Communist Party has virtually disappeared and the Socialist Party has embraced the

free market orientation of the Concertación, the Church has withdrawn from political

activity, and international funding for NGO activities has been curtailed. Schneider

(1995), argues that this has culminated in a substantial loss:

> The fragmentation of opposition communities has accomplished what
> brute military repression could not. It has transformed Chile, both
> culturally and politically, from a country of active, participatory grassroots
> communities, to a land of disconnected, apolitical individuals. (p. 154)

I would place stronger credence, however, on the more optimistic analysis from a broader

range of evidence regarding social movements throughout Latin America, which attests

to the tenacity of human innovation and suggests that social movement activities in Chile

may experience a resurgence as the exclusionary nature of the pacted elite democracy is

revealed (Alvarez & Escobar, 1992).

The popular economic organizations, which developed after the coup, manifested

empowerment processes that Salman (1994) describes as the "building blocks that social

movement are made of" (p. 26). Research on social movements suggests that, although

there is not necessarily a linear progression from daily resistance to transformational

projects, and social movements are not likely to radically overcome large structures of

domination in the short-run, they are "crucial forces in the democratization of authoritarian social relations ... [through] the spread of issues and ideas ... into a multiplicity of political and social spaces" (Alvarez & Escobar, 1992, p. 326). It is in this sense of expressing their voices that the women's neighbourhood organizations have the potential "to make the so-called reconstitution of civil society currently taking place in Chile more a redefinition than a restitution" (Schild, 1994, p. 75). Chile's Equal Opportunities Plan, adopted in 1994, includes the objective of improving women's political participation (Chile, 1994). Local development strategies, that are not merely administrative – but truly motivated to strengthen citizen participation, can challenge gender relations and strengthen women's participation in actions to be taken (Quiroz, 1993). Thus it remains to be seen in Chile, whether the neighbourhood organizations will continue to be excluded from political participation or if a sincere attempt at local development will be made. As Schneider (1992) suggests:

> If ... the decentralization of political power and the re-democratization of local and municipal governments guarantee a political space for popular participation, the new democracy may be fortified by its grass-roots support. (p. 175)

Although events of the past three decades have inhibited citizen participation, Chile's historical democratic tradition bodes well for the longer-term potential of social mobilization to redress injustice and inequity.

The Current Reality of Poverty

The current reality of poverty in Chile is apparent in the economic data and the research literature. Statistics document the high levels of poverty as well as the increases in 'extreme poverty' and in the disparity between the rich and the poor. Additional information focuses on the economic situation of impoverished women in particular.

117

In Chile, the poverty lines are calculated using an 'income and food basket method' that is detailed in the planning ministry's report on the 1994 national survey of households (Chile, 1996). The 'Indigence Line' is based on the monthly cost per person of a basic food basket (in 1994, approximately $50 Canadian for urban areas and $40 Canadian for rural areas), and households whose per capita income is less than this amount are considered 'indigent' or living in extreme poverty. The 'Poverty Line' is calculated at double the value of the Indigence Line for urban areas ($100) and 75 percent more than the Indigence Line for rural areas ($70), and households whose per capita incomes are below this amount are defined as 'non-indigent poor'.

Government data (Chile, 1996) revealed that in November 1994, 24.0 percent of the households, which corresponded to 28.4 percent of the population, were in poverty. The decrease, since 1992, in the overall proportion of poor households (-3.7%) was concentrated among the non-indigent poor; in fact, poverty among the indigent rural poor worsened slightly (0.3%). The level of poverty varied among the regions of Chile, with 20.9 percent in the capital region and just over 40 percent in Region's VII and VIII. Region X (the site of one of the case examples) had the third highest rate of urban poverty at 37.5 percent; the local press attributed this to migration from the rural areas of many people who didn't have the necessary skills for well-paid employment in the cities ("Décima Región", 1997). Díaz (1997a) suggests that this territorial inequity will continue, with the Santiago metropolitan area (the site of the other Chilean case example) being the winner and the regions in the extreme north and south, as well as the south in general, being the losers.

Further data (Chile, 1996) showed that average monthly household income increased 6.1 percent between 1992 and 1994 to approximately $1000 Canadian; and individual income averaged $300 Canadian. However, households in the lowest decile experienced a decrease. The distribution of income became more unequal between 1992 and 1994 with 58.2 percent of income going to the richest fifth and 4.3 percent to the poorest fifth of the households. The EIU (1997c) reported that the Chilean survey on household income taken in the last quarter of 1996 continued to show enormous inequalities, with the richest fifth of the population absorbing 54.6 percent of the country's income while the poorest fifth got 5.3 percent; average monthly income per household was $1,470 Canadian. These figures, while representing a small improvement since 1994, affirmed the continuing disparity.

Interpretation of this data is varied. Articles published by the Centro de Estudios Públicos (Centre for Public Studies / CEP), a private corporation directed by the centre-right Renovación Nacional (National Renovation) party, are unsurprisingly complimentary. Cowan and De Gregorio (1996), for example, emphasized that although advances in the distribution of income had been slow, fiscal expenditures in health and education tended to compensate. I find more credible the views from Programa de Economía del Trabajo (Labour Economics Program / PET) and from CEPAL. Vega (1995), from PET, is critical of the economic and social policies of the Concertación, describing them as exhausted in terms of reducing poverty, and absolutely incapable of modifying the regressive distribution of income. Vega cites as evidence the decreasing share of wages, capital, and indirect taxes in the GDP, with a corresponding increase in profits – from 36.6 percent in 1985 to 41.7 percent in 1993. Altimir (1994), of CEPAL, is

similarly critical and expresses concern that the greater inequalities may be integral to the new economic modality.

On the 1999 UNDP Human Development Index, Chile ranked 34th (well within the top 45 countries considered to have high human development scores) with a life expectancy of 74.9, an adult literacy rate of 95.2 percent, and a real GDP per capita of $12,730 US (UNDP, 1999). Chile's GDP growth peaked in 1995 at 10.6 percent and then gradually fell into recession by the last quarter of 1998; the contraction is considered to have 'bottomed-out' in March of 1999 and recovery with modest growth is forecast for the balance of 1999 and 2000 (EIU, 1999b). John Friedmann (1992) reminds us that data on aggregate productive growth does not provide important information about income distribution or other aspects of poverty. Poverty means more than lack of access to requirements for meeting basic needs, it entails lack of access to the bases of social power such as defensible life space and surplus time – over and above the time necessary for gaining a subsistence livelihood, and it includes lack of access to the bases of productive wealth. Poverty, he argues, "is a form of disempowerment, and absolute poverty tends to absorb available household energies in the myriad activities that ensure daily survival" (p. 77).

Women's reality in particular.

The reality for impoverished women in Chile is illustrated in some of the literature based on census data and in other research describing women's role and representation.

The planning ministry report based on the 1994 survey of households revealed that between 1992 and 1994, the proportion of women in poverty decreased from 33.1

120

percent to 28.9 percent; and the proportion of poor female heads of households was reduced from 26.9 percent to 23.4 percent. However, amongst indigent female heads of households, the proportion remained stable and the absolute numbers actually increased; an intractability of indigent poverty between 1992 and 1994 was observed only in the category of female heads of households (Chile, 1996). Chile's more stringent 'market-basket' definition of poverty in comparison with Canada's current relative measure of low-income results in a rate of poverty among female heads of families in Chile that is lower than in Canada; however, application of Chile's definition of poverty to Canada would result in a much lower rate of poverty in Canada as well. The poverty rate measures are only comparable within each country.

Irarrázabal and Pardo (1996) note that in Chilean female headed households in 1990, 39.9 percent of the family income came from the head of the family and 45.5 percent came from other family members. They explain that because of women's lower earnings and their lower participation in the work force, women heading households must seek to supplement their income with that of other family members, which favours their organization into extended family formations. In addition, they noted that female heads of families, in general, had an average of 7.0 years of education, while those in the lowest quintile had 5.6 years and those in the highest quintile had 10.6 years.

Although on the UNDP Human Development Index Chile received a high ranking, on the gender empowerment measure, which indicates whether women are able to participate in economic and political life, Chile's rank fell to 54th (UNDP, 1999). Chilean women were only granted the right to vote in 1949; and illiterate people, who

tend to be predominately poor women, were not granted political rights until 1970 (Schild, 1992).

Hojman (1993) has noted the substantial changes that occurred in the role of Chilean women, and shantytown women in particular, during the economic crises of 1975-76 and 1982-83. Women formed groups as relatives of victims of repression and in order to survive desperate economic conditions. In the groups they were influenced by ideas from the international women's movement, which, especially for women from the poor sector, often resulted in challenges from male relatives.

Advances in women's representation, however, have been slow, as noted by Matus, Quiroz, and Rodó (1997). In 1991, within the Central Unica de Trabajadores (Central Federation of Labour / CUT), which includes three-quarters of the country's unions, only 8.5 percent of the executive offices were held by women. In the 1993 national elections, of the 167 parliamentary representatives chosen, only 11 were women and the Eduardo Frei Ruiz-Tagle government, elected in 1994, selected only three women as ministers.

The Current Reality of the Labour Market

The issue of employment is particularly relevant to poverty concerns in Chile where, in the absence of a fully developed social safety net, 82 percent of household income is derived from employment (Chile, 1996). Information about the labour market in general and about women's employment in particular illustrates the barriers to job

122

opportunities faced by disadvantaged women. As well, information is provided in this section about the informal sector and micro-enterprises[12].

The official definition of unemployment in Chile, used by the Instituto Nacional de Estadística (National Statistics Institute / INE), excludes anyone who has worked an hour in the week prior to the labour market survey; an alternative definition developed by PET and the University of Chile includes those who have engaged in sporadic employment if they were actively seeking employment for the two months preceding the survey (Schild, 1994). Thus, while official unemployment was reported at 6.5 percent in 1991, the University of Chile determined the rate to be 9.0 percent (Petras & Leiva, 1994). Growth in GDP remained strong between 1990 and 1994; however, job creation declined from 25 percent in1985-89 to 12 percent in 1990-94 (Yañez & Lopez, 1996). Growth in the labour force has outpaced the declining job growth, and unemployment grew to 6.8 percent in 1994, and was at 8.2 percent during the first quarter of 1999 (Chile, 1996; EIU, 1999b). Within the poorest decile, the unemployment rate increased from 18.2 percent in 1992 to 22.0 percent in 1994 (Ruiz-Tagle, 1996a).

Earnings increased 7.7 percent between 1992 and 1994, which allowed numerous non-indigent poor households to rise above the poverty line; but for the 18.5 percent of the employed classified as poor, real income decreased (Chile, 1996). Economic restructuring has resulted in a large gap in earnings between distinct sectors, with low earnings being concentrated among independent workers and small establishments

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[12] Although in the Canadian chapter, parallel information about community economic development was provided in the section about Women's Employment Initiatives, it is necessary in the Chilean chapter to include this material as part of the section on general context since it is relevant to both the government and non-government initiatives.

(Urmeneta, 1996). The minimum wage was raised in June 1997 to $235 Canadian per month (EIU, 1997c).

The effects of restructuring in Chile are also seen in the more precarious nature of work (Collins & Lear, 1995; Díaz, 1997a). Yañez and Lopez (1996) documented increased job instability; more contract work, that is, fixed-term, seasonal or part-time contracts with low negotiating power and a deterioration in working conditions; variable wages adjusted with worker productivity and employer success; and longer work days. Green (1995) notes the increasing 'casualization' of work in Chile and laments that "a labor force once accustomed to secure, unionized jobs has been turned into a collection of anxious individualists" (p. 56).

Women's employment situation in Chile corresponds with Arriagada's (1995) findings for Latin America as a whole. Since the 1960s there has been an increase in women's participation in the labour force, however their employment continues to be segmented within occupations that are low in prestige and pay and their household responsibilities have not diminished. Women's unemployment rates are higher than men's, and women's earnings are less, especially as education levels increase. In responding to the economic crisis prompted by neo-liberal restructuring, women frequently generate income through activities related to their domestic role or work collectively with other women to meet their families' survival needs, as noted earlier.

Chilean women's participation in the workforce increased considerably in the last decades from 24 percent in 1970 to 34 percent in 1993 (Matus, Quiroz, & Rodó, 1997); although their participation remains much less than men's rate of 76 percent (Chile, 1996). Prior to the 1975 and 1982 recessions, most working class women stayed at home

124

raising their children (Szasz, 1995); and care of children, in addition to low wages, remains women's most frequent reason for not participating in the labour market (Schkolnik, 1996). Higher participation rates are found among women between the ages of 25 and 44, those who don't have children, those who have higher levels of education, and those in the higher income quintiles (Matus, Quiroz, & Rodó, 1997; Schkolnik, 1996). Higher than average participation rates are also found among single parents, particularly those living in extended family formations (Irarrázabal & Pardo, 1996).

Women's rate of unemployment is higher than men's (9.0% vs. 5.7%) and dramatically so among the indigent (38.8% vs. 24.0%) and non-indigent poor (20.0% vs. 8.5%) (Chile, 1996). Unemployment rates are twice as high amongst single parents in the lowest income quintile: 16.2 percent for nuclear families and 27.5 percent for extended families; in comparison with the rates for all single parents: 6.7 percent for nuclear families and 13.7 percent for extended families (Irarrázabal & Pardo, 1996).

The jobs of Chilean women tend to be concentrated in low-end occupations (Chile, 1994). Forty percent of working women are employed in domestic service or the informal sector (Schkolnik, 1996); and another 40 percent, who are employed in non-manual activities, are concentrated in professional and technical occupations with mid-range and low wage levels (more than 70% were teachers or nurses) and in clerical jobs (Szasz, 1995). Although women, in general, have higher levels of formal schooling than men, their educational levels are not reflected in their occupational status (Chile, 1994).

Women, on average, earned 71.1 percent of what men earned in 1994; the difference was greater among the non-poor where women earned only 66 percent of what men earned (Chile, 1996) and in the highest educational levels where they earned less

125

than 60 percent of what men earned (Schkolnik, 1996). As well, most women's

employment is in non-organized sectors like domestic service and seasonal agriculture

which are employing a high proportion of women just entering the labour force (Matus,

Quiroz, & Rodó, 1997; Schneider, 1995). This employment provides "less job stability,

under less-regulated working conditions and at lower wages" (Chile, 1994, p. 34).

The informal sector.

The informal sector operates outside of the formal economy and without full

compliance with registration and operating regulations (Tokman, 1992). It includes own-

account workers and their unsalaried family members, micro-enterprises, and domestic

workers (Rosenbluth, 1994).

Many women facing critical economic needs and unable to find work in the

formal job market are forced to create their own jobs in the informal sector (Berger,

1989). Meller (1992) has described the informal economy as providing a survival strategy

"when neither the formal labour market nor government provides jobs or income

subsidies[13] to the workers" (p. 15). The proportion of informal employment in the

Chilean urban economically active population increased from 26.2 percent in 1985 to

30.0 percent in 1989 (Infante & Klein, 1995). Women are more highly represented than

men in the informal sector (Arriagada, 1994); and a large proportion of women heading

families are working in the informal sector (Berger, 1989).

There are various conceptualizations of the informal sector, but the three

prominent approaches are neo-liberal, neo-marxist, and structuralist. The neo-liberal

perspective sees informal activities as resulting from excessive 'red tape' and inefficient

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[13] Although the Chilean government does provide an unemployment subsidy, it is inadequate to meet the nutritional needs of even one person (Correspondence from Juan Campos – 29/12/97).

bureaucracy (Tokman, 1992). Neo-liberals frequently cite the Peruvian study by de Soto (1989) who argued that regulations should be removed so that the "extraordinary reserve of productive resources" (p. 255) in the informal sector could be unleashed. The neo-marxist approach is described by Berger (1989) as emphasizing the exploitation of informal sector workers through subcontracting and piecework which provides corporations with greater flexibility and lower costs than formal sector labour. The structuralist approach views the informal economy as the result of economic restructuring and the accompanying excess supply of labour. Although inefficient bureaucracy and corporate exploitation are contributing factors, it is the structuralist approach that best recognizes the primary influence of global restructuring. Tokman (1992) emphasized the importance of regulations as governmental protection for society as whole, and de Soto (1989) agreed, as well, with the need for health standards in food vending and for safety standards in transportation. But the essential issue is the inability of the modern formal sector to absorb the entire labour supply and the urgency of generating an income in a context without a secure social safety net (Meller, 1992; Mezzera, 1989; Rosenbluth, 1994).

Tokman (1992) explains that the informal arrangements allow the enterprises to minimize risks and operating costs, although the barriers to legalization are not as costly in Chile as in some other countries like Peru. Working conditions and wages are generally worse in the unregulated informal sector (Berger, 1989). In Latin America as a whole, income in the informal sector remained constant throughout the 1980s, while employment in the sector expanded, resulting in a 42 percent decline in real average income (Infante & Klein, 1995). Dietz (1995b) cautions that the expansion of micro-

127

enterprises and informal sector activities is no cause for celebration unless they provide a

means of entry into the more robust formal economy. John Friedmann (1992) is more

realistic and positive in recognizing the critical importance of informal work:

> In countries where neither unemployment insurance nor social security
> exist, and where the formal economy is quite unable to productively
> absorb the growing increments of urban labor resulting from natural
> increase and migration, informal work is one of the principal sources of
> income for the poor. (p. 96)

Micro-enterprises.

In Chile, micro-enterprises are defined as small businesses with less than 10

employees; many of these are operating in the informal sector (CEPAL, 1997; Infante &

Klein, 1995). Over 40 percent of Chile's labour force are involved in micro-enterprises

and self-employment activities (Alburquerque, 1997; Larraechea, 1995). Although micro-

enterprises are less important than large firms in their contribution to national production,

they have a substantial role in employment, generation of income, and the more balanced

spread of economic growth (Alburquerque, 1997). Women, in particular, demonstrate a

high level of interest in micro-enterprises; however, "traditional expectations, less

management experience and difficulties in acquiring training, and access to the banking

system are factors limiting this process" (Chile, 1994, p. 36).

In a review of informal sector micro-enterprises throughout Latin America,

Berger (1989) determined that one-third of micro-entrepreneurs and their workers are

women. She found that women's micro-businesses, similar to popular economic

organizations generally, are concentrated among the smallest and least remunerative

activities such as commerce, personal services, garment-making and food production –

activities that are frequently an extension of the women's domestic roles and often

organized within their homes, where they can combine their domestic and market responsibilities.

Larraechea's (1995) survey of 54 Chilean micro-enterprises found that one-third held co-existing economic and social objectives. While their aspirations included economic stability and skill development, it was the relational aspect that was most highly evaluated (92% satisfied) with workers feeling integrated in an environment in which they feel respect, co-operation, camaraderie, mutual confidence and solidarity.

One of the most frequent problems faced by women entrepreneurs in Latin American (as in other parts of the world, including Canada) is difficulty in obtaining credit. Lycette and White (1989) identified 'supply factors' related to the banks' willingness to lend to women and 'demand factors' related to the women's ability to apply for credit. Supply factors were generally related to the fact that most women require only small amounts of credit, thus increasing the unit cost to the bank of lending. The factors that inhibit women's demand for credit from formal financial institutions include transaction costs, collateral requirements, cumbersome application procedures, and cultural constraints. In recent years, programs providing credit for women's micro-enterprises have increased in number – through the state, the private sector and NGOs, including Women's World Banking and ACCION International which utilize the Grameen Bank solidarity group model. Otero (1989) has documented the effectiveness of the solidarity group lending approach, arguing that it is particularly attractive to women because it builds on the informal associations and networks that women have formed throughout the developing world (p. 92).

Two distinct approaches to micro-enterprise development have been identified by Mayoux (1995) – a market approach, with a neo-liberal foundation, which aims to integrate women within the market economy; and an empowerment approach, with a structural perspective, which aims to increase women's collective bargaining power as well as their incomes. The empowerment approach is akin to John Friedmann's (1992) empowerment model of alternative development that I have adopted as my theoretical framework. Within the context of micro-enterprise development, Mayoux describes the task of the empowerment approach as "the formation of groups and associations of poor women for mutual support in production and to pressure for change in wider inequities" (p. 11). Mayoux argues that gender relations must be addressed as one of the significant inequities in order to ensure that micro-enterprise activities do not simply increase women's workloads without increasing their control over income.

Current Developments in Women's Employment Initiatives

Women's employment initiatives in Chile have included both government and non-government efforts.

Government Programs

Government programs with relevance to women's employment include the emergency employment programs of the Pinochet dictatorship and various initiatives of the Concertación, such as the social investment fund, the national women's bureau, and municipal revitalization.

Pinochet's emergency employment programs.

Although government social programs had been a part of Chilean public policy since the 1920s, the employment programs of the Pinochet regime were distinct from the

earlier interventionist strategy and were primarily motivated by concerns about political

destabilization in the face of high unemployment (Graham, 1994; Quiroz & Palma,

1997). The first emergency employment program, the Programa Empleo Mínimo

(Minimum Employment Program / PEM), was implemented in 1975 (Raczynski, 1996).

It provided low-skill jobs such as street and park cleaning and gave large numbers of

women their first opportunity to earn an income (Graham, 1994). The PEM targeted the

poorest – 80 percent of participants were indigent and 20 percent were non-indigent poor;

for half of the participants the program provided 50 percent or more of their household

income, but the earnings represented barely a quarter of the cost of the basic household

food basket (CEPAL, 1992). The other large-scale emergency employment program, the

Programa Ocupacional para Jefes de Hogar (Employment Program for Heads of

Households / POJH) was implemented in 1982 as unemployment surged again

(Raczynski, 1996). The POJH provided jobs for higher-skilled workers at better wages

(Graham, 1994). Graham (1994) documented the combined PEM and POJH employment

of nearly 500,000 people, representing 11 percent of the labour force in 1983; although

during the anti-government protests, enrolment was curtailed in the poblaciones with the

highest levels of protest:

> People complained that negotiations for the right to work and a fair salary
> were 'dominated by the threat of hunger and repression'. At times, PEM
> labor was misused. [Similarly, with POJH] ... in the municipality of La
> Cisterna, for example, the huge amphitheatre built by POJH workers is
> now closed to the public and the football stadium they constructed is
> leased to a private company most of the time. (p. 37)

Programs of the Concertación.

With the transition to democracy and the addition of the 'equity' principle to the

neo-liberal agenda, there was a different approach to poverty. Petras and Leiva (1994)

described the creation by the Aylwin administration of three new government bodies –

the Ministerio de Planificación y Cooperación (Ministry of Planning and Co-operation /

MIDEPLAN), the Instituto Nacional de la Juventud (National Youth Institute / INJ) and

the Servicio Nacional de la Mujer (National Service for Women / SERNAM).

MIDEPLAN's role includes the co-ordination of the Agencia de Cooperación

Internacional (International Co-operation Agency / ACI) and the Fondo de Solidaridad e

Inversión Social (Solidarity and Social Investment Fund / FOSIS). The ACI has

responsibility for obtaining international funding for the social programs of the

Concertación and FOSIS is responsible for assisting grass-roots projects. FOSIS and

SERNAM both provide employment programs, as do the newly self-governing

municipalities.

The FOSIS objective, according to their documents, is "the social integration of

the poorest sectors and an improvement in their living and working conditions" (Quiroz

& Palma, 1997, p. 414). Unlike the social investment funds of several other Latin

American countries which merely attempt to compensate for the 'social debt' created by

structural adjustment, FOSIS aims to address structural poverty (Raczynski, 1996; Ruiz-

Tagle, 1996b). This is done through a process of inviting low-income communities to

submit proposals for social welfare programs and for productive activities such as micro-

enterprises (Graham, 1994); tenders are then let for other organizations to compete for

delivery of successful proposals (Quiroz & Palma, 1997). FOSIS defines micro-

enterprises as productive units that have up to 10 workers, limited capital, and labour

intensive activities, and whose revenue constitutes the main source of income for their

owners (Ruiz-Tagle, 1996b). The FOSIS program provides training, credit, and technical

assistance, through NGOs, financial institutions, and the government's Servicio de Cooperación Técnica (Technical Co-operation Service / SERCOTEC) (CEPAL, 1997; Ruiz-Tagle, 1996b). Its low budget – less than 1% of each year's social spending, however, limits its scope considerably (Raczynski, 1996). Another important shortcoming of the FOSIS strategy, identified by Graham (1994) and CEPAL (1992), is that the very poor have the least capacity for developing proposals in order to solicit assistance in a demand-based program. Nevertheless, there are significant strengths in FOSIS' intersectoral approach and its use of local 'promotion' methodology, whereby the community identifies the problem and works collaboratively towards its resolution, using processes that further educate and strengthen the community (Quiroz & Palma, 1997).

The Chilean government's creation of SERNAM parallels the emergence in various Latin American countries of government bodies to promote women's equality, subsequent to the 1985 World Conference to Review and Appraise the Achievements of the United Nations Decade for Women held in Nairobi. The SERNAM documents describe overcoming discrimination against women as an important political imperative of the government and recognize that the state does not play a neutral role in the construction of gender (Chile, 1994).

The Aylwin administration initiated a number of employment programs for women in general as well as a specific program for single parents that also included employment programs. SERNAM implemented a job training program in conjunction with FOSIS, which trained more than four thousand women; by 1993, 65 percent of the first 1400 participants had found jobs (García & Schkolnik, 1996; Schkolnik, 1996). As

well, SERNAM launched programs encouraging female entrepreneurship with municipalities serving as the delivery agents (Schkolnik, 1996).

Valenzuela, Venegas, and Andrade (1996) have described SERNAM's program for single parents. It was created with the recognition that, in addition to the labour market barriers that female heads of families face as women, they confront other daily living challenges in managing their household without a partner. The program included a Pilot Plan with five strategies: workforce training, child care, health, shelter, and legal assistance. The implementation of the Pilot Program in 1992 and 1993 confirmed that the determinants – gender and the conditions of poverty, were mutually reinforcing; for example, female heads of families who had extremely long work days had difficulty participating in collective activities. Positive outcomes were recounted by many participants in the workforce training strategy who described, in addition to an important change in their level of income – a change in their attitude toward work, in self-worth, in their expectations of future progress, and in their ability to shape their own destiny. After the program, some women began to organize on their own initiative, having discovered the potential that collective efforts have to ensure that their point of view is considered and their objectives achieved.

Venegas and Echevarría (1996) have provided further documentation on the Workforce Training Initiative within SERNAM's Pilot Program for women heads of households. The objective of the initiative was to increase women's access to more productive and remunerative employment through both technical training and addressing gender issues. The initiative was developed collaboratively with the Servicio Nacional de Capacitación y Empleo (National Training and Employment Service / SENCE) who

134

assisted in the design of course specifications and the selection of non-governmental organizations to deliver them. Courses were provided to 1384 women during 1992 and 1993, in groups of 15-20 participants, with 30 hours focusing on the 'Women and Work' theme and between 180 and 320 hours of technical training. SERNAM recognized that micro-enterprises are of considerable interest to low-income women because of their frequent compatibility with parenting responsibilities, but was also aware of the difficulties experienced in generating sufficient income for family survival. Therefore, they offered assistance in developing micro-enterprises to interested groups of women from the skill training courses; however, the assisted groups did not have a higher rate of success than other unassisted micro-enterprises that were formed spontaneously by women from the skill training courses. The authors concluded that it is important to allow time for the women to decide if and how they wish to develop their micro-enterprise and to have flexibility in supporting their decisions.

The enthusiasm of the Concertación for women's micro-enterprises is harshly criticized by Petras and Leiva (1994). They accuse the Aylwin administration of attempting to "institutionalize the nonremunerated productive labour of women at the household and community level" (p. 125). Their argument is that micro-enterprises are operating in a competitive context based on the superexploitation of labour and that, by forcing organized shantytown women into micro-enterprise courses, the government is both perpetuating this exploitation and attempting to break the base of collective action. While Petras and Leiva may overstate their case, they raise again the importance of sufficient remuneration from the micro-enterprise developments and the importance of

facilitating collective action when situated in a context that emphasizes market profits over social justice.

In 1994, SERNAM drew up a five-year Equal Opportunities Plan for Women dealing with legislation, family, education, culture, work, health, participation, and the strengthening of public institutions (Chile, 1994). Within the Plan, the goal of facilitating women's access to and improving women's position in the labour market is strongly premised on maximizing the contribution of female labour in order to increase Chile's competitiveness in the international market – its neo-liberal underpinnings are clear. Objectives related to women and work include: facilitating access to vocational information, ensuring that women's training needs are addressed, making work compatible with parenting – such as through flexible hours and child care, improving workplace quality, educating employers, fostering women's entrepreneurial capabilities, and improving social security. Action plans related to the objective of fostering women's entrepreneurial capabilities include promoting technical training and management programs for the formation and improved performance of women's micro-enterprises and promoting and reinforcing preferential treatment for businesswomen in receiving assistance to obtain credit.

There is little empirical knowledge to date about the SERNAM programs arising from the 1994 Plan under the auspices of the Frei administration. However, some cautionary points have been made by Schild (1995) who has heard from many poor and working-class women that "they 'don't see themselves represented by' or 'do not identify with' the women from SERNAM" (p. 143). Thus, in spite of the positive view of some feminists that SERNAM represents an important space for women within the state, it may

be "a contradictory and exclusionary space" (p. 142). Schild also raises the concern, similar to Petras and Leiva (1994), that SERNAM's programs may have a depoliticizing effect by transforming women who were organizing collectively into "clients of administratable needs" (p. 143).

Municipalities have also become involved in fostering micro-enterprise development, as a study by González and Hidalgo (1995) of PET relates. Municipal concern with micro-enterprises and local productive development has come about with the revitalization and wider responsibilities of municipalities since decentralization. Municipalities have recognized the importance of micro-enterprises in employment generation – in 1990, 51 percent of the labour force was employed in enterprises with less than 10 workers. They also recognize that the fortune of micro-enterprises should not be left only to market forces, but that institutional assistance is necessary if their chances of success are to be improved. Municipalities have developed strategies to increase the level of production in micro-enterprises such as attracting organizations to deliver training programs and to provide credit. As well, they have developed strategies to increase the demand for local products such as promotion through fairs and printed material, facilitating networks among producers, establishing purchasing criteria preferential to local products and services, and developing a favourable climate for enterprises.

Programs of Non-Governmental Organizations

Non-governmental organizations' involvement with women's employment initiatives has focused primarily on women's micro-enterprises, such as the productive workshops that arose amidst the growth of various forms of popular economic organizations. The emergence of popular economic organizations and the involvement of

137

non-governmental organizations (NGOs) predate the interest of government in women's employment initiatives.

Chile did not have the tradition of community organizations that has been apparent in, for example, the urban neighbourhoods of Peru. However, after the coup, the churches offered support to the families of victims and the emerging neighbourhood organizations and by the 1980s, NGOs began to provide economic and technical support. Consequently, the number and strength of popular organizations grew (Quiroz & Palma, 1997).

The Organizaciones Económicas Populares (popular economic organizations / OEPs) were the peoples' communal means of meeting their basic survival needs in the absence of market opportunities or a responsive government (Hardy, 1984; Rifkin, 1995). Families were able to reduce costs through initiatives like collective kitchens, health committees, and community day care for children (Quiroz & Palma, 1997). Co-operative productive workshops were frequently developed by women in the poor neighbourhoods who found that their creative efforts in collective kitchens and community gardens were insufficient to meet their families' subsistence needs; their income generating projects included food preparation, textile work, and other activities that were an extension of their familiar domestic role (Campfens, 1989).

Razeto, Klenner, Ramírez, and Urmeneta (1990), of PET, developed a profile of popular economic organizations after 17 years of operation during the military dictatorship. They found an array of OEPs including productive workshops; organizations of the unemployed including job search centres; basic needs organizations such as collective kitchens, purchasing co-operatives, and community gardens; and

organizations to address housing and other needs such as health. In 1989, more than one-quarter of the extremely poor in Greater Santiago were involved in an OEP. One of the most common types of productive workshops has been the artisan workshops that are generally composed entirely of women with low education who are extremely poor.

Although the popular economic organizations help the participants to meet their survival needs, there is considerable research indicating that, without material and technical assistance, they are unable to generate an income above a subsistence level (Campfens, 1990; Quiroz & Palma, 1997). A comprehensive study of income-generating projects in Chile, completed by Raczynski in 1989, was cited by Petras & Leiva (1994) noting the characteristics of the limited number of economically successful experiences:

> (1) The productive units were born out of personal initiative and not induced by NGOs or government, (2) market and profit criteria were clearly dominant, (3) individual work was duly valued, and (4) the participant-owners were highly skilled workers with years of experience that gave them the necessary knowledge on sources of raw materials, the importance of quality control, and marketing outlets for their production. (p. 126-127)

Poor women face many obstacles in attempting to manage productive workshops. Lack of time to devote to organizational activities is a critical problem resulting from their low power position, their heavy workload and their multiple responsibilities (Campfens, 1990; CCIC, 1996). Schild's (1995) interviews, with professionals working with women's organizations, attested to the substantial effort required to establish viable women's micro-enterprises; she suggests that to change the underlying problems related to the distribution of wealth and power will require a political struggle. A review by McKean (1989) of the effectiveness of training and technical assistance programs for women's micro-enterprises highlights limitations of literacy, enterprise scale, and time –

139

without literacy and basic math skills, participants cannot make use of courses in accounting; in small scale enterprises the economy of the household is often inseparable from that of the business and provides necessary flexibility for the survival of each; time to keep records or to attend courses is limited for women with heavy household and family obligations. McKean suggests, however, that the skills of the individual micro-entrepreneurs that can be improved through training programs may be less important to the success of the enterprise than external factors such as access to raw material supplies, technology, and product markets – all of which may be best addressed through trade-based organizing. Campfens (1989), as well, recounts the formidable obstacles facing the productive workshops:

> the lack of financial resources needed for capitalization of women's productive operations, lack of management skills and personnel handling, low productivity, the difficulty of product marketing in a competitive market place, [and] their low income potential. (p. 34)

These factors, Campfens contends, make these organizations dependent upon external agencies for assistance with training, financing, and marketing. A later study (Poku, 1997) of women's income-generating projects in southern Ghana cited similar requirements for "a more holistic package including marketing, transport, credit, and inputs" (p. 305). The study by PET (Razeto et al., 1990) also concluded that the workshops in Chile, although generally proficient in production, faced difficulties in marketing, administration, finance, and technological innovation; marketing frequently fell back to the assisting agency, and assistance in developing the other capabilities was offered by other NGOs such as SUR and Fundación Trabajo para un Hermano (Work for a Brother Foundation).

The NGOs, which have been providing assistance to the popular economic organizations, are now facing financial difficulties themselves. International funding, which was already beginning to decline, since 1990 has been increasingly redirected to the government's own poverty alleviation programs (Schild, 1995). NGOs now must consider whether they can work collaboratively with government as delivery agents for FOSIS and SERNAM proposals (Graham, 1994). Schild (1995) sees this as a shift toward the dominant neo-liberal ideology and "away from a notion of collective empowerment popular a decade ago and supported then by the international community (e.g., by UN organizations such as UNRISD, as well as church-based organizations like the MISSIO Foundation, and other solidarity groups)" (p. 126).

One of the critical support areas, in which NGOs are collaborating with government to assist micro-entrepreneurs, is the access to credit. Ruiz-Tagle (1996b) of PET has documented the case of Cooperativa Liberación (Liberation Co-operative). The co-operative began in 1986 with support from PET and another NGO to provide credit to micro-enterprises and, with the transition to democracy, contributed ideas for the design of the national program of assistance to micro-enterprises under FOSIS. The co-operative grew rapidly and opened branch operations in Concepción, Valparaíso, and Temuco. In 1995, it provided 5,412 loans valuing $11 million Canadian. Although the interest rates were lower than those of the banks and financial institutions, they were sufficiently high to cover nearly all of their administration costs. They provided a more flexible and personalized service to their associates and made credit available to 'own-account' workers who were rejected by the banks. Cooperativa Liberación has met the challenges of combining efficiency with member participation and of remaining open to new regions

141

and popular sectors. This strong membership commitment may be fundamental to the co-operative's long-term ability to meet potential future challenges such as a less robust economy or decreased financial support from FOSIS and the Interamerican Development Bank.

Over-enthusiasm for micro-enterprise credit assistance is tempered in the conclusions of a learning circle composed of practitioners from Canada, Africa and Asia, held by the Canadian Council for International Co-operation during the first half of 1996 (CCIC, 1996). The practitioners' opinion was that "micro-enterprise has potential as an approach to creating sustainable livelihoods, but it is not a panacea, and credit is not the one key success factor" (p. 1). Instead, they indicate that addressing extreme poverty requires general policy change, in addition to specific forms of micro-enterprise support; and that the existence of a market, along with management and technical support to exploit that market plus follow-up with institution-building, are likely more critical factors than access to credit.

Beyond the income generating objectives of these workshops, many NGOs and researchers have seen important potential in terms of the feminist agenda and participatory democracy (Campfens, 1989). Evaluations reviewed by Campfens indicate that popular economic organizations may be inefficient from the logic of capital, but they represent an alternative way of structuring economic activity – with their common ownership of operational capital, the payment proportional to labour contribution, and the participatory decision-making structure – that is more in keeping with the reality of women of the popular sector. Barrig (1986), although writing primarily about Peru, describes the development of feminism amongst women in the popular economic

142

organizations. She describes the women's recovery of their voices and the development of solidarity, although this is infrequently expressed beyond the women's own groups and rarely in the spheres of local decision-making. Another interesting indication of the potential of the OEPs is the strength of feelings they have elicited amongst ideologues of the right and the left. Guimaraes (1986) has described these co-operative organizations as being denigrated "both by the left, which sees them as tools for manipulating groups that have been excluded from society, and by the right, which regards them as the hidden seed of communist subversion" (p. 188). The realization of their potential will depend on the organizations' abilities to reach beyond their immediate survival concerns and make their justifiable claims upon the state, as Campfens (1989) has noted:

> The social and political significance of PEO's ... is dependent on the extent to which these novel organizations are able ... [to] develop a capacity for articulating their needs into a set of demands and turn into a force aimed at obtaining much needed resource assistance from the state (p. 36).

Concluding Comments about Employment Programs in Chile

The centrality of employment in meeting people's critical needs is even more paramount in a country like Chile where a well-developed social safety net does not exist. In examining employment programs in Chile, within the framework of John Friedmann's two-pronged approach to alternative development, meeting immediate economic needs takes on a more critical urgency, but addressing the root causes of the women's disadvantaged employment position remains vitally important. Saldov's (1990) micro-, meso-, and macro-levels of intervention dealing with unemployment, again, provide a useful structure for a summary of employment programs and their potential to address immediate needs and root causes.

143

Micro-level interventions, characterized by an individualized approach, are evident in Chile in only the government programs. During the dictatorship, government interventions did not extend beyond the micro-level; their only intervention was in the area of emergency employment programs, such as PEM and POJH, which provided individual jobs. These programs fall short of meeting even the first criteria of addressing immediate needs – particularly PEM which paid barely a quarter of the cost of the basic household food basket. In the transition to democracy, the Concertación has provided interventions at both micro- and meso-levels. Their micro-level intervention is exemplified in SERNAM's job training programs under the Aylwin administration, which provided individualized training for jobs in the formal sector. This program achieved a substantial rate of employment outcomes in the formal sector where at least minimum wage payments are required. However, it is unlikely that women from the poorest sectors in Chile would have been able to take advantage of this type of program, in the absence of cash allowances to permit them to take time away from their current income-generating and expenditure-saving activities. As Graham (1994) noted:

> The same policies that help raise the marginal poor above the poverty line ... may be less effective when directed at the poorest, who may face debilitating constraints in their ability to take advantage of safety nets (p. 14).

Micro-enterprise development programs encouraging collective ventures, which have been fostered by both government and NGOs in Chile, are an example of meso-level intervention. Chile's government initiatives, through FOSIS, SERNAM, and the municipalities, reflect the recommendations of CEPAL for government assistance to small enterprises through training, credit, preferential purchasing policies, and support in the organization of co-operatives (CEPAL, 1988; CEPAL, 1992). Chile, however, has not

144

incorporated CEPAL's recommendation for the provision of income during training; this deficit, along with the demand-based approach of the FOSIS program, have the effect of excluding many of the poor. Nevertheless, the current programs of both government and NGOs, by attempting to address many of the major obstacles discovered in earlier research about micro-enterprises, may have a greater potential to help participants achieve earnings that meet more than their subsistence requirements.

The programs facilitating the development of collective micro-enterprises also have some potential to address the structural causes of women's poverty and employment disadvantages in the Chilean context. Evidence is cited by Quiroz & Palma (1997) of the application of local development principles in some of the programs of FOSIS and SERNAM; although heed must be paid to Schild's (1995) caution about depoliticizing previously organized women. The development of individual self-confidence and group solidarity evidenced in the government and NGO micro-enterprise programs may well constitute the prior process of social empowerment that John Friedmann (1992) suggests is required in the sequence leading to political empowerment. The women's discovery of their 'voices' in the participatory decision-making structures of their own workshops is consonant with Palma's (1988) assertion that "community organizations are the place where people learn the praxis of a real democracy" (p. 25).

In the Chilean context of neo-liberalism, the market, rather than the state, is seen as the only appropriate mechanism to deal with employment and unemployment. Thus, in Chile, a national full-employment strategy which would constitute a macro-level intervention is not to be found. Yet, as Guimaraes (1986) noted, micro-enterprises alone cannot solve the problem of poverty, "social problems of a structural nature can only be

solved by society as a whole" (p. 196). Even women's success in micro-enterprises is

limited by factors that can only be addressed at the macro-level: access to supplies and

markets; social service needs such as health care, child care, and social security; women's

low power position and the heavy workloads of poor women in particular; plus the

related inequitable distribution of wealth. Such macro-level changes are not likely in

Chile in the short-term, with the political forces defending the interests of the elite

maintaining firm control in Congress. As John Friedmann (1992) forewarns: "such

attempts will thus be met with almost certain opposition from a political class that stands

to lose its privileges... these struggles promise to be very tough and very long" (p. 78).

Chapter Four

RESEARCH DESIGN AND METHODOLOGY

The dissertation research uses the case study method, conceptualized within the constructivist paradigm and based on qualitative data. This chapter sets out a synopsis of the current knowledge, the research questions, the design of the study, sampling procedures, data collection sources and methods, trustworthiness criteria, data analysis procedures, ethical considerations, and challenges encountered in the study.

Synopsis of the Current Knowledge

Current knowledge about the contexts and women's employment initiatives in Canada and Chile is summarized in this section in a comparative discussion. The similarities permit some speculation regarding the possibility of similar outcomes and the contrasts provide clearer perception of the uniqueness of each situation. At the end of the summary, the gaps in knowledge that suggest areas for further research are identified.

Canada and Chile are comparable in several ways. Chile has a relatively large middle class, as Collins & Lear (1995) noted, comparable to that in developed countries such as Canada. Both Canada and Chile had a history of interventionist state policies (although a greater proportion of the Chilean population remained marginalized) and both governments have broken from this tradition, largely due to the influences of global restructuring and neo-liberal ideology. In both countries, neo-liberal policies are being credited for strong macroeconomic performance while serious human concerns such as worsening employment conditions and increased economic and social inequity remain unresolved. In both Canada and Chile, women suffer gender discrimination – women who are employed full-time in the workforce earn, on average, only 70 percent of what

men earn, and women's lower participation rate in the labour force (although sharper in Chile) is related to their primary responsibility for care of children. In both Canada and Chile, government employment strategies were implemented that were politically motivated and not primarily concerned with the economic needs of participants (workfare in Canada and the minimum employment program [PEM] in Chile). Collective employment initiatives emerged in both countries in the non-governmental sector (community economic development [CED] in Canada and popular economic organizations [OEPs] in Chile), and women's participation in collective endeavours was a natural extension of their common activities. In both countries, the collective employment initiatives, with their combined economic and social objectives, represented an ideological battleground for the political left and right.

The differences between Canada and Chile, however, are striking. Chile's dramatic changes from the first elected socialist government in the hemisphere to a brutal dictatorship with the purest application of neo-liberal economics contrast with Canada's continuous democratic processes and gradual adoption of neo-liberalism through 'stealth'. Another sharp distinction relates to the fact that, in spite of Chile's interventionist orientation, a fully developed welfare state did not emerge there as it did in Canada; thus, although Canada's welfare state is now in decline, social assistance is available for Canadian women, but not for Chilean women, while they are involved in employment initiatives. Also related to the presence or absence of a social safety net is the marked difference in the realities of women raising children on their own. Canada's relative poverty measure shows female-headed families to have a poverty rate many times higher than that of other Canadian families, however, social assistance allowances

(for the half of single parents who rely on them) provide for more than their food costs. In Chile, the incidence of poverty for female-headed families is not unlike that for Chilean families in general; however, the food basket measure of poverty in Chile indicates that women in extreme poverty do not have sufficient income to purchase even the food requirements of their families. Similarly, income distribution is more disparate in Chile; although in Canada the richest quintile commands about 41 percent of national income, Chile's richest quintile takes around 55 percent. And finally, although Canadian women also face gender inequality, the pervasiveness of 'machismo' in Chile means a much greater struggle for women there.

The analysis of the current data on women's employment initiatives in Canada and Chile provides a useful foundation for attempting to understand the potential for these initiatives to address poverty through the dual objectives of meeting immediate economic needs and confronting broader social / structural issues (Friedmann, 1992; Mullaly, 1997a).

Micro-level strategies, although found in Chilean government programs, are more common in Canada. Micro-level or individualistic approaches, when motivated by a neo-liberal political agenda (such as workfare and PEM), have not lifted people out of poverty. The micro-level programs which have been effective in improving participants' earnings are those which emphasize longer-term support with confidence-building, education, and training, and which include resources such as child care and help with transportation costs.

Meso-level strategies evident in the CED approaches in Canada and the OEPs in Chile frequently provide assistance to women's collective enterprises. In both countries,

the collective approach was found to be not a panacea, but an effective method. The research reveals many challenges inherent in women's micro-enterprises, most importantly their limited potential to meet economic needs beyond a subsistence level. The critical barriers do not appear to be in the area of production, but are related more to lack of administrative expertise; problems in accessing materials, markets, and credit; and poor women's reality of low social power and limited free-time away from their heavy domestic workloads. Some of these barriers can be addressed through training and resources, but others require collective action and macro-level policy changes.

Despite their tremendous challenges, the meso-level collective approaches appear to have greater potential (than micro-level strategies) for social mobilization to address inequality in income and women's power. John Friedmann (1992) summarizes this aptly:

> Popular economic organizations may bring only a small amount of income, or they may simply succeed in lowering living expenses. Their major contribution is that they bring hope, teach skills, and, by turning individual problems into collective ones, offer new possibilities for solution. (p. 8)

It is in the collectivity of these groups, that new spaces are created for poor women to identify and begin to make their claims (Ballón, 1990). The building and strengthening of such organizations is critical to the social sustainability of development (Cernea, 1993); and social work theory and practice have much to contribute in this realm (Fals Borda, 1988).

Meso-level approaches also, however, can be used for social reform, rather than social mobilization purposes. Within the expert-oriented social reform tradition, training and credit assistance for women's micro-enterprises can be provided in a top-down manner by authorities who use participant input merely as a corrective to their program

150

designs, with no attempt to promote participation as a building block for making claims, developing social movements, or deepening democracy. Social reform, rather than social mobilization may be the framework of the governments, both in Canada where self-employment initiatives have been state-funded and in Chile where micro-enterprise programs have been strongly promoted by the state. In Canada, federal and provincial governments have quietly taken up neo-liberal strategies, discrediting social mobilization efforts that challenge them as the actions of 'special interest' groups. In Chile, government directions are more overt, but also more contradictory – such as the explicit objectives of FOSIS to address structural poverty and of SERNAM to strengthen women's participation, while real democracy remains constrained by the continued influence of right-wing forces. In these contexts, government-sponsored initiatives are more likely to reflect the social reform tradition than a social mobilization framework.

The need for macro-level strategies is clear from the analysis of the current data. Micro-level approaches to enhance the employability of individual women are not useful if jobs are lacking; instead, a national full employment strategy is needed. Meso-level approaches such as facilitating collective enterprises will not reach the poorest women if structural problems of extreme poverty and the concomitant problems of insufficient time, inadequate education, poor health, and lack of access to child care are not addressed by the state.

From this analysis of current knowledge, it was evident that poverty amongst women with family responsibilities was higher than amongst other groups in both Canada and Chile and that some women-only employment initiatives in each context had shown benefits in mitigating the immediate effects of their poverty. Further research was needed

to generate insight into the nature and efficacy of women's employment initiatives in addressing women's poverty and to increase understanding about the possibilities and limitations, in socio-political as well economic terms, of various initiatives in particular contexts and settings. With respect to the first objective of helping women to rise out of poverty, more precise information was needed about how the employment initiatives are beneficial and how they could be made more effective. Very little research information was available regarding the nature and efficacy of the content and processes of employment programs, especially from the participants' perspective. In terms of the second objective of social mobilization for broader structural changes, further study was needed to explore the opportunities for the women's participation in program design, as well as the opportunities or likelihood, in the different contexts and settings, of 'top-down' social reform, or of social mobilization and democratization of the policy formulation process.

Research Questions

The purpose of my research (restated concisely) was to generate insight into the nature and efficacy of employment initiatives in addressing women's poverty and to further understanding about the possibilities and limitations, in social and political as well economic terms, of various initiatives in particular contexts and settings.

The research questions included:

- What is the ability of the various employment initiatives to help women rise out of poverty? How are the programs helpful and how could they be made more effective?

- What are the similarities and differences in the nature of employment initiatives, within the Canadian context of a declining welfare state and the Chilean environment of longer-term neo-liberal policies, and in government programs in contrast with community-based settings? Which features seem more universal and which appear to be specific to particular context or setting?

- What are the opportunities for, and implications of, participatory input by the women in terms of program design and voluntary versus mandatory involvement? What is the likelihood or potential, in the different contexts and settings, for an individualistic approach, for 'top- down' social reform, or for social mobilization and democratization of the policy formulation process?

The Design of the Study

The description of the research design includes the rationale for the use of the case study research strategy as well as the identification of the research paradigm and approach.

The Case Study Research Strategy and Design

Yin (1994) defines a case study as empirical inquiry that investigates a contemporary phenomenon within its real-life context, when the boundaries between phenomenon and context are not clearly evident, and in which multiple sources of evidence are used (p. 13). He identifies the case study research strategy as having the distinct advantage when "a 'how' or 'why' question is being asked about a contemporary set of events, over which the investigator has little or no control" (p. 9).

Case studies have been identified as a particularly useful research strategy in Third World settings by such international evaluation experts as Michael Cernea of the World Bank (Patton, 1990). Case study is the strategy used for the 'illuminative evaluation' described by Richards (1985) in his study of a cultural action program in Chile as well as for the 'participatory rural appraisal' of international community development work described by Slim and Thompson (1995). Thus, the case study strategy seemed particularly appropriate to addressing the research questions of this dissertation in situated in the real-life contexts of women's poverty in Canada and Chile.

Within the selected case study strategy, a further determination about the type of case study design was necessary. Yin (1994) delineates four basic types of case study

designs, differentiated along two dimensions: multiple versus single case, and holistic versus embedded design (p. 39). In this study, a multiple case design was required to examine both the Canadian and Chilean contexts and the government and non-governmental program settings (the rationale for these choices is presented later in the discussion of sampling procedures). To address the two types of program settings within the two contexts, four case examples were necessary. The choice along the second dimension was a holistic design. The holistic design recognizes the individual employment initiatives as the units of analysis and they are viewed holistically – as a total system. In contrast, in an embedded design, sub-units of each initiative would have been examined separately.

The resultant multiple, holistic case study design is illustrated schematically in Table 3 which follows:

Table 3: Multiple Holistic Case Study

Canadian Government Sponsored Program	Chilean Government Sponsored Program
Canadian Non-Governmental Program	Chilean Non-Governmental Program

Constructivist Paradigm and Blended Orientational / Standpoint Approach

This study is conceptualized within the 'constructivist' paradigm which has its roots in the naturalist axioms presented by Lincoln and Guba (1985, 1989). Within this paradigm, I used aspects of the orientational qualitative approach delineated by Patton (1990), which departs from the full adherence to 'open-mindedness' in the search for purely grounded theory and, instead, poses questions regarding the manifestation of particular ideological perspectives in the phenomenon studied (pp. 86-88). My approach also encompasses many elements of feminist standpoint research since it is located in the

154

actualities of women's experience and is "relevant to the policies and practices of progressive struggle" (Smith, 1992, p. 88). Although my standpoint includes recognition from personal experience of both class and gender based oppression, my focus is on the women's employment initiatives and not on my own experiences in common with other subjects of the study as would be central in feminist standpoint inquiry (Oleson, 1994; Smith, 1987, 1992). Hence, it is a blend of the orientational and standpoint approaches that is used here.

My own theoretical perspective, which was made explicit in the introductory section of the dissertation, includes both an overall social democratic perspective and an orientation toward social mobilization strategies. This theoretical orientation and standpoint determines "what variables and concepts are most important and how the findings will be interpreted" (Patton, 1990, p. 86).

Constuctivism is consistent with my own worldview and with the research questions that I have framed. This important 'fit' is clarified below in a brief review of the underlying assumptions of this paradigm, with reference to my research orientation and the purpose of the study.

The ontological premise of the constructivist paradigm is that realities are "multiple, constructed, and holistic" (Lincoln & Guba, 1985, p. 37). This is compatible with my premise that my own set of assumptions regarding unemployment and poverty are socially constructed and are only one amongst other perspectives on the controversial matter. Similarly, I accept the subjectivity of perceived reality, while acknowledging the existence of a mind-independent reality as described by Anastas and MacDonald (1994) – in this study, the reality of the situation of poverty. The research objective of 'furthering

understanding' demanded a holistic approach to the study of the employment initiatives; it could not be met through the technical manipulation of isolated variables. In contrast to "the high hard ground" that Schön (1983) depicts in his metaphor as the domain of the positivist paradigm, the world of the naturalists is "a swampy lowland where situations are confusing messes incapable of technical solution." The reality of unemployment and poverty is located more "in the swamp [where] are the problems of greatest human concern" (p. 42-43).

The constructivist paradigm also maintains that the knower and the known are interactive and inseparable (Lincoln & Guba, 1985). Both Steve Ameyaw's 'appreciative enquiry' in Ghana and Ken Banks' Canadian 'engaged research', described in Campfens' (1997) publication, reflect this axiom. This interactive relationship with the area of study provided for sensitivity to gender and ethnic issues, which was particularly important in this study of low-income women in two distinct cultures. Nelson (1990), described the advantage of this interactive relationship, which is manifested in 'standpoint research' valuing the respondents' experience and the benefit of the researcher possessing a minority perspective when researching a minority topic. Smith (1992), in her elucidation of feminist research from the 'standpoint of women' emphasizes the value of inquiry which "starts with the knower" (p. 91). My own experiences of having grown up in a family that experienced intermittent unemployment, being a woman and mother, having worked in employment programs in Canada, and having lived in Latin America, are researcher characteristics that were able to be maximized within the interactive assumptions of the constructivist paradigm.

156

Another basic tenet of the constructivist paradigm is that "only time- and context-bound working hypotheses are possible" (Lincoln & Guba, 1985, p. 37). This contrasts with the positivists' contention that, with sufficient rigour in random sampling, generalizations can be made to the larger population of which the sample is representative. My objective is congruent with the aims of the constructivist paradigm – to explore the nature of employment initiatives and their possibilities and limitations, attending to the commonalities and the uniqueness in the various contexts and settings. Readers will need to determine, on the basis of similarity with their particular time and context, if some of the findings from this study are transferable to their situation.

A further assumption of the constructivist paradigm is that "all entities are in a state of simultaneous shaping, so that it is impossible to distinguish causes from effects" (Lincoln & Guba, 1985, p. 37). This axiom contrasts with the goal of the positivists to provide sufficient internal validity to enable causal claims and predictive statements to be made. From this belief concerning the impossibility of causal linkages comes the naturalist's dependence on inductive reasoning (Patton, 1980), in contrast with positivist "theory generated by logical deduction from *a priori* assumptions" (Glaser & Strauss, 1967, p. 3). The purpose of this study in furthering understanding, rather than in predicting, is consonant with this assumption of the constructivist paradigm.

A final assumption of the constructivist paradigm is that "inquiry is value-bound" (Lincoln & Guba, 1985, p. 37). This is in contrast to the positivists' assertion that research should be value-free. The value-bound nature of social research was described by Morgan (1983) who identifies it "as being as much a political, moral, and ethical activity as it is a technical one" (p. 8). Stalwick (1997) argues that theory construction in

community development (CD), in particular, calls for an unequivocal value orientation in

its approach:

> We need to be alert to pretentious, theory-driven attempts to codify facts,
> rigidly control knowledge development, and use supposedly value-neutral
> discourse to predict how our world ought to unfold. Even a sideways
> glance at practice reveals that this approach doesn't work. CD is a
> delightfully misshapen square peg in the neat round hole of positivism and
> other variations of scientism. Our best hope for finding useful theory for
> emancipatory action must involve a process of inquiry that is open,
> interpretive, value-anchored, and co-operative. (p. 116)

In this study, I have been clear about my own underlying assumptions regarding injustice

in the world economic, social, and political systems. My interest in injustice and the

particular questions of this study arise from my ideology and are value-bound, as is

purported in the constructivist paradigm. In fact, it is this degree of clarity that identifies

my particular approach within the constructivist paradigm as being a blend of the

'orientational qualitative' tradition (Patton, 1990) and 'feminist standpoint' research

(Smith, 1987, 1992).

In determining the research paradigm that was most fitting, it was important to

consider the purpose of the research. Clearly, the purpose of the study was to further

understanding about employment initiatives. Although at the individual case level, the

intent was a formative evaluation – "to guide refinements and revisions" (Lincoln &

Guba, 1989, p. 28), at the multiple and comparative case level, the objective was to

further understanding. Insight was sought regarding the nature of employment initiatives

in a declining welfare state in comparison with an environment of longer-term neo-liberal

policies, and in government programs in contrast with non-governmental community-

based settings. Similarly, insight was sought regarding the nature of client participation

and the potential for an individualistic approach, social reform, and/or social mobilization and democratization.

The change orientation of the research venture has important implications in relation to appropriateness of paradigm. Burrell and Morgan (1979) in addition to the 'subjectivity – objectivity' dimension of research, present a second dimension: 'regulation – radical change'. Although the need for radical change to address basic justice issues is recognized, bringing about this change was not the objective of the research project. It is hoped that the formative evaluations of the individual cases will be utilized to bring about useful improvements. However, these changes and any other larger system changes have been left to the discretion of those intimately involved.

Empowerment strategies, related to the social mobilization tradition, arise from a socialist analysis, but in the social democratic tradition, aim to increase citizens' abilities to make changes rather than believing in the inevitability of revolutionary change. Thus "clients become 'producer-participants' in their lives" (Payne, 1991, p. 227). These concepts are operationalized in the constructivist paradigm through the negotiated outcomes and member-checking process described below in the procedures for assuring trustworthiness of the findings. Patton (1990) recognizes, similarly, the "humanistic values that undergird both qualitative inquiry and humanistic approaches to intervention and change" (p. 124). These humanist values were actualized in the study through the attention to the depth of understanding emanating from the rich data and the fidelity to the perspective of the subjects; both of which were of vital importance since I was entering a different culture. I strongly concur with the commitment of the Latin American sociologist, Fals Borda (1988):

The social sciences in general, and social work and sociology, in particular, must always be available and ready to serve the people at the base both theoretically and practically. (p. 33)

The congruence between the socialist analysis, the empowerment strategies, the humanistic values of my theoretical framework and the workings of the constructivist paradigm (and the orientational and standpoint approaches within it) are apparent.

Sampling Procedures

The study was conducted in its natural setting, within the time and context of the participants, in order to understand their construction of reality as well as possible. As Lincoln and Guba (1985) state, "No phenomenon can be understood out of relationship to the time and context that spawned, harboured, and supported it." (p. 189). Sampling decisions were made at both the level of the case examples and the level of the research respondents and events.

Selection of the Case Examples

Employment initiatives involving women exclusively were chosen because of the preliminary evidence of their effectiveness in addressing the immediate economic needs of low-income women and because of the greater likelihood of social mobilization activities directed to structural determinants of women's poverty in groups where women could explore their common concerns. Chile was selected as the site for the case examples in a context of longer-term neo-liberal economic policies and the absence of a well-developed welfare state, in contrast with Canada's declining welfare state and new experience with neo-liberalism. Government and non-governmental programs were selected to allow for contrast based on the assumption of a greater likelihood of social mobilization activities in non-governmental programs.

160

Four case examples were needed (as described earlier regarding the multiple case design) to illustrate employment initiatives for women in Canada and Chile and in government and non-governmental programs. In keeping with Yin's (1994) advice, cases were chosen for expected similar and expected contrary results (p. 46). Each case is typical in its own particular context; examples of an individualistic approach, social reform, and social mobilization were not specifically sought out.

The two Canadian case examples are from my home community in the Waterloo Region within the province of Ontario. As described in the earlier chapters, the provinces in Canada have legislative jurisdiction over the delivery of social programs; hence it was logical to attempt to understand women's employment initiatives in Canada within the context of provincial government social policy as well as the broader federal framework. Ontario, as well as being the most populous province and a key economic centre within the country, was keenly experiencing the neo-liberal directions typical within Canada, making it a very useful site for the case studies. The Regional Municipality of Waterloo is an area of Ontario that has been relatively prosperous, however it was also beginning to experience major reductions in provincial and federal support for its social programs. Within the boundaries of Waterloo Region there were examples of both government and non-governmental organizations that were highly esteemed province-wide for their respective programs.

The regional municipal government's Employment Resource Program (ERP) is one with which I had long-term involvement (until January 1997), in overall, but not day-to-day, management and, therefore, considerable knowledge and interest. It was a comprehensive, employment preparation program for single parents on social assistance,

161

offering a variety of groups as well as individual counselling to address career planning, employment readiness, and job search. In addition, it provided ongoing counselling support as well as assistance with child care and transportation costs throughout the participant's involvement – which often included several years of academic upgrading and skill training.

The Community Opportunities Development Association (CODA) Women in Business program was a community-based training program helping women start their own businesses. Although CODA is a non-governmental organization, like most Canadian organizations of this type, it receives government funding for many of its programs, as was the case with the Women in Business program. Three months of in-class training were provided as well as ongoing support throughout the first year of business operation. Also, linkages were made with child care and credit resources. The specialized CODA program provided an excellent contrast to the generalist Employment Resource Program (ERP) as well as some useful comparisons with the women's income generating programs commonly found in Chile.

The Chilean case examples were chosen on the basis of meeting the definitional requirement of being women's employment initiatives – one governmental and the other non-governmental. Because of Chile's centralist rather than federal structure, there was no need to attend to different provincial policies. The challenge was to find, in this traditionally male-dominated culture, programs that were exclusively for women. Assistance with locating the Chilean case examples was provided by faculty from the school of social work at Universidad ARCIS (*Universidad Arte y Ciencias Sociales / University of the Arts and Social Sciences*). An internationally renowned non-

governmental organization, Prisma, was assisting women to develop artisan co-operatives in Chile's capital of Santiago. The most comprehensive government employment initiative for women was delivered by the National Service for Women / *Servicio Nacional de la Mujer* (SERNAM) in the southern regions of the country. Region X, one of the poorest regions with several locations of program delivery was selected for the site of the SERNAM study as a contrast with the richer metropolitan Santiago site of the Prisma example.

The selection of cases is illustrated in Table 4 below:

Table 4: Case Selection

Context / Setting	Canada	Chile
Government Auspices	**Region of Waterloo Social Services Department** **Employment Resource Program for Single Parents (ERP)**	**Government of Chile** **National Service for Women / Servicio Nacional de la Mujer (SERNAM)**
Non-Governmental Organization	**Community Opportunities Development Association (CODA)** **Women in Business Program**	**Prisma** **Women's Artisan Co-operative Development Program**

Initial contacts and permission to study the programs proceeded individually with each organization. However, with each organization I explained the purpose of the study and the overall research process that would include voluntary participation in interviews and an opportunity to provide feedback on preliminary findings before I offered them a formative evaluation for their own use.

The Employment Resource Program (ERP) was a unit within the division that I directed during my employ with the government of the Regional Municipality of Waterloo. Therefore, it was important for me to be certain that participation was completely voluntary. I asked the supervisor of the program to think about her comfort level with me using the program as a case example and, after she indicated interest, I asked her to ask the staff, in turn, about their ease with my more intensive involvement with their work. The staff readily agreed, although a few indicated that they preferred I not observe their particular groups out of concern that it might disrupt the group process; these staff, however, were keen to participate in interviews, staff meetings that I was observing, and other aspects of the study. I also checked with the commissioner of the department to ensure that conducting the study was within his and my authority and didn't require approval of the elected officials to proceed.

The director of the CODA organization was a colleague of mine and we met over lunch to discuss my research interests. He was enthusiastic and described two programs that he thought might be of potential interest. I determined that the Women and Business program would be the most suitable and he agreed to check with the co-ordinator of the program about her willingness to participate in and assist with the study. When he reported that the co-ordinator was interested, I prepared a letter of request addressed to his board of directors and formal permission was obtained.

SERNAM was the primary government organization recommended to me by ARCIS faculty in Chile and they provided the name and address of the director of the Women and Micro-enterprise program for me to correspond with him. I received a very favourable response and through ongoing correspondence received a copy of the detailed

program description and an invitation to meet with him in person when I arrived in Chile in order to make practical arrangements for the study. When I arrived in Chile a few months later, I learned that the former director was no longer in the position and that the Women and Micro-enterprise program was being discontinued. However, the new administration was very receptive to my request and I determined that studying the final stages of the program remained highly useful and, indeed, was comparable to the two Canadian case studies. I was invited to attend the national celebration of International Women's Day on the weekend organized by SERNAM and following that, arrangements were made for me to carry out the study in Region X in the south of Chile.

The initial non-governmental organization that ARCIS faculty recommended to me was also very receptive to the study, but through perusal of their literature and further correspondence it became clear that they didn't provide any programs exclusively for women. I spoke about this problem with an ARCIS faculty member visiting Canada and she described the Prisma program to me. She made a telephone call from Canada to the Prisma director, a colleague of hers, and asked the director about my studying their program as a case example. The Prisma director readily agreed and invited me to call her when I arrived in Chile. Upon my arrival, I met with the director and was surprised and pleased to learn that no further formalities were necessary – I was indeed welcome to study the program.

Purposive Sampling of Respondents and Events

The natural setting for these case examples, then, was on-site in the group programs, the homes and the workplaces of the program participants, and the offices of the staff. I observed the employment programs in progress and met with people face-to-

face in their own locations where they were most comfortable discussing their employment initiative.

In contrast to the random probability sampling employed in the positivist paradigm, purposive sampling is utilized in the constructivist paradigm. Glaser and Strauss (1967) refer to purposive sampling as theoretical sampling and describe its purpose "to discover categories and their properties, and to suggest interrelationships ... [in contrast with statistical sampling, intended] to obtain accurate evidence on distribution" (p. 62). Patton (1990) identifies sixteen types of purposive sampling (p. 169-182). Lincoln and Guba (1985, 1989) suggest that maximum variation sampling is the method likely to produce the broadest scope of information for the constructivist.

Maximum variation sampling was the main sampling method used in this study. This was done by interviewing, for example, women in different components or stages of the programs and (in the case of the micro-enterprise programs) women who went on to start their own businesses as well as some who did not. This also included seeking out the negative case examples to be discussed later as important for improving credibility, one of the criteria for trustworthiness. Snowball sampling, another of the sampling types identified by Patton, (1990) was also adopted, identifying additional people to interview or group situations to observe from suggestions arising during research activities. The sampling design, itself, is emergent, and as the study proceeded and particular interests developed, decisions to tap those areas were made.

Sampling continued "to the point of redundancy" (Lincoln & Guba, 1985, p. 202) or until "theoretical saturation" was reached, where no new data was being discovered (Glaser & Strauss, 1967, p. 61).

166

Data Collection: Sources and Methods

Qualitative methods are used in the constructivist paradigm, particularly because of their suitability for use by the human instrument in the natural setting (Lincoln & Guba, 1985, p. 198). Yin (1994) has identified six 'sources of evidence': documentation, archival records, interviews, direct observations, participant-observation, and physical artefacts (pp. 79-90). In this study I examined written documents and records such as original program proposals, evaluations and reports, program manuals, program handouts and course materials, minutes of meetings, planning documents, etc.; physical artifacts, including program environment, were noted with interest. The majority of the research effort, however, concentrated on interviews, focus groups, direct observation, and participant-observation. There were a total of 51 such research events

Individual interviews began with staff involved in program design and delivery in order to gain an overall perspective of the program. Direct observation followed to see and hear first-hand how the programs operated. Next, individual interviews and focus groups with participants were conducted in order to hear from the participants themselves. In addition, interviews took place with related personnel such as those referring to the program or those receiving referrals from the program. Natural opportunities for participant-observation were also utilized. These opportunities included my position on the Region's Community Advisory Committee for its employment programs, an invitation to act as a group facilitator at a CODA conference on 'workfare', and invitations to be a part of activities in the communities of the Chilean employment initiatives.

The interview process employed McCracken's (1988) structured methods to ensure that the interviews addressed the topics of interest in my orientational and standpoint approach. But I also incorporated Spradley's (1979) open-ended techniques including the 'grand tour' question in order to permit new information to emerge. A copy of the interview guide is included as Appendix VII. I endeavoured to remain as sensitive as possible to the participants' cultural context, allowing people to "speak on their own terms" (Slim and Thompson, 1995, p. 63) and remembering that "the participant is an expert whose knowledge is indispensable to learning the truth about the process" (Richards, 1985, p. 229).

Observation was guided by Schatzman's (1973) suggestions for direct observation during which I watched and listened with very limited interaction, trying to minimize "disturbance in the scene" (p. 58). Participant-observation was guided by Bogdan's (1972) ideas for participating and interacting in an unassuming manner that fits comfortably and establishes a useful rapport without disturbing the setting or impeding one's observation function (p. 28).

In addition, where there were gaps in information, it was requested. Interestingly, it was not possible to obtain quantitative outcome data in Chile indicating how many of the women who entered the programs became employed or have their own business. Prisma does not keep formal records with participant data and SERNAM, although I made several requests, did not forward participant data to me.

As well, relevant literature and commentary was sought. In Chile, for example, an earlier evaluation of some of the Prisma workshops (Hardy, 1984) was located at the offices of the Program of the Economy of Work / *Programa de Economia del Trabajo*

(PET). These multiple sources of evidence enriched the holistic understanding of the programs. As Glaser and Strauss (1967) noted "different slices of data are seen as tests of each other" (p. 69).

Lincoln and Guba (1985) describe the many advantages of the human as instrument in the indeterminate natural environment of the constructivist paradigm. These relate primarily to the ability of human beings to perceive many cues simultaneously and to respond and adapt promptly (p. 193-194). In this study, I operated as a sole investigator with the advantage of being able to be attentive to all of the information from participants and the environment, and to explore salient areas. The guidance of experienced mentors from the Faculty of Social Work at Wilfrid Laurier University (WLU) and at Universidad ARCIS (*Universidad Arte y Ciencias Sociales* / University of the Arts and Social Sciences) in Chile, promoted continuous improvement in the 'instrumentation'.

Tacit knowledge has been described as the sum total of one's knowledge and experience minus what one can articulate in words. This practical and experiential knowledge is valued in the constructivist paradigm as being as important, as an entry condition, as propositional knowledge is in the positivist paradigm (Lincoln & Guba, 1985, p. 196-197). Thus my many years of experience working in programs addressing poverty, including direct experience with employment initiatives for low-income women, provided helpful background in knowing how to begin the study and in recognizing what was salient. Being a woman and a mother helped participants to know that I would understand many of their issues as women and allowed an easy rapport to be established.

169

Similarly, my experience in Latin America, along with some facility in the Spanish language, benefited the entry phase of my research in Chile.

Trustworthiness Criteria

Throughout the research process attention, was given to standards of quality. Lincoln and Guba have developed, with respect to the constructivist paradigm, trustworthiness criteria (1985, 1989) which parallel the conventional criteria for rigour in the positivist paradigm. The trustworthiness criteria of credibility, transferability, dependability, and confirmability, as well as how they were operationalized in this study are described below, followed by discussion of the means for ensuring authenticity.

Credibility

Credibility, as the criterion for truth-value, parallels internal validity and the ability to make causal claims in the positivist paradigm. Lincoln and Guba (1985) identify five techniques for improving credibility: field activities, peer debriefing, negative case analysis, referential adequacy, and member checks.

Three processes are suggested within the realm of field activities to enhance credibility. Prolonged observation, the first of these three, was upheld by observing and interviewing in each program "sufficiently long to detect and take account of distortions that might otherwise creep into the data" and to build trust without becoming enmeshed (Lincoln & Guba, 1985, p. 302). This amounted to intermittent research activity over the course of two months with each of the four programs. Persistent observation, the second of the three field processes, is intended to ensure salience, in place of mindless immersion, and to distinguish the "pervasive qualities" (Eisner, 1975, in Lincoln & Guba, p. 304). This persistence was achieved through sampling to the point of redundancy –

where no new information was being gleaned from the research. Triangulation, the final

field activity process related to credibility, refers to verification of findings by testing

them against other sources of information. This was done in the current study through the

use of several methods of data collection – document review, interview, observation,

focus group, and participant-observation.

Peer debriefing, the second technique for enhancing credibility, "helps keep the

inquirer honest, exposing him or her to searching questions ... [and providing]

opportunities for catharsis, thereby clearing the mind of emotions and feelings that may

be clouding good judgement or preventing the emergence of sensible next steps" (Lincoln

& Guba, 1985, p. 308). In this study, advisors from the Faculty of Social Work at WLU

and from the school of social work at Universidad ARCIS in Chile provided professional

debriefing; my spouse and travelling companion also assisted through day-to-day

informal debriefing.

Negative case analysis, as a third technique, increases credibility through

attempting to disprove what appear to be emerging hypotheses by seeking disconfirming

data and revising the hypothesis until there are no more negative cases (Lincoln & Guba,

1985). This was done, for example, in the SERNAM study by seeking out former

participants who had withdrawn from the program in order to find criticisms of the

program.

Referential adequacy, a fourth technique, was proposed by Eisner in 1975 as a

means of establishing the adequacy of the critiques, by archiving a portion of the raw data

for later analysis and interpretation (as cited in Lincoln & Guba, 1985, p. 313). I didn't

find this step necessary, since I was forming tentative conclusions throughout the data

171

collection process, and testing the adequacy of those conclusions against each new piece of information.

The final and most crucial technique for improving credibility is member-checking, "whereby data, analytical categories, interpretations, and conclusions are tested with members of those stakeholding groups from which the data were originally collected" (Lincoln & Guba, 1985, p. 314). Heron (1981) argues further for the process of member-checking and negotiating outcomes as a means of respecting and being accountable to the people who provided the information (as cited in Lincoln & Guba, 1985, p. 213). Negotiation of outcomes or scrutiny of facts and interpretations by respondents was a continual process that I observed from the initiation of each study, through each interview, to the member-checking of draft findings and interpretations prior to completion of the case report.

The member-checking process is a participatory activity that is importantly congruent with the theoretical framework and values of this dissertation. Although not as thorough as the line-by-line reviews of the preliminary 'verbal image' conducted by each of the program centres in Richards' (1985) study, my purposes of confirming the data and respecting the participants were the same. Member-checking took place in all four case examples as part of the correction of misconceptions and negotiation of interpretation prior to preparation of the final reports (formative evaluations) for each organization.

In the Canadian case examples, separate meetings for service providers and for participants were arranged to discuss the preliminary findings. While the service provider meeting were well attended, the meetings for participants were not (service providers were able to consider these meetings part of their paid work time; participants, while

being reimbursed for travel and child care costs, needed to use their own time to attend). Therefore, I also mailed out copies of the preliminary findings to the Canadian participants and asked them to phone me with their feedback – which several did.

In the Chilean case examples, it was not possible for me to meet with the study participants to discuss the preliminary findings (I had returned to Canada to write up the preliminary findings and have them translated; furthermore, the participants in the SERNAM study were geographically dispersed – some more than 7 hours apart by bus and ferry). Therefore, I mailed copies of the preliminary findings (translated into Spanish) to all participants in the Chilean case studies, including a preaddressed and prepaid aerogram for their feedback. For the Prisma study, I mailed a personal copy to the Director first, since I was concerned that she may have shared more personal information with me than she wanted included in the published document. In a follow-up telephone conversation, the Director did request that I remove the personal information from the public copy; however, she was highly complimentary about the accuracy and comprehensiveness of the overall report, saying that reading it had been like watching a film about their program. Interestingly, I didn't receive any aerogram responses from the Prisma study service providers or participants; however, I did receive affirmations when I telephoned and when a social work colleague in Chile during the next term visited the program on my behalf. In contrast, nine of the fifteen participants in the SERNAM study did send responses – all of which were positive and some of which offered minor corrections to the document. This difference in response from the two Chilean programs may reflect the greater emphasis on a formal 'business-like' approach in the government-sponsored SERNAM program or possibly some residual fears from the era of the

173

dictatorship about committing thoughts to writing on the part of the non-governmental Prisma program.

Transferability, Dependability, and Confirmability

The three remaining trustworthiness criteria (Lincoln & Guba, 1985) are less onerous than the credibility criteria. They are transferability, dependability, and confirmability.

Transferability, the second of Lincoln and Guba's (1985) trustworthiness criteria, is the standard for applicability and it parallels external validity and the ability to generalize findings in the positivist paradigm. Thick description, providing rich detail about the context, enables readers to conclude whether the findings may be transferable to another setting. This objective was observed to the greatest degree possible in the written descriptions while balancing, at the same time, the respondents' rights to confidentiality.

Dependability, the third trustworthiness criterion, parallels reliability or replicability as the standard for consistency. A dependability audit and audit trail were maintained in the study and all original data and as well as contact information is available to the dissertation committee in order to examine the fairness of the representation of the data and the rigour in data gathering, organizing, and reflecting. (Lincoln & Guba, 1985, p. 317).

Confirmability, the final of the four criteria, parallels objectivity as the standard for neutrality and it is operationalized through a confirmability audit and audit trail (Lincoln & Guba, 1985; Schwandt & Halpern, 1988). In keeping with this purpose all of the study records are open to review by the Dissertation Committee, including data, data

analysis products, process notes, etc. Lincoln and Guba (1985) recommend keeping a

reflexive journal that provides examinable information about the 'human instrument' and

the method (p. 327). Although it was my intent to keep a daily log and personal diary for

the Chilean portion of the study, I did not find it feasible. I felt that the higher priority

needed to go to transcribing my interviews as promptly as possible and this task occupied

the remainder of my waking hours. Instead, I used the same methods I employed during

the Canadian data collection process. I included a paragraph of 'reflections' at the end of

the transcribed notes for each interview and I had reflective consultations with faculty –

meeting with local (ARCIS) faculty and having occasional e-mail conversations with

distant (WLU) faculty.

Authenticity

The authenticity criteria, articulated by Lincoln and Guba in 1989, are

independent of the concepts of the positivist paradigm and "spring directly from

constructivism's own basic assumptions" (p. 245). Fairness was sought in the study

through solicitation of the different constructions of participants and through open

negotiation using the member-checking process. Ontological authenticity refers to

participants' enhanced understanding of the context and was facilitated in this study,

again, through member-checking. Educative authenticity refers to participants' improved

understanding of others' perceptions that this study fostered through the open negotiation

process. Catalytic authenticity will be demonstrated if the participants act on the findings

of the research. Such commitment to follow-up on the individual case evaluation findings

will be stimulated by the involvement of participants throughout the study and in

formulation of the reports. Tactical authenticity refers to the full empowerment of the

175

participants to act at the completion of the study. This objective was outside of my control, as the researcher, in all but the Region's program where I was able to assure this autonomy to the program staff and clients. In the other three settings, I was able to encourage and role-model an empowering approach.

<u>Data Analysis Procedures</u>

Within the iterative cycle of the constructivist paradigm, there is a constant interplay of data collection and analysis. Ideas and questions arise from the data, which are then followed up in further data collection.

The data analysis was facilitated in this study by transcribing notes and taped material into word processing documents that include the actual data as well as my comments, questions, and reflections. These documents were transferred into LivePAGE, a text database software application. This enabled me to code and categorize large amounts of data and to subsequently retrieve specified portions of the data in an efficient manner.

It is important to note that the data analysis procedure used in this research departs from Lincoln & Guba's (1985, 1989) operationalization of the constructivist paradigm. This research does not engage in the development of 'grounded theory' – the analytical process concomitant with doing naturalistic inquiry. Instead, Yin's (1994) methods of analyzing case study evidence were used. A case description (p. 104) was developed for each of the initiatives and 'explanation-building' (p. 111) was used – comparing the findings from initial data with initial propositions, revising the propositions, and testing the revisions against further data in many iterations. Possible rival explanations were considered and, where warranted, woven into the developing

176

explanation. The process was repeated in the cross-setting and cross-context comparisons of the multiple case study.

Suggestions particularly relevant to case study research, described by Eisenhardt (1989), were employed including: seeking categories and looking for within-group similarities and inter-group differences; identifying tentative themes and comparing them systematically with evidence from each case; and enfolding literature as a means of enhancing confidence in the conclusions. Agranoff and Radin's (1991) ideas for data analysis in comparative case studies were also incorporated, especially the use of the individual case studies as the data base for the cross-case analysis (p. 215). These processes were used in exploring the research questions posed in this particular study. Practice level conceptualizations, addressing the interests of each of the study sites, were developed and given to the providers as formative evaluations. As well, themes were developed from the comparative analysis across the four cases in relation to outcomes at the individual, family, and collective level, which lent insight regarding effective program components, uniquenesses related to particular contexts and settings, and opportunities for social mobilization.

Producing the case report is the final step in the process of research in the constructivist paradigm. In this study there were four individual reports (providing a formative evaluation of each of the case examples) and a holistic report comparing the four case studies and presenting the themes that address the broader research questions. No claims of generalizability are made; each case study report is an idiographic, holistic interpretation of its specific context and setting at that time (Lincoln and Guba, 1985, p. 214-217). The transferability of findings to other situations is strongest in the areas where

177

supporting research evidence and theory is cited, but readers always must be attentive to subtle situational differences.

<div align="center">Ethical Considerations</div>

The ethical considerations in undertaking this research were addressed in a *Request for Ethical Review* submitted to the Research Ethics Committee of WLU and the committee's approval to conduct the research was obtained. The ethical issues encountered in this study were: free and informed consent; research in a different culture and country; risks and benefits; privacy and confidentiality; and compensation of subjects.

Free and Informed Consent

All participants in the employment programs being studied were voluntary participants in those programs. In addition, all participants had complete freedom of choice in terms of their involvement in the study. I reiterated this freedom with each group session and each individual interview.

Specialized letters were used to provide information and request consent of service providers (Appendices I - III) and program participants (Appendices IV - VI). The information and consent forms were combined in the Canadian study (a); but, at the request of the Research Ethics Committee, were separated into an information letters (b) and a consent forms (c) for use in the Chilean portion of the study.

Research in Different Cultures and Countries

I was particularly sensitive to the reality that Chile is not my country or culture of origin. As I encountered interactions that seemed unusual to me, I consulted with the program directors and my advisor at ARCIS University. The member-checking process, described in the proposal as an important means of assuring credibility in the

constructivist paradigm was also an important means of assuring that the correct cultural interpretation was made of the data.

Although I had planned to seek out an English-speaking Chilean to help me with translation during the initial interviews, I found this impractical and unnecessary. Instead, I taped the Chilean events (with the exception of the participant-observation activity) and reviewed the tapes extremely carefully in transcribing them.

Risks and Benefits

I considered the potential risks and how I could reduce them, as well as the potential benefits for program participants, staff, and organizations.

For program participants there was a risk that my presence as an observer could create distraction in group sessions and detract from the benefits of the program. This risk was reduced through my ability to put a group at ease and to be non-intrusive, given the fact that I am a woman of similar age, a mother, and have many years of experience interacting with low-income women. The potential benefit for participants was that the opportunity for them to share their thoughts about the program and their own employment goals could heighten their own clarity and commitment regarding their pursuits.

For staff there was the risk that they would fear that their performance was being evaluated or reported with possible repercussions for their jobs. I was able to reduce this risk by being clear, in communications with staff, that the study's focus was on the program and not on staff performance. As well, I shared with program staff that my past involvement in employment initiatives for women have made me aware of the degree of challenge that their role presents. Assurances were provided that comments, if quoted,

179

would not be identifying, unless explicit permission was granted. The potential benefit for staff was that their discussions with me could bring new insights to the surface and reinforce their motivation for their work.

For organizations, there was a risk that they would be concerned that findings would be used or published in a manner that could jeopardize funding. I addressed this concern in communication requesting the agencies' involvement, providing assurances that the findings will not be used in this manner. I was also clear that if any of the organizations do not want their identity published, I would honour their wishes; however, this anonymity was not requested. There was a potential benefit that the individual case study reports, as formative evaluations, would offer insights that organizations and their staff could use to improve their programs.

Privacy and Confidentiality

All notes were kept with me personally, until the end of each day when they were stored in a locked file. Notes transcribed into computer documents were password-protected and all diskettes were kept secure. Original notes were shredded after they were transcribed.

All reporting of data respected the privacy rights of individuals. Confidentiality of the data was ensured, however, it wasn't possible to ensure the anonymity of all respondents – particularly, the program directors and senior staff who are known through their connections with the programs. Although some direct quotes were included in the reports, they did not identify the individual unless specific permission was obtained (see Appendices I -VI). This was frequently necessary in the case of the program directors and

senior staff who offered many comments that had richer meaning in the context of their role.

Compensation of Subjects

I was aware that my need to interview participants individually would impinge on time they otherwise would have devoted to their enterprise or their family; this time is precious for women managing at the margins of survival. I acknowledged the importance of the women's time in my requests to talk with them. In Canada, I was able to arrange for reimbursement of the women's costs for transportation and child care when they attended special meetings with me. I found SERNAM participants willing to accept a small cash gift or gift certificate for themselves or their organization. Prisma participants were not receptive to receiving a reimbursement and, after consulting with the director about the initial participant's reluctance to accept a cash gift, I arranged, instead, to hold an *onces* (afternoon tea) to thank them collectively at the end of my on-site activities with them.

Limitations of the Research Design and Methodology

The limitations and implications of the research paradigm and design decisions must be acknowledged. The choice of the constructivist paradigm with its great potential for deepening understanding of phenomena in their natural context, excludes the possibilities inherent in the positivist research paradigm for making valid claims of causality or generalizability from the findings. There is no attempt, in this study carried out within the logic of the constructivist paradigm, to accurately determine which events preceded others in time, to determine if apparent correlations are statistically significant, or to control for alternative explanations of apparent relationships; these means of

addressing threats to the criteria for making causal claims are most readily addressed through experimental designs and quantitative analysis within the positivist paradigm. Nor is there any attempt to select representative cases through probability sampling in sufficiently large numbers to be confident of little error in generalizing to the larger population; this means of ensuring external validity, similarly, is more readily pursued within the positivist paradigm. However, careful means for ensuring credibility and allowing for assessments of transferability have been described.

The choice of the blended orientational-standpoint approach, within the constructivist paradigm, has additional implications for the interpretations of the findings. This approach determines that the selection and analysis of the data is done within a declared ideological perspective. In contrast, the grounded theory approach (also within the constructivist paradigm) described by Glaser and Strauss (1967) attempts to discover theory from the data. It follows, then, that the findings of this research will fit within the social democratic analysis and empowerment strategy preference that has been articulated as my own ideological orientation and standpoint and as the theoretical framework of this research.

Challenges Encountered in Conducting the Research

During the process of conducting the research, I experienced a number of surprises; some of them were more challenging than others, but all of them were valuable learning experiences.

The Canadian programs were in the midst of dealing with the new Harris government's announcements of dramatic changes both to employment initiatives and to welfare policies affecting the women directly. Thus, both programs were being

discontinued, staff jobs were being impacted, and participants were needing to revise their employment-related goals and, in many cases, their living arrangements. This meant that I was studying a more challenging, shifting phenomenon; but, that I was also obtaining very current, important material.

In the above context, I faced the challenge of observing without disturbing the environment. While observing a group and the group leader was out of the room, one of the participants commented about a demonstration being planned for Harris' visit to the city on the coming Friday. I realized, in the silence that followed, that my presence might be inhibiting further discussion; I quickly determined that a mildly supportive comment from me was necessary to neutralize my disturbance to the environment.

I also came to recognize that a respondent who doesn't follow through with an interview meeting might be indicating that she doesn't wish to be interviewed. In attempting to do 'negative case analysis', I had contacted a participant whom the co-ordinator had told me would be very interesting for me to speak with because she had become very angry with the 'business plan' panel review process in their program. When I spoke with the participant on the phone, she expressed surprise that the co-ordinator had given me her name because she had been very displeased with the program, but she agreed to an interview and gave me a time and directions to her house. However, she wasn't home when I arrived and she didn't return my two phone messages. I didn't persist; it struck me, instead, that peoples' responses to researchers' requests for their participation with fully voluntary, informed consent must be listened to through the various means that they may provide their message.

183

In Chile, I faced the challenges of working in a second language and working in a new cultural environment. The advantage of being able to tap research opportunities, as they serendipitously presented themselves, far outweighed the benefits of having a translator. The disadvantage was that sometimes I only fully understood all that I had been told after I studied the tape. The benefit was that the recommended posture of 'naïveté' in conducting qualitative research was, in my case, completely sincere and totally believable.

I encountered entirely positive surprises while dealing with the challenge of finding my way to completely new environments. Trying to find my way to an artisan workshop in a poor neighbourhood of urban Santiago, I experienced what has happened to me and moved me several times before in Latin America. After asking someone on the bus about the location of the stop I was seeking, the passengers located someone getting off at the same stop who, then, escorted me to my destination. For a rural interview, 1½ hours by bus from the main town where I was staying, the program co-ordinator had provided directions: take any bus going to the island, get off before the bus drives onto the ferry, ask at the kiosk which is the road to Marcía's place, walk for 20 minutes and you will find her farm on your right. En route, I found Marcía walking down the road to greet me. Furthermore, at her home, I discovered that guests are expected to visit and stay for dinner (sautéed fish, fresh from the bay that morning, with potatoes cooked on the woodstove and salad from her greenhouse) after which other activities such as interviews can be conducted.

I learned from SERNAM, that in the face of unexpectedly changed circumstances (the director who agreed to my study having left and the program being discontinued),

perhaps nothing has been lost. The reality of the changes, in fact, made the program more comparable to the circumstances of the women's employment initiatives I had studied in Canada.

From the final case study, Prisma, I discovered that there is a great deal to learn from a program that has none of the formal program records to which I was accustomed. Client information systems, program descriptions, and annual reports are not essential to valuable programs and the information that is necessary to understand a program can be gleaned from interaction with the people involved in it

The following chapters present the findings from the individual case studies, a comparative analysis of the four cases, a discussion of the themes that emerged from the data, and the conclusions and recommendations from the research.

Chapter Five

INDIVIDUAL CASE STUDIES AND COMPARATIVE ANALYSIS

The four individual case studies were the Employment Resource Program (the government case example in Canada), CODA's Women in Business Program (the non-governmental example in Canada), SERNAM's Women and Micro-enterprise Program (the government case example in Chile) and Prisma (the non-governmental case example in Chile). In this chapter, the findings from the individual case studies are presented in much the same way they were given to the programs as formative evaluations. A brief summary of comparative analysis is provided to conclude the chapter.

The Employment Resource Program: Government Case Example in Canada

The Employment Resource Program for Single Parents was a program of the Social Services Department in the Regional Municipality of Waterloo in Ontario. The presentation of findings includes introductory background material, a description of the context, program strengths, opportunities for improvements, and program outcomes.

Introduction

The introductory information includes a description of the program and an explanation of the study methodology.

Program description.

The Employment Resource Program for Single Parents began in 1983 when Waterloo Region, amongst other municipalities in Ontario, took up the provincial government's invitation to be a pilot site for the transfer of administrative responsibility for the Family Benefits single parent caseload and for the accompanying employment program. The province called the employment program – the 'Employment Support

Initiative' (ESI) and they provided 80% of the program costs in order to encourage municipalities to develop voluntary employment preparation services and supports for single parents seeking independence from social assistance through employment.

Waterloo Region's ESI project was named the 'Employment Resource Program for Single Parents' (ERP) and it began operating from a central Kitchener location in June 1983. It offered individual assessment, employment planning, and supportive counselling, as well as a variety of group programs such as pre-employment preparation, career planning, and job search. Also, referral and ongoing support were provided to facilitate involvement in community-based programs such as pre-employment training (Focus for Change) through the local community college, as well as in secondary school upgrading, community college, and university education. Individual participants were involved in one or, more commonly, several of the available services. In addition to direct service, assistance was provided with child care and various 'participation-related' costs, such as transportation. Other services such as social work counselling and assistance in obtaining child support, similarly, were available to ERP clients through the municipal social services department. The components of the Employment Resource Programs are illustrated in Figure 1 which follows.

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┌──────────────┐              ┌──────────────┐        ⎧  • Pre-employment Preparation
│  ERP Group   │─────────────▶│  ERP Group   │       ⎨  • Career Planning
│  Programs    │              │  Programs    │        ⎩  • Job Search
└──────────────┘              └──────────────┘
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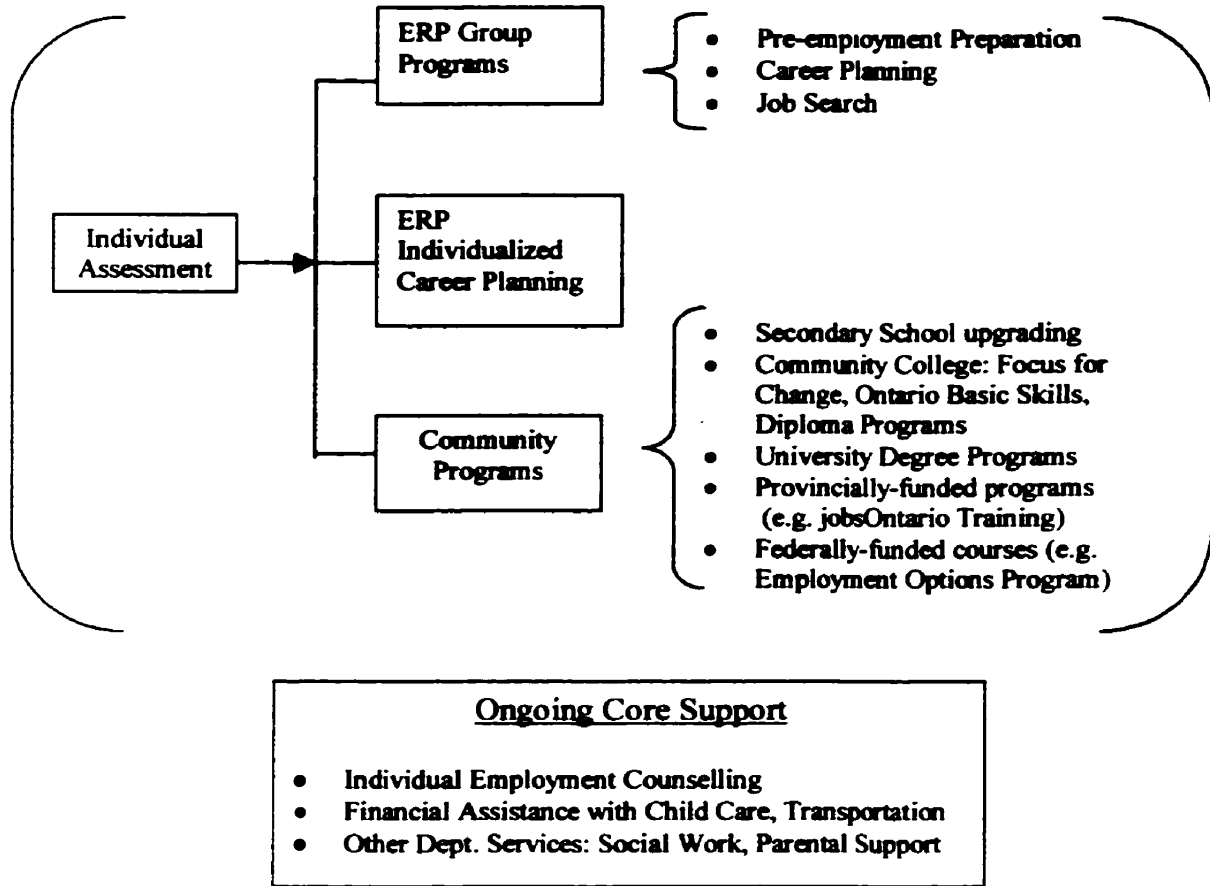

Figure 1: Components of the Employment Resource Program.

The Employment Resource Program has been the subject of annual reviews

providing data on the number of participants in various program components as well as

the number who obtained employment each year. In its first years (1983 – 1985),

approximately 235 single parents became involved annually and, in 1985, 111

participants obtained employment. In 1995, approximately 300 new clients entered the

program and approximately 600 clients continued from the previous years; about 400

participants were involved in academic upgrading and 150 participants obtained jobs – 70

full-time and 80 part-time. A cost benefit ratio of 1:4 was demonstrated comparing total

program expenditures of $10,390,000 for 1983 to 1994 with estimated total savings of $44,000,000 in social assistance payments[14]. An average cost per case of $1,370 per client in 1995 was calculated noting 900 participants and total expenditures of $1,234,000 for program operating costs, child care during training, and participants' employment-related expenses (Regional Municipality of Waterloo, 1996). In the fall of 1996, the Employment Resource Program ceased operations as a specialized program for single parents. The provincial government, led by Mike Harris' Progressive Conservative party discontinued funding for 'voluntary' employment services; staff and some redesigned elements of ERP became part of the generic Employment Support component of the 'mandatory' Ontario Works program as implemented in Waterloo Region.

Study method.

This study of the Employment Resource Program took place in the fall of 1995. It was a difficult time period with staff and clients experiencing the many changes to the social services system instituted by the new Progressive Conservative government in Ontario. The study used the qualitative methods of interview, observation, participant-observation, and focus group. Data was gathered from 13 events in total. Further details are provided in the methodology section of this dissertation.

Preliminary findings of the study were discussed with staff and participants in meetings and telephone conversations early in 1996, which provided me with a better understanding of several topics. A report incorporating feedback from the discussions of the preliminary findings was provided to Waterloo Region staff administering the

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[14] Total savings were calculated using the Family Benefits rate for one parent with two children under 9 years old and assuming that retention of employment would decline to 50% after four years and that clients would have become independent of social assistance after the seventh year without any program intervention.

Employment Resource Program as a formative evaluation, in appreciation for their time and in hope that it would provide a helpful contribution to their work with single parents.

The findings of the study are overwhelmingly positive. They affirm the quality of the services provided by the Employment Resources Program and the value of these services to participants.

Context

An earlier section of this dissertation provides a full description of the political, economic, and social context of employment initiatives in Canada in the mid-nineties. However, that material is enriched by the stories and opinions shared with me during this study. From the perspective of the study participants, the harshly competitive labour market and the drastic changes to social programs implemented by the new Progressive Conservative government represented formidable challenges. In addition, the participants' own barriers and strengths constituted significant elements of the context for the Employment Resource Program.

Political, economic, and social challenges from ERP's perspective.

The lack of jobs for the many unemployed people who were keen to work was emphasized by ERP staff and clients. As one participant noted: "Every year it seems harder and harder to get a job ... you have to keep up such energy and hope to keep going". This issue was also the subject of historian James Struthers (1995) at a local conference on workfare, whose point was that by focusing on the behaviour, personalities, and work ethic of the poor, politicians throughout history, and in Ontario today, have neglected the more complex debate about the lack of good jobs.

190

Several provincial government changes to the social assistance system were having major impact on the lives of recipients and on the Employment Resource Program in the fall of 1995. A 21.6% reduction in social assistance benefits had been announced in July and was implemented in October. Eligibility criteria changed such that single parents residing with an unrelated person of the opposite sex were likely to be considered to be in a spousal relationship. Furthermore, the province's intent to implement 'workfare' had been announced with its inclusion of single mothers, whose children were 3 years of age and over, amongst those who would be expected to participate.

These changes meant that ERP participants needed to address immediate survival issues and that long term career planning was less possible. There were several examples of the desperation and panic that this caused: women who thought they might lose their children; a woman who was still in the acute stages of grieving the death of a child but felt compelled to find a job; and women, in the process of finishing their academic degrees or diplomas, who needed to abandon those objectives for minimum wage or part-time jobs.

In addition to the changes directly affecting single parents on social assistance, the provincial government cut funding for many of the programs that had been useful for them. One of the six employment counsellor positions in the Employment Resource Program was eliminated at the end of 1995, resulting in a reduction in the availability of individual employment counselling for participants. Cutbacks at the local community college resulted in less offerings of the Focus for Change and Basic Skills courses and pre-employment training programs through jobsOntario were cancelled in entirety.

<u>Participant barriers.</u>

The personal realities of many of the Employment Resource Program clients represented significant obstacles to their participation and success in the program. The self-esteem issues of participants emerged as an important concern. Staff saw self-esteem as tied up with participants being able to take control of the choices in their lives and thus integrally related to employment preparation. Referral sources also described many single parents receiving social assistance as believing they are undeserving and bereft of strengths, and noted the reality of clients' fears as a barrier to taking the initial step in employment preparation. Participant comments confirmed these impressions:

> After being at home, you lose a lot of your confidence and self-worth.

> You can't help but go through the things we go through and not have your self-esteem just shot to shit.

For many participants, major personal life issues, either past or present, were substantial barriers to overcome. Past issues included childhood sexual abuse, involvement in high-risk activities (e.g. cocaine use, exotic dancing) during their youth and early adulthood, adolescent pregnancy coupled with early school leaving, as well as abusive and other ended marital relationships. Present issues included unplanned pregnancy, custody disputes, and harassment from former spouses as well as the death of a child. As one participant described:

> In my case, in the initial interview I wanted to come into the program; but
> as soon as the counsellor asked me how my life was going, I burst into
> tears. She told me I wasn't ready for the program; and then I cried because
> I felt I was being rejected for the program. We laugh about it now, but she
> was right – I wasn't ready then, I would have been setting myself up for
> failure.

Participants described the reality of their children needing to take priority over their employment – particularly when children were sick and when child care arrangements were insecure. In responding to the preliminary findings, one client emphasized the impact of limited support systems (family and friends) and the guilt experienced in needing to rely on them – for child care, for example. She also noted the difficulty of taking the risks to become independent of social assistance, as well as the lack of education and skills amongst many single parents on assistance.

Participant strengths.

Staff remarked about participants' own resilience and resourcefulness being important ingredients in program success. I observed this in participants' desire for independence from social assistance: "I hate being on assistance – this is not my calling" and in their desire to be positive role models for their children: "I've set a good example for my daughter – I don't want her to think this is all I can be".

Program Strengths

Strengths of the Employment Resource Program (ERP) comprise the largest portion of the findings. Within the area of program strengths, several subtopics were identified: program philosophy, program-related aspects, program components, staff-related aspects, process-related aspects, financial supports, case conferencing, and participant input.

Program philosophy.

The importance of program philosophy was highlighted by a program participant during discussion of the preliminary findings. She emphasized the importance of the Employment Resource Program's non-judgemental philosophy that acknowledged that

ending up on social assistance "can happen to anyone". She disputed the assumptions of

some training programs that suggest that being on social assistance is a product of

laziness or 'bad thinking' that can be addressed through determination and attitude

change alone. Thus, the underlying egalitarian philosophy was seen as central to the

effectiveness of the Employment Resource Program.

Program-related aspects.

The program-related aspects that were found to be strengths included the

assessment process, referrals, the variety of options, the value of groups, and the

program's flexibility.

The ERP assessment process was helpful in terms of developing the initial

connection with the client and in determining which service is most appropriate. The

telephone invitation was recognized as important and was sensitively done. The

assessment meeting sought to establish rapport and was carried out in a supportive

manner, leaving form completion and academic tests to the end. Full staff input was

gained at the weekly case conference and, subsequently, suggestions were presented to

clients for their choice and follow-up.

Closely related to the assessment process was the value of referrals. Appropriate

referrals to the ERP internal groups were evident, as well as to the college operated Focus

for Change and Ontario Basic Skills programs and to jobsOntario training courses.

Satisfaction with the quality of referrals was expressed by participants and referral

sources.

The variety of options in ERP was seen as beneficial. For a participant who found

that the group program hadn't worked for her, the alternative of individual counselling

was possible. Groups were generally available to assessed clients without a long waiting period. Some participants have taken several courses offered by ERP and not found them redundant.

The value of groups was noted by participants, staff, and referral sources. The groups were a comfortable setting where trust, support, and encouragement from peers were experienced, providing tremendous potential for personal growth. As one participant commented: "It's helped me, being involved in the group".

Program flexibility was apparent in direct work with participants and in arrangements with external agencies. A participant described the value of taking an unplanned hour during the group, in the midst of the provincial government changes, "just to blow off steam". The Focus for Change teacher applauded the prompt responsiveness of ERP in providing pre-assessed referrals to the Focus program when new offerings were available. As well, the Focus teacher complimented the flexibility of ERP in agreeing to immediate adjustments in the Focus program design (emphasis on employment rather than education and training) in response to provincial changes to social assistance.

The ability of the program to make adjustments to changed realities was one of its greatest strengths. This was evident at the individual staff level in discussing the 'daily challenge' presented by participants in their group and in the continuous improvement and redesign of their group program content. However, it was the adjustments at the program level, with committed leadership from the supervisor and full collaboration of staff, which constituted more fundamental program change in response to the new realities. Staff identified that, with the provincial government changes to social assistance

195

and the resultant urgency of participants' financial problems, it was no longer possible for

many participants to do long-term career planning; participants now required help with

obtaining immediate employment. Staff developed new strategies including accessing up-

to-date employment information. They reconceptualized the program as two distinct

components: 'employment exploration' and 'job search' and they separated the 'job

search' program into modules including a new 'job reality' group.

Program components.

Program components that constituted strengths included information provision,

self-esteem building, self-awareness promotion, skills identification, assertiveness

training, goal-setting and decision-making, stress management, and job-search

preparation.

Provision of information about the social assistance system, community services,

educational and training programs, occupations, and the job market was valued by

participants and by staff who indicated that this information "empowers clients". Staff

were described by participants and referral sources as "very knowledgeable" and the

library resources, which staff perceived as modest, were described by participants as

"great".

Self-esteem building was considered to be one of the most important and

beneficial components of the program. Many of the group program activities were

designed to enhance self-esteem and a good deal of group time was directed toward this

objective. Participants specifically mentioned outcomes of the program related to self-

esteem that they valued: "developing confidence and gaining recognition", "the skills to

see yourself more positively", "recognition of the importance and value of mothering", and "promoting self-worth, after losing your confidence".

The program utilized many tools and activities to promote self-awareness. Some that were mentioned or observed frequently were an interest test, a dream occupations exercise and a wheel visual regarding factors in considering a job. Participants spoke of the importance to them of "the chance to focus on your own personal interests and needs" and "finding enjoyable employment".

Skills identification was another ERP component that was highly valued by both staff and participants. Participants described the importance of "finding out how employable you are – what transferable and personal skills you have", "seeing that these are credible skills" and "learning how to apply them".

Assertiveness training was provided in a number of the groups and participants have commented on the helpfulness of learning to say 'no' without feeling guilty. Staff highlighted the importance for participants of "developing assertiveness and self-advocacy skills and the belief systems to handle challenges and take risks".

Goal-setting and decision-making were addressed in individual counselling and in the groups. Participants spoke of the benefit of this component: "to realize what your goals and visions are and how to attain them". One of the ERP group leaders related how during the decision-making skills exercises "some clients have cried when they recognized a destructive pattern, but the program helps them see they have a choice to change that".

The groups taught stress management techniques that were valued by participants. Also, the groups discussed the importance of good support systems as a resource to draw on when faced with stressful situations and barriers.

Job search was another important program component and included mock interviews, with preparation, experience and feedback, as well as résumé assistance. Participant comments such as "they taught me how to market myself" affirmed its value.

<u>Staff-related aspects.</u>

Staff-related program strengths were highlighted such as staff commitment, counsellor style, group facilitation skills, and knowledge. The commitment of ERP staff to participants was evident in the sensitivity they showed in program decisions and in their interactions with participants. Participants described the interest they felt from staff:

> They go above and beyond the call of duty; for example – helping me get my résumé ready in a hurry when I had a job interview – it made me feel worthwhile.

The importance of counsellor style was noted by staff and participants. As one of the group leaders described regarding her approach: "treating clients with dignity and respect, as equals, still maintaining professionalism – it's not that I'm their buddy, but I'm human and I give the message that everybody is". Participants commented on the positives they experienced in the counsellor style and included "supportive", "sensitive", "encouraging and positive", as well as "sincere – not patronizing". Participants also emphasized the significance for them that some of the ERP staff had similar personal experiences of being single parents and/or on social assistance, and that this experience gave staff the ability to be very empathic. Additional participant feedback was provided on this issue during the review of the preliminary findings that stressed the value of staff

198

sharing this information early in the group experience because of its powerful potential to create a bond and to put participants 'at ease'.

Staff's group facilitation skills were observed in sessions with participants. Some of the particularly helpful techniques were: providing a program overview, seeking group input (e.g.: "Which part of the wheel do you want to work on next?"), clear transition between activities – explaining the relevance of the previous activity and expressing appreciation for members' participation, Socratic questions rather than lecture, providing teaching content and explanations after a relevant experiential exercise, encouragement of peer support and group cohesion, plus good rapport with the participants and acknowledgement that they are being heard. As noted above, staff were found to be knowledgeable by both participants and referral sources.

Process-related aspects.

In terms of program strengths related to the program's group processes, the benefits of peer support and of being with others in the same circumstances were acclaimed.

Participants spoke strongly about the value of the peer support experienced in the group programs. As one participant remarked: "Just being here – I feel like a load has been lifted off my shoulders". Participants described the supportive atmosphere, the joint problem-solving of common experiences, and the venting. Some of the groups continued to meet after the program was completed, without staff, for ongoing support. ERP staff encouraged groups to carry on after the program was completed: "I think it can have real value – it has been a special time for them". One of the referral sources also noted that the groups provide a good support system, something many clients don't have.

Another important process-related aspect of participation in the ERP group was the benefit of "being with other women in the same boat". A referral source commented on this advantage of a program specifically geared to single parents receiving social assistance. A staff person, similarly, described the cohesion that develops in the group as the women learn that they are not alone, and that this helps to build the confidence and self-esteem. Participants, too, talked about the "commonality with the other women" and the appreciation of the opportunity to share their frustration with the changes to the social assistance system in the group, because "who else are you going to talk to – they all think it's about time you got off assistance".

Financial supports.

The financial support for child care and transportation was noted by participants and referral sources as an essential requirement for single parents to be able to participate in the program: "one woman takes three buses, leaving at 7:30 a.m. and she needs before and after school care for her children". Staff's recognition of the urgency of having child care was appreciated by participants.

Case conferencing.

Employment Resource Program staff met most Friday afternoons for case conferencing. Summaries were presented of the individual assessments completed in the previous week to gain ideas from the group. As well, the individual employment counselling processes were reviewed to obtain peer input.

Many beneficial interactions were observed in the case conference I attended. There were several creative suggestions; for example, the idea that a client, who was fearful about leaving her toddler with a child care provider, might be 'eased in' by

attending a few individual employment counselling sessions in advance of a group program. There was honest sharing with colleagues about relationships with clients. As well, there was concern expressed about peers' workload.

The case conference process emphasized that participants were clients of the Employment Resource Program as a whole, and not just of the individual counsellor. The process was seen as important to the functioning of the team: "It provides a connection – we could otherwise go for weeks without opportunities to talk to each other". As well as providing validation to individual staff regarding their work, it was viewed as a good checking mechanism for the benefit of the participant. In addition, it was through the case conferencing sessions that common issues to be addressed by the team were identified.

Participant input.

Within the ERP group programs, participants were offered several opportunities for participation. They were asked on the first day to describe their expectations and on the last day to complete an evaluation. In some of the groups, participants were asked throughout the program for feedback on the usefulness of particular exercises and to make choices from selected topics for the subsequent focus.

Employment Resource Program staff utilized participant input from the initial assessments and from the evaluations to make decisions about the overall program direction. Both staff and participants expressed an interest in further 'focus group' sessions like the one used in this study.

Opportunities for Improvement

Opportunities for improvement in the Employment Resource Program were less numerous than program strengths. They included program flexibility, case conference

questions, and role specificity, as well as some income maintenance issues. In addition, some suggestions from participants were put forward.

Program flexibility.

Although program flexibility was noted as a positive aspect of the program, there were occasional examples where further flexibility might have been possible. The group programs were well developed with lots of valuable learning exercises and activities. The next challenge was to loosen the structure somewhat, allowing a more emergent design, in order to give participants more input into what topics were most relevant to them. In checking the preliminary findings with staff, they suggested the usefulness of guidelines for the programs that distinguish core content from optional topics. They also emphasized the importance of continuously referring back to, and building upon, the expectations identified by the participants on the first day of the group. In addition, it was noted that some of the pre-packaged tools or handouts could be customized for the particular purposes of the Employment Resource Program.

Case conference questions.

A question arose regarding the Case Conference process, in terms of whether there was a propensity for staff to recommend their own programs for clients that they had assessed. The program supervisor was reviewing data to explore this further. A question also arose regarding inefficiencies in the assessments prior to case conference for clients interested in the 'job search' modules. However, these had been corrected by the time the preliminary findings were shared with staff.

<u>Role specificity.</u>

Employment Resource Program counsellors were often asked specific questions by participants regarding income maintenance and child care, about which the ERP counsellors frequently offered to find out or suggested the participant check with their income maintenance caseworker. Participants were uncertain about the difference in the roles of Income Maintenance caseworkers and Client Services Division social workers and employment counsellors. ERP counsellors, however, were very clear about the appropriate boundaries between their employment counselling role and a social work role. ERP staff believed it was important to have distinct roles and that what they needed to do was to provide unclouded direction to participants about whom to go to for what. The specific direct service roles in the Social Services Department are illustrated in Figure 2 which follows:

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│ Income Maintenance│  │ Client Services  │          │   Child Care     │
│    Division^a     │  │    Division      │          │   Division^e     │
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│   Social Work    │  │ Employment Services│        │ Parental Support │
│     Unit^b       │  │     Unit^c        │         │     Unit^d       │
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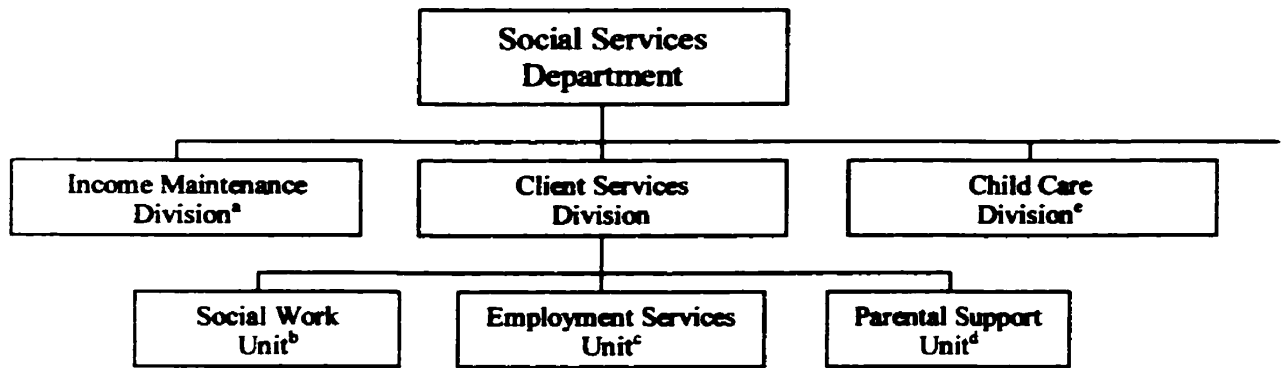
[a] Income Maintenance Caseworkers determine eligibility for social assistance and activate payments.

[b] Client Service Division Social Workers provide professional social work counselling to deal with personal and family life issues.

[c] Client Services Division Employment Counsellors provide employment assessments, employment counselling (individually and in groups) and refer to community resources.

[d] Client Services Division Parental Support Workers assist single parents with obtaining child support payments from the non-custodial parent.

[e] Child Care Caseworkers determine eligibility for subsidized child care and arrange for appropriate placements in the formal, licensed child are system.

Figure 2: Specific direct service roles in the Social Services Department.

The importance of role specificity was borne out in participant feedback regarding the preliminary findings. One participant indicated that her trust of the ERP counsellor would have developed sooner if the counsellor had indicated the clear distinction between her role and that of the income maintenance caseworker. This is consistent with the observation from one of the referral sources that participants often reveal, after trust has developed, that initially they thought she was a 'spy' for Social Services.

It appears important to have employment counselling roles that are distinct from other department roles, particularly from income maintenance responsibilities. However,

it seems equally important that these differences are made explicit to participants very early in their involvement in the employment programs. One tangible means of demonstrating the specific roles would be to invite Income Maintenance Division caseworkers and Child Care Division caseworkers to attend a group session in person in order to describe the eligibility criteria for their programs.

Income Maintenance issues.

A number of participants described problems with their earnings resulting in errors in social assistance payments:

> I took a computer course at the college and I ended up with an overpayment because of the child care money they gave me.

> Because my hours are different each month when I drive school bus, I have to submit my hours. It's a lot of paperwork and I end up with overpayments or they owe me money.

> I have one too because of some contract work that I did.

Employment Resource Program staff suggested that much of this confusion related to problems with the mechanics of the STEP (Supports to Employment Program) earnings exemptions. They indicated their desire that the department's management staff bring this issue to the attention of the province's Ministry of Community and Social Services.

Participants also cited examples of being discouraged from working by their income maintenance caseworkers. One was told by her worker not to worry about looking for a job and another cited two instances of caseworkers suggesting she would be better off staying at home with her son. Another participant with part-time work recounted: "I was basically told by my worker that I'd be a lot less headache (because of the paperwork) if I just didn't work".

205

Some participants expressed disappointment about lack of information regarding relevant resources from their Income Maintenance caseworkers. Others recognized their heavy income maintenance workload.

Suggestions from study participants.

There were three suggestions that came up during the study: program promotion, follow-up, and work placements. Program promotion was suggested by two referral sources:

> Many clients didn't know anything about ERP and many of them had been on assistance for a long time; this is a real shame. I wonder if it could be promoted in a way that women will heed it.

> Maybe more information about the program. I've met a few clients who say they've never heard of it. So maybe caseworkers should be encouraged to promote it more – instead of them deciding a particular client wouldn't benefit – let the client decide.

Participant information confirmed this. Employment Resource Program staff were working on this issue by marketing the program during their liaison work with the Income Maintenance field teams.

Mention was made of interest in follow-up, by both a participant and the Focus for Change teacher. The participant was interested in follow-up to the group work. The Focus teacher's interest was of an evaluative nature regarding the outcomes of the action plans developed by students in her classes.

A work placement opportunity was suggested by a referral source as a means of increasing confidence and experience. This idea was highly supported during the sharing of preliminary findings. A participant emphasized the distinction between on-the-job learning opportunities (which she would welcome) and mandatory workfare placements (which she sees as slave labour). Another participant, similarly, stressed the importance

206

of focusing on placements providing training and experience, not just 'dead-end' jobs. Employment Resource Program staff were exploring means of providing work placement opportunities for participants.

Outcomes

Information from the study participants in the Employment Resource Program outcomes is sparse compared to that on the other case studies. This is because the data was collected primarily from participants who were currently active in the employment preparation phases of the program. However, other reviews of ERP (mentioned in the introduction) provide qualitative measures such as numbers of participants obtaining employment in particular years and confirm its effectiveness in helping participants to attain further education and relatively well-paying employment. The information from this study is organized according to individual, family, and collective outcomes.

Individual level.

Program staff viewed educational upgrading and attainment of employment as positive outcomes of the program. Educational upgrading included completion of secondary school diplomas, community college training and diploma programs, as well as university education. Employment objectives heeded the importance of adequate remuneration for supporting a family as well as the reality of combining employment with family responsibilities. Thus a range of earnings levels as well as the alternatives of part-time and full-time jobs were evident amongst the employment outcomes of past participants. It was also pointed out that a number of past program participants now hold positions within the Social Service Department.

A major shift was evident in the fall of 1995 in the objectives that participants held for themselves. Long-term goals for better paying jobs that required substantial academic upgrading were being abandoned in favour of short-term obligations to address immediate survival needs. Reduced social assistance allowances, policy changes regarding eligibility while living with a new partner, and debt implications of new requirements to transfer from social assistance to student loans while pursuing post-secondary education were examples of recent government actions that influenced the women's decisions. One example cited was that of an exhausted young mother who, after three years of ERP involvement during which she had completed her secondary school diploma and begun university, had needed to return to working the night shift in a donut shop while continuing university through correspondence courses.

Family level.

Many of the participants in the Employment Resource Program spoke of their strong motivation to improve their education and career possibilities in order to 'set a good example' for their children. Staff commented on the impact of the women's participation on their families:

> It also had a positive impact on children, when one is happier with oneself
> – then, people make better choices, in relationships – for example, because
> they have the expectation that they deserve better.

And as a corollary, staff were concerned that the impact of the government changes requiring women to attend to immediate needs would have negative implications for the women's mental health and for the children.

<u>Collective level.</u>

Employment Resource Program staff described how the philosophy of ERP and the skill development components enhance participants' abilities to influence broader issues, although the program itself does not involve them in direct activities:

> Client empowerment is developed through building assertiveness skills, practice in meeting everyday challenges, and in believing in the right to have a voice, rather than through direct influence on larger systems.

Participant interest in the actions of the provincial government was evident in their informal discussions. Group members spoke before one of the groups' sessions about an upcoming 'silent demonstration' that one of the women had heard about on the radio.

Participants certainly had thoughts on the issue of voluntary versus mandatory participation in employment and employment preparation programs, since the implementation of workfare in Ontario was imminent. Participants held a strong belief that women still dealing with major personal life issues should not be pressured into participating; that to do so would be setting them up for failure. Examples of such issues were the ending of a marital relationship, care for a very sick child, and the need for personal counselling. Some felt that when personal issues were resolved and children were in school it might be justified to require participation in employment preparation activities. Others disagreed with removing participant choice. One participant suggested that an advantage of mandatory programs would be the assurance that the government would keep the program going and that all single parents would be made aware of what programs are available to them. Programs of the Employment Services Unit are illustrated in Figure 3.

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│Services  │ │ Program  │ │Centre    │ │Centres   │ │ Program  │
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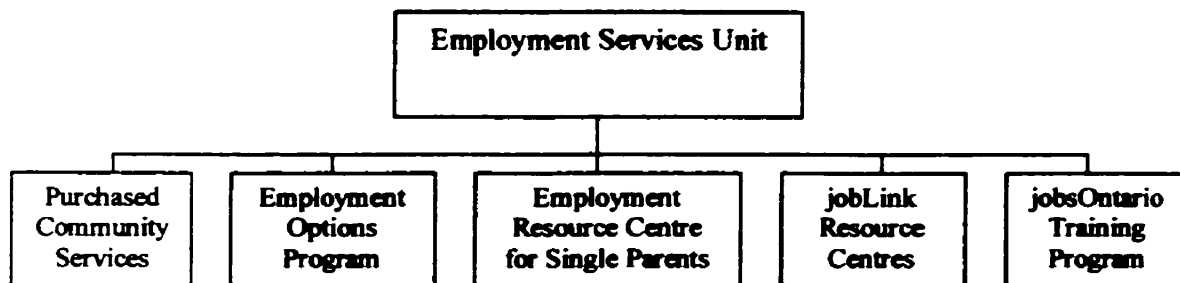
Figure 3: Programs of the Employment Services Unit

Although separate from the Employment Resource Program in 1995, the

Department's Employment Services Unit had a 'jobLink' Community Advisory

Committee which provided strategic direction to the 'jobLink' Resource Centres (see

Table Three above) and had a mandate to advise government on employment programs

for social assistance recipients. People living on social assistance represented the largest

single group on the committee, with eight social assistance recipients forming one-third

of the membership. They were active in the committee's priority tasks including

attending the local workfare conference and speaking out effectively in the discussion

groups and in the plenary. Several people living on social assistance made poignant

comments about their desire to work and the harsh economic realities and lack of jobs

that interfere with that objective. There was potential, yet to be explored, for the

'jobLink' Community Advisory Committee to broaden its scope to include other

employment programs operated by the Region, including the Employment Resource

Program for Single Parents, as well as other employment programs for social assistance

recipients operated by other organizations within the Region of Waterloo.

The Employment Resource Program for single parents, provided by the Region's Social Services Department, demonstrated many strengths, particularly in the variety of program options and in the prompt adjustments to them in order to meet the changing realities of participants. Many valuable program components were identified and it was evident that staff were committed to participants as well as knowledgeable and skilled in their work.

Some opportunities to improve the program were also identified. However, the program's greatest challenge was the context of political change. Participants were already needing to turn their attention to critical short-term requirements. Program resources were being curtailed and the program's continuation was uncertain in the face of imminent provincial workfare plans. Fundamental changes were afoot.

Yet, it was clear that the Employment Resource Program provided quality employment preparation services. These services were seen as effective and important by single parents seeking independence from social assistance for themselves and their families through employment.

CODA's Women in Business Program: Non-Governmental Example in Canada

The Women in Business program was operated by the Community Opportunities Development Association (CODA), a non-governmental organization with its headquarters in the city of Cambridge within the Regional Municipality of Waterloo in the province of Ontario. The presentation of findings includes introductory background material, a description of the context, program strengths, challenges, and program outcomes.

Introduction

The background information includes a description of the program and an explanation of the study methodology.

Program description.

The Women in Business program was a pilot project of the Community Opportunities Development Association (CODA) – a non-governmental organization in Cambridge, Ontario. It was a specialized program designed to respond to the particular barriers and training needs of women starting their own businesses. Funding was provided by the Ontario government through its 'jobsOntario' program, within the overall allocation for CODA's Going into Business self-employment training initiative. The Women in Business program was delivered to 31 women during 1994 and 1995 (after which the program was discontinued); women from Waterloo Region and the adjacent Perth and Wellington counties attended either the first group (16) located in Cambridge or the second group in Kitchener (15).

The program was structured to provide around 120 hours of classroom training over an 8 to 12 week period. This allowed time during the unscheduled hours of the week for participants to complete independent tasks related to developing their business plan. In addition, individual consultation was available outside of class time.

The course content included the materials used regularly in CODA's self-employment program with additional sessions designed to address women's gender-specific needs. The regular material consisted of 21 modules on such topics as business idea refinement, market research, business plan format, and legalities. The specialized sessions included goal setting, interpersonal skills, stress management, and networking. Ongoing attention

212

was given to the challenges of integrating the business into the participant's life and overcoming doubts and fears.

Training was provided by one primary trainer who was assisted by other women staff from CODA. The primary trainer was a woman who owns her own business and is well known for her writing and consultation on small business development. The assistant trainers brought specialized skills in counselling and in bookkeeping. In addition, successful businesswomen including female graduates from CODA were involved in the training. Adult education methods were used, peer support was purposefully fostered, and gender appropriate materials were sought.

A graduation ceremony celebrated the completion of the formal training and finalization of the business plans. Review panels of small business owners provided feedback regarding the business plans and CODA's Micro-enterprise Loan Fund entertained requests for loans from participants whose plans received approbation from the review panel. During business start-up, the trainers met monthly with individual participants to provide on-going consultation and the participants met monthly as a group with the trainer for peer support and to address additional training needs.

Although the Women in Business program was intended as a pilot program, the provincial funding through the 'jobsOntario' program was discontinued shortly after the election of the Progressive Conservative Party in Ontario in June 1995. CODA was able to continue follow-up for the two groups of women who had completed their courses, but no subsequent gender-specific training for women entrepreneurs was begun.

<u>Study method.</u>

The study of CODA's Women and Business program took place in the fall of 1995. By that time, the two groups, for which provincial funding had been provided, had graduated from the classroom component of the program and follow-up was continuing through the trainer's individual contacts, the review committee process, and the monthly support group meetings. Qualitative research methods of interview, observation, and participant-observation were used. Interviews included the primary trainer, the agency director, and program participants; observation was done in one of the monthly support group meetings; and participant-observation occurred at a conference sponsored by the agency. Data was gathered from 10 events in total. Further details are provided in the methodology section of this dissertation.

The preliminary findings of this study were discussed in meetings with management staff and with participants early in 1996, which provided me with a deeper and clearer understanding of several topics. A written report was provided, shortly thereafter, as a formative evaluation in the hope that it would be of use in CODA's future developments of entrepreneurial programs for women.

The overall impression gleaned from the study is a highly positive one. Perhaps the most important outcome of this study is an affirmation of the quality of the work that was being done in the Women in Business program and the value that it holds for participants.

<u>Context</u>

An earlier section of this dissertation addresses the context of women's employment initiatives in Canada. This information, however, is illuminated by the

214

stories and thoughts shared with me during this study. From the perspective of the study participants there are important challenges for women's employment initiatives related to the political, social, and economic context, as well as significant barriers and strengths related to program participants themselves.

Political, economic, and social challenges from CODA's perspective.

The new conservative government in the province of Ontario implemented cuts to social assistance benefits and to social programs that had direct impacts on program participants. With the 21.6% decrease in social assistance levels, one of the participants receiving child support from her spouse was not eligible for assistance; she was having to give up her home of many years and even having to consider whether it might be in her child's best economic interest for him to live with his father. Another single mother expressed outrage that the program participants receiving social assistance had to sign a contract promising the government that they would reinvest their full profit back into the business for the first year; however, the government had not been obliged to keep its promise to them by maintaining the same level of social assistance payments. For another participant, the provincial government reductions in social spending ended funding for the kind of employment counselling contracts she had hoped to obtain.

The high level of unemployment meant that there was a shortage of jobs, particularly for those with significant barriers to employment. At a conference on workfare, sponsored by CODA in December 1995, people on social assistance expressed their resentment toward the new government's workfare strategy and its implication that social assistance recipients lack a work ethic; they argued that what they lacked were jobs

(CODA, 1996b). It was this same lack of jobs that prompted participants to look at the alternative of creating their own business.

The economic reality for women, and especially for low-income single parents, presents barriers in obtaining credit to start an enterprise. As one participant said, "It's hard enough to get an apartment when you're on social assistance".

Lack of resources was a serious obstacle and several participants had to set their business idea aside and look for employment – even a poor paying job that didn't make use of their education and capabilities or a job that required several days per week apart from their child. As one participant noted:

> "Without money, a car, secure housing, or family support it became too difficult to proceed – sometimes the obstacles are too great, when you're just too far down the (socio-economic) ladder".

Participant strengths and barriers.

Participant-related strengths constituted an important element of the context for CODA's gender-specific employment initiative. Family support, both personal and financial, was identified by participants as important to their success. Participants' own persistence, in many cases, was also dramatically evident in their recounting to me of their decisions to press onward with their business idea in spite of various obstacles.

The participant-related problems included child care difficulties, personal life issues, and low self-esteem. Most of the participants had dependent children and many were single parents, so family responsibilities were "a lot to manage". Children's illnesses, both chronic (asthma) and acute (chicken pox), made regular class attendance difficult. Babysitters' illnesses also confounded well-made plans. Personal life issues sometimes presented insurmountable challenges. Examples included family violence,

216

distress from childhood abuse, sabotage (intentional and unintentional) by family and friends, and the end of spousal support. Dependency and low self-esteem were noted in some participants who were fearful of managing without the social assistance safety net or seemed overly content to have the business start gradually.

Program Strengths

Participants in the Women in Business program have great praise for the program. There were program strengths related to the components of the program itself, staff features, group process, attention to participant barriers, opportunities for participation, and support from collateral agencies. Each is described below.

Program components.

Participants described the learning experience as in-depth and intensive. It required self-discipline since a lot of tasks were to be completed outside of classroom time; however, the structure requiring that these 'milestones' be completed at specific times was helpful and a source of pride. Lots of useful information was provided through the 21 modules that were packaged such that they became part of a large reference manual for participants' future reference.

The actual development of the business plan was a central part of the program and the thorough market research requirement was highlighted by many as being of critical importance. It was described as challenging, particularly by those in non-traditional fields, but the concrete assistance with the analysis and with putting the plan together was very helpful. Subject areas that stood out for participants, in addition to the market research, were advertising and location planning, bookkeeping and legal requirements. Having guest presenters with business experience was also found to be useful.

217

The personal development component of the program was also seen as important. Participants mentioned the benefit of having staff available to deal with personal life issues. Course content on personality theory – understanding one's own and others' styles was valued. Similarly the material on stress management and, particularly on "the pressures of raising children and running a business" was helpful.

Use of equipment and resources was appreciated as well, for example – computers, photocopier, telephone, and fax as well as the provision of paper.

Staff-related features.

The importance of the role-modelling provided by staff, who are themselves 'women in business', is perhaps one of the strongest themes in the participants' comments. For example, one participant was attracted to the program by a write-up about the primary trainer because she wanted to learn from this woman with whom she could identify. Another noted that "she [the primary trainer] knows a lot about it – she has her own business". The agency director also commented on the organization's practice of giving preference to applicants for positions within CODA to those with real life experience living on social assistance or running their own businesses.

The teaching style of all of the staff was highly regarded; particular mention was made of the use of questioning techniques and guidance in lieu of providing answers. The primary trainer was singled out by several participants for specific praise such as "[The trainer] was a great supervisor – I really like her style".

Helpful group skills were evident in the support group meeting that I observed. The trainer's normalization of participants' feelings and her honest sharing created a very safe environment. She was supportive of participants with appropriate pushing and

218

directiveness when they seemed hesitant. Group cohesion and peer support were abundantly apparent and continued to be fostered. As well, the trainer made very skilful use of emergent topics as learning opportunities, providing information when relevant.

The leaders were described as highly supportive, frequently – because they were women. Participants spoke of the importance to them of the trainer's caring, her business site visits, and her good ideas. Speaking of all of the leaders, one participant stated, "I think they bent over backwards for me". The fact that they were women was particularly valued in relation to the challenges of family responsibilities, such as the impact of responsibilities for sick kids on attendance and task completion: "because all of the trainers were women – they understood".

Staff roles were specialized to the degree that there was one primary trainer/business advisor and another staff member was available to deal with personal life issues. At the same time, there was still an important recognition of the importance of dealing with the 'whole person'. It was the program's position that particularly when working with women, who typically have more family responsibilities than men in business, the 'business person' should not be separated from the 'family person'.

Group process.

Participants described the value to them of a 'women only' group. This was instrumental in the identification and provision of support regarding the obstacles that women face, for example, "the torment about time away from family".

The peer support was seen as one of the most critical components of the program since it provided the moral support of "having a group of people behind you". As another participant said: "It helped us with our fears – all of us felt insecure some days, uncertain

219

that we could actually do this; it helped to know that others had the same doubts and we motivated each other". Participants also experienced the benefits of shared understanding of similar obstacles and made friends with whom contact continues outside of group activities.

Another process-related aspect highly valued by participants was the impetus that the group provided, as one woman described:

> It meant you got things done. You had to make decisions. I have the
> business now – it's a tangible business. I don't know if, otherwise, I would
> have gone ahead. It gave me the motivation, the impetus to go and do it.
> Sometimes life distracts you so much. This helps you to focus and gives
> you the confidence – to get past the lingering state of hoping and dreaming
> – to be able to feel that you are a part of the business world.

Others, similarly, noted that the program was a good test of "whether you really wanted to do it" and that the program provides that extra push to get going and keep going.

The flexibility of the program was helpful, for example moving to a two-day per week classroom schedule, and having instructors available on non-classroom days to help participants who missed a session. As well, the networking opportunities were appreciated – both the contacts and linkages with other business people in the community and the contacts within the group with participants whose services (such as bookkeeping) they could purchase.

<u>Addressing participant barriers.</u>

The program was helpful with many of the barriers and issues facing the women – last-minute breakdowns in child care arrangements, personal problems, and low self-esteem.

Because of babysitters' illnesses, participants occasionally needed to bring preschoolers along to the classes. The flexibility of the program staff as well as the understanding of peers made this possible.

For many participants, personal problems developed while they were involved in the program. Staff recognize the challenge of providing assistance with these personal problems in a manner that doesn't detract from the group's primary learning objectives; having an alternate staff person available to meet individually with participants was an effective means of achieving this balance.

The program also helped with participants' issues of dependency and low self-esteem. One participant, who initially struggled with depression, soon blossomed and credited the program for her changed self-perspective.

Opportunities for participation.

Participants in the Women in Business program had numerous opportunities to provide input at the program level. Adjustments were made to the program to fit participants' realities; for example, the hours of the classroom sessions were altered to allow for the women's responsibilities for school-aged children. There were a couple of 'free' days where the group was asked to choose topics. Participants appreciated being asked for input throughout the program and through a survey at the end of the program.

Collateral agency supports.

Assistance from the social services system was important to participants. Most significant were the social assistance provisions that meant that business income would not be deducted from participants' allowances in the first year, as long as it was reinvested in their businesses. Unfortunately for one participant, her caseworker initially

misunderstood the policy, temporarily decreasing her social assistance benefits.

Subsidized child care was also described as vital; but was cause for consternation when participants were initially placed on waiting lists or were left with uncertainty about the long-term availability of child care. In addition, helpful referrals to the program from the social services department's employment counsellors and income maintenance caseworkers were noted.

<u>Program Challenges</u>

The Women in Business program faces challenges in a few areas that merit further discussion. These emerged in the realm of program design, access to credit, review committee composition, and organizational mandate.

<u>Program design.</u>

Some discomfort was expressed concerning the pace of the program, which seemed rushed and didn't provide time for delving into the financial aspects. On the other hand, for participants who had taken some business courses in high school this was a refresher. The difficulty with the pace was insightfully described by one of the participants: "The time frame is a little frightening – especially when you've been on social assistance for a long time, to move ahead so quickly is hard".

<u>Access to credit.</u>

Access to loans through CODA was described as a very important part of the program. However, there was a lack of clarity about the need for collateral in order to obtain a loan. Participants believed it necessary, as one stated:

> I had no collateral; women with a car, with some collateral in order to get
> a loan, some were able to do it (start their business); but for others, it
> doesn't matter how good we were or how good the idea was, we can't do
> it.

On the other hand, I heard from CODA management that collateral shouldn't be the issue: "if the applicant has something worth $50 that really matters to them, it should be enough".

The concept of lending circles, whereby members of the group jointly assure repayment of their business loans through peer support and peer pressure, has been suggested by the trainer. Although the former Waterloo-Wellington Credit Circles program operated by CODA was terminated because of high administrative costs and high default rates, there are key distinctions that suggest the feasibility of 'Women in Business Lending Circles'. The high administrative costs related to recruiting the lending circles would be lessened since the groups are already formed and, furthermore, the critical factor of group cohesion is well developed by the time the classroom sessions are completed.

Review Committee composition.

The review committee process was described as useful. One participant spoke enthusiastically about her upcoming business plan review: "They'll have good ideas and suggestions". However, there was also some evidence of discomfort with the process – most importantly, the sense that the committee didn't understand the participant's business.

Another participant suggested, "They need more women – in the interviews and the reviews; not just grads from our program, but women whose businesses have been going for longer too". It is acknowledged that this has already been tried and that it is difficult to recruit businesswomen, perhaps because of their own lack of self-assurance

and their own family responsibilities; however, their involvement would be very beneficial to participants.

Organizational mandate.

Organizational commitment to issues of poverty and to entrepreneurial solutions is high; however, there is not a clear mandate to address the particular needs of women in poverty.

CODA's mission includes helping people create employment and the Board of Directors is highly supportive of the entrepreneurial programs, perhaps since many of the business volunteers have gone on to become Board members. This commitment was abundantly evident at the CODA-sponsored conference on workfare, where the organization had opportunities to champion their entrepreneurial programs.

At the management level there is a recognition of the need for specialized assistance for women as well as an awareness of the trend toward more women starting businesses than men and an awareness of the poor record in starting businesses to-date by women in Cambridge. This management support for the Women in Business program has been felt by the trainer in her work.

The organizational focus has been described as being on 'poverty' – not 'women in poverty'. This shows up in the doubt at the staff level about whether there should be a specific program for women going into business and in the management dilemma about whether the program should be dealing with the women's major life issues. It was also evident in the very limited assistance with on-site child care. However, the demographics of poverty indicate that single parent women and their families are a large and growing proportion of the poor with nearly half (in Ontario) requiring social assistance. The

reality of poverty among women, along with women's increased participation in the workplace, makes helping 'women' create employment a worthwhile mission for CODA.

Outcomes

Interesting outcomes emerged at the individual, family, and collective levels.

Individual level.

Individual participants experienced positive outcomes of both an economic nature and a psycho-social nature. Program outcomes related to the economic benefit of starting and continuing self-employment are displayed in Table 5 below.

Table 5: Women in Business Program Outcomes

	Group One	Group Two
Started Training	16	15
Finished Training	14	13
Started Business	7	11
In Business After One Year	6	11

The improved outcomes of the second group reflect the program changes implemented after the first experience and the availability of adequate time for pre-screening of participants. In the first group, two of the seven women who started businesses were receiving social assistance; both of these were self-supporting after one year. In the second group, seven of the eleven women who started businesses were social assistance recipients; after one year, two of these were generating sufficient revenue to enable them to exit social assistance entirely. It is interesting to note that this program was accessible to women living on social assistance – women who are managing on the

lowest income levels in Canada. The new enterprises developed by the women included graphic art, mediation work, Reiki therapy, employment counselling, florist work, reflexology, pet grooming, operating a boutique, bookkeeping, operating an antique shop, and operating a health and beauty spa.

In addition to the economic results, many psycho-social impacts were described as well. The program trainer described improvements in self-esteem exemplified by the participant who credits the group experience with helping her develop a stronger self-image. One participant spoke of the importance of the program in helping women overcome dependency. Another spoke of her own increased motivation and belief in her ability to establish her own business.

<u>Family level.</u>

For many of the participants who were single parents, the idea of developing their own enterprise was partly motivated by the greater flexibility within self-employment to integrate family responsibilities with work activities. Although this was clearly not possible all the time, one participant was able to take her pre-schooler along to her shop on occasions and to do much of her office work related to the shop from her house when her children were at home.

Participation in the self-employment training program and starting their own businesses also impacted on the women's relationships with their marital partners. As the women's self-esteem and confidence increased, the dynamics of the couple relationship changed; for several participants, these relationships ended.

Collective level.

Half a dozen of the program participants continued to keep in contact after the classroom portion of the program concluded and in addition to the monthly support group meetings. These contacts tended to be in small get-togethers of two to four women or in the more frequent one-to-one telephone conversations. Within these informal collectives, they kept each other up-to-date on their efforts to start their businesses and provided support and suggestions regarding the difficulties each encountered.

Collective influence on larger social and political systems was neither promoted in, nor resulting from, the Women in Business program. Another program of CODA – Opportunities Planning, which was carried out in partnership with other local non-governmental organizations, was active in facilitating the development of an organized voice for people living on social assistance. As well, the CODA sponsored conference on workfare provided a forum in which social assistance recipients were able to proclaim that they don't lack a work ethic – they lack jobs. However, the Women in Business participants were not actively involved in either of these initiatives. In relation to this, the agency director commented that the organization might be becoming more conservative, as a result of increased funding and more volunteers from the business sector.

CODA Summary

The Women in Business program provided by CODA is highly valued by participants. Program components address the interests and needs of participants and are well designed. Staff are knowledgeable, skilled in teaching, and genuinely concerned about participants. Participants bring significant barriers and the program is particularly adept at dealing with the obstacles that the women face.

227

The program might be improved by having more women on review committees, exploring the possibility of Women in Business Lending Circles, and heightening organizational commitment to women in poverty. More critical, however, is the need for funding to permit further program operation.

Clearly, the Women in Business program provides quality training, advice, and support, that are seen as effective and important by women seeking to provide for themselves and their families through the development of their own enterprises. Outcomes at the collective level, however, did not emerge in this context where there was no purposeful intent to promote them.

SERNAM's Women and Micro-enterprise Program: Government Example in Chile

The Women and Micro-enterprise program of SERNAM, Chile's Servicio Nacional de la Mujer (National Women's Service), was the government case example in Chile. The case study description includes introductory information, a description of the context, program strengths, suggestions for improvement, and program outcomes.

Introduction

Background material and information about the study method are provided by way of introduction.

Program description.

The Women and Micro-enterprise program was formally known as the "Programa de Capacitación en Gestión de Microempresas con perspectiva de género para mujeres emprendedoras" / (Training Program in the Development of Micro-enterprises with a gender perspective for women entrepreneurs). It was a pilot program of SERNAM, with financial support from the European Union. The program details and materials were

developed in 1994 by SUR Profesionales and FASIC (SUR-FASIC), who, with SUR's expertise in micro-enterprise development, and FASIC's experience in working with women, won the call for proposals from SERNAM. It was delivered during 1995 and 1996 to 440 women in Regions IX, X, XI, and XII (the four southernmost regions of Chile), through a number of local non-governmental organizations.

In Region X, the area studied in this case example, SUR-FASIC subcontracted with FUNDESVAL in Valdivia, Agraria Los Lagos in Puerto Montt, and with Obispado de Ancud on the island of Chiloé. FUNDESVAL ran two courses in Valdivia. Agraria ran courses in Maullín, Pargua, Purranque, Osorno, and Puerto Montt. Obispado ran one course in Ancud. The large number of local service providers and course sites was particular to Region X because of its size and diversity.

The local service providers were selected because of their ability to work from the perspective of gender, in addition to their experience with micro-enterprise development. Each, however, had a unique background and perspective. FUNDESVAL (Fundación de Desarrollo de Valdivia / Valdivia Development Foundation) has a lengthy experience in working with the urban poor, including those living in extreme poverty – exemplified in their ten years of work with a group developing community gardens. As well, FUNDESVAL is very clear in its objective of fostering autonomy in the groups it assists. For Agraria, whose work initially was solely agricultural and then began to encompass non-agricultural (but still rural) activities, the inclusion of urban enterprises within the Women and Micro-enterprise program was a new development. Their focus remains constant, however, on assisting people with limited resources who have the potential for self-employment. Agraria doesn't provide assistance to people in extreme poverty and

229

without productive potential; it sees that as the role of the social organizations. The third service provider, Obispado de Ancud, was no longer functioning at the time of the study so it was not included.

The program was structured such that there was a program coordinator, employed by SERNAM, present in each of the Regions, to provide supervision and support to the local service delivery agents. SUR-FASIC provided two weeks of intensive training in Santiago for the trainers from the local agencies (which some of the SERNAM program co-ordinators attended as well). Each of the service providers, throughout the four regions, began by running one pilot course, after which SUR-FASIC convened a joint meeting with all providers in order to refine the program methods.

In Region X, the pilot courses were in Valdivia (FUNDESVAL), Maullín (Agraria) and Ancud (Obispado). After the pilots, FUNDESVAL ran a second course in Valdivia; Agraria ran two in parallel in Purranque and Pargua, then one in Osorno, followed by one in Puerto Montt; and Obispado did not proceed. Thus in Region X, eight courses were offered to an average of 20 women each – a large portion of the 440 total participants.

The program, as described by SUR-FASIC in their response to SERNAM's request for proposals, was envisioned as comprising three main components – the training course, the availability of credit and the provision of follow-up. The course content consisted of twelve modules delivered over 96 hours plus 6 two-hour workshops. So it was 96 + 12 or 108 hours in total, delivered over a 3 ½ month period. Usually, the women met for about eight hours per week according to a schedule that the women in each group established. This left them time to carry our their course work – doing market

230

research, developing their project plan, etc. as well as for their other responsibilities – for some, managing their businesses that were already in operation. By March 1997, some participants from the pilot courses in early 1995 had their businesses well under way. The last course (the one offered in Puerto Montt) concluded in January of 1997 and some of those participants, in March of 1997, were still awaiting decisions on their applications for credit. Follow-up was happening through other funding in the local organizations.

Although the Women and Micro-enterprise program was intended as a pilot program, the government, in the meantime, has made a decision that FOSIS (Fondo de Solidaridad e Inversión Social / Foundation for Social Investment and Solidarity) within the Ministry of Planning has the more appropriate responsibility for assisting enterprise development. FOSIS doesn't approach this activity from a gender perspective. The credit provisions and follow-up for the women who participated in the Women and Micro-enterprise pilot program were not directly affected by this decision; however no subsequent courses were offered for other women providing for women-only enrolment, substantial time allotment for coverage of course material, and a focus on women's special issues.

Study method.

The study of SERNAM's Women and Micro-enterprise program was undertaken in March of 1997. The study used the qualitative methods of interview, observation, and focus group. Contacts included staff of SERNAM (Santiago and Region X), SUR Profesionales, FUNDESVAL, and Agraria, as well as program participants in (and around) Valdivia, Puerto Montt, Maullín, Ancud, and Pargua. Data was gathered from 15

231

events in total. Further details are provided in the methodology section of this dissertation.

The preliminary findings were shared with all study participants as a means of checking back with them to confirm the accuracy of my understanding of their comments. Nine responses were received and only three minor amendments to the description were necessary. The sharing of the preliminary findings was also intended to reflect my appreciation for the time that the study participants gave to me, with the hope that this document would be of some value to them as a formative evaluation.

I found the overall perception of the Women and Micro-enterprise program to be highly positive. It was commonly described in superlatives, e.g.: "Fue superbueno" / (It was extremely good), and criticism was difficult to find.

Context

An earlier section of this dissertation provides a full description of the political and economic context of women's employment initiatives in Chile, complete with relevant citations from recent articles and studies. However, that description is greatly enriched by the comments, stories and opinions shared with me during this case study.

From the perspective of the SERNAM study participants, the context of employment programs for women in Chile poses many challenges. The most striking of these are the pervasive poverty and the culture of machismo. In addition, there are related participant characteristics, such as problems of affordability, distance from the course location, limited education and timidity, which present formidable obstacles to the women's success. However, the women's strong desire to succeed leads to significant accomplishments in spite of the challenges.

232

Political, economic, and social challenges from SERNAM's perspective.

The blatant reality of the women's poverty was underscored in their adamant need to sell their products "or otherwise ... remain poor". The poverty was described as being perpetuated by the economic system; a situation with both a rural crisis and a resultant urban crisis with numerous unskilled migrants living marginally on the outskirts of the cities; a neo-liberal economic context where employment will always be scarce and where selling is fiercely competitive (especially for small and micro businesses), where government services such as health care are minimal, and where social problems abound.

The culture of machismo was described as a very serious obstacle to many women in Chile. In many households women are subjugated to their husbands who make all of the decisions, control the money, and consider themselves intellectually superior. For many women, simply to begin attending an employment program means she must obtain her husband's permission to go out, get her housework done before she leaves, and arrange for the care of her children. The problem of family violence is pervasive. Many of the women interviewed had been abused by their husbands and one of the service providers told me of a participant whose husband had recently shot and wounded her and then killed himself. For the service providers, this means: "When we ask women to attend a meeting here, we have to think about what problem we are creating for this woman with her husband". Given the neo-liberal economic context of low social investment by government, there are almost no social resources to help women leave an abusive situation without risking hunger for her children.

In this context of pervasive poverty and culture of machismo, the limitations of employment programs become apparent. Although employment programs are part of the

solution (particularly in alleviating extreme poverty), many other components are needed: "Employment is a part of the meal, but the meal needs four dishes including a nutritious soup". Ironically, I was told, there was more happening with women and micro-enterprises in the 80's during the military dictatorship, when many women's micro-enterprises were fostered by non-governmental organizations, with the dual objectives of increasing income and increasing political and social solidarity. Foreign funding is waning now that the composite economic indicators for Chile appear so positive.

Participant barriers.

The realities that the participants bring to the context are highly related to the socio-economic realities of poverty and machismo. Problems of affordability, distance from the course site, limited education, and timidity are, similarly, challenges to the women's participation and success in employment programs.

Affordability is a serious barrier for low-income women in a context where there is no training allowance. Many could not afford the time away from generating income to meet their immediate survival needs. The additional cost of transportation was a hardship for many who attended.

Location is a second barrier for many. For example, many women attending the course in Valdivia had a two hour bus ride to get to the course, which in addition to taking care of their housework and child care arrangements, meant they had to get up at 5:00 a.m. Women from Ancud who had to travel by bus and ferry to Pargua got soaked and depressed during the rainy winter session. One woman told me she wouldn't have dropped out of the program had it been offered in her town; another was happy it was

held in her village, because it would have been impossible for her to take the course in the city.

Limited education meant many women didn't meet the pre-requisites for entry into the program. Even amongst those who were admitted, there were many examples of women who didn't have much schooling (such as one woman, who grew up in the country, who only had four years) and this made the math and accounting component of the program very difficult for them.

Timidity was a characteristic, which many women brought to the program, that presented a challenge to their participation and success. It was spoken of frequently by both service providers and program participants. It was often manifested in the women's initial difficulty in speaking up in the groups and seemed to be related to lack of social experience, particularly since marriage. It also emerged as self-doubts about their ability to learn in the course and about their ability to succeed in their enterprise.

<u>Participant strengths.</u>

Participant strengths, however, were more impressive than the barriers. Most inspiring is the women's will to succeed at this. As one participant spontaneously told me, at the end of a focus group, "There are three important ingredients for a woman's success in a micro-enterprise: 'Ganas y ganas y ganas'" (by which she meant – the desire, will or conviction).

<u>Program Strengths</u>

The program strengths were apparent in its main components and in a number of additional inputs. The overall program was described as very good by service providers and participants alike. Service providers saw it as one of the best programs run and

235

participants saw it as important for women, helping them to advance, and as a rich and beneficial experience.

Main program components.

The main program components, as described in the SUR-FASIC proposal for the Women and Micro-enterprise program, were the training curricula, the availability of credit, and the suggested provision of follow-up.

Training curriculum. The training curriculum was comprised of a well-regarded blend of enterprise development and personal development including the issue of gender. The printed materials distributed to participants covered the various curricula topics and were considered very good, very helpful for their work. Service providers also found the resource material to be very useful and valued the flexibility granted with respect to its use as well.

Participants spoke highly of the enterprise development components – "everything they taught us about developing a business was very good". This was important to many of the women because they hadn't had an opportunity for training and the course helped them to see themselves in charge of their business – carrying out all of the functions.

For many of the participants, the accounting component provided the greatest challenge since they didn't have a strong background in mathematics. They spoke with pride about being able to master the concepts in order to carry out the important accounting activities in their businesses. The accounting functions they related as important included estimating costs, setting prices (in relation to local prices and quality

differences), and managing financial transactions (expenditures, revenue, banking procedures, etc.).

Another strength of the enterprise development curricula, from the women's perspective, was the module on marketing. This learning in relation to advertising and selling the product was frequently named by participants as one of the most important parts of the program. Similarly, production in all of its aspects – cultivating or manufacturing the product, was emphasized as foundational by several participants. And related to production, for those participants who are producing collectively, the course content about organizational development was instrumental to the progress of their groups. Legal information was also helpful in terms of incorporation and in terms of women's rights. A review panel, composed of specifically selected people who were knowledgeable in the women's business area, evaluated each project in a manner that provided a helpful learning experience as well.

The personal development portion of the curricula was also highly valued. Although many participants emphasized enterprise development components as most valuable to them, many others stressed the importance for them of the personal development. The material on interpersonal skills and communication was cited, by participants, as helping them in their enterprise and in their personal relationships including substantial marriage improvements. The part about self-esteem was described as very good and especially useful to the many women who were initially timid from limited experience outside of the home. Participants developed confidence in setting goals and making decisions, learning "that what we do will be fruitful in the future, that what we believe in – is what will be".

The gender theme in the Women and Micro-enterprise program is described by service providers as unique among government funded programs (it is ignored in the mixed-group programs of shorter duration that are offered by FOSIS) and it is important in terms of outcomes. Participants spoke of how, through the program: "One learns to value oneself; to think of things from the perspective of gender, as a person and not simply a housewife; to believe that all have opportunities". Assertiveness training and communication skills helped the participants act on their feminist principles: "I stood firm, saying I also need to do things, not just serve; I was ready for other work and we talked about it, and he changed". Women cited positive changes, after their discussion of gender issues in the program, in the sharing of responsibilities in the family and in a trade union composed of men and women.

Although many service providers and participants expressed concerns that the program duration was too short, one service provider disagreed, suggesting that it is fine for a first stage and doesn't risk over-saturating women who are unaccustomed to attending classes.

Credit. Credit was made available to participants who completed the program and developed a sound business plan, through the financial resources of SUR-FASIC and the Development Bank of Chile. As one participant stated, "It helped make the projects into a reality – because ideas without money to implement them are just thoughts".

Examples of uses of credit that were described to me included the purchase of stoves to make preserves and to make cookies, machines to equip a laundry, and materials to build and operate a greenhouse. The women interviewed described with pride their confidence in being able to complete their loan payments promptly at the end

of the first year. A few other participants were still awaiting decisions regarding their credit applications – meat curing and vending, and cultivation of sea products.

Service providers confirmed that participants are repaying their loans. Participant comments underscored the necessity of this program component, for example: "That was the only way I could have done it" and "We need the money in order to proceed – I'm still waiting to hear if my application for credit has been approved".

Follow-up. Although follow-up was the third major component of the program proposal as suggested by SUR-FASIC, it was not included in the SERNAM approval for the program because of lack of government funding. Follow-up is being done, however, by both Agraria and FUNDESVAL (through separate project funding from FOSIS) reflecting their belief that continuity and longer-term involvement is essential to the success of such ventures.

Agraria is providing ongoing assistance to a group of women market gardeners who are selling their produce through a joint venture – the Comercialización de Hortalizas (Marketing of Vegetables). Staff with professional training in agriculture provide technical advice (both in the group meetings and in individual site visits) as well as organizational assistance.

FUNDESVAL works from more of a community development philosophy, providing consultation and assistance when requested, to the Asociación de Microempresarias de Valdivia (Association of Women Micro-entrepreneurs of Valdivia /AMEVAL) which formed as a result of the Women and Micro-enterprise program. The group is separate and autonomous and as their president described, "FUNDESVAL has

provided us meeting space like this, without needing to pay rent; and they provided us valuable training as micro-entrepreneurs; and when we ask for help, they help us."

Additional inputs.

Further to the main program components (the training curricula, the availability of credit, and the provision of follow-up), there were additional inputs that were seen as important to the program. Some of these were planned by the program developers (SERNAM and SUR-FASIC) and others were added at the initiative of the service providers. Amongst the additional inputs that were pre-planned there was: assistance from the developers, various aspects of the nature of the program design, components of the program related to process rather than content, staff features, and additional assistance.

The assistance from the program developers was highly valued by the service providers. SERNAM had a staff presence in each Regional office who, in addition to the usual supervisory responsibilities, provided concrete and practical assistance to the service providers with operational needs. SUR-FASIC provided 15 days of training for staff of the provider agencies (as well as SERNAM regional co-ordinators) prior to program commencement and this was found to be very helpful, particularly in terms of the gender theme. The resource manuals prepared by SUR-FASIC and the flexibility in their use was mentioned earlier. As well, SERNAM and SUR-FASIC hosted a joint meeting with all of the local provider agencies, after the pilot courses were run, to make refinements to the program as a result of the initial experience.

The program design stipulated prerequisites and a selection process. Written language skills as well as basic mathematics skills were required in order to manage the

240

enterprise development curricula. For most, but not all of the locations, interest exceeded available spaces and the best suited applicants entered the program. Although this meant that the program was not accessible for all interested women, and perhaps excluded some of the neediest women, it did assure that participation levels and successful completion rates were very high. In specific situations, where participants' literacy skills were weak, support was provided by staff and fostered within the group and help from family members was encouraged with positive results.

Another central aspect of the program was its participatory nature. This respected the principles of adult education and promoted the development of responsible decision-making and self-confidence that were key objectives of the course. At the outset, the participants determined the days and the hours that their class would meet for the 12 hours each week. Throughout the program, the facilitators continued to ask participants what would be helpful and these requirements were built into the program. For example, there were five women in the Pargua course who sell empañadas to the bus passengers at the ferry dock to Chiloé and it is prohibited to sell food on the street unless you meet the food care requirements of the Health Service; therefore, these women were encouraged to invite the local director of the Health Service to attend a session of the course, which led to the improvement of their product quality and to the legalization and stabilization of the enterprise for their full organization of nearly 30 women.

There were also numerous helpful components of the program related to process (the supportive dimension) rather than content. Participants spoke of the camaraderie and the peer support – the opportunities to talk over coffee, to share concerns between women, and to see that: "Yo no soy la unica" (I'm not the only one). In Valdivia, where

241

two successive courses were offered at the same location, the power of this peer support dynamic was harnessed in a particularly innovative manner. Women from the first course came to share their experiences with the women beginning the second course and, as women who had been 'in the same boat', were able to effectively dissipate their peers' initial doubts about their potential to succeed in their endeavours.

Another exceptional process-related feature of the program was the manner in which the whole family was integrated. The enterprise is viewed as needing the commitment of the whole family (which was frequently not present initially) and the course activities fostered the development of communication skills, problem solving skills and peer support toward this objective. Participants were encouraged to share course materials with family members and to involve family members in the homework assignments. At the end of the course, a graduation ceremony was held and invitations were extended to families – spouses, children, and parents, as well as local dignitaries such as the mayor, furthering the valuation of and commitment to the micro-enterprise. The results were exemplified in a woman with limited educational background whose husband helped her with the math and is now her business partner, women in a fishing community whose husbands now share in household responsibilities and see their wives as equal partners in the fish and seafood industry, plus a formerly controlling husband who now respects his wife's abilities and helps in her greenhouse enterprise.

Many positive staff features also benefited the program. In particular, the support provided by staff was extolled by many participants. Extra help with mathematics was provided to participants who were having difficulty during the course. Personal support was provided in the group and participants felt that the facilitators were genuinely

concerned about how they were doing, and personal support was provided individually when participants were having self-doubts. Subsequent to the course, assistance with enterprise questions has been provided through individual site visits, such as to greenhouses, and through responsiveness to participant phone calls and office visits. In addition, staff commitment to participants was very clear and noted by SERNAM as well. Facilitators recognized the importance of group skills – the ability to listen to the women, to be tolerant and respectful. Participants felt that the teaching style was good – that the facilitators explained things well, so that the whole group understood. One of the service providers commented on the effectiveness of role specificity – having one trainer with more of the social perspective for the gender and personal development portion and another with more of a technical perspective for the enterprise development part; but, she emphasized, "the technical person must also have a social vision".

Additional assistance was provided in terms of linkages and scholarships. Linkages included other examples of food producers who were connected with resource people to obtain information from Health Services or technical training from SERCOTEC in order to formalize their enterprise or make a decision to alter it. Guest presenters provided useful information about women's rights, social services, credit providers etc. for future resource needs. In Puerto Montt, the coordinator of the municipal women's office was linked with the group and as a result invited the participants to show their products at the fair, resulting in good publicity for the women. In addition, scholarships were provided to the participants at completion of the program to provide encouragement and assistance in starting their businesses.

The key additional inputs, that were provided at the initiative of the service providers, were the follow-up provided by both Agraria and FUNDESVAL, described above as a main component of the initial program design proposed by SUR-FASIC, and the child care provided by FUNDESVAL. FUNDESVAL noted that many women who are interested in attending their programs are unable to attend because of child care concerns, so they talked with the women and developed on-site child care. For the women this not only made attendance more feasible, but also allowed them to concentrate better during the course – secure in the knowledge that their children were close at hand and well cared for.

Opportunities for Improvement

Although the comments about the program were overwhelmingly positive, some opportunities for improvement were identified. A few problems were found and several constructive suggestions were made.

The most commonly identified problem was that the program felt rushed – "muy puntual" (very punctual). Several participants said it was a lot of information in a short period of time: "sometimes, it was – read, write, read, write, listen, write, read, write" and that more time to study and practice the concepts would have been helpful. Others emphasized the need for more time for the personal development part – "this is the part that I believe is extremely important as a woman; you can have good ideas, but if you are fearful, it will affect the results; self-esteem is so important, you need time for this theme". One of the service providers dealt with this issue, in part, by extending the proposed course time of 108 hours to approximately 140 hours; but still felt more time was needed for participants to integrate the material.

A related problem was that follow-up was not a part of the program as approved by SERNAM. At the end of the course, many of the women were still in the process of applying for credit. Without the initiative of the service providers to offer individual encouragement and advice or to facilitate an ongoing peer group, many participants may not have overcome difficulties in the initial stages of forming their enterprises.

The manuals, although generally praised, were found to be a bit too sophisticated in their presentation of financial material. Simpler wording and familiar examples from a domestic budget would have been an easier introduction for participants.

Suggestions related to the problem areas identified as well as to other ideas. Understandably, the most common suggestion was for follow-up. Participants said, "What we need is more opportunities to talk together ... it would be good to know how they carried things out ... I'd like to talk about my concerns here." Service providers suggested that follow-up need not be costly – perhaps one event or meeting every two months; but that it is important "to continue the learning and to ensure its permanence".

Suggestions were made to continue the gender theme in women-specific micro-enterprise development programs. The current situation is that the government, although valuing training to promote economic sustainability, hasn't accepted that women have gender specific training needs. Thus the government has transferred responsibility for all micro-enterprise programs to FOSIS (the Foundation for Social Investment and Solidarity, within the Ministry of Planning). The enterprise development programs are now integrated (both men and women in the same courses) and are for much shorter duration. Many saw this direction as regrettable, believing the blend with the gender

perspective to be one of the best things about this micro-enterprise program and wanting more knowledge and exercises to work with this theme.

Integration of family members was one of the strengths of the program, however, suggestions were made to proceed further with this practice "for them to value the enterprise and to want to help; if they don't help, there will be problems – if they understand that they are needed it will be better". Including family members in parts of the program or in a follow-up were suggestions made with particular reference to difficulties some women were experiencing in resolving problems with their husbands. It was also noted that social policy changes are needed at a very fundamental level to deal with the problem of discrimination faced by women in Chile:

> Other changes need to happen at the government level and others in the education system with respect to the relationships in the nuclear family. Now, frequently, if a woman's microenterprise is successful and her income becomes higher than her husband's does, the husband won't accept this and she will have to give up the enterprise. These are difficult problems of the culture of machismo. Changes larger than the program are needed to address these.

The problem of distance for participants was discussed as a challenge presented by the context. Unsurprisingly, many participants suggested that: "It would help to hold the course in our own town ... to hold more courses in rural sectors ... and also in the city, in the marginal neighbourhoods were there is much poverty".

Other suggestions that were mentioned once each are also noted. More time for personal development material on self-esteem and gender was suggested as well as having someone with psychological training available to talk to about family problems and for personal guidance. A suggestion was made for better co-ordination among

organizations and a related suggestion regarding simplifying access to information about potential financing organizations.

All of these suggestions were made in the context of comments that were overwhelmingly positive with regard to their evaluation of the program.

Outcomes

The Women and Micro-enterprise program resulted in outcomes at three different levels – individual, family, and collective.

Individual level.

Individual changes in participants were described by service providers and by the women themselves. Service providers described the timidity of many of the women at the time they entered the program and the improved self-esteem and confidence by the end of the program when they were presenting their business plans to the group:

> Now they are women with clear ideas, with conviction, belief in their
> ability to achieve what they set out to do. Before we began the course,
> they couldn't speak up, they didn't have the ability, and they were afraid.
> Now they have changed, they speak up, they stand firm, and are achieving
> various things.

One participant, who exemplifies this individual benefit, described her realization early in the course that her initial plan of expanding her candy-making activities would not provide a very steady income, and she used the course to explore the feasibility of a laundry, obtained credit through the program, and has a very successful business. She acknowledges the role of the program: "This was a good experience for me – it helped me to be able to do this – I am more well-spoken now – I realize I have a lot of potential … now I have the possibility of considering other options".

There were other stories of women who obtained technical assistance and credit to expand and formalize their food production enterprises. And two stories were described to me of women who were able to leave abusive relationships and establish their own independent businesses after the program – one an older woman who became aware of her own rights and abilities during the course, and the other a mother with three children whose business is providing income to manage all of the household costs. Many other participants described the program as a very rich and successful experience.

Family level.

Positive family outcomes occurred in numerous situations. Service providers described the benefits to the whole nuclear family of the mothers' involvement in classes: "Because they were studying as well, they understood and valued more the school work that their children were doing" and "Children and spouses helped with the [women's] homework and learned". As well, service providers noted changes in family relationships. In addition to the two women who left abusive relationships, there were other stories of women whose relationships with their husbands have improved – the violence has ended, communication has improved, the women are participating in decisions and "standing firm" about their rights.

The participant, whose family change exemplifies this positive outcome, described her husband and their relationship as "distinctly different" since her participation in the program. Because of his former perspective on the role of women, she had been isolated at home and described their relationship as bad. But since the course:

> I explain what I am doing, so that he understands too ... my opinions carry
> more importance ... It's very different now – because of his change in
> attitude, I am taking other courses and he is okay with my going out ...
> when I go out to my classes, he takes care of our daughter ... And he is

happier too, because I am doing things and bringing in income. He's very different from before, he's home more now, a 100% change from before ... In general, the program was very good. But for me, it was good for a mountain of things – the whole family.

Although her husband has his own small business and her daughter is still in school, both contribute considerable hours of work to the micro-enterprise that she started as a result of the program.

Other participants spoke of the improved communication and relationships within the family and emphasized the value of this for the success of the micro-enterprise: "When one begins to grow in confidence as a person, this is transmitted in the communication with one's spouse and one's children. And it's very important that your family helps in what you are trying to do. Because there are impacts or costs for the family."

Still others emphasized the economic benefit of their enterprise for the whole family:

> Now at least I can consider things for my children which interest me that weren't possible before – things, school, etc. and I can get things for the house as well that help. I can get things for the children so they can study better and they will go further.

> My business has been very helpful for the whole family, including my daughter whose secondary school costs I can now cover.

> I was doing some gardening and now I have a greenhouse, with house plants and ornamental plants, flowers, vegetables – about 500 varieties. This enterprise has been a great help for my family.

> I have a clothing repair shop. I do these, not only because I like to, but also out of necessity. I have been separated for two months now and I have a small child. What I do is very professional and it provides me with an income.

Many families were transformed, relationships with children changed as well, and all members were incorporated into the enterprise.

Collective level.

Collective outcomes were not an overt objective of the Chilean government in initiating the Women and Micro-enterprise program, but they were encouraged by the non-governmental organizations delivering the program at the local level. Examples include in-course material on organizational development for participants who worked in group endeavours as well as follow-up facilitation of a women micro-entrepreneurs association.

The in-course organizational support was sometimes offered to participants who during the program decided to form joint endeavours, and sometimes was offered to participants who were representatives of larger groups. An interesting example of women developing joint endeavours occurred in Osorno, where many of the participants had limited schooling and in helping each other through the difficult math and written material formed strong group relationships; they continued to build on their complementary abilities by developing joint projects during the course, which they went on to implement. Another exciting development occurred in the Pargua program, where two fisherwomen from Chiloé decided during the course to expand their idea of cultivating sea products to include another two dozen fisherwomen in their community and, with ongoing support during the course, they organized their group as a trade union.

The other variation of support during the course to collective enterprise development was the provision of training to one or two representatives of an existing group, such as the association of skill instructors in Puerto Montt and the group of

250

empañada vendors at the port in Pargua. Where such a large group existed, the service providers preferred to work with only one or two, "in order to create more interest within the group through the diversity and in order to get the benefits to the most participants possible".

Follow-up facilitation of the group of women micro-entrepreneurs is occurring in Valdivia. One of the program participants from Valdivia attended a conference in Santiago, organized by SERNAM, where "each representative from the various locations in which the course was running brought along the experience of her group – each micro-enterprise, each type of work that was being done". There, the Valdivia representative learned that in Santiago women had already formed as a group of micro-entrepreneurs and she heard the idea "for other Regions to also form similar groups, and make a larger umbrella organization – to obtain agreements, some assistance, credit, at least to obtain help to advance what is being learned". She brought the idea back to Valdivia and when the second group finished their course they talked with graduates of the first course about their need to continue meeting. They invited other women entrepreneurs who had not been in the course and together they formed the Association of Women Micro-entrepreneurs of Valdivia (La Asociación de Microempresarias de Valdivia / AMEVAL). The group has its own board of directors and constitution, they have organized training for their members who weren't in the Women and Micro-enterprise program, and they have successfully lobbied the municipality for public space and a permit to market their products. As described in the earlier section on follow-up, FUNDESVAL provides space and assistance when requested in order to foster the autonomous development of the group.

251

The collective outcomes have sometimes been in the form of community involvement, sometimes in the form of enterprise development, in the form of group power, or of political involvement.

Community involvement activities were encouraged during the courses as women invited a journalist in Purranque to publicize their activities, and expositions were organized at the graduation ceremony in Purranque and during the fair in Puerto Montt – Semana Puerto Monttaña. Ongoing effects are evident in the list of community involvements of graduates of the Pargua course:

> There are some who work in the youth centre, some teach catechism at the church, some participate on the health committee, others of us are involved in the group of small farmers, others with the group of traveling vendors, some at the school, and one on the fisherman's committee – she's the secretary – we are very active.

Most commonly the collective outcome has been in the form of developing the enterprises. Examples of this were the formation of joint endeavours to blend complementary skills and the formalization of structures in order to make good business decisions. The Chiloé fisherwomen's group – Asociación Gremial de Mujeres Pescadoras Artesanales y Cultivadoras del Mar (Trade Union of Women Fishers and Sea Cultivators – CULTIMAR) was formed to generate more income by working collectively and they replicated some of the program training for their members. AMEVAL, similarly, formed to work collectively to address their common needs such as further training and a means of selling their products – so they don't remain poor, as well as to provide ongoing encouragement to each other.

Group power was another part of the rationale for forming the collectives. CULTIMAR, for example, recognized the greater strength in larger numbers and in an

organized trade union, and the course helped them with information on organization and legalization. The instructors group in Puerto Montt (Agrupación de Monitoras de Puerto Montt) was formed, in advance of the program, to strengthen their position as instructors since they are not recognized as a profession and the remuneration is very low; and, again the program provided useful information to further their organizational development. AMEVAL exercised their strength in numbers in their petition to the municipality and their audience with the mayor, which resulted in the approval of space to exhibit their products without charge. A group of a dozen women producers has formed in Pargua (called Las Camelias – Pargua) from a core group of seven who were in the Women and Micro-enterprise program and they have been successful in obtaining further skill training through PRODEMU (Programa para Desarrollo de la Mujer / Development Program for Women).

Group political influence, was only seen in the one example – AMEVAL's petition at the municipal level. AMEVAL had the numbers to warrant the attention of municipal officials as well as all of the organizational legitimacy and required documentation for their space and permit request. This is a pioneering effort that has achieved an impressive level of credibility in a very short time period. I was told that it is exactly this area of marketing that is the classic problem for this type of micro-enterprise. Although AMEVAL claimed to have no political motivations, the local agency that provided their courses indicated to me that it was necessary to have political objectives since it is the pressure at the political, social and cultural level from organizations such as this that provides some hope for addressing the broader issues related to poverty. Higher level influence was discussed at the national meeting with representative participants

regarding the potential for an umbrella organization to act on behalf of micro-entrepreneurs should MERCOSUR policies endanger their well-being. At this early stage, with the final course having finished only two months before the interviews, further political accomplishments are perhaps yet to be seen.

SERNAM Summary

The strengths and limitations of the program were reviewed in earlier sections, but a few further comments are offered in summary.

The obvious strengths of the program are abundantly clear in the three levels of outcomes: individual, family, and collective. At the individual and family level, there are economic and psycho-social benefits. At the collective level, in addition to economic and psycho-social benefits, there are community and socio-political contributions.

The limitations of the program lie not in how it was operationalized, but rather in what it is capable of accomplishing. There are problems of access and affordability in a context where the poor often cannot afford the time or the cost of participating in the program, and where the timeframe of the program demands minimum educational levels for participants to manage the material – hence the program excluded the poorest and neediest women in Chile. Lack of government funding for follow-up meant that women would have gone unsupported during the critical early implementation stages of their enterprise, had it not been for the commitment of the service providers to find creative measures to carry this out. It is similarly regrettable that a pilot program, which seems to show such benefits from the women-specific training, is not being continued. The greatest limitation of the program is that aptly described by one of the service providers – employment programs can help with the problem of extreme poverty, but they cannot

resolve the full problem of poverty; broader policy changes addressing health care, education, gender equality and social problems are needed along with employment policies and programs to address the pervasive problem of poverty.

Prisma's Artisan Development Program: Non-Governmental Example in Chile

The Prisma artisan development program, operated in the Chilean capital of Santiago, is the non-government case example in Chile. The description of case findings includes introductory material, a description of the context, program strengths, challenges, and outcomes. As well, an addendum with additional information specifically about Prisma, from other research and literature is included.

Introduction

This introduction provides a program description and information about the study method.

Program description.

Prisma de los Andes (Prism of the Andes / Prisma) is a program helping women to develop artisan skills and micro-enterprises. The program forms part of a larger foundation known as Fundación Cristo Vive (Christ Lives Foundation). The foundation is a non-governmental organization connected with the Catholic Church that, under the leadership of Sister Karoline Mayer, has been active in helping the poor in Santiago since the early 1970's. In addition to Prisma, the foundation's programs include child care, youth programs, and health services. The history of Prisma (within the foundation then known as 'MISSIO') and findings gleaned from earlier studies about it are described in an addendum to this chapter.

255

Prisma consists of the Centro de Capacitación para Autogestión (Self-Employment Training Centre) and the Comercializadora para Productos Artesanales (Marketing Agency for Artisan Products). As well, there are many independent artisan workshops that are closely affiliated with Prisma, which are the product of Prisma's training activities in the neighbourhoods and more recent training classes.

The Prisma program is located in central Santiago, separate from the cluster of foundation programs in the Recoleta neighbourhood parochial buildings. It is in a beautiful old *casona* – a large house of the former aristocracy, built around two open courtyards with palm trees and benches. The first floor of this facility houses the classrooms of the Training Centre; the design and display rooms, supply room and shipping room of the Marketing Agency; as well as a kitchen / lunch room and shared staff offices. The second floor provides rooms for several of the affiliated workshops – most commonly those that are not neighbourhood-based and that have members from diverse parts of the city.

The Training Centre provides courses in artisan skills, enterprise management, and personal development through a six-semester program offered over three years. Although current enrolment has been kept low, in keeping with decreased product demand, there is capacity to admit 100 new participants each semester. This capacity has allowed for natural attrition down to 60 participants, which usually became about 40 participants in the second semester and around 20 to 25 in each of the following semesters and at graduation. It is recognized that many women attend in order to gain the basic learning offered in the first semesters and to use this learning in other employment; thus, early leaving is not considered a negative outcome. Those who finish the three-year

program, as a graduating class, generally form a new autonomous, but affiliated, artisan workshop.

The Marketing Agency provides a service to the workshops through bulk purchasing of supplies, designing and developing products, advertising, receiving and distributing orders, exercising quality control, and shipping products. It was created after the initial autonomous organizations, that the women formed, encountered formidable barriers in obtaining credit. With the assistance of volunteers from France, the Marketing Agency has recently released a catalogue to promote the artisan products sold internationally under the Prisma label.

Affiliated artisan workshops have been formed in Santiago ever since the early work through the Pro Peace Committee and the foundation (then called Fundación Missio), initially with women whose family members had been killed or disappeared as a result of the military coup in 1973. Valentina Bone, then an art professor whose contract with the university was not renewed by the military government and later to become the central figure in the development of Prisma, was sought out for this task. She developed the process of creating arpilleras (wall hangings in a folk art style made of appliquéd fabrics and embroidery) to help the women deal with their anguish by telling their stories in folk art appliqué, to help the women generate essential income to support their families, and (by marketing the arpilleras abroad) to inform the international community about the crisis in Chile. Other workshops formed in poor neighbourhoods, especially during the economic hardship of the early 1980's, as women approached the Church for food and, as well as receiving food, were given wool to knit, opportunities for skill training, and assistance in forming autonomous workshops. Some of the developments of

that era were described by Clarisa Hardy (1984) in her study of the artisan workshops of Conchali. Workshops have since been formed as Training Centre classmates graduate. In the interim, many of the earlier workshops grew to over one hundred members and have subdivided to simplify management. Currently, there are about 20 affiliated workshops.

The overall objectives of Prisma are stated in terms of outcomes for participants:

- That you can contribute to the economy, administration, and personal relations of your household.

- That you discover all that you are capable of doing.

- That you create a space of friendship, solidarity, and happiness.

Study method.

The study of Prisma's artisan development program was undertaken in April of 1997. The study used the qualitative methods of interview, observation, and participant-observation. Contacts included staff of Prisma, current students and members of affiliated workshops. Data was gathered from 13 events in total. Further details are provided in the methodology section of this dissertation.

The preliminary findings were shared with all study participants as a means of checking back with them to confirm the accuracy of my understanding of their comments. Subsequent telephone conversations, as well as messages from a colleague in Chile during the fall of 1997, indicated that the descriptions were accurate; the only change from the initial document resulted from Valentina's request that I not include her most personal information. My sharing of the preliminary findings was also intended to reflect my appreciation for the time that the study participants gave to me, with the hope that the document might be of some value to them.

258

Overall perceptions of the program are very positive with frequent reference to

the commitment of the staff to the women. Criticisms relate primarily to the impact of the

economic context.

Context

An earlier section of this dissertation includes a full description of the political,

economic and social context of women's employment initiatives in Chile, complete with

relevant citations from recent articles and studies. However, that description is greatly

enriched by the comments, stories, and opinions shared with me during this study.

The context of women's employment initiatives in Chile, as described to me by

members of the Prisma community, includes challenges that are at the political, economic

and social level, as well as barriers facing participants at the individual level.

Political, economic and social challenges from Prisma's perspective.

The political reality of the military coup in 1973 was described to me as the initial

reason for the program, since the creation of the arpilleras helped the women deal with

the anguish of losing husbands and children and helped the international community

become aware of the assassinations and disappearances taking place. Continuing into the

1980's, women reported that the repression of the military dictatorship resulted in the loss

of life and/or livelihood, for those who had supported the former socialist government

and for those (such as human rights workers) who were critical of the new dictatorship.

Since 1990, even though Chile has returned to a democratically elected government, the

former regime continues to exercise considerable power ensuring the continuation of a

neo-liberal economic strategy that favours low taxation of the wealthy and limited

resources for social programs. Within this political context, Prisma staff explained to me

that government-funded employment programs generally offer only short-term, mixed-gender courses. Similarly, a feminist staff member documented how the women's movement remains limited in its freedom to hold public demonstrations and continues to express its doubt, due to government inaction on their concerns, regarding the reality of democracy for women.

The economic situation of participants' families, as already alluded to in the previous paragraph, is closely tied to the political history and context. At the time of the military coup, the wives and mothers of the executed and disappeared were in desperate economic need, as were many other families where wage earners were thrown out of work. I was told of how many families were selling everything at that time – until they had nothing. In the early 1980's, there was a severe economic crisis due to the implementation of the neo-liberal model; it was difficult for many people to find work, and often those who found work were paid very little. Many families needed to reach out to the Church for food in that period, including some of the initial neighbourhood workshop members. Staff explained to me that, with the supposed return to democracy in 1990 and with the macro-economic growth indicators suggesting prosperity in Chile, international concern for Chile's poor has declined and, along with it, the interest in buying Prisma's artisan products as an act of charity. Now, although starvation is not rampant in Chile, the benefits of the economic growth have not been equitably distributed leaving many still very deprived in attending to their day-to-day needs. There is no social assistance program, only limited child care, and a two-tier private/public health care system. Study participants described how this health care arrangement impoverished working people who had to pay for needed surgery in the private system and left poor

people to die waiting for services in the public system. Most women enter the Prisma training program and the affiliated workshops out of economic necessity – hopeful that their earnings as a collective of artisans will generate important family income. However, in describing the market reality, which dictates what products will be produced, staff mentioned that their products will be produced primarily for export and that there won't always be sufficient demand to employ all of the workshop members. Although Prisma's goal was to help the women create autonomous artisan workshops, in the current economic environment the women find themselves dependent upon the Prisma marketing agency in order to sell their products.

The social context of machismo presents another challenge to the success of women's employment initiatives in Chile. Women spoke of messages from their fathers that education was for the family's sons and that marriage was for the daughters. Women also received messages from their husbands that they as women were intellectually inferior and that it was the husband's responsibility to support the family – not the woman's. Indeed, many participants saw their income earning role as 'helping their husbands' and not as a shared responsibility in an equal partnership. The impact of machismo described to me ranged from housewives being 'held back' to situations of life-threatening family violence.

Participant barriers and strengths.

At the individual participant level, issues were raised related to affordability, children, fear and self-esteem, as well as the matter of participants' resourcefulness.

In terms of participant barriers, affordability was the most frequently cited concern. The cost of bus transportation often made it difficult for women to attend classes

and sometimes they had to drop out. Some women needed to obtain additional employment, such as domestic work, and could only attend Prisma classes later in the day. Similarly, the primary responsibility for care of small children also meant some women couldn't attend or had to drop out. In addition, fear and low self-esteem were described as obstacles for women's success; although the fear was highlighted as being a result of suffering a life of poverty in a marginalized neighbourhood, it was also stated that the majority of women struggle with low self-esteem – even those from good conditions.

Participants' resourcefulness was praised as a strength that bodes well for women's success in self-employment. They have demonstrated their skill in managing their household economy and this is used in the program as a strong foundation for the basic accounting and administration courses.

Program Strengths

The Prisma program was viewed very positively by staff, students, and affiliated artisans. One participant compared Prisma very favourably to the Mothers Centres in the neighbourhoods, which she saw as less organized and less able to help the women resolve the problems they are experiencing. The program strengths included the program components (both the main components and the additional ones) and the unique commitment and contribution of the Director.

Director's contribution.

Valentina Bone has been the central figure in the development of the Prisma program, although she, herself, would emphasize the important role of Sister Karoline who provides leadership to the entire foundation program. Valentina developed the idea

of the arpilleras shortly after the time of the coup, integrating elements of a Panamanian folk art tradition with North American patchwork methods. She developed training programs and autonomous artisan workshops in numerous neighbourhoods, developed the training centre, and is now developing the staff who will eventually take over for her. An understanding of the strength of commitment that she brings to this program is enhanced by a brief narration of her story.

Valentina's strong determination was evident at an early age when she pursued her first art classes during the day and completed her academic work in the evenings. During her student days, she did literacy training, venturing into desperately poor neighbourhoods, with her safety secured (unbeknown to her) by the delinquents' whistling to ensure that she continued unharmed. Valentina became an art professor, first at the University of Chile and then at the Catholic University, putting her passion into sculpture and finding creative means of sharing this generally individualistic work with the community. In the early 1970's she left Santiago with her daughter, Paula, and went to Aisén in the southernmost region of the country. In Aisén, where traditional employment is only available during six months of the year due to the harsh winters, she worked with the women of the community, under contract with the university, to generate income for survival in the 'empty' six months. She used her knowledge of art and her family background in business, to help the women produce artesania (or crafts) and create co-operative enterprises. However, with the coup in 1973, the military government took control of the university, disapproved of the organizational nature of her work, and did not renew her contract. This brought her back to Santiago where she was sought out by

the Pro Peace Committee to help the wives and mothers of the victims of the coup and where she married Gustavo.

Valentina's family is also very involved in the Prisma and foundation activities. When Valentina first became involved with the foundation, after the coup, her first activities were organized with Gustavo. Gustavo was the coordinator of the Marketing Agency of Prisma from 1993 to 1996, when the marketing role was expanded; and currently he is directing the new youth program of the foundation. Valentina's daughter Paula began to work with the foundation in 1979 and has been involved primarily in the marketing area, which she now co-ordinates. A sister of Valentina's, who since died of cancer, helped as well. Participants have much praise for Valentina and her family for their commitment and contribution:

> Valentina, Gustavo, and Paula – the aptitude they have for the people here is very good.

> Without them, none of this would have happened: Sister Karoline, Valentina, Gustavo, Paula, and Valentina's sister – it was these people that we relied on.

Main program components.

The main components of the Prisma program are the Training Centre, the Marketing Agency, and the affiliated workshops.

Training centre. The Training Centre seeks to prepare women for self-employment as artisans in co-operative workshops, through training in technical artisan skills, knowledge in business administration, and personal development as women. The curriculum offered over the six-semester, three-year training period is displayed in the table below.

1st Semester	2nd Semester	3rd Semester	4th Semester	5th Semester	6th Semester
Embroidering by Hand	Embroidering by Hand		Appliqué by Hand	Appliqué by Hand	Appliqué by Hand
Embroidering by Machine	Embroidering by Machine	Embroidering by Machine	Towels Embroidered by Machine	Tablecloths Embroidered by Machine	Tablecloths Embroidered by Machine
Paper Flowers	Fabric & Dried Flowers		Flower Arrangements (Medium)	Flower Arrangements (Large)	Flower Arrangements (Large)
Gift Bags	Gift Boxes		Gift Wrapping		
Educational Games	Educational Games				
Basic Mathematics	Basic Mathematics	Basic Accounting	Basic Accounting	Basic Administrat'n	Basic Administrat'n
Personal Development & Self Esteem	Personal Development & Self Esteem	Personal Development & Self Esteem	Personal Development & Self Esteem		
Personal Organization					
Discovering Society					

The technical training in artisan skills was highly praised by participants. The

primary emphasis is on the appliqué work using hand and machine embroidery. These

techniques are used on the arpillera wall hangings, religious murals, tablecloths, and

several other products. Some other optional handicraft skills are taught for less marketed

items – flowers (dried and paper) and gift bags and boxes. Although knitting was taught

in the past, it wasn't being offered currently. Art principles related to colours and tones,

and to realism and fanciful design, are taught very conscientiously and very poetically.

Participants referred to the patience and appropriate progression of the teaching from

making simple items to discovering their creative potential. Although the learning atmosphere is relaxed and encouraging, by the end of the courses, participants' production is both efficient and of excellent quality.

Business administration knowledge is provided through a preparatory mathematics course in the first year, basic accounting (including purchasing) in the second year, and basic administration in the third year. Participants found this preparation to be very good; it constituted the necessary learning to administer their own co-operative workshops. Earlier participants pointed out that the increased emphasis on this knowledge area is an important program improvement since the 1980's.

The personal development component of the curriculum has grown from being a part of the business administration course, to being a full series of courses focusing solely on personal development issues. Personal development is offered as a half-day course from the first through the fourth semester. The course design has been enhanced by one of the facilitators, who is a graduate of the program, based on needs she recognized and on material from other courses on women's development that she has studied. Participants referred positively to this component, emphasizing their intrapersonal development as more independent and responsible individuals as well as their interpersonal development in conflict resolution. They spoke of the importance to them of the enhanced self-esteem, confidence, and courage that they developed, not only from the course discussions, but also as a result of the positive learning environment, their new technical skills, and the opportunities to display them. They also spoke of the value of the interpersonal skills in helping them form well-functioning co-operative workshops, especially in the neighbourhoods where there typically are quarrels. Women's health

issues are included in the personal development curriculum; the women develop a better understanding of their bodies and are encouraged to place a higher priority on their own preventative health care. Responsible decision-making and personal organization were other aspects of the personal development curriculum that the women lauded. After initially focusing on self-awareness, the curriculum emphasizes solidarity within the group, and then with the larger community of Latin American women who are struggling for their rights. Cultural learning is included as well, with opportunities for the women to understand their indigenous roots, to know more about Chilean poets, to sing folksongs, and to compose their own poems.

Marketing Agency. The Marketing Agency objectives are to assist the artisan workshops with obtaining primary materials, with production (design, distribution of orders, quality control, and shipping), and with marketing (advertising and promotion).

Although the Marketing Agency fulfills a function that has been a critical missing piece in many other micro-enterprise programs, Valentina Bone finds it regrettable that it wasn't possible for the marketing function to be carried out by the artisans themselves within their autonomous workshops. The initial concept entailed independent artisan workshops and these were managed very well; however, the banks would not provide the necessary credit without collateral. Without credit they were unable to make economical purchases of large quantity primary materials and without sufficient cash flow they were unable to export to international markets. Furthermore, Chilean law prohibited more than seven people from contracting with themselves. So the Marketing Agency was created as a result of obstacles created by the banks and the state, and it is seen as less desirable than

a situation where the women could have a stronger sense of ownership and control over their enterprises.

In 1988, the Marketing Agency was formalized as a legal entity separate from the foundation. Initially, Paula (Valentina's daughter) and a colleague managed the quality control and shipping functions by traveling to the various workshop locations. Then, space was provided in one of the foundation buildings and the role expanded to include acquisition and distribution of primary materials. Quality control was enhanced through definition of standards and promoted through additional training. Workshop leaders assisted in these tasks with a shared sense of responsibility. In 1990, the Training Centre and the Marketing Agency co-located in the buildings of the renamed Fundación Cristo Vive, and functions became more integrated. Further marketing roles were defined in 1993, including a showroom, product design and development, and a coordinator function.

Because of the changes in the international perception of Chile, artisan products are no longer being purchased out of charity, so orders have declined and quality demands have increased. As a result, the Marketing Agency has worked with the artisans to further enhance quality and to introduce efficiency measures as well. With the help of volunteers from France, they have published a catalogue to promote the artisan products internationally.

Affiliated workshops. The affiliated artisan workshops are the outcome of the training activities – in the neighbourhoods in the past, and through the Training Centre more recently. They are autonomous organizations with their own boards and executive positions – coordinator, treasurer, legal representative, etc. Their affiliation with Prisma

relates to their use of the Marketing Agency (although without any structural linkage through representation), involvement in recreational events, and (in some cases) use of physical space in the Prisma facility.

In the 1980's, it wasn't uncommon for the workshops to have over 100 members each. However, the women found it difficult to administer such large groups and to resolve differences. Thus, the large workshops subdivided and smaller workshops were formed. With the recent decrease in product demand, the new workshops being formed at program completion are also smaller. Currently, there are approximately 20 workshops, with roughly 10 active members each. Thus, in each of the small workshops, a large portion of the membership carries board or executive responsibilities.

The workshops typically have a physical meeting space – some in the neighbourhoods where they were formed and some in the second floor rooms of the spacious Prisma building. Generally, the members of the workshops come together at their meeting space each week – to bring in and review the products they have completed, to plan and distribute materials for the next orders, and to socialize over tea and coffee. Some of the women, then, spend the rest of their week working on their creations at home while they care for their children; others (usually those without young children) choose to come into the workshop each day to work in the company of their colleagues.

Additional inputs.

In addition to the main components of the Prisma program (the Training Centre, the Marketing Agency, and the affiliated artisan workshops), there are several additional inputs that contribute to the strength of the program. These include special components

(such as recreation and assistance with housing), features that are related more to process than to content, and staff-related aspects.

Special components. The special components of the Prisma program that were additional to the primary focus, but which fostered its objectives were: recreation, integration of family members, availability of physical space, assistance in obtaining subsidized housing, linkages to other professionals, and child care.

Recreation activities are organized throughout the year and are intended both for current training program participants and for members of the affiliated workshops. Activities including an annual festival, family suppers and other parties, day outings, and a two-week summer camping trip are coordinated by a specialized staff member. The annual October festival is an event the women prepare for enthusiastically, creating artisan products to sell and practising for the singing, dancing, and theatre as well. Day outings have included a visit to Valparaiso to see the new Congress building and the fishing boats. The summer camping trips have visited various scenic parts of the central regions of Chile. Buses for the camping trip have been provided at no or low cost by the municipality, thus, the women need only contribute to the cost of the food that is prepared economically in a common kitchen tent with each group taking responsibility for one day's meal preparation.

Integration of family members is another special component of this program and it is fostered primarily through the recreation activities described above. The family suppers and various celebrations provide an opportunity for participants' husbands to meet their colleagues. The camping trips provide the only opportunity that many of the families have for a vacation.

The abundance and the beauty of the Prisma facility provides cost-free space for workshops as well as space for meetings and other get-togethers. Renovations are being done to restore the building to its original grandeur in order to provide a 'palace' that the women feel good in and feel free to use.

Prisma also helped the women organize to apply for subsidized housing. This process allows them to buy a small apartment over time – for example over 12 years with monthly payments of $50 (Canadian) / 15,000 pesos (Chilean). For the single parents involved in Prisma's affiliated workshops, it would be very difficult to manage on the income from the artesania without this lower cost for housing.

Other special components that participants mentioned were the access to other professionals and to child care. Professionals such as lawyers, social workers, oculists have been brought in to meet with the women as a group; and they provided information and services that the women couldn't have afforded individually. Child care, provided by the Fundación Cristo Vive, was also a helpful resource for participants living in the Recoleta neighbourhood.

Process-related features. There were additional components to the Prisma program that related more to process than to content, such as: peer support, being with other women 'in the same boat', the impetus that the program provided, the program's timeframe and flexibility, and opportunities for clients to provide input to the program.

Peer support was fostered in the artisan training program, because of the importance of "the interaction and communication between them" to the future success of their collective enterprise. Through the group programs, the women discovered their common issues – "that others have suffered similarly". Women's need for and ability to

271

help each other is discussed and homework tasks are assigned to groups. As a result, considerable concern for each other was apparent in the groups.

The three-year timeframe for the program is viewed positively. It is seen as allowing the women to make the necessary adjustments to being out of the home; a reality for women that is not recognized in the short-term, mixed (men and women) programs funded by the Chilean government. The longer and more intensive training period is also seen as an improvement over Prisma's earlier method of beginning production in workshops before developing a strong background in administration. Within the framework of the program, Prisma grants flexibility that was appreciated – to use the facilities, to bring older children along to class, etc. The program demands, however, are challenging enough to be considered a catalyst in overcoming the immobilizing fear that accompanies poverty and this impetus was valued as well.

Women were also encouraged to participate in the program. During the classes, women's input is sought about topics of interest to them. In some of the classes, a participatory teaching style was used – for example, students brought in articles on a particular topic from three different newspapers to illustrate three distinct political views. The Marketing Agency, as well, respects the workshop members as equal partners and works with them in a reciprocal manner.

Staff-related features. Staff-related features are the other additional component that makes a strong contribution to the program. These features include employing staff who are from the same circumstances as the participants, positive role modeling, staff empathy and commitment; plus, the high level of staff knowledge, effective teaching methods, groups skills, staff support, and teaching enthusiasm.

Aside from Valentina, Paula, the recreation coordinator, and two short-term volunteers, all of the instructors in the Training Centre and the staff in the Marketing Agency are graduates of the program. One of the instructors told me that, during the mid 1970's when the youngest of her three children was born, her husband was unemployed due to his political beliefs and they were very poor, having to live in a part of her parents' house; both her father and her husband had typical sexist perspectives and had discouraged her from educational and training pursuits. Having staff, who entered the program from the same conditions as the participants and shared this information with them, contributed to the appreciation expressed by participants for staff's humanness and equalitarian manner. This common experience also enhanced staff's potential for strong empathy and clear insight into client needs as well as the powerful dynamic of sharing with their clients that 'they've been there too and succeeded in this endeavour'.

Role modeling, empathy, and commitment were strongly evident in the staff who were graduates of the program, but clearly were not limited to them. Positive role modeling, for example, is evident throughout the organization:

Sister Karoline ... has produced a great change in all of us; we are children of the spirit of Karoline. (comment from the Training Centre director)

Valentina always believed in my ability; this was very important to me – because it was the first time anyone believed in me and in what I could do ... It [my accomplishment] is a good example for my students; I can motivate them to grow, and show them my strength and that we can succeed. (comment from an instructor who is a graduate of the program)

[The instructor] places a great investment in her students ... she is very understanding and gives a lot of herself ... In reality, they all have a great capacity for the purpose here. (comment from a student in the Training Centre)

Now, [my] need to work here is not so great; now it's for personal rewards ... I have grown children, who are professionals and who help me

273

economically. And they ask me why I'm still involved. It's because the women matter immensely to me. (comment from an artisan workshop leader)

Staff empathy and commitment were evident in my discussions with staff and were verified and emphasized as important in the comments of participants.

The level of staff knowledge is high. Valentina, as the initiator of the courses, brings her academic training and experience as an art professor. Paula, as coordinator of the Marketing Agency, has worked with a colleague who was a marketing engineer and with several international volunteers with similar expertise, and is knowledgeable about economics. The instructor in business organization and personal development has taken university levels courses in these areas. Other technical trainers have well developed artisan skills. One of the artisans with long-term experience in the program commented on the growth of staff knowledge over time.

Effective teaching methods were evident in the three classes that I observed. Each of these instructors began their classes by setting a comfortable tone and connecting with 'where the students were at'. Exceptional use of group exercises was observed in the class led by the international volunteers and effective use of group assignments in the basic accounting / business organization class. Enthusiasm for the course material was seen in the poetic description of use of colour in the technical skills class. Participatory methods, checking back to assure understanding and recapitulation to reinforce learning were witnessed in all of the classes. Students described the staff capability for "explaining what could be difficult, in very simple terms, making it easy" and the staff supportiveness, such as "when one has a problem ... if we don't know how to design something, they give us ideas and explain them". Valentina noted the enthusiasm that all

274

staff have for teaching, including those in the Marketing Agency, and how teaching assignments are rotated so that all have opportunities to teach.

Challenges

Although the findings are generally positive, there are some challenges for the Prisma program. A few problems or potential concerns were identified, a significant milestone was projected, and several constructive suggestions made. The problems or potential concerns relate to the use of dictation, limited financial resources, and limited formality.

I was surprised to see dictation used as a teaching method. Dictation is still being used in Chile's underfunded public education system and perhaps Prisma instructors are replicating that style. Or perhaps, given a higher budget, this dictated material would have simply been distributed and discussed as 'course notes'.

Limited finances were identified as the most important problem. Increased financial resources would permit admission of larger numbers of participants into the program, financial assistance to participants with limited resources, and hiring of more graduates to work as part of the Prisma team. Only the Marketing Agency is funded through product sales, and there is no apparent plan to attain self-sufficiency. Staff incomes are strikingly low, if the information from the Marketing Agency is a general indication: 13% of the $350,000 (in Canadian dollars) revenue goes to the Marketing Agency, and even if all of this $45,500 went to salaries, then the average annual income for the six staff is only $7,600.

In comparison with typical Canadian program operations, there seemed to be a higher level of informality. There is limited printed documentation that is kept current

275

about the program. The primary descriptive materials are an article prepared by a journalist, former newsletters, newspaper clippings and an album with photographs and a personal narrative by the Director; each of these was a beautiful and informative commentary, but they represented more of a 'point in time' record than a current reference. Although program objectives were posted on a prominent bulletin board, they are not set out in a formal document or in annual reports or work plans. Similarly, there did not seem to be strict adherence to progression through the semesters according to a tight time frame – the sixth semester course on paramentics and the students' completion of the program was being postponed to next term. I could not discern if this was appropriate flexibility or low accountability.

An important milestone for the program will be the eventual retirement of the Director. Valentina expressed both the satisfaction of completing an accomplishment (likening it to finishing a piece of art) and the frustration of artisan workshop development in the market-focused context of Chile. Her desire is to continue her preparation of colleagues to take over parts of her role at Prisma, so that she can leave the organization functioning well. Because Valentina's contribution has been so very central to the development of the Prisma program and because her husband and daughter have key positions in the organization, her departure will be a significant transition. Managing this transition may be one of the greatest challenges that the organization will face.

Suggestions were made related to the problematic and the helpful aspects of the program. The most frequent suggestion was provision of financial assistance for low-income participants, particularly to assist with the cost of transportation to the training program. Similarly, if additional financial resources were available, it was recommended

that there be more hiring of program graduates who would be good teachers. Other suggestions included bringing in professionals (such as lawyers, social workers, and oculists) more often, and pursuing an earlier idea of participants' sharing on-site child care responsibilities so that mothers of small children could attend the classes.

Outcomes

The Prisma program resulted in outcomes at three levels: individual, family, and collective.

Individual level.

At the individual level, participants spoke of enhancements to their skills and their economic situations, as well as of important personal development. They also balanced the citing of positive outcomes with a realistic portrayal of the long hours of work that went into the relatively low earnings.

The usefulness of the skill training was referenced by current participants in the training program, by graduates now working in artisan workshops, and by independent artisans taking specific courses. The skill training was connected to their descriptions of its economic benefits and to the benefits of creative work and of collective self-employment:

> I was seven months pregnant when I entered the program. And it was very good. I remember I didn't have work, I didn't have anything, – I was alone, without a husband. It was good for me economically, because I remember getting my first pay in my second month in the program. And I was able to buy some things; and I did this with my money. I discovered at that time, that I could make things with my hands, which I enjoyed doing, and that I could receive money for it. And I think that very few people can earn their living through their own creations. 'I am embroidering my life', I say. ... You discover an ability that you couldn't have imagined you have. I knew colours and how to draw, but never did I think that I would be able to make my living from something that I could create.

It doesn't matter if you don't have much education – everyone is treated with dignity. The work here is among equals, rather than for a boss higher than you, with constant stress; this work has much more freedom, you are a part of the decisions ... it is good to work in this kind of community; it's not individualistic or competitive.

The women also spoke of the personal development they experienced through their involvement in the program. This growth was described as valuing oneself more as a woman, having a perspective and expertise broader than home and family, realizing their capability, feeling more useful as a contributor to the family, being more decisive, and being more liberated from domination by one's husband.

On the other hand, the women were clear about the arduous work for generally low income. Many of the women get up at 6:00 a.m. to do housework and get their children off to school before coming by bus to their workshop site. Others spoke of it not being unusual to work all night long – especially when they had a particular financial need. One of the workshops was currently preparing an order that required each of them to make two tablecloths and 30 napkins in a week. Some women in other workshops were experiencing problems with sore hands, which is perhaps a result of the long hours of manual work. Unfortunately, the resultant income is not high. Although it varies, a rough average is approximately $120 (Canadian) per month – considerably lower than even the Chilean minimum wage of $180 (Canadian) per month.

Family level.

Important outcomes for families included increased income for families (with different meanings for single parent and two-parent households), positive changes in marriage relationships, as well as benefits for children.

For single parent families, the income generated through production of artesania was of critical importance to the family. However, it was insufficient to meet the family needs without additional supports such as subsidized housing, income from sharing accommodation, or income from a parent. For one single parent, the income combined with subsidized housing meant she was able to move out of her parents' home to raise her son on her own. For another single parent, sharing accommodation with her mother who has a pension income makes it possible for her to manage on her income from the artisan products.

For women in two-parent households, the income from the artesania production was viewed as 'extra money' – a useful supplement to the earnings of the husband who was considered the primary bread-winner. They saw themselves as 'helping their husbands' rather than participating in a fully shared responsibility for meeting the family's economic needs.

Positive changes in marriage relationships were described to me by women who had long-term involvement in the program. In one situation, a husband who initially didn't know how to manage any household tasks, now "knows how to make dinner as well as a woman". In another situation, a husband discouraged his wife from entering the Prisma program because he believed it was solely his responsibility to bring income into the family and he told her she wouldn't succeed because she was stupid. Subsequently, she was employed full-time and interested in upgrading her education in the evenings; he attempted to forbid this and a marriage crisis resulted. They continued talking and after a few months reconciliation took place with impressive changes:

> And he, therefore, has started to cook at night to prepare my dinner to take
> to work, because I'm busy all day – I leave my house at 8:30 in the

279

morning and return at 11:15 at night ... I have classes everyday from 6:45 p.m. to 10:10 p.m., and some Saturdays as well. Now, all of the housework is shared between my husband, my daughter and I. Now, he is very proud, he feels very happy because I have succeeded. And his friends congratulate him saying: 'How good, your wife is very bright!' and he feels good about that.

Participants were also very enthusiastic about benefits of the Prisma program for their children as well. One of the Training Centre students described how her own growth in self-confidence and assertiveness has been transmitted to her pre-adolescent daughter:

> She has a stronger character. She can fight for her ideas; in her dialogue with other people she is confident of her opinion. I like this, because I remember during my childhood being totally the opposite. I always thought that if someone disagreed with me I must be wrong; My daughter no – if I am mistaken about something, she listens to me politely, but she tells me that what she's saying is right. Some people think this is 'talking back', but I believe this is good for her.

For longer-term participants involved in the affiliated workshops, the benefit to the children has included the opportunity to continue their education and command a higher income:

> I want to tell you something very special, that is not of economic value so much for me and my colleagues, but for our children – the possibility to be professionals ... Here, one of the daughters is going to receive her doctorate. We have a lawyer. Children of the artisans have been able to go on because of the income from here. I think it's important, I would like you to note this – it's something wonderful. In other places, many women join the workshops, because they are bored at home or their children are grown; but here no – almost all of the women join out of necessity. And out of this necessity the women learn and the result of this great sacrifice is that their children go on – we have accountants, secretaries, draftspersons; many children from here are studying. To me this is very gratifying.

Collective level.

The primary collective outcome of the Prisma program is the formation of the artisan workshops – those in the neighbourhoods from the earlier work there and those

formed from the graduating classes of the Training Centre. Although the central purpose of the workshops is the generation of income through self-employment in these enterprises, another important outcome of the workshops is the engendering of support and friendship for members. Some community involvement is apparent in the neighbourhood-based workshop that I studied. Political participation among all of the workshops, however, appears to be no higher than in the general population.

Earlier information described the formation of artisans' workshops in the neighbourhoods from the time of the military coup and into the mid-1980's. Sol Naciente (Rising Sun) was one of the early workshops created in the neighbourhoods. More recently, workshops have been formed as classes graduated from the training program. For example, Antu Rayen (Flowers of the Sun) was formed by 56 women whose class graduated in 1988. These workshops grew beyond a workable size and then subdivided, creating others like Antillanca (Jewels of the Sun). Seven women, currently in their sixth semester, have decided to form a workshop and call themselves Alegres Misticas (Happy Mystics – because they do religious motifs and they are so happy working together). Similarly, nine or ten of the women in the fourth semester are planning to form a workshop when they graduate; in April 1997, they were in the process of choosing a name. Each workshop is autonomous with its own board of directors and its own style of working – for example, in Alegres Misticas everyone shares equally in what is earned and in Sol Naciente those who do more work are able to earn more.

In all of the workshops, however, the strength of the support and friendship in the groups was emphasized. The women seek out each other's ideas, they support each other through difficulties, and they have become good friends:

We have a lot of understanding between us. If someone has a problem, she tells the rest. Everyone wants your opinion, although each acts according to her own judgement.

One of the other good things is being out of the house and with the other women. Our core group has been together since [the workshop] was initiated and we have a strong affinity and friendship. The 14 of us work together well; there are very few differences. We share with each other; take dinner if a member is sick, etc. This is the result of what we have learned through Prisma. ... We talk together about the problems we are having. For example, last year was 'the year of the deaths' – [one member]'s mother died and two other colleagues had sisters who died. This friendship is valuable. At times the income is low; but the sharing together is important.

We are great friends here. One of my long-time friends here has watched my children grow and we thought that one day when my son married, she would be his godmother; but it turned out that my son married her daughter so, instead, she is his mother-in-law.

For us, the program has been very good, because we are a group of women who complement each other very well. We don't criticize each other or get angry with each other. We are united ... the women feel for each other.

Community involvement was apparent in the workshop located in the neighbourhood of the foundation's main buildings. Members of the artisan workshop help in the church and in pastoral work; others help in the neighbourhood child care centre and medical clinic, both of which are programs of the foundation. This collective participation contrasted with the non-involvement of members of workshops that were formed from graduating classes of women from diverse parts of Santiago who only see each other at the workshop sites.

Political participation appears to be low among Prisma participants and when it occurs, it appears to be an individual interest, rather than a collective involvement that is an outcome of the Prisma program. Some of the participants have had political involvements in the past – one example was in human rights work and another in a land

take-over. Some of the women continue to be politically active – but as individuals in their own communities, rather than as a part of their Prisma activities. The responses to my question about political involvement shed some light on the possible reasons for this limited level of participation and seem to be highly related to the special Chilean context.

One of the participants seemed frightened by the question. Fear of political involvement and of discussing it is perfectly understandable in a context where, for 17 years (ending only eight years ago), a military dictatorship tortured and/or killed dissenters.

Another participant described her personal belief that political involvement doesn't make a difference. Her perspective is not unlike that expressed by the women's movement at their alternative demonstration in Santiago on International Women's Day – that for many women, the new reality of democracy in Chile remains a doubt.

A further rationale is revealed in another participant's comments about being very tired after long hours of work each day. It would appear that the amount of time that goes into earning a living in this neo-liberal economic context leaves very little energy for political participation.

Prisma Summary

The strengths and the challenges of the Prisma program have been detailed earlier; however, a few points are reiterated by way of summary.

The positive benefits of the Prisma program are clear in the individual, family, and collective outcomes described. Women experienced the joy of earning a living through their own creations, in a supportive, equalitarian environment. As well, numerous families benefited from the women's income, particularly in times of crisis

283

(after the military coup in 1973 and during the severe economic suffering of the early 1980's).

The strengths of the program include the comprehensiveness of the model, with the Training Centre complemented by ongoing commitment to the affiliated workshops and by a Marketing Agency to deal with commercialization issues. The contribution of the initiator/director of the training program, with her tremendous creativity and commitment, is also central to the success of the program; although her potential departure in the future will be a significant challenge for the organization. Other features such as the recreation component, the integration of families, and the hiring of staff who are graduates of the program also enhance Prisma's effectiveness.

The limitations of the Prisma program are primarily related to its context, rather than to how it has been operationalized. Many women cannot afford the time or the cost of participating in the Prisma program in the absence of a social assistance system or subsidies for their transportation costs. Women, who do complete the program, are able to contribute to their family income, but are not able to support a family on their own, without other assistance such as subsidized housing or help from parents. Their artisan products are not in sufficient demand, at a high enough price, in the current harshly competitive market to provide an income matching even the meager minimum wage.

Addendum: History and Findings Gathered from Other Studies of Prisma

Prisma's origins are found in the work of the ecumenical committee that was set up to look into the fate of the disappeared after the military coup (Agosin, 1987). The Pro-Peace committee, officially known as the Comite de Cooperación para la Paz en Chile (Committee of Co-operation for Peace in Chile / COPACHI), included

284

representatives of the Catholic Church, the Methodists, Evangelicals, Lutherans, Pentecostal Christians, and the Jewish community, and very quickly became involved in economic and psycho-social support for the families of the victims (Agosin, 1987; Schild, 1995). The committee sought technical assistance in handicraft production from artists like Valentina Bone, whose personal story is included in Agosin's study:

> After the military coup I was out of a job like so many others, in a short time the Pro-Paz committee asked me to develop some craft work projects with the women, the first group assigned to me were women of the families of the detained-disappeared ... Everything I had been thinking of doing with these women was useless, since the future work we would undertake together ought to serve as a catharsis, every woman began to translate her story into images and the images into embroidery, but the embroidery was very slow and their nerves weren't up to that, without knowing how to continue I walked, looked and thought and finally my attention was attracted by a Panamanian *mola*, a type of indigenous tapestry, I remembered also a foreign fashion very much in vogue at that time: 'patchwork'. Very happy with my solution the very next day we began collecting pieces of fabric, new and used, thread and yarn, and with all the material together we very quickly assembled our themes and the tapestries, the histories remained like a true testimony in one or various pieces of fabric. It was dramatic to see how the women wept as they sewed their stories, but also it was very enriching to see how in some ways the work afforded happiness, provided relief, happiness to see that they were capable of creating their own testimony, relief simply from the fact of being together with others, talking together, sewing, being able to show that by means of this visual record others would know their story. (Testimony of Valentina Bone in Agosin, 1987, pp. 94-95).

Other workshops connected with Prisma (under the auspices of the foundation then known as 'MISSIO') arose simultaneously in the Conchalí district in the north of Santiago and their developments were documented by Hardy (1984). The workshop origins are found in the efforts of a group of women who, in 1974, were preparing lunches for the children of the unemployed in their neighbourhood and, in approaching the local parish offices for material assistance, were given wool to produce clothing in exchange for supplies. When the Pro-Peace committee was dissolved in 1975 under

pressure from the dictatorship, the Church formed the Solidarity Vicarage to further develop artisan workshops in poor neighbourhoods of Santiago (Agosin, 1987; Hardy, 1984). In 1976 the women were producing arpilleras, which were marketed internally and externally, yielding a cash income; by the end of 1978 there were 11 workshops operating (Hardy, 1984).

The women involved in the workshops associated with MISSIO, are very clear about the distinction between their workshops and the Centros de Madres para Artesanía (Mothers Centres for Artesania / CEMA). Although the Mothers Centres were established in the late 1960s to provide artisan training for women in the poor neighbourhoods, they were taken over by the dictatorship for political purposes (Agosin, 1987). One of the participants in the Missio Foundation workshops explained the difference:

> ·For a time, this workshop made 'protest' arpilleras. ... That is the
> difference between the work in these workshops and in the Mothers
> Centres (CEMA). There they give you wool and tell you what to make,
> you can't think, you have to keep your mouth closed.' (Participant quoted
> by Hardy, 1984, p. 93)

The further development of the workshops associated with MISSIO is recounted in Hardy's (1984) study. In 1979 the Solidarity Vicarage began to focus more on human rights and the MISSIO Foundation took on the role of assisting popular economic organizations like the artisan workshops. MISSIO promoted self-sufficiency encouraging specialization, integrating market criteria such as consistent quality with the creativity and cultural criteria, and implemented training in administration as well as handicrafts. By January 1984 there were 15 workshops with a total of 182 members. To further their independence they formed a joint legal entity called the Society of Artisan Workshops of Conchalí, however, after experimenting with a potentially more efficient matrix-team

structure, they returned many of the production decisions back to the simpler, decentralized workshop level. The matters related to marketing, the workshops delegated to the MISSIO marketing team. The participants maintained a horizontal organizational structure; no one person directed the work of the others – all had the same responsibilities for decision-making. Twelve of the 15 workshops met once or twice a week to organize their work to be completed at home; three of the workshops designated three or four times a week to work collectively. Six of the workshops met in a member's home, three had a separate locale, and six had space provided by MISSIO.

Hardy (1984) also relates the outcomes for the workshop participants – beginning with the economic benefits. Of the 127 members interviewed, 81 or 63.8 percent had no previous paid work; of the remainder, all but two had worked in traditional female jobs. The activities of the artisan workshops made it possible for the women to combine their domestic responsibilities with their paid work; however, the income that they generated was insufficient to meet all of the economic necessities of their families. For a time, even if the incomes obtained in the workshops didn't cover all of the families' necessities, it was a significant complement. By 1983, with Chile in deep recession, only 30 percent of the sales were internal, while 70 percent were from exports through MISSIO. On average, during 1983, members earned about $12 per month, which exceeded the income level of PEM, however, about one-third of the members had to supplement their income with other economic activities such as laundry, cleaning, and sewing.

As well, Hardy (1984) describes outcomes that transcend the economic. The workshop activities transformed the participants – in addition to valuing their artisan products, they now valued themselves as self-employed persons. The workshop

287

experience also changed their view of their role as women and although some spousal

relationships were severed, many improved and domestic work became shared.

Participants' relationships with each other grew in solidarity and they developed a

tremendous determination to sustain their organizations. Hardy (1984) saw the MISSIO

workshops as an alternative model of development:

> The workshops have created not only a source of work, but also a way of
> life for their members. They are the protagonists of a possible country,
> different from the actual seen every day, one that coexists and grows
> parallel to the subordination and economic exclusion, to the repression and
> political marginalization, to the malicious ignorance and social
> segregation. (p. 79)

Schild's (1995) interviews with professionals who have worked over the years at the

grass-roots level with organizations such as MISSIO are a reminder, however, of the

enormous efforts and costs involved in developing these types of workshops.

Comparative Analysis of the Cases

A summary of the comparative analysis is provided which compares and contrasts

the cases – first, according to the government and non-governmental settings and

secondly, according to the Canadian and Chilean context. It is important to note that the

analysis is a qualitative comparison and that there is no attempt to generalize beyond the

four cases studied or the particular time of this study.

Comparison of the Programs by Government and Non-Governmental Settings

The government programs were the Employment Resource Program (ERP) in

Canada and the SERNAM program in Chile. The non-government programs were the

CODA program in Canada and the Prisma program in Chile.

At the outset, it is important to recall the discussion in the methodology section

about the difficulty of finding a purely governmental program in Chile or a purely non-

governmental program in Canada. Thus, it is interesting to note the similarities between

the Chilean government program (SERNAM) and the Canadian non-governmental

program (CODA). Both, in fact, are programs funded by senior levels of government and

delivered by local non-governmental agencies. However, the SERNAM curriculum was

tightly controlled by the government which contracted with service providers to deliver

the Ministry program utilizing detailed training manuals and the supervision of Ministry

staff; in contrast, the Women in Business program was designed (and continuously

adapted) by CODA who had been successful in obtaining government funding for their

own proposal.

In looking at all of the case examples it is apparent that all four employed service

strategies (Rein, 1974) to help women generate income for themselves and their families.

Only the Canadian government program, which is the only purely government case

example, was not a micro-enterprise development program. Micro-enterprise and self-

employment programs have typically been fostered by non-governmental organizations

with a community economic development (CED) interest. Although senior levels of

government have occasionally encouraged micro-enterprises and self-employment

through funding of preparation programs, they have not delivered them directly. This

approach is consistent with the position of progressive CED analysts who emphasize the

importance of local autonomy for CED organizations and partnerships in which

government does not dominate (Brodhead & Lamontagne, 1994; Nozick, 1994; Shragge,

1997b).

The length of time that the programs had been operating was determined more by

whether they were pilot projects rather than by their government or non-government

status. All of the programs suffered from limited resources. Only the Chilean non-governmental program, which is the only purely non-governmental case example, was able to endure independent from government program funding decisions.

All of the programs covered material on personal development including discussion of women's gender-specific concerns and participants from all four of the programs valued the all-women groups and the opportunities for peer-support. All of the programs were highly participatory and welcomed input into design and delivery. All of the programs had capable and knowledgeable staff, and in all but the SERNAM program, instructors were employed who had experiences similar to those of the participants. Each of the programs had effective linkages with municipal resources to help with other needs of the participants. All of the programs provided follow-up, although in the case of SERNAM this occurred only because of the commitment of the non-governmental service delivery agencies.

There were differences in formality (including pre-screening, structure, sophistication of materials, pace of the program, and documentation) between the government and non-governmental programs in Chile. The differences were less dramatic in Canada; however, the non-governmental program was obligated to comply with the government funder's expectations. Only the Chilean non-governmental program provided specialized skill training, adjunct services as in its marketing agency, and a large recreational component. The Chilean non-governmental program was also the only case example with a clear central figure and charismatic leadership. The executive director of the Canadian non-governmental program shares some of these characteristics but was more removed from direct delivery of the program. It is interesting to speculate that

290

perhaps staff leaders in government programs are less likely to be charismatic leaders given their accountability within a bureaucratic structure.

Similarities were found in the outcomes of all four of the women's employment initiatives. All programs produced results at the individual level in terms of increased income, self-confidence, and sensitivity to gender discrimination. Similarly, in all programs participants experienced positive family outcomes with regard to improvements in the family economy and improvements in the children's potential. And lastly, all programs generated collective outcomes, at least, in terms of the continuation of peer support after the classroom sessions were finished.

It is interesting that there were no differences found that related clearly and consistently to the distinction between government and non-government settings. This suggests that there are no clear implications of government or non-governmental setting for the women's employment initiatives studied.

Comparison of the Programs by Canadian and Chilean Context

The Canadian programs were the Employment Resource Program (ERP) government program and the CODA non-governmental program. The Chilean programs were the SERNAM government program and the Prisma non-governmental program. The comparison of the programs by their Canadian and Canadian context reveals a much greater contrast than was found between the government and non-governmental programs.

The similarities in the Canadian and Chilean programs, because they include all four programs, mirror the similarities noted earlier in the overall comparison of the government and non-governmental program. Thus, the similarities will simply be listed:

291

use of a service strategy to help women generate income; curricula on personal development including self-esteem and women's gender specific concerns; attention to group process with promotion of peer support and participant input; staff who are capable and caring; some degree of follow-up; and positive outcomes including increased income, improved self-confidence, advantages for children, and ongoing collective peer support.

Striking contrasts are apparent in the types of programs that were possible in the two contexts. Only Canada, with (until very recently) its strong welfare state, had a purely governmental case example and was able to provide a long-term employment preparation program with a wide variety of options to match participant needs and interests. Only Chile, with its strong history of non-governmental organizations, had a purely non-governmental case example which was able to continue operating, independent of the neo-liberal government directions (in Chile and in Canada) that were bringing about the end of the other three programs.

There are interesting contrasts in the political, economic, and social contexts, in Canada and in Chile, from the perspective of the participants in the employment initiatives. For Canadian participants, the harsh consequences of neo-liberal policies were just beginning to impact their lives. The 21.6% reduction in social assistance benefits and the more restrictive eligibility criteria for single parents living with a boyfriend meant major adjustments for many participants. These adjustments included finding cheaper accommodation, considering whether children might be better off with the non-custodial parent, and abandoning long-term employment objectives. Many participants were no longer able to continue educational upgrading or pursue their self-employment plan because of the need to address immediate survival issues through low-paying jobs with

292

difficult hours. Both the government ERP program and the non-governmental CODA program were being discontinued because the Ontario government's new workfare strategy required expansion of services to larger numbers of mandatory participants who were to be assisted through 'the shortest route to employment'.

In contrast, Chilean participants had been subjected to the political repression of the 1973 military coup and the 17 year dictatorship. As well, Chileans have endured the economic hardships of brutal neo-liberal policies; which have been in place for a much longer period than in Canada and which are continuing in the current transition to democracy that began in 1990. There is no social assistance system to provide a safety-net for low-income people in Chile. Health care, education, child care, and other social services are only minimally available to people who cannot afford to pay high fees in the private sector. In addition, the culture of machismo is oppressive for women in Chile, disadvantaging them in society and making them vulnerable to subjugation and violence in their marriages.

The Canadian and Chilean participants had many similar barriers and strengths. Common obstacles were low self-esteem, child care and other domestic responsibilities, as well as personal life issues; the common strength was the persistence of the women despite the obstacles. However, an outstanding difference was the barrier of low-income for the Chilean women. Without a social assistance system to provide for the basic needs of the family, it was not possible for the neediest women in Chile to participate; they could not afford to take time away from their current survival activities in order to devote time to employment initiatives that included a significant emphasis on training aside from direct production.

The curricula content and process differed in a few respects between Canada and Chile. Chile was unique in having a course dealing with political awareness – the Discovering Society course offered by Prisma. Most dramatic, however, was the emphasis in the Chilean programs on integrating the whole family in the women's enterprise activities. Family involvement and commitment was described as essential to the success of the enterprise. The SERNAM program invited participants to share their course material at home and to seek assistance in completing the homework assignment, and at completion of the program, a graduation ceremony was held that included all members of the participant's family. Prisma, similarly, fostered family support for the women's involvement in the artisan training and workshops through socio-recreational events such as dinners, festivals, and a two-week camping trip each summer.

Family outcomes differed dramatically between Canada and Chile, in terms of the couple relationship. As noted previously, during the Canadian programs, as women's self-esteem improved, the relationship dynamics changed, the women were no longer willing to tolerate a poor relationship and, for many, the relationship ended. In contrast, during the Chilean programs, many couple relationships improved, as the women gained confidence, ideas about equality, and skills in communication and problem-solving, they talked about these things with their partners; many men became less controlling, shared in domestic responsibilities, and (in the SERNAM case) assisted with the activities of the enterprise.

Collective outcomes, also, differed dramatically between Canada and Chile. In Canada, the participants primarily chose to engage in individual jobs or self-employment; in Chile, the participants frequently formed collective enterprises. The collective

outcomes for participants in the Canadian initiatives generally did not move beyond

ongoing peer support. Only in Chile, was community involvement apparent on the part of

participants from the same locality. And, only in Chile were there examples of influence

as a result of collective power – the fisherwomen's union in Ancud, the teacher's group

in Puerto Montt, and the association of women micro-entrepreneurs in Valdivia.

Overall Comparison

The comparative analysis has drawn out the similarities and differences across the

governmental and non-governmental settings, and across the Canadian and Chilean

contexts. Figure 4, below, displays the relationships between the programs, with the

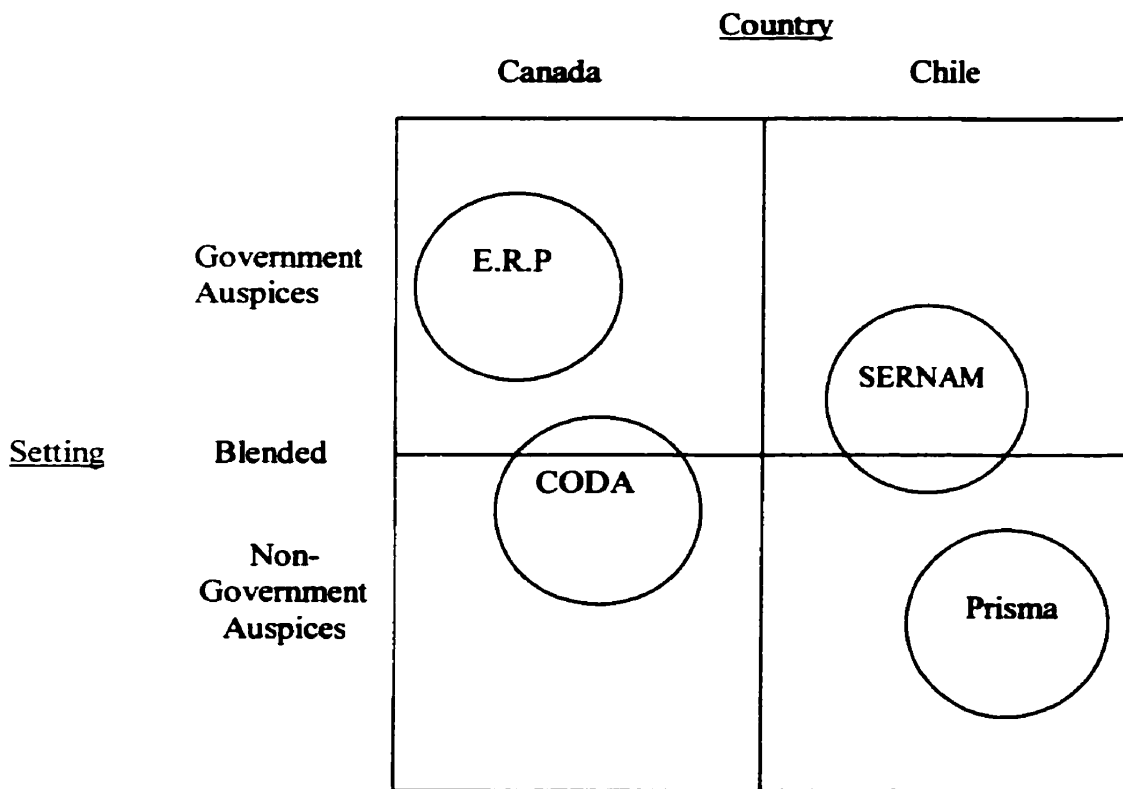similarities represented as spatial proximity and the differences shown as distance.

Figure 4: Comparative relationships between the programs by country and setting.

It is apparent that there are more dramatic differences between the Canadian and

Chilean contexts than there are in the government and non-governmental settings. In fact,

it is interesting to note there are some similarities between the Canadian non-

governmental program (CODA, which was not purely non-governmental because it

received government funding) and the Chilean government program (SERNAM, which

was not purely governmental because it was delivered by non-governmental

organizations). The programs with the greatest contrast were the Canadian government

program (ERP) and the Chilean non-governmental program (Prisma) – both of which

were pure examples of the most likely prototype in their respective country contexts.

These findings are consistent with other research that documents less convergence

between countries than is apparent between government and non-governmental programs.

Both Banting (1993) and Berry (1995) have discussed the issue of convergence between

countries in looking at Canada's experience of social policy harmonization with the

United States. Pressures for convergence emanate from the increasingly global nature of

trade and commerce in general, and the trend toward regional integration through

economic blocks of free trade partners in particular. Effective competition in the

internationalized market puts downward pressure on labour costs, taxes, and social

programs. Berry (1995) suggests, as mentioned earlier, that the evidence of convergence

between Canada and the United States is greatest in the area of child benefits; however,

he also points out that considerable policy space remains for countries committed to

retaining policy freedom (pp. 105 & 116). Banting (1993), similarly, notes that "despite a

pervasive globalization of economic life, the politics within the nation state retains

considerable social importance" (p. 37). Hence, it is not surprising that in spite of the

similar pressures in Canada and Chile of globalization and the prevailing neo-liberal economic paradigm, substantial distinctions remain. Fundamental traditions such as Canada's welfare state and Chile's more collectivist and extended family orientation[15] are indeed being challenged and altered, but they are too strong to be altogether erased by the harmonization pressures.

Convergence is more evident between government and non-government organizations. Smith and Lipsky (1993) have described the incremental change over the past thirty years in the United States, where "in contrast to the traditional image of government and nonprofits as two independent sectors, the new relationship amounts to one of mutual dependence" (p. 4). Governments depend on nonprofits to deliver services and nonprofits depend on government for funding. Government contractual requirements result in service standards that were more typical of public programs – such as equity of access, as well as increased formality and greater homogeneity. Closer working relationships between government and nonprofit agencies provide opportunities for policy influence in both directions. However, with the balance of power favouring government, nonprofit agencies have become highly vulnerable to changed government funding priorities and their boards have a diminished level of autonomy for goal setting and service innovation. Nonprofit organizations are no longer a clear alternative to government. The convergence phenomenon identified by Smith and Lipsky (1993) was evident in the Canadian and Chilean case studies. In each country there was an example of a blended model of government funding and non-governmental service delivery; and

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[15] This notion, introduced during the discussion of the relationship between poverty and unemployment in non-western nations regarding the transformation of the social structure in Latin America as a consequence of neo-liberalism (p. 13), will de examined in further detail with specific reference to Chile in the later discussion of collective rather than individualistic traditions favouring social mobilization (p. 328-329).

in each country, the distinctions between the government and the non-governmental

program were not substantial.

Chapter Six

THEMES

The Themes section of this dissertation will consider key features and issues that emerged from the study of the women's employment initiatives. These themes are located in the outcomes at the individual, family, and collective levels. At the individual level is the concern with economic as well as personal growth through involvement in the programs; and the importance, for this personal growth, of having group members and instructors with similar characteristics. At the family level is the issue of the impact of the program on the couple relationship, along with the importance of addressing this impact within the program. At the collective level is the key theme of social mobilization – its occurrence, its limitations, and its potential in the women's employment initiatives.

Individual Level: Group Members and Instructors who were Similar

Two program features that participants highlighted as important to their individual success were the opportunity to be part of a group of women who were experiencing similar circumstances and having instructors, in a mentoring role, who were similar to them in such characteristics as gender, class, and employment perspective. A brief review of the participants' increased economic well-being as well as their typical individual growth and development through their involvement in the initiatives will precede discussion of the thematic features: the value of working in groups of women who shared similar circumstances, and the advantages of having instructors who were similar. The importance of these features was common to all four employment initiatives; therefore, comments from the study participants will not be distinguished by country or program auspices (government or non-government).

299

Participants' Individual Growth and Development

The individual outcomes for participants in the four women's employment initiatives were, as noted previously – economic and psychosocial. Economic benefits accrued from the income-generating enterprises that the women established or from private-market employment that they obtained. The psychosocial benefits were the increased personal strength, confidence, and 'voice' that the women gained through the program experience. This personal strength is so fundamental to the income-generating ability that additional attention is merited here prior to discussion of the important program features which contributed to it.

One of the participants described her personal growth and the parallel development in her daughter:

> [The program] builds your confidence and, as you learn to like yourself and to have more esteem for yourself, you begin a development that makes you become stronger and more decisive, more determined. You don't always, as before, need to rely on the opinion of another person to make a decision – you can make one on your own. And this delights me because ... it has also been transmitted to my daughter ... if I am mistaken about something, she listens to me politely, but she tells me that what she's saying is right. Some people think this is 'talking back', but I believe this is good for her.

Another participant described the difference in her relationship with her husband, and particularly – the more equalitarian decision-making:

> My husband was distinctly different before ... when I tried to participate in decisions, he didn't give it much importance ... But now – yes, since the course, my opinions carry more importance. I explain what I am doing, so that he understands too.

One of the program instructors emphasized the changes that the service delivery agency witnessed in the participants:

300

Before we began the course – they couldn't speak up, they didn't believe they had any ability, and they were afraid. Now they have changed – they speak up, they stand firm, and are achieving a variety of things.

Decisiveness and 'speaking up' are also outcomes found in the literature on women's groups. Belenky, who with her co-authors, developed the pioneer work on 'women's ways of knowing' (1986), presented similar findings in her recent study of programs for marginalized women (1996). She describes a woman, who previously considered others to be more knowledgeable than she and who couldn't think of a time in her life when she had made a decision – things 'just sort of happened'; after participation in the program, the woman described herself as more confident in speaking up and as having made an important decision to ask her boyfriend (a young man with a drinking problem) to move out. Belenky (1996), in her interviews with the founders of the programs, noted that they each used 'voice' as the "overriding metaphor ... to describe their organization's most basic goal: to draw out the voices of an excluded group of people" (p. 405).

Groups of Women in Similar Circumstances

One of the themes that arose repeatedly, when the participants described the helpful aspects of the program, was the importance of being in groups with other women in similar circumstances. The collective experience was particularly beneficial for the social support, the confidence building, and the women's development as persons. Participants described the problems, which meant that groups with similar membership would be helpful, as well as the particular benefits that the specialized groups provided them.

Participants indicated that there were issues specific to women that they felt would be more usefully discussed amongst women, as illustrated in the two excerpts below:

> I chose the ... program [because] I wanted to be with a group of women, knowing that we would have obstacles that men wouldn't have. In the group there was a lot of understanding. It is harder for women to separate what they are going to do as business people from their role as mothers. That came out when women described families not being supportive – they couldn't get things done because of their kids ... support and identification of obstacles that women face – the torment about time away from family.

> I think to have this discussion between women felt better.

Similarly, participants identified issues specific to being poor. This was true, both in Canada where election campaigns included blatant 'welfare bashing' and in Chile where wider gaps between the rich and poor are accompanied by a sense of self-doubt amongst the poor. This meant that it was beneficial to meet in groups that were similar, not only along gender lines, but also in terms of material circumstances.

> One thing I found really good [in one of the Canadian programs] – it was in the middle of the Harris stuff and we took an hour just to blow off steam. 'Cause, who else are you going to talk too – they all think it's about time you got off of assistance.

> [After the Chilean participants became skilled artisans] they didn't have this fear that one has when one is very humble – when you come from a neighbourhood like this, you have a lot of fear about life.

Belenky's (1996) case example, referred to earlier, embodied these same self-doubts, in her conformity to her community's social norms "that presume females will subordinate themselves to males and the poor are less able than the well heeled" (p. 403).

Participants also identified the particular benefits that they realized in the specialized groups: the sense of commonality, the joint problem-solving, the mutual

302

motivation to overcome doubt, supportive encouragement, and role-modeling for each other. Each of these benefits is considered briefly below.

The sense of commonality that the women developed seems related to their realization that they were not alone in their experiences. The following comments convey the importance this realization held for the women:

> Others in the group have had these kinds of insurmountable obstacles.

> [One thing I thought was important was] the commonality with the other women ... we were all in the same boat.

> [The women in the groups I lead] discover through their work in the group, that others have suffered similarly and that they are the same. After they discover this sameness, they discover that they need and can help each other.

> [I valued] opportunities to have a cup of coffee with the other women, to talk, etc. Everyone has problems, but they don't always share them. In this program one could see that 'Yo no soy la unica' (I am not the only one).

The benefits for women of discovering the commonalities in their predicaments and the externality of the causation of these problems have been noted since the women's groups which blossomed in the 1970s (Bernardez, 1983) and in the "people-development focus" of some community development activities (Campfens, 1997, p. 458). Belenky (1996) is particularly articulate in her testament to the value of this process amongst marginalized women in the more recent discussion groups she studied:

> They often spoke of their amazement that others were coping with similar problems. This was of the greatest importance to the women; it suggested that many of their problems were a function of social arrangements that devalued and excluded women (especially mothers) and the poor. Previously, the women assumed the difficulties they faced were due to their personal inadequacies – a paralyzing assumption that left most without a sense of hope. (p. 396)

Joint problem-solving was also highlighted by the participants in the four

employment initiatives as a very helpful feature of the program. As one of the instructors

noted:

> It's important for us to listen to them and for them to be able to talk
> together about difficulties, such as with their husbands, and to hear what
> helped another person.

Belenky (1996) noted as well, in the groups she studied how, "the women helped each

other develop an analysis of their situation, solve problems, and imagine alternative ways

to live" (p. 396).

Another benefit of the specialized groups, in all four of the women's employment

initiatives studied, was the mutual motivation the participants experienced that helped

them to overcome their doubts. Two participants described this eloquently:

> It gave me the motivation, the impetus to go and do it. Sometimes life
> distracts you so much. This helps you to focus and gives you the
> confidence – to get past the lingering state of hoping and dreaming, to
> being able to feel that you are a part of the business world. ... More than
> anything – having a group of people behind you.

> It helped us deal with our fears. All of us felt insecure some days –
> uncertain that we could actually do this. It helped to know that others had
> the same doubts and we motivated each other.

A further, but related, benefit of gathering in groups of women in similar

circumstances was the encouragement they expressed and the support they provided to

each other. The comments of three participants illustrate this and attest to the ongoing

peer support:

> What was very good was the camaraderie that we had between us – to
> talk, to share, to have a coffee, etc.

> The company of all of the women – we all talked to each other. It was very pleasant. We talked about our concerns ... And we're still in contact – they are always calling me on the phone – we're good friends.

> I think that's why our group still gets together – our venting and supporting.

As a final point, it is worth noting the benefit of positive role-modeling that earlier participants provided to new participants. One of the instructors was struck by this positive effect that advanced their agency's understanding of how women in similar circumstances can help each other:

> When the women in the second course met with the women from the first course it was great, since they [the women from the first course] had overcome the initial fear that: 'I am not capable'. Because the women in the second course were women in the same circumstances as those who had done it, [it helped them that the first group of] women told them that they initially had these doubts too.

More will be said about identification with role models who have similar characteristics in the following section regarding instructors.

The above discussion has focused on the importance of similarity in circumstances among members of the groups. It must also be emphasized that foundational to this theme is the underlying value of working in groups rather than individually.

Instructors with Similar Characteristics as Mentors and Role Models

The other theme that was vividly apparent in participants' comments about helpful aspects of the women's employment initiatives was the value of having instructors who were similar. Participants described problems related to being women from poor material circumstances – such as the difficulty of combining work and family and the doubts about their ability to succeed. As well, their discussion provides insight

305

into a number of issues related to the importance of mentors and role models, including the benefits of similar characteristics in terms of gender, class, and employment perspective.

Mentors and role models are people who are a positive motivational influence for learners aspiring to expertise in their domain. The distinction, as Cohen (1995) has pointed out, is that role models may provide inspiration unwittingly through distant observation, whereas, mentors are actively involved in relationships with the mentees or protégés in order to facilitate the development of their potential.

The notion that similarity in characteristics such as gender might be important in the pairing of mentors has its roots in Byrne's (1971) similarity – attraction theory and later research by Tsui and O'Reilly (1989) that extended these findings to similarity in demographic characteristics. Research looking particularly at the effects of similar characteristics on mentor relationships has begun only recently. Ensher and Murphy (1997) assigned protégés to mentors, strictly according to gender and randomly based on race, for an eight-week summer job placement. They found that "perceived similarity ... was strongly related to protégés liking and satisfaction with their mentor" (p. 474).

Farmer (1997), however, adds an additional dimension to the understanding of the impact of role models. She incorporates important learnings from Bandura's (1989) work, which suggests that people's perception of their own efficacy is integrally related to "performance mastery experiences" (p. 1179). Thus Farmer (1997) notes, it is important that the learner be able to identify with the role model:

> High school women listening to a woman who won a Nobel prize for physics are not likely to aspire to be physicists unless they have already found they both like and perform well in physics classes (p. 290).

Very little other research has looked closely at the importance of identification or shared characteristics with mentors or role models; what little has been done focused on gender or race, and there is none known to have examined the variable of class (Jacobi, 1991; Gonzalez, 1995). Some of the literature points out the disadvantage, for women, of insufficient numbers of potential women mentors in university faculties and in positions of power in other spheres (Erkut & Mokros, 1984; Jackson & Kite, 1996; Jeruchim & Shapiro, 1992).

Other experts in the field of education (Cohen, 1995; Weiler, 1988), writing from a more experiential and theoretical perspective, speak of the importance of the instructors' and mentors' consciousness of their own gender, race, and class given the stereotypes and power implications within the culture. Weiler (1988) points to this insight in Gramsci's (1971) writing:

> The starting-point of critical elaboration is the consciousness of what one really is, and is 'knowing thyself' as a product of the historical process to date which has deposited in you an infinity of traces, without leaving an inventory. (p. 324)

The data from this study of employment initiatives for low-income women reveal a number of benefits related to having mentors and role models with similar characteristics. Some of these benefits were: participants being able to identify with a similar person, instructors understanding and having insight about participant issues and needs, instructors having knowledge and experience in the participants' desired field, instructors role-modeling the ability to succeed in the work-world, instructors role-modeling the ability to successfully balance work and family, instructors playing a mentoring role by believing in and encouraging participants, and participants overcoming

307

a sense of subordination through relationships of equality. Each of these benefits is discussed below with illustrations from the data.

The importance for participants of being able to identify with their instructor because of their similar characteristics is evident throughout the data. It is apparent in a decision about entering the program in relation to gender similarity:

> [An employment counsellor] suggested I look into having my own business and suggested I try the CODA Going into Business program. So I met with the male leader, but we didn't click. Then my caseworker told me about the Women in Business program at CODA.

It was also apparent in the realization by instructors that a similar class background of living in poverty was important for participants to know:

> I entered the same way as my students enter – in the same circumstances. I was very poor: we lived in my father's house (we didn't have a house) – we had one floor of a two-storey house, we weren't able to pay for anything.

A closely related benefit is the understanding and insight that instructors with similar characteristics bring with respect to participants' issues and needs. This is illustrated in comments from instructors revealing their insight into participants' sense of subordination and self-doubt, as well as what course content would be helpful:

> The style of the employment counsellor is an important part of it. I treat clients with dignity and respect – as equals. I maintain professionalism – it's not that I'm their buddy, but I'm human and I give the message that everybody is. As a client, I always put other people, especially professionals, on a pedestal; but through my own growth I learned we are all people. This attitude helps clients to warm up and open up to me.

> After a time I realized that they needed other things – that I also had needed; therefore I began to develop the program. And last year, we began to offer separate courses in personal development.

Participant comments, as well, confirmed the high level of understanding that instructors

with similar characteristics had of their everyday realities:

> They understood, for example, when you couldn't be there all the time; or
> when we couldn't get our 'milestone' homework done. Many of us were
> single parents and there's sickness like the chicken pox. Because all of the
> trainers were women they understood.

Instructors' knowledge and experience in the domain to which participants

aspired was also a perceived similarity and an important benefit:

> Wendy taught the majority of the classes – she knows a lot about it – she
> has her own business.

Closely related to this expertise, was the instructors' ability to role-model the

potential for someone with similar characteristics to succeed in this work endeavour.

Instructors indicated their awareness of this:

> [My journey from a similar starting-place] is a good example for my
> students. I can motivate them to grow, and show them my strength and
> that we can succeed. To go from living in a part of my mother's house
> with very few things (five of us) to having an apartment with hot running
> water and conveniences was a big change.

Daloz (1986) identified this dynamic in describing mentors as 'guides' who can lead us

along our journey precisely because "they have been there before" (p. 17). Laurence

(1989) emphasizes the importance of role models for female students because they serve

"as a sample of what is possible for women" (p. 62). Although Bernardez (1983) in her

writing about women's groups is actually speaking of group leaders who are therapists

rather than instructors, she describes numerous benefits of the woman leader as role

model. She notes that women have traditionally been constrained from being in positions

of power and authority, and from being in successful careers; having a female role model

challenges stereotypes and presents an alternate choice (p. 124).

309

In addition to the role-modeling of success in their area of work, participants

valued the role-modeling of the ability to successfully balance work and family

responsibilities. One of the participants entered the program because of a write-up she

saw about the instructor:

> When I read about her, I became interested in working with her, because
> she combines business with family and that's what I wanted to do.

This finding is consistent with an abundance of literature indicating women's desire for

role models balancing work and family demands. Erkut and Mokros (1984) noted that

female students "choose female professors to the extent that they have access to female

faculty [and] look to their models for information that it is possible to combine a

rewarding professional life and family life" (p. 416). Weiler (1988), similarly speaks to

the value of instructors "being a symbol or model for possibilities or potential ways of

being in the world as women" (p. 116). Jeruchim and Shapiro (1992) concur:

> Women wished for a female perspective on surviving and thriving in the
> predominantly male work environment. They longed for a female role
> model to show them how to combine their career and family
> responsibilities. In essence they yearned for a broader, and more eclectic
> perspective on mentoring. (p. 192)

In addition, Jeruchim and Shapiro (1992) qualified women's mentoring needs in terms of

their life-stage, indicating that it was particularly working women with children who

could relate better to another working woman as mentor than to a man. Clearly this was

the life-stage of the participants in the women's employment initiatives studied herein.

Another important benefit of having instructors with similar characteristics was

the ease this lent to the formation of the mentoring relationship and the resultant

confidence in the encouragement from the mentor. This is illustrated in the comments

310

from one of the instructors who is herself a graduate of the program – she conveys a sense of herself as a mentor, as well as what mentoring meant to her:

> Always when we start a new workshop, each one introduces herself. I tell them that I started similarly to them, and that today I am doing training and going to university, because here ... people believed in my intelligence and ability – [the director], who was my instructor, always believed in my ability. This was very important to me – because it was the first time anyone believed in me and in what I could do.

It is noteworthy that each of the five approaches that Cohen (1995) suggests for mentors to be a positive motivational influence were evident in the above example: emphasizing learning from difficulties, selecting related examples from one's own life, providing a realistic and positive belief in the mentee's abilities, expressing a confident view of appropriate risk-taking, and providing encouragement (p. 95). Stanton (1996), as well, stresses the importance of the relationship: "education is relational – a relationship that involves knowledge, attentiveness, and care; care directed not only at disciplinary material but to who students are and what they can become" (p. 45).

As a final point, low-income participants coming into the program with a sense of subordination valued the opportunity to engage in relationships of equality with the program staff. Comments from two instructors and two participants illustrate this:

> As a client, I always put other people, especially professionals, on a pedestal; but through my own growth I learned we are all people. This attitude helps clients to warm up and open up to me.

> Another thing that is important is that the trainers entered the program in similar circumstances, and upon graduation obtained annual contracts. We are not [elitist] professionals; we are equal artisans.

> They are good trainers because they are persons like us. They are very human. They have good values. We don't elevate them like professors, they are persons like us – we are all equal.

I think the ideal is to have professionals, people who know, people well prepared for their roles. But, most important – very human; this isn't like cold mathematics. People who operate as equals, together.

Although this dimension of similar characteristics wasn't discussed in the literature that I found, and despite there being no research using class as a variable in examining the mentor match (Gonzalez, 1995), the sense of equality in the relationship emerged as important in this study. This is particularly noteworthy since so much of professional practice is caught up with power and elitism (Hugman, 1991).

In summary, this study of women's employment initiatives found that being in groups of women from similar circumstances and having instructors with similar characteristics as mentors was important in the participants' individual growth and development as 'working women'. These findings were generally consistent with current research and literature; however, some novel concepts emerged. In particular, evidence from this study points to the value of having instructors from similar class backgrounds working, as mentors, with low-income women to overcome their sense of subordination and self-doubt through relationships of equality.

Family Level: Impact on the Couple Relationship

An important theme that emerged in examining the program outcomes at the family level was the impact on the couple relationship and the striking difference between these relationship impacts in Canada and Chile. In Canada, as the women's self-esteem increased, they began to feel that they deserved better treatment, the dynamics of the couple relationship changed, and many relationships ended. In Chile, where the programs purposefully attended to the relationship between the woman's work and her family (including her marriage), couple relationships frequently improved.

312

Relationship improvement is defined herein from a feminist perspective that emphasizes mutual respect, equality in decision-making, and a non-sexist division of labour. As well, a gender-conscious distinction is made between positive and negative divorce outcomes and positive and negative continuation outcomes (Avis, 1986; Gurman & Klein, 1980).

Examples from the employment initiatives illustrate the differences in outcomes for couples between the two countries. In Canada, instructors from both programs made unprompted comments about couple relationships:

> When one is happier with oneself, then, people make better choices – in relationships, for example, because they have the expectation that they deserve better.

> Sometimes, I feel like a home wrecker. As the participants' self-esteem increases and they gain confidence in their ability to implement their business plans, the dynamics in the couple relationship change; many relationships have ended.

One of the Canadian participants announced, at a group meeting, her plan to terminate her marriage:

> And in addition, I'm leaving my husband. [I'm moving out] and the kids will stay with him.

In contrast, instructors in the Chilean programs described many relationship improvements:

> Initially, [the participant] was very timid, she had problems with her husband who didn't let her go out and he abused alcohol. By the end of the program, there was considerable change – he was helping her with her assignments and attending their child. She has proceeded with [her enterprise] and done very well.

> But after the course, [the participants] are standing up to their husbands and are telling me: 'Listen, things are different; I have more participation, things have changed in my home, my relationship with my husband and

313

children is different, transformed – because I raised the issue'. It is
wonderful how things have improved from the terrible situations before.

Participants in the Chilean programs substantiated the instructors' claims in their own

stories:

> Before this, it was much more difficult, because we didn't have as much
> communication as now – our relationship was bad. He didn't help me.
> Now, when I go out to my classes, he takes care of our daughter. He
> thought the woman's role was in the house and nothing else. Now, in
> addition to what I do in the house, I can do other things.... Now it's
> different, because he knows my capabilities better, and he values me more
> as a woman as well. It's very different now – because of his change in
> attitude. I am taking other courses and he is okay with my going out. ... I
> was ready for other work and we talked about it, and he changed. He is
> happier too, because I am doing things and bringing in income. He's very
> different from before, he's home more now – a 100% change from before.

> Now, all of the housework is shared between my husband, my daughter
> and I. Now, he is very proud, he feels very happy because I have
> succeeded. And his friends congratulate him saying: 'How wonderful,
> your wife is very bright!' and he feels good about that.

It is important at this juncture to point out some important qualifiers regarding the

general claim about the different impact of the Canadian and Chilean programs on the

couple relationship. The Canadian Employment Resource Program was specifically

operated for single parents on social assistance, so the few participants who were in

relationships would have been in common-law relationships of less than 3 years duration

(in accordance with eligibility criteria at that time). The other Canadian program,

provided by CODA, included many single parents on social assistance, but was open to

other women as well. In Chile, although improvements in couple relationships were

predominant, there were exceptions. I was made aware of two examples of women

leaving difficult marriages. One was an older woman whose husband had been very

controlling. The other was a young mother whose husband beat her:

> This has also permitted her to become independent. She has small children
> and had problems with her husband – he beat her. With this, she was able
> to take up the opportunity to live separately, because she now has the
> money. Before – no, she was obligated to depend on her husband, because
> she didn't have any money.

It is also noteworthy that the participants in the Chilean programs may not have been truly representative of typical Chilean couples. They may more accurately be described as a skewed sample, since their partners were more likely to be favourably inclined toward these women's involvement in the programs. Participants and instructors emphasized to me that many Chilean women must seek their husband's permission to attend such a course:

> There are some women who can't participate in the courses because they
> can't convince their husbands.

> When you call together a training course with men, there's no problem
> with children. But when it's a course for women, it's different; because
> they have traditionally been in charge of their children. If the husband
> wants to go out, he just goes out; if the woman wants to go out, she has to
> think about who is going to take care of the children. This is what we find
> with the women, because the married women don't stand firm. First, they
> have to have their husband's permission to go out. Then they have to
> assure that their housework is done. And they have to make arrangements
> for their children.

On the other hand, there were stories of serious resistance by husbands of women who had been participating in the Chilean programs. One of the Prisma instructors described her own marriage crisis and a SERNAM instructor told of a tragic situation involving one of their program participants whose husband shot and wounded her and then killed himself.

An extensive search of the literature yielded no information directly related to women's development as a result of educational or employment preparation programs along with the programs' attention to the impact of this growth on the couple

relationship. However, there was information on related topics that enrich the understanding of this theme in concert with the information from study participants. These topics include the history of the issue of equality in couple relationships, a cultural analysis of women's role in Latin America, negotiation within the couple relationship, social factors impinging on couples' negotiations, and professional assistance with change in the couple relationship.

A Brief History of Gender Inequality

Clearly, the origins of gender inequity are very complex. One theory suggests that a relative equality between the sexes probably prevailed in ancient preagricultural societies. Fisher (1992) postulates that, with the introduction of the plow, men with their greater physical strength took on a more dominant role, women lost their status as independent gatherers, sex-based roles were differentiated, and women were cast as the inferior sex.

With the advent of the Industrial Revolution, work became separated from the home. The factories and mills that constituted the workplace became conceptualized as the public sphere belonging to men; the home became the private sphere and the responsibility for its maintenance was assigned to women. Many poor women, as well as children, needed to work in the mills despite their primary responsibility for the home. Women who did not work were even more economically dependent upon their husbands. The notion of the modern family was thus constructed and situated in the context of a patriarchal system (Goodrich, Rampage, Ellman & Halstead, 1988; Hare-Mustin, 1986). The entrenchment of the division of labour along sex-role lines disempowered women within families and disadvantaged them within the work force:

316

The common division of labor excludes the wife from direct access to valued resources such as income, authority, and status-decreed work. Her unpaid labor (housework, raising the children, community volunteer work) is not valued. Even when the wife works outside the home, she still carries the burden of the vast majority of household and child care responsibilities, leaving her with a tenuous attachment to the work force and little upward mobility. (Goodrich et al., 1988, p. 8)

The feminist movement at the end of the nineteenth century won the right to vote for women in many parts of the world. But it was the second wave of the feminist movement, which began its swell in the 1960s, which has challenged traditional family relations seeking more equitable distribution of domestic responsibilities, greater economic independence for women, and an end to male authority and privilege (Goodrich et al., 1988). Men, as with other dominant groups, are frequently unaware of their privileged status but strongly resist the loss of any advantages (Goode, 1992). Structural power becomes integrated with ideological power and, in the manner suggested by Foucault, the resultant dominant discourses shape our thinking and how we interact with each other (Dallos & Dallos, 1997).

Contemporary couples find themselves confronted with a historical tradition of patriarchy, economic pressures necessitating two incomes, and an increased awareness of women's rights (Ellman & Taggart, 1993). Yet this relationship, rife with power and conflict, is intertwined with love and intimacy adding further to its complexity (Goldner, 1988; Thorne, 1982).

Women's Role in Latin America

The situation of women in Latin America is particularly oppressed within a strongly 'machismo' culture. Jelin (1990), an Argentinean theorist, describes the centrality of family and the patriarchal structure:

317

In Latin American tradition, the subordination of women is anchored to the strongly cohesive family group that constitutes the base of the whole system of social relations. The patriarchal family is seen as the natural unit around which daily life revolves. The household is the basic unit of reproduction. Within it, the relations between the genders and generations are hierarchical, involving a clear division of labour and areas of activity. Women are in charge of the domestic tasks associated with the private sphere of reproduction and maintenance of the family; men are responsible for tasks relating to the public sphere of social and political life. (p. 2)

The strong pressures on women to conform to their traditional role were documented in Campfens' (1990) study of women's organizations in Mexico City, Bogotá, and Lima. Despite the women's heavy involvement in organizations, Campfens found that they were held responsible for all domestic chores and expected to be at the disposal of their husbands and children to meet any emergent needs. Men used power and control mechanisms to enforce women's role compliance.

This traditional role was evident in the experience related by one of the Chilean program participants:

I had very little opportunity to study, since my father said that men study and women get married – we were considered stupid. Later when I entered the workshops, my husband didn't like it, because he wanted me to be at home doing the housework and he told me I wouldn't learn anything because I was stupid. ... He considered it his responsibility to earn the money – no one else's, not mine. ... He didn't agree with my working and studying. ... [When I told him that I was going to pursue my studies and that I was prepared to live separately from him] this was a big blow for him. For him, it was terrible. He didn't want to accept it – because I was his property, I was supposed to be his wife and belong to him.

Arizpe (1990), as well, encountered women's struggles against gender and class domination in her study of women in social movements in Brazil, Argentina, Chile, Peru, and Bolivia. She noted that in addition to the social issues the women are confronting, they must contend with the "daily battle to persuade their husbands to allow them to participate in public activities" (p. xix). It has already been noted that participants in the

Chilean women's employment initiatives also needed to deal with the issue of obtaining permission in order to attend the classes. This is a higher level of control and domination than is common in Canadian relationships.

The traditional role of women in Latin America also impacts on their view of the micro-enterprises that they create. A Chilean study of the decision-making processes of women micro-entrepreneurs revealed that "the businesswomen conceive of their enterprise as a means of accomplishing objectives that are not limited strictly to work, especially objectives related to their families" (Sur Profesionales, 1997, p. 7 – my translation). The centrality of their concern for family and their primary responsibility for their children makes it important for them to be able to integrate their income-generating project with their family responsibilities.

Negotiation within the Couple Relationship

Within this context of historical gender inequality, and the especially entrenched traditional roles in Latin America, the women involved in the employment initiatives (those who were in couple relationships) needed to negotiate relationship changes with their partners. The women's development as persons and their view of themselves as employees or entrepreneurs also changed their ideas about their domestic role and their relationship. Daloz (1986) has noted the common phenomenon that "as people are beginning to grow, they get out of whack with their environment" (p. 199). In response, their partners, not wishing to lose power or privilege, attempt to re-establish the former arrangements in what Avis (p. 1986) has labelled a "change-back reaction" (p. 225). This was exemplified in the experience of the employment initiative participant whose husband didn't like it when she entered the artisan workshop program because he wanted

319

her to be at home doing the housework. Ellman and Taggart (1993) describe this process

in terms of larger social phenomena:

> Social changes reverberate to alter the family's structure and especially its
> relation to the economy and society. This in turn creates shifts in gender
> relations as women begin to move from domestic to public spheres and
> construct an ideology to account for such movement. As women thus
> define themselves differently, given that the two are relational
> constructions, the definition of masculinity is necessarily called into
> question. (p. 395)

An international study of adaptability in couples by Safilios-Rothschild (1990)

found that increases in women's income frequently represented a significant threat –

particularly if the men were insecure in their breadwinner role. Under these

circumstances, men attempted to neutralize the changing status of their partners and, if

unsuccessful, often resorted to repression and violence to maintain their dominance. A

recent study in Mexico by Oropesa (1997) confirmed this pattern, adding that the

likelihood of violence increased with marginalization through unemployment. The

Toronto study referenced in the introductory chapter of this dissertation (Edwardh &

Miller, 1983) also noted the relationship between poverty resulting from job insecurity

and increased incidents of suicide and homicide.

For couples who are attempting to resolve the conflict resulting from the changing

roles, it is frequently the issue of balancing the home and work demands that is the focus

of their negotiation (Holder & Anderson, 1989). The employment initiative participants

had many stories like the following:

> In the beginning, [my husband] didn't know how to do anything: how to
> care for the children – the typical thing. But after fifteen years, he knows
> how to do everything. He's accustomed to it – he knows how to make
> dinner as well as a woman, he washes dishes, etc. He helps 100% percent
> to this very day.

The reshaping of roles and responsibilities amounts to what Goldscheider (1990) calls "a revolution in gender relationships" and during this process marriage has become "very fragile" (p. 536). The imbalance between women's expectations of an egalitarian relationship and the reality of a disproportionate share of the domestic work contributes to marital conflict and disruption (Greenstein, 1995). Yet, men's greater power and privilege, along with their gender role socialization, give them neither the incentive nor the skills to negotiate an egalitarian relationship (Levant, 1997).

The negotiation process involves "a series of compromises and accommodations among individual household members according to their interests and needs, as determined by their bargaining power" (Safilios-Rothschild, 1990, p. 181). This type of accommodation was reflected in the new arrangements arrived at by one of the Chilean participants:

> [My husband] has learned that I also am a person, who can make my own decisions, without having to consider him in determining everything. And he respects my decisions, as I also respect his. Now if we aren't in agreement, we talk about it.

The difficulty of these negotiations was stressed by Knudson-Martin (1997) who explains that "socialized gender differences combine with unequal power to reinforce traditional gender patterns even though the ideals and circumstances of people's lives may require changes" (p. 423). Research has demonstrated that it is only when couples consciously negotiate their roles that more equalitarian relationships can be developed (Blaisure & Allen, 1995). This kind of conscious, but difficult, negotiation was apparent in the marriage reconciliation process of one of the Chilean participants:

> He wanted to get back together. I accepted, but with conditions – that I could work and study peacefully, that he wouldn't prohibit anything.

Social Factors Impinging on Couples' Negotiations

In addition to the historical factors that make negotiating egalitarian relationships universally difficult, there are social factors that affect the possibilities in the negotiating process differentially according to cultural context. Safilios-Rothschild (1990), in her international study, found that bargaining power between the partners was influenced by "access to economic resources, the availability of alternatives, prevailing cultural norms, influential institutions, and macro-policies" (p. 181). Furthermore, she noted that the alternative of marriage dissolution was influenced by "the degree of social acceptability of divorce, the probability of remarriage for women, and the viability of female-headed households, which in turn is determined by access to significant income-earning opportunities" (p. 181).

The experience of these social factors was different for the Canadian and the Chilean participants in this study of women's employment initiatives. One of the major cultural differences that impacts on couples is the more individualistic nature of Canadian society in comparison with the traditionally more collectivist nature of Chilean society[16]. Individualism refers to a belief system that prioritizes individual objectives over the goals of a collective; conversely, collectivism subordinates individual concerns to the common good of the collective (Hui & Triandis, 1986). A more individualistic perspective is apparent in the decision made by one of the Canadian participants to leave her marriage:

> And in addition, I'm leaving my husband. [I'm moving out] and the kids will stay with him. I've raised my first month's rent. And I need the time to be right. So, I've been dealing with this too. And people want justification – it's not that he beats me, it's just what I need to do. We're still good friends – and my daughter understands that – she's the oldest. My son is only thirteen – all he's worried about is Christmas. So I've been dealing with this too. By spring I'll be on my own.

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[16] As noted, this concept introduced earlier (p. 13) will be examined in more depth on pp. 328-329.

Dion and Dion (1993) also noted the different marital expectations of couples from individualistic and collectivistic societies as well as the importance of taking into account the cultural context when considering couple relationships. It is my belief that the feminist perspective can be seen as bridging individualism and collectivism, since it espouses couple equality rather than individual power or privilege and, at the same time, advocates that family well-being should not be supported at the expense of individual well-being (Wheeler, Avis, Miller, & Chaney, 1989).

There are other important differences between Canadian and Chilean culture that may impact on couple negotiations and decisions regarding continuation of marriage. In Canada, couples usually live in more isolated nuclear families; whereas, Chilean couples are more involved with their extended family. The influence of extended family, and particularly the elder and parental figures, may tend to reinforce traditional values including marriage continuity. Another contrast is in the area of religion, with Canada being a more secular society and Chile having strong traditions of Catholicism. The Catholic teachings against divorce and remarriage make leaving a marriage less acceptable to many Chileans. Legal differences have similar effects. Canada has liberal divorce laws in place; whereas, in Chile where the Catholic Church still has a significant influence, divorce is not legalized and there are no legal protections for common-law spouses upon dissolution of a relationship. Finally, as noted earlier, Canada has a social assistance system in place that provides a subsistence level of income to women raising children on their own; in Chile, there is no such safety net. The practical reality of maintaining oneself and one's dependent children may be the greatest deterrent to Chilean women's consideration of marriage dissolution as an alternative.

This analysis reveals the irony that it is the Chilean women with the greater potential for couple conflicts (given the stronger pressures to conform to the traditional sex-roles) who also face more social pressures to remain in their marriages.

Professional Assistance with Change in the Couple Relationship

It was the Chilean employment initiatives, and not the Canadian ones, which purposefully incorporated assistance with the changes in the couple relationship into their programs. The Canadian programs had specialized staff within their organizations to help women with personal problems, but the impact of the program on the couple relationship was not explicitly addressed within the program.

In the literature regarding professional assistance with couple relationships, the gender bias of traditional therapeutic models is clear – psychodynamic theories exaggerate gender differences and family systems theories ignore them (Hare-Mustin, 1986). In the more recent feminist approach, the systemic panorama is broadened to include the socio-political context, permitting a realistic analysis of gender (James & McIntyre, 1989). Thus, in feminist work, the practitioner will discuss "the threat the wife's changing may present to her husband, the retaliations she may face, and the guilt she may feel" (Goodrich, Rampage, Ellman, & Halstead, 1988, p. 26). Avis (1986) enumerated a range of interventions used within the feminist model to empower women, including:

(1) encouraging women to value and assert their own feelings, needs, wants, and ideas with both their partners and their children; ... [and]
(8) helping women to anticipate and deal with 'change back' reactions from their families and others following change (p. 225).

Providing educational information and forums about gender issues is an effective means for preparing and assisting people to deal with equity issues in marital

324

relationships. Canadian policy analysts Duffy and Pupo (1993) advocate curricula, throughout the educational process, regarding the importance of establishing gender equity in the home. Oropesa (1997), in her Mexican study, noted that "wives' education fosters lower risks of violence in the home, egalitarian decision-making, and satisfaction with decision-making" (p. 1310). Belenky's (1996) research, as well, corroborates the value of educational forums "where the women could talk with one another as equals about the problems facing them and their families" (p. 396).

The Chilean programs addressed the impact of the program on the couple relationship by including educational information and discussion on gender issues; they provided training in communication, problem-solving and decision-making skills that were helpful in negotiating positive resolution of conflicts; and they incorporated opportunities to successfully integrate the whole family into the enterprise. The Prisma program organized social and recreational events welcoming participants' partners and children, which served to strengthen family relationships as well as family esteem for the women's artisan work. The SERNAM Women and Micro-enterprise program involved spouses and children in the course assignments and celebrations, thereby gaining their commitment to the woman's endeavour.

The following comments from participants and an instructor in Chilean programs illustrate the explicit emphasis on incorporating the family:

> As [our instructor] said: "The whole family is part of the enterprise".

> It's very important that your family helps in what you are trying to do, because there are impacts or costs for the family.

> And when we finish the course, they come with their husband, with their children, and the family is incorporated into the process.

325

The Chilean programs' attention to the impact on the couple relationship was fruitful as many men became less controlling, shared in domestic responsibilities, and (in the SERNAM case) assisted with the activities of the enterprise. Comments, again, from an instructor and a participant highlight these benefits:

> During the program [the participants] talked about things like violence in the home and as a result, for many, their relationships with their husbands changed.

> My husband was distinctly different before; this course helped our communication. ... When I tried to participate in decisions, he didn't give it much importance. But now – yes, since the course, my opinions carry more importance. I explain what I am doing, so that he understands too. ... I stood firm, saying I also need to do things – not just serve. ... In general, the program was very good. But for me, it was good for a mountain of things – the whole family.

In summary, the participants' growth and development, during their involvement with the women's employment initiative, impacted on their relationships with their partners. In Canada, many relationships ended; in Chile they often improved. The programs in more family-oriented Chile purposefully addressed the impact of the woman's learning and employment on her family, and positive developments in marriages accrued.

Collective Outcomes and Social Mobilization

The theme of collective outcomes and social mobilization is central to the theoretical framework of this dissertation. It will be considered in terms of the current conservative context, the collective outcomes observed and their particular contexts and settings, factors favouring collective outcomes and social mobilization, and barriers to social and political involvements.

Conservative Context

The theme of social mobilization in this study must be considered within the environment of increasing conservatism. In the last half of the 1990s, Canada and, ironically, Chile – in spite of its transition to democracy, had political and economic contexts in which it was becoming more difficult to nurture women's employment initiatives.

Canada was succumbing to the global and internal pressures of neo-liberalism and had begun dismantling its social programs. As noted in the earlier chapter on Canada, the federal government had ended the Canada Assistance Plan and, with it, the conditions for cost-sharing social assistance – allowing provinces, like Ontario, which had elected conservative governments, to bring in workfare programs. Both of the Canadian employment initiatives (government and non-governmental) were examples of a service strategy – offered to 'voluntary' participants in specialized programs that were designed to address women's unique employment barriers. And, both of these programs were being discontinued as a result of the Ontario government's new 'coercive' workfare strategy. Participants were dealing with the impacts of reduced benefit levels and restricted eligibility in the social assistance program, and many needed to abandon their educational pursuits and long-term career or business plans in order to take up immediate employment in low-paying jobs with difficult hours[17]. The government-operated Employment Resource Program in Waterloo Region gave way to the province's Ontario Works program that obligated municipalities to serve more clients in shorter, mixed-group programs. The non-governmental organization, CODA, needed to discontinue its

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[17] These consequences for participants fit with the neo-conservative strategy of dismantling the welfare state and having people assume responsibility for their own welfare without state support.

Women in Business program in keeping with the new provincial directions and the increasingly pro-business philosophy of its board.

In Chile, where people had experienced extreme political repression and severe economic hardship under a ruthless dictatorship, it was surprising to find a new type of conservatism impacting on the women's employment initiatives, during the current transition to democracy. With respect to the government program, the first phase of the return to democracy had permitted SERNAM to develop and implement a specialized micro-enterprise program for women. In the late 1990s, however, the thinking of the governing coalition emphasized the importance of consolidating micro-enterprise support and expertise within the planning ministry and gave little priority to the unique issues of women entrepreneurs – this, despite the obvious successes of the SERNAM pilot program. One of the study participants remarked that, paradoxically, there had been more happening with women and micro-enterprises in the 80s, when many initiatives were fostered by non-governmental organizations with the dual objectives of increasing income and increasing political and social solidarity.[18] Within the non-governmental Prisma program, there was a similar trend toward increased conservatism (certainly since its activist days in the 1970s). At the time of the coup, the originating MISSIO foundation had been very political by publicizing the horrors of the dictatorship depicted in the arpilleras and by exporting them through international solidarity groups (Franger, 1988). In addition, staff had weathered the conservative shift within the Chilean Catholic Church in the 1980s, by taking over the organization and renaming it. Yet, this militant history was not celebrated in the documents or discussion within Prisma. Instead, the overriding

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[18] Rather than a neo-conservative trend, this may reflect a return to the traditional patriarchal position that is implicitly anti-feminist and conservative.

concern was the immediate challenge of helping the artisan workshops to survive competitively within the current harsh market economy[19]. In this environment, organizational leaders seemed cautious about political involvements – the only exception being the experiment with the new Discovering Society course.

Examples of Collective Outcomes

Collective outcomes in this study were more common in the Chilean context than in Canada. Although a lesser factor, the collective outcomes were also more common in settings where non-governmental organizations were involved; this, included the SERNAM government program in Chile since the program was delivery by non-governmental agencies in the regions. Collective outcomes also tended to be more economic than political.

In Canada, all of the employment outcomes were at the individual level – whether as employees in the labour market or as self-employed women starting their own businesses. Although participant gatherings for peer support continued after the conclusion of classroom sessions in Canada, these group activities did not extend to involvement in the community or to influence on larger systems.

In Chile, the employment outcomes for participants were frequently within collective enterprises. Nearly all of the Prisma graduates became part of artisan workshops as group enterprises. Similarly, many of the participants in the SERNAM program worked collectively – such as the empañada vendors and the greenhouse producers. Peer support was much more profound in Chile, particularly within Prisma – where enduring friendships prevailed in the collective workshops over many years.

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[19] In the current context of seemingly positive macroeconomic indicators and apparent return to democracy, the international community no longer saw the Prisma organization as needing their charity or protection.

Community involvements were evident where participants also lived in close proximity – such as the community of Pargua where SERNAM offered a course, and the Recoleta neighbourhood in Santiago where Prisma had facilitated the development of a workshop during the early 1980s. Examples of collective power were also found in the Chilean cases, in the formation of the fisherwomen's trade union in Ancud and the teachers' group in Puerto Montt. Furthermore, the association of women micro-entrepreneurs in Valdivia (AMEVAL), in their negotiations with the municipal government, demonstrated the use of collective power to influence a political system. These examples of collective power emanated from the SERNAM program, but the direct involvement of the non-governmental service delivery agents was apparent. As a final example, the non-governmental Prisma organization was trying a new course, Discovering Society, initiated by international volunteers, to promote political awareness.

It is important to note that there are various definitions of 'what is political'. For purposes of discussion within this dissertation, a 'low threshold' or broad definition will be used, which Oxhorn (1995) describes as including activities that:

> might represent an alternative model for the alleviation of societal
> problems that is contrary to the one being imposed by those in control of
> the state, such as through collective group solutions to problems of hunger
> or unemployment rather than relying on individualistic, market-oriented
> approaches. (p. 306)

According to Oxhorn, participants' view of these 'low threshold' political activities can shift over time to a more consciously political perspective.

Factors Favouring Collective Outcomes and Social Mobilization

From the women's employment initiatives studied, four factors became evident as positive influences on the likelihood of collective outcomes and social mobilization.

330

These factors were: collective rather than individualistic traditions; intentionality regarding social mobilization; locality rather than functional communities; as well as appropriate leadership style and organizational structure.

Collective rather than individualistic traditions.

The presence of collective outcomes and social mobilization activities in the Chilean, rather than the Canadian case examples, reflects a greater likelihood of such activity where there has been a stronger tradition of collectivism rather than individualism. Past traditions of strong community networks were evident in both countries until the forces of industrialization and the capitalist, free-market economy brought increasing individualism. The difference, as was described in the introductory chapter, is that this process of social atomization (Díaz, 1997b) is more recent in Latin America.

In the countries of the north, informal self-help networks to manage household and child care responsibilities were a natural part of women's social patterns until the 1950s (Lasch, 1997). However, in the 'poblaciones' (poor neighbourhoods) of Latin America, solidarity and mutual self-help have remained strong and the concept of 'vecino' (neighbour) includes important notions of community and participation (Oxhorn, 1995). The pressures of individualism, within the neo-liberal economic strategies now imposed on the countries of Latin America, are bringing about a reduction in collective identity as "individuals lose the old ways of relating to each other and are forced to construct new social relations in a more hostile ... environment" (Díaz, 1997b, p. 50). Constable and Valenzuela (1991) document the "cost to the collective spirit that had made the Chilean labor movement one of the strongest in Latin America" (p. 226)

331

resulting from the restructured employment market and the assaults to "the old community spirit" (p. 238) in the neighbourhoods as a consequence of fear during the repressive military regime.

The reinforcement of a strong, collective, social fabric holds promise for both Canada and Chile. In Canada, McKay (1990) suggests, when the problem of lack of work can be seen as a community-based problem it can be discussed openly. And it is this "community ground" that Burman (1988) notes, "is the most promising for fusing together individual projects into common collective purposes" (p. 214). With respect to Chile, Oxhorn (1995) applauds the popular organizations for the alternative they represented to "the authoritarian and individualistic model for social relations being imposed by the military regime" (p. 98). Campfens (1997b) in his international study of community development, concluded that participation is essential to the success of programs aimed at poverty alleviation and social integration of the marginalized; and that one of the critical factors for participation, in turn, to be effective is the "formation of self-managing organizations of the poor" (p. 461). The Dutch anti-poverty case example in Campfens' collection illustrates this active participation of the poor as indispensable partners in a program (Tenhaeff, 1997, p. 168). Others speaking more broadly about human development similarly emphasize the importance of building organizations, of collective participation, and of mobilization for developing civil society, challenging existing institutional arrangements, and deepening democratization (Cernea, 1993; Jelin, 1997; and UNDP, 1998).

Intentionality regarding social mobilization.

Collective outcomes within the four case studies are only apparent in situations where they were purposefully fostered. The community development focus of FUNDESVAL (the Valdivia Development Foundation – the local service delivery agency for the SERNAM program in the north of Region X) was clear in its facilitation of the formation of AMEVAL. Prisma's objective of creating collective workshops was equally clear. There was also support for the development of collective enterprises from Agraria (the other local service delivery agent for SERNAM in Region X), although women's decisions to form individual enterprises were similarly supported. Prisma, on the other hand, was very tentative about launching its new course promoting political awareness. In the Canadian initiatives, there was no explicit promotion of social action involvements and none arose otherwise. From the case examples studied, it appears that if collective outcomes (at the group, community, and societal level) are an objective of an initiative, then social mobilization activities must be an intentional part of the program plan.

Localities rather than functional communities.

Collective activities within the studies were more prevalent in geographic localities than in functional communities. In the Prisma example, it was members of the Sol Naciente (Rising Sun) workshop, which had been developed and remained located in the Recoleta neighbourhood, who participated together in other community involvements such as the church parish and the child care centre. Members of the newer workshops, formed by each graduating class and composed of women from various parts of Santiago, were not active together outside of the functional Prisma community. Some of the

members of the newer workshops were active as individuals in their own neighbourhoods.

From the SERNAM study, it is apparent that the women from the small community of Pargua were easily able to form a local group 'Camelias of Pargua' and to take on leadership roles in other community organizations; this type of community involvement was not evident in the larger centres like Puerto Montt. AMEVAL was a mixed model, being organized along functional lines as women entrepreneurs, but also being locality-based in Valdivia. Although the members came from many different neighbourhoods within Valdivia, they were not as dispersed as residents of an immense metropolitan centre like Santiago. However, AMEVAL had required the facilitation of FUNDESVAL, as an external agent; it did not develop with the spontaneity of the Camelias of Pargua.

The Sol Naciente workshop, with its active community contribution in the Recoleta neighbourhood, is typical of the popular organizations described by Oxhorn (1995). He noted the favourable conditions for the development of locality-based organizations during times of political repression in Latin America, since the Church (which itself is territorially based) frequently plays a protective role, and an organizational space is left vacant by political parties who cannot operate publicly. In fact, Oxhorn (1995) expresses doubt about organizing on other than territorial lines:

> Many will find that their functionally defined interests are subject to periodic and contradictory changes... Territorial organizations, on the other hand, emphasize the shared interests of the popular sectors... The organization of most popular sectors may not be feasible along functional lines. (p. 304)

Others have noted the value of the organizational cohesion that comes from the

sense of belonging that is found in a local community (Jelin, 1997). In his international

study of community development, Campfens (1997b) distinguishes the "territorially

bounded *locality* concept" as an approach that has effectively fostered various actions

including community economic development and neighbourhood coalitions (pp. 455 &

468). The importance of claims-making for the essentials of daily survival has been

described as foundational to political activity and full citizenship (Ballón, 1990). But

most critical, Friedmann (1992) notes, after recognizing the locality as the starting point

for social mobilization, is the second step "to transform social into political power" (p.

viii).

Appropriate leadership style and organizational structure.

Leadership style and organizational structure are very important and highly

related factors in contributing to collective outcomes and social mobilization. In this

study of Canadian and Chilean initiatives, the leadership style of the director and the

structure of the organization in the Chilean non-governmental program emerged as

especially interesting.

The Prisma director's contribution has been central to the establishment of the

artisan workshop development program: her artistic skill and creativity; her teaching

experience; her commitment to ensuring that the poor share in the enjoyment of basic

sustenance, social interaction, and the beauty of art; as well as her determination to see

the organizational supports for these goals in place. With the tremendous contribution she

has made to this organization, it is not surprising that she is looked upon with a form of

reverence. This charismatic style of leadership, however, raises some concern in terms of

335

the organization's ability to deal with her eventual departure and the participants' limited sense of ownership or power as a result of their collective accomplishments.

The notion of charismatic leadership was introduced by Max Weber (1924/1947) who saw charismatic leaders as highly esteemed, gifted individuals who exude confidence, dominance, and a sense of purpose (Bass, 1990). Lassey & Sashkin (1983), writing about leadership and social change, note that while some degree of charisma may be essential, charisma must be complemented with other critical skills in order to be most effective. Musser (1987) similarly cautions that charismatic leadership can produce dependent followers rather than a model inspiring self-actualizing people.

A more recent leadership concept, that of transformational leadership, incorporates the notion of charismatic, idealized influence; but it adds as other critical factors – inspirational motivation, intellectual stimulation, and individualized consideration (Burns, 1978; Bass, 1985 & 1990; Bass & Avolio, 1994). The inspirational component emphasizes the followers' attraction to the goals and purposes of the leader, rather than the identification with the leader per se (Downton, 1973). The component of intellectual stimulation contributes to the independence and autonomy of the follower, in contrast with the unquestioning obedience that can develop in relation to charismatic leaders (Graham, 1988). These two components of the expanded concept of transformational leadership – inspirational motivation and intellectual stimulation – are fundamental to the development of capable members of groups influencing social change.

Although the operationalization of transformational leadership is primarily considered in terms of management objectives related to improving employee performance in organizations, there is much that is relevant to group development for

336

social change. The objective of developing followers' leadership skills through empowerment, delegation, and participation is a central facet of transformational leadership that is equally important in social mobilization. Yammarino (1994) describes empowerment as instilling "a sense of power" in others by sharing and distributing power to followers through delegation and "allowing them to take ownership and responsibility for their jobs" (p. 45). Similarly, Kuhnert (1994) notes that "delegation ... is necessary if followers are to advance to the next level of development" (p. 23). These empowering elements of transformational leadership would be useful to Prisma as the organization approaches the retirement of its charismatic leader. Clearly, Valentina has aptly delegated responsibility to staff who have become very capable leaders. The next step would be to share power with participants so that in future ventures, similar to the recent acquisition of subsidized housing, participants themselves would be able to claim such an accomplishment as their own achievement.

Leana (1987) distinguished between the power relinquishment that takes place in delegation and the power sharing that occurs with participation. Empirical studies have verified the importance of participation in goal-setting and decision-making to followers' commitment to action plans (Locke, Latham, & Erez, 1987; Vroom & Jago, 1988). Whether through delegation or participation, shared leadership is critical to "shared ownership of consequences" in organizations and community organizing (Lakey, Lakey, Napier, & Robinson, 1995, p. 101).

In addition to the consideration of leadership style, the organizational structure of Prisma also provides rich data regarding factors contributing to collective outcomes and social mobilization. The Training Program directed by Valentina was integrated with a

337

parallel Marketing Agency headed by Valentina's daughter Paula. The Marketing Agency was a unique resource for the collective artisan workshops that were formed by graduates of the Training Program. Its services include: product design and development work; purchasing of large quantities of quality primary materials; marketing of products through a showroom, catalogues, and networking; quality control and related follow-up training; packing, documenting, and shipping within Chile and internationally; and financial management including prepayment to the artisans for exported goods. As was noted in the presentation of the Prisma case example, the Marketing Agency fulfills a critical function that has been missing in many other micro-enterprise programs. However, Valentina regretted that the initial concept of the marketing function being carried out within the autonomous artisan workshops had not been possible. The banks had not been willing to provide credit and the state prohibited groups of more than seven persons from contracting with themselves. Through the creation of the Marketing Agency these problems were surmounted but, as Valentina lamented, the consequence is that the artisans tend to see themselves as employees of Prisma, rather than as the collective owners of autonomous artisan workshops.

An organizational structure that provides for a stronger sense of ownership and control over collective enterprises is epitomized in the federated co-operative structures developed within the community economic development movement. In these organizations, the primary collective producers have formed second-tier structures with responsibilities similar to those of Prisma's marketing agency. The difference is that the primary level producers are represented at the second-tier and are in control of the decisions and operations that affect their enterprises. The approaches used by the

Mondragon system in the Basque region of Spain and the Evangeline co-op in Prince Edward Island are examples of this type of organizational structure (Benello, 1994/1986; Campfens, 1997b).

Barriers to Social and Political Involvements

The difficulty of moving from social to political activities was articulately described by participants in the Prisma program. Political participation was low among Prisma participants, although some individuals were active as members of other collectives (some involvements had been during the dictatorship – e.g. human rights work and a land take-over; and other activities were current – e.g. within their neighbourhoods and within the women's movement). Participants' responses reflected such barriers as fear, cynicism, and severe time constraints.

There was evidence of fear of political involvement and of discussing it. When I asked one of the participants whether the artisan workshop members were involved in any political activities in their neighbourhood, she replied: "No, nothing political". Her answer was so rapid and so emphatic, that I wondered if I had frightened her – not a surprising reaction given the widespread and horrific consequences of political opposition during the very recent dictatorship.

As well, there were expressions of cynicism – doubt about the possibility of positive changes for the poor in Chile:

> During the time of Pinochet, which for me is the same as now, there were many demonstrations against Pinochet organized by the Left. I didn't go then, nor now, because for me there's nothing different – before or now, no revisions, nothing.

This view is also based in some reality with respect to the continuity of neo-liberalism and concomitant inequality in the transition to democracy. The current political system,

as discussed more fully in the chapter on Chile, remains seriously constrained from

carrying out significant economic or social reforms. Furthermore, according to research

carried out in Chile and reported by Duquette (1999), this kind of thinking is not to be

unexpected after the experience of interrupted communication during dictatorship:

> Authoritarian regimes, by interrupting communications with the people for
> decades and concealing relevant information about the goals and the
> impact of public policies, have fostered anti-government attitudes,
> cynicism with regard to government, and subjective perceptions of the
> results. Public opinion became private opinion and centred around highly
> individualistic values related to personal achievement and visible wealth
> in the family environment. 'As a worker (or trader, or a businessman), am
> I doing better now, under such and such a policy, than I was before?' is
> the only question with which individuals concern themselves after
> seventeen years of military rule. (p. 225)

As a third barrier, participants spoke of the impracticality of involvement in social

and political activities:

> Very few people participate in political things. I don't know what has
> happened. People are not very motivated to participate. Now, the people
> have other needs – economic priorities. They have to work – for women
> there's the work in the house and the artesania work. You have to be
> organized. I get up at 6:00 in the morning, and get my son off to school,
> and I work all day on the embroidery. I can't work at night, because of my
> vision, and I am very tired. Other women work all night.

With the need to put long hours into economic survival, in addition to family and

household responsibilities, there was little time or energy for other involvements.

Ballón (1990) in Latin America and Burman (1988) in Canada have emphasized

the difficulty of mobilizing social action given the individualizing impacts of modern

unemployment. The current neo-conservative ideology fosters blaming of the poor for

their conditions; this mentality creates a similarly hostile environment for organizing

marginalized and excluded people. Friedmann (1992) has noted the reality of the

"shortage of surplus time" as well as the "inadequate financial, material and technical

340

means" (p. 139) amongst organizations of the poor, and he points to these as the reasons

that external agents are needed to facilitate social mobilization. For women in particular,

given their commonly disproportionate share of domestic responsibility, the shortage of

surplus time is even more severe. As the UNDP (1998) report notes, "despite the wave of

democracy, women everywhere do not enjoy the same opportunity for participating in

public life as men" (p. 24).

Yet, as Oxhorn (1995) suggests:

The political and social integration of the popular sectors has always been
incomplete and subordinate to the interests of other social groups in Chile.
... The popular organizations that developed after 1973 may not provide
the ultimate solution, but at least they suggest a promising direction for
exploration in the search of solutions. (p. 297)

Chapter Seven

CONCLUSION

The conclusion to this dissertation begins with a general summary of the findings from the study of the women's employment initiatives in Canada and Chile. The general summary discusses the findings in relation to the theoretical framework set out at the beginning of the dissertation and the research questions identified in the methodology.

Following the general summary are three sections that discuss the implications of the study and the recommendations that flow from the study. The first of these sections deals with implications for practitioners involved in the design and delivery of women's employment initiatives; the next section provides recommendations for policy makers concerned with the income needs of poor women and their dependent children; and the final section offers suggestions for further research. I hope my conclusions will have relevance for the multiple disciplines that, along with social work, are active in developing and delivering women's employment initiatives, promoting social mobilization and community development, developing and implementing policy, and conducting research in this area. It is important to note that, consistent with the logic of the constructivist paradigm, there is no attempt to impute causality or to generalize beyond the time and context of the actual cases studied. Only with the additional strength of similar revelations in other research and in theoretical conceptualizations, are general suggestions made regarding implications for other women's employment initiatives. Each practitioner, policy maker, and researcher will need to decide, based on the characteristics of their particular time, context, and setting, how much the findings of the present study are transferable to their unique situation.

A final section provides some concluding comments and my personal reflections on my own change process during the research experience.

<div align="center">General Summary of the Research Conclusions</div>

This research has examined women's employment initiatives as a means of addressing poverty through the study of case examples in Canada and in Chile. The conclusions are framed by the conceptualization at the grand theory level of the inability of the capitalist system to meet the needs of poor women and their families, at the mid-range theory level of the potential within the employment initiatives for social mobilization, and at the practice theory level of effective program components.

Evidence was found of the assumptions at the grand theory level regarding the harsh impacts for poor women and their families of the current neo-liberal economic policies formulated within the context of neo-conservative ideology. In Canada (and specifically – the province of Ontario), as social assistance benefits and eligibility criteria were tightened, many participants in the employment initiatives abandoned long-term objectives of preparing for well-paying jobs through academic upgrading and skill training or of developing their own businesses, in order to meet their immediate survival needs through low-paying jobs with difficult hours. The government's direction toward more coercive employment strategies for people receiving social assistance meant the end of specialized employment services for women that attended to the particular barriers that they face. In Chile, although the ruthless period of dictatorship had ended, the social policy options of the new coalition government were severely constrained by the compromises made with the conservative powers to allow a return to democracy. Thus the specialized entrepreneurial training program for women sponsored by the government

in Chile was being discontinued and the non-governmental artisan development program was struggling with the effects of the intensely competitive free market conditions.

The mid-range theory level conceptualizations of social mobilization and social reform, as delineated by Friedmann (1987), were very fruitful to the identification and analysis of collective outcomes as well as participants' input in the program design. These are summarized in the response to the third research question below.

Practice level theories commonly employed in the social mobilization tradition were evident in the case examples. Adult education was facilitated using acknowledged principles from adult learning theory including the importance of mentors and role models. Consciousness-raising, empowerment principles, and feminist practice were employed in all of the programs and constituted the theory base for further exploration about addressing the impacts of the program on the couple relationship. Collectivization, self-management, and economic democracy were promoted more in the group enterprises fostered through the Chilean initiatives; and community development theory was relevant in discussing the challenges and further potential for these collective activities.

A brief synopsis of the answers to the specific research questions posed in the methodology section of the dissertation is provided below. Those questions focused on the effectiveness of the initiatives in helping women rise out of poverty, the similarities and differences in the initiatives based in particular contexts and settings, and the potential for social reform and social mobilization.

The Effectiveness of the Initiatives in Addressing Poverty

The first research question, which was about the effectiveness of the employment initiatives in helping women to overcome poverty at the individual family level, was

344

discussed in the outcomes section of the individual case studies. Each of the initiatives was effective in helping individual women obtain labour market employment or generate income through their own enterprises. However, the economic benefits at the individual level were limited. Not all of the women were able to rise out of poverty as a result of their involvement in the program.

The Canadian government program had shown a record of success in the past, when single mothers (ensured of a basic level of income support) were assisted in obtaining the requisite education or training and in competing for satisfying employment that paid well, provided benefits, and offered some flexibility and security in recognition of their parental responsibilities. As was noted previously, the more restrictive social assistance policies introduced in the mid-1990s interrupted the Canadian women's pursuit of economically beneficial, long-term objectives. The Canadian non-governmental program showed some successes with smaller numbers of single parents who had entrepreneurial aspirations, but self-employment was not feasible for all participants. Participation in the Chilean government program made it possible for some single parent women to provide for their families independently and for some married women to provide important additional income and stability in previously economically precarious situations. The Chilean non-governmental program, with its specialization in artisan crafts production, did not result in incomes for the women that were sufficient to provide for the needs of a family without additional supports such as subsidized or shared housing or a second family income.

Although the economic benefits were limited, as anticipated, the study documented other program benefits to the individual well-being of participants. The

women experienced a great deal of personal growth in self-esteem and confidence, awareness of the commonality of their issues as well as their rights, plus strong personal friendships and social supports. These benefits addressed the non-economic, but similarly disempowering, impacts of poverty discussed in the introduction.

Ideas for how the particular programs could be made more effective were included in the individual case studies that were shared with the program providers as formative evaluations. For the Canadian government program, suggestions were offered regarding increased program flexibility in response to specific participant interests, greater efficiencies in the case conferencing process, the importance of clarity about specific staff roles, and some income maintenance issues. With respect to the Canadian non-governmental program, challenges were identified regarding the pace of the program, access to credit, the representation on the review panels, and the need for a clear commitment to women living in poverty. In the Chilean governmental program, suggestions were made for more time for program delivery and less sophisticated material, the importance of follow-up, and the need to continue women-specific micro-enterprise training. For the Chilean non-governmental program, challenges were noted with respect to finding alternatives to the use of dictation as a teaching method, dealing with financial constraints, implementing an appropriate level of program formality, and preparing the organization for the eventual retirement of a charismatic director. Some recommendations to improve the effectiveness of women's employment initiatives in general are offered in the later section on implications for practitioners.

346

The Similarities and Differences Within the Various Contexts and Settings

The second research question concerned the comparison of the initiatives in order to understand which features seem more universal and which appear to be specific to particular contexts (Canada or Chile) or settings (government or non-governmental). The comparative analysis discussion deals with this question in depth, however, a brief synopsis is offered here. In general, there were greater differences between the programs in different contexts – with the individualist nature of Canadian society being evident in its programs and the historically collectivist nature of Chilean society evident there (even though individualism is growing in Chile in the face of strong neo-liberal economic policies and practices). There was much less distinction between the government and non-governmental settings, likely a function of the mixed nature of some of the programs – in Canada the non-governmental program received government funding and in Chile the government program was delivered by non-governmental organizations.

The features that seemed to be more universal were:

- program curriculum on personal development to increase self-esteem as well as awareness of women's gender specific issues;

- attention to group process with promotion of peer support and participant input;

- staff who were capable and caring; and

- some degree of follow-up.

Features that appeared to be unique to the (Canada or Chile) context were:

- the availability of social assistance in Canada to provide a subsistence level income while women participated in the program; and the reality that without such a social welfare system in Chile, the poorest women were unable to participate in the employment initiatives;

- the attention to the couple relationship and the integration of the whole family in the Chilean programs; and

347

- the individualistic nature of the jobs and self-employment outcomes in Canada, in contrast with the frequently collective outcomes in Chile including group enterprises, community involvement, and organizations formed for collective power to influence.

Features somewhat related to the (government or non-government) setting were:

- only the Chilean non-governmental program (which was the only purely non-governmental example) was able to continue to operate, independent from government policy directions and funding decisions;

- only the Chilean non-governmental program provided specialized skill training and adjunct services such as its marketing agency and recreation program; and

- the government programs had a higher degree of formality (pre-screening, structure and timetable, sophistication of materials, and documentation) than the purely non-governmental program.

As was noted previously, there were no features that were clearly and consistently related to the distinction between government and non-government setting. The influence of country context or the factor of mixed government and non-governmental models is present in each instance cited above.

Potential for Social Reform and Social Mobilization

The third and last research question asked about opportunities for social reform or for social mobilization in the different contexts and setting. A detailed discussion of social mobilization was provided in the chapter of the dissertation regarding themes and recommendations for practitioners regarding social mobilization follow. Collective outcomes were more evident in the traditionally more collectivist context of Chile and in settings where non-governmental organizations were involved. Substantial, but not formidable, obstacles to social mobilization were identified; and it was clear that social mobilization only occurs in those employment initiatives where it is an intentional objective. The more incremental tradition of social reform was evident in all of the programs in the solicitation of input from participants regarding course design. It

348

reflected the rational top-down approach described by Perloff (1980) and the search by experts for correctives to their plans related by Quiroz and Palma (1997). Not surprisingly, it was the Canadian government program (the only purely government example) which most epitomized the social reform tradition and did not venture into social mobilization beyond the encouragement of ongoing peer support groups.

Implications for Practitioners

This section of the conclusion focuses on implications for practitioners in women's employment initiatives. The specific recommendations deal with: staff recruitment and the value of hiring staff with similar characteristics and backgrounds to those of the participants; program design ensuring content and process that address the impact of the employment initiative on the couple relationship; attention to understanding macro issues and facilitating participant mobilization to influence broader policies; and, related to the previous objective, the importance of a leadership style that promotes group empowerment.

Staff Recruitment

Practitioners involved in the administration of employment initiatives for low-income women have important decisions to make regarding recruitment of staff. The findings from the present study suggest the considerable benefits in having instructors with similar characteristics and backgrounds as participants in terms of gender, race, and class, who can act as mentors and role models for participants. These benefits were illustrated and discussed in relation to the literature in the earlier 'themes' chapter; a listing follows:

- participants being able to identify with a similar person;
- instructors understanding and having insight about participant issues and needs;

- instructors having knowledge and experience in the participants' desired field;

- instructors role-modeling the ability to succeed in the work-world;

- instructors role-modeling the ability to successfully balance work and family;

- instructors playing a mentoring role by believing in and encouraging participants; and

- participants overcoming a sense of subordination through relationships of equality.

In the four initiatives studied, all employed female instructors (one organization with a male program coordinator hired a woman as a co-leader to deal particularly with the gender content); one organization helping participants to establish their own businesses hired women who were entrepreneurs themselves; and two organizations hired former program participants. Hyde (1989) advocates the hiring of former clients as a feminist practice that challenges the negative aspects of professional power:

> A feminist practitioner encourages the process of client self-discovery, self-reliance, and self-trust, and is vulnerable and open during interactions with clients. On a structural level, this approach incorporates the participation [and] employment of former and current clients in agency programs and the development of training programs that support mutual exploration and consciousness-raising among staff and clients. (p. 157)

The first recommendation from this study is:

Recommendation One

> *That* employment initiatives for low-income women hire instructors with similar characteristics and backgrounds as the participants, in terms of gender, race, and class to act as mentors and role-models for participants.

Addressing the Impact on the Couple Relationship

Practitioners in the Chilean women's employment initiatives studied have provided a superb example for practitioners in more individualistic cultures like Canada of addressing the impact of the program on the couple relationship. Again, this topic has

350

been thoroughly examined in the earlier 'themes' chapter, so only the key features will be reviewed here.

Participants are likely to experience distress from the disproportionate amount of household responsibility that they bear as they take on additional work in generating family income; addressing this issue is likely to create marital conflict, given the deep historic and cultural roots of gender inequity. Similarly, participants are likely to experience growth in such areas as self-confidence, rights-orientation, and economic independence; these changes affect the dynamics in the couple relationship, frequently resulting in partners demanding that the women 'change back'. Participants will need support and skills training to resolve these issues in the couple relationship (skills which will be essential to their success in the working world as well). As a final point, participants will benefit from the support and assistance of their partners and children as they undertake a major new employment venture that has impacts as well as benefits for the whole family. Hence, the following recommendation for practitioners:

Recommendation Two

> *That* women's employment initiatives address the impact of the program on the couple relationship, by:
>
> (a) including an educational component regarding gender inequality – in relation to its presence in participants' home and work experiences, and in relation to its historical, cultural, and political context;
>
> (b) preparing participants for the personal growth that they likely will experience as a result of their involvement in the program, as well as the potential 'change back' reaction from their partners and others;
>
> (c) facilitating peer support in the group forum for women to understand the commonality of their difficulties and to share potential solutions and mutual encouragement;
>
> (d) providing training in the skill areas of communication, problem-solving, decision-making, and negotiation; and

(e) involving participants' partners and families in social events and celebrations to acknowledge the importance of family members to the success of the women's endeavour and to increase the family members' esteem for her venture.

Attention to Understanding and Mobilizing to Influence Broader Policy Issues

Practitioners involved with women's employment initiatives have an opportunity to work with participants to address, not only their individual economic problems, but also their collective concern with the societal issues at the root of women's poverty. The topic of social mobilization, relevant to collective action regarding women's poverty, also was explored in depth in the 'themes' chapter and only key features will be reiterated here.

The realities of the neo-conservative ideological environment and the harsh impacts of its accompanying neo-liberal economic strategies were evident in the lives of participants in both the Canadian and the Chilean employment initiatives. Collaborative efforts to deal with these impacts were more apparent in the traditionally more collectivist culture of Chile. Similarly, there was more involvement in facilitating collective endeavours by non-governmental organizations (even when they were contracted by government to deliver employment programs). The collective involvements varied from what Oxhorn (1995) refers to as 'low threshold political activities' (such as the group artisan workshops representing an alternative income-generating model to the state-promoted individualistic, market-oriented approach) to 'more consciously political actions' (such as the AMEVAL petition to the municipal government for space and authorization to sell their products).

Social mobilization is essential to bringing about greater social equity and justice, a vibrant civil society, and a deeper democracy. Through social mobilization, people who

352

have been marginalized (in this study – low-income women with dependent children) come together to find collective solutions to their common problems through such actions as:

- developing models of living and relating that represent alternatives to the individualistic and market-oriented model promoted by those in power;

- heightening public awareness about the problems being created by the neo-liberal economic policies currently being applied; and

- bringing pressure to bear on the decision-makers in order to promote progressive policies and programs that include the ongoing involvement of affected citizens in their on-going improvement.

The discussion in the earlier chapter argued that participation by the marginalized is essential to any effective program to alleviate poverty. Similarly, it was noted from the case examples that social mobilization was only actively carried out when it was an intentional objective of the program.

Thus, the third recommendation from the study is:

Recommendation Three

That practitioners involved with women's employment initiatives promote the social mobilization of participants to address the societal issues at the root of their poverty, by:

(a) engaging the women in discussions to promote an understanding of the political, social, and economic context of their poverty;

(b) recognizing and attending to barriers to social mobilization, both for organizations and for participants; and

(c) facilitating the participants' mobilization as a group to influence the relevant broad policies and realities.

Leadership Style

Given the interest in influencing broader policy issues described above, an effective leadership style that is appropriate to the objective of social mobilization is essential. The discussion of the social mobilization theme in the previous chapter

353

emphasized the importance of an effective leadership style that promotes participants' competence and sense of ownership. In particular, the concept of transformational leadership, which adds inspirational motivation and intellectual stimulation to the foundational notion of charismatic idealized influence, was suggested as an effective means of developing capable partners in social change. Further, the empowerment of group members through participation and delegation was argued as critical to the development of competence and ownership.

Thus, the final recommendation for practitioners from this study is:

Recommendation Four

> *That* women's employment initiatives enhance their social mobilization potential by employing a transformational leadership style that:
>
> (a) in addition to idealized charismatic influence, encompasses inspirational motivation with its emphasis on commitment to goals as well as intellectual stimulation with its emphasis on autonomous critical thinking; and
>
> (b) develops followers' leadership capabilities and sense of ownership by empowering them through participatory decision-making and delegation of responsibility.

Recommendations for Policy Makers

This section of the conclusion provides recommendations for policy makers concerned with the income needs of poor women and their dependent children. The study of women's employment initiatives illustrated the important role of the state in providing a context within which women could prepare themselves to find or create employment that would sustain them and their families. During the timeframe of the study, a period in which the global economy was being restructured and a free-market ideology prevailed, three of the four highly valued programs were ending. In Canada (and more specifically –

354

Ontario), where the earlier provisions of an advanced welfare state were being severely curtailed, participants were forced to abandon long-term objectives for well-paying employment or viable businesses in favour of low-paying jobs in order to meet their immediate needs. In Chile, with its more debilitating colonial legacy and the neo-liberal policies that endured from their introduction in the late 1970s, social provisions were even more limited. There is no social assistance system ensuring at least a subsistence level of income to needy persons in Chile and, as mentioned previously, this excluded women in extreme poverty whose daily search for the basics of survival precluded their involvement in the employment initiatives. Furthermore, despite the benefits of the employment initiatives in Chile to those who could participate, other complementary programs (such as affordable health care, quality public education, and measures to redress gender inequity and spousal violence), required to address the pervasive problems of poverty and discrimination against women, are absent.

The Canadian state accepted responsibility (albeit reluctantly), in the 1940s, for the economic functioning of the country and the social welfare of its citizens (Irving & Daenzer, 1990). This was consistent with the approach of other western nations, some of which implemented full employment strategies and all of which adopted, to a lesser or greater degree, a range of welfare state programs (Beveridge, 1944; Ginzberg et al., 1965).

The Chilean state, after the devastating depression years, took on a central role in promoting economic development (Collins & Lear, 1995). Democratic governments attempted to redress the impacts of delayed industrialization and inequitable distribution of wealth through the import substitution strategy and the provision of basic social

programs. However, the military dictatorship imposed the unfettered market doctrine of

neo-liberalism and abrogated responsibility for the social welfare of Chilean citizens.

With the transition to democracy in the 1990s, the priority of the market has endured with

strong constraints being placed on social spending. Despite positive macro-economic

indicators, social and economic inequity has become a major issue. The strains resulting

from the market-oriented reforms in Chile and other Latin American countries are leading

some analysts to predict a stronger role for the state to correct these post-reform problems

(Torre, 1997, p. 31-32).

The reduced role for the state in the neo-liberal economic doctrine turns a blind

eye to the 'public issues' that Mills (1959) distinguished, viewing them instead as

'personal troubles'. Although the Canadian state provides much more in public social

programs than Chile, the same neo-liberal economic policies that have been in place in

Chile since the military dictatorship are evident in Canada's current political directions

and welfare reforms. Canadian policy makers need to be wary of the consequences of

further dismantling of Canada's social safety net.

The importance of an effective state is recognized by the United Nations whose

1997 report on human development proclaimed that:

> Economic growth contributes most to poverty reduction when it expands
> the employment, productivity and wages of poor people – and when public
> resources are channeled to promoting human development. (UNDP,
> 1997a, p. 7)

Similarly, the World Bank (1997) emphasizes that "development requires an effective

state" complementing the role of the private sector and establishing rules for appropriate

controls on both the private and the public sector (p. iii). A comparative study of social

policy experiences concludes that countries like Canada and Latin America must move

356

toward a more comprehensive model of social reforms which take global economic factors into account (Torres, 1995, p. 248). Recommendations, therefore, are made that address poverty of women within the context of global restructuring, in relation to state programs within their respective countries, and in terms of the potential of women's employment initiatives.

Advocacy Role of the State in International Forums

There is an important role for the state in advocating in international and regional forums (and in the creation of new forums) for the social well-being of citizens. The power of the wealthy, whose interests are well served by free-market approaches to international trade and finance, need to be balanced by an international voice for the social needs of the mass of humanity. International protections for jobs, wages, working conditions, and social programs are necessary if poor women are to provide adequately for themselves and their families.

Recommendation Five

> That national governments advocate in international forums for measures to ensure the social well-being of their citizens, such as:
>
> a) controls on international trade and financial transactions that adversely affect citizens' ability to meet their basic human needs; and
>
> b) protections for jobs, wages, working conditions, and social programs essential for a humane life.

Role of the State in National Affairs

National governments have a critical role in establishing policies and programs that ensure the social welfare of their citizens. Contrary to the minimalist role for government espoused in neo-liberal economic theory, the findings from this study point to the necessity of an active role for government as "the legitimate expression of our

357

commitments to one another" (Forum Directors Group, 1993, p. 268). Fundamental to

addressing the poverty of women and children is the promotion of an environment

conducive to finding employment or creating micro-enterprises. National governments

(in partnership with the private sector and civil society leaders) must renew their

commitment to employment, through policies to promote full employment and through

programs to redistribute employment opportunities more equitably. Micro-enterprises, in

the context of insufficient demand in the labour market, can provide a viable alternative

for women needing to generate income for themselves and their children. The

development of micro-enterprises can be promoted through facilitating access to credit

and removing obstacles to collective production. Such employment strategies must be

supplemented by adequate income assistance programs and complementary social

programs such as affordable health care, quality public education, promotion of gender-

equity, and prevention of spousal violence.

Recommendation Six

> *That* national governments take an active role in establishing policies and
> programs to ensure the social welfare of citizens, by:
>
> a) promoting full employment;
>
> b) establishing programs to distribute employment opportunities
>   equitably;
>
> c) encouraging micro-enterprise development through credit assistance
>   and legal measures to facilitate collective production;
>
> d) providing adequate income assistance programs; and
>
> e) providing social programs including affordable health care, quality
>   public education, promotion of gender equity, and prevention of
>   spousal violence.

Role of the State in Employment Program Policy

Governments also have a key role in providing the context, policies, and supports for women's employment initiatives to be effective. Each of the models (the pure government model, the mixed models with government funding and non-governmental organization service delivery, and the pure non-governmental organization model) demonstrated effective outcomes and received high praise from participants. In fact, the study did not reveal any uniqueness that could be attributed to the government or non-governmental setting. Similarly, the different approaches (preparation for employment in the labour force and assistance in the development of micro-enterprises) were useful.

All four of the employment programs studied used a services strategy (Rein, 1974), however, a coercive 'workfare' strategy was imminent in the Canadian context. The removal of women's freedom to make choices about when and how to blend paid employment with their parenting responsibilities may prove detrimental in the future to their well-being and that of their children. Clearly, the more restrictive welfare policies were already forcing women to give up employment preparation activities that would have been in their long-term best interest. Steep increases in child poverty, particularly among children of single parents, are already apparent.

The study participants spoke highly of the value of being in specialized programs for women that took the time to attend to the particular barriers that women face and facilitated the peer support potential of the group. Yet, three of the four women's initiatives were being discontinued in favour of mixed group programs of shorter duration.

Concurrent supports were also found to be very important. For example, the availability of assistance with the cost of transportation and child care sometimes made the difference in whether or not women could attend the program. Similarly, access to credit determined whether women could proceed with developing their micro-enterprises. Furthermore, follow-up was frequently instrumental in participants being able to manage some of the normal start-up difficulties.

Recommendation Seven

That governments promote women's employment initiatives as a means of addressing poverty, by:

a) supporting a variety of program provision models including purely government funded and delivered programs, mixed models with government funding and non-governmental delivery, and those with purely non-governmental funding and delivery;

b) supporting a variety of program approaches including preparation for employment in the labour force and assistance in the development of micro-enterprises;

c) ensuring that program participation is voluntary and that mothers of dependent children have adequate income assistance to provide full-time care to their children if that is their choice or to pursue longer-term educational upgrading or skills training to prepare for employment that will provide more adequately for their families;

d) providing for specialized programs for women that take sufficient time to attend to women's particular employment barriers and to facilitate the benefits of peer support; and

e) providing concurrent supports such as assistance with the cost of transportation and child care, access to credit for micro-enterprises, and program follow-up.

Suggestions for Further Research

This section of the conclusion deals with suggestions for further research. The focus of this dissertation was on women's employment initiatives as a means of addressing poverty. This focus was very useful for taking a broad look at the nature of women's employment initiatives and understanding how the programs contributed to

360

important outcomes at the individual, family, and collective levels. There are many findings within this study that would be interesting and useful to explore, however, I will focus on the theme of social mobilization – the one that I think is the most important to pursue.

One of the interesting observations from the four case examples was that social mobilization was only actively promoted when it was an intentional objective of the program. Thus, the local community development agency that delivered the SERNAM program in Valdivia, with its clear analysis of the broad issue of poverty and its firm objective of promoting autonomous organizations, fostered AMEVAL – the association of women micro-entrepreneurs, which had notable success in making claims on the local municipal authorities. Conversely, Waterloo Region's municipal government program, the Employment Resource Program for Single Parents, had a defined role in helping women to become independent of social assistance that did not include a mandate to engage participants in social mobilization activities.

The community development literature furnishes abundant evidence that participation by the marginalized is essential in developing and delivering effective programs to alleviate poverty. Participation at the level of providing input regarding preferences for topics of discussion during training programs is a first step; one that was practised in all of the case examples. Participation on advisory committees, such as Waterloo Region's Community Advisory Committee on Employment Services, has broader potential to impact the effectiveness of programs. However, as noted earlier, this advisory capacity participation is reflective of a top-down social reform tradition and does not provide more than a corrective to plans already formulated by experts or

bureaucrats. It is participation as autonomous associations, like AMEVAL, that has the greatest potential for influencing policies and programs to alleviate poverty. Fostering this type of autonomous organization with a social change orientation is the kind of social mobilization that John Friedmann (1992) espouses in his alternative development model.

I believe it is important to gain more understanding into how social mobilization becomes an intentional objective within women's employment initiatives and, then, how it is promoted and with what results. To explore these questions, further research is needed. Distinct from the current study, which set out to compare case examples in specific country contexts and across government and non-governmental settings, a future study is needed that seeks out case examples of women's employment initiatives wherein social mobilization is an intentional objective. Again, a holistic, multiple case study design (using the blended orientational and standpoint approaches within the constructivist paradigm) is the most useful method for exploring this topic. In fact, in the emergent, iterative process of research conducted within the constructivist paradigm, the return to the field to sample additional cases expected to be rich in data about the evolving theory is the next logical step (Strauss & Corbin, 1990).

Thus, the final recommendation of this dissertation is:

Recommendation Eight

> *That* further research be undertaken to increase understanding about the practice of social mobilization within women's employment initiatives, by
>
> a) sampling case examples of women's employment initiatives where social mobilization is an intentional objective;
>
> b) exploring the process whereby social mobilization became an intentional objective;
>
> c) looking at how social mobilization is promoted by the initiatives;

d) examining how barriers to women's participation in social
   mobilization activities are overcome; and

e) examining the outcomes of the social mobilization activities.

Concluding Comments

This final section provides some concluding comments about the dissertation

research and includes some personal reflections on my own change process during the

research experience.

This dissertation was conducted during a time of tremendous transition. Canada's

social safety net, once a source of national pride, was being rent apart by the forces of

global restructuring and neo-liberalism. Thus, during the period of study, the two

women's employment initiatives in Canada and the women participating in them were

receiving government announcements of dramatic changes toward more coercive

programs and reduced social benefits. Chile was in the midst of a 'transition to

democracy', however, right-wing elements maintained a stronghold ensuring the

continuity of neo-liberal economic policies and gaping social inequity. An initially

progressive swing of the pendulum in Chile, which had created a government-sponsored

micro-enterprise program specifically for women, was already swinging back, enfolding

all government-sponsored enterprise development programs into one ministry without a

gender perspective. Tumultuous changes were occurring world-wide in the wake of

global restructuring and experimentation with the neo-liberal model of free-market

primacy and limited state intervention.

The important role of the state in setting policies and ensuring that the market

does not unduly and unfairly impact on the weakest members of society has become

increasingly clear through numerous studies, including those of conservative international

organizations (World Bank, 1995). This dissertation research on women's employment

initiatives also demonstrates the important role of the state. I hope the study results and

recommendations will be helpful to government leaders and policy makers in finding

ways of working in more equal partnerships with the employment initiatives and in

finding the means to provide the necessary environment and resources for effective

outcomes.

Social workers, too, have an important role and a long history of work with the

poor. The assaults of the neo-liberal transition on people's direct well-being and on the

underlying social policy framework demand social workers' attention. Mullaly's (1997a)

structural social work and Friedmann's (1992) alternative development champion the

importance of attending to the dual functions of meeting urgent needs and promoting

social change. The case studies in this dissertation research demonstrate how women's

employment initiatives can address women's immediate well-being as well as facilitate

their collective activities toward broader change. I hope that these findings provide a

useful contribution to social work knowledge about the specific ways in which

employment initiatives can be designed to enhance women's ability to improve their

individual and family circumstances as well as their ability to contribute as empowered

participants in the collective struggle for greater justice and equity.

The time of the dissertation research was also a time of great transition for me.

These transitions included movements geographically, ideologically, and professionally.

The research activities took me from Canada to Chile – from the north of the

hemisphere to its south, from a highly developed welfare state to entrenched neo-

liberalism, and from patterns of individualism to a tradition of collectivism.

I learned how to do research in a paradigm that was quite new to me. My earlier academic training had emphasized the positivist paradigm and suggested that 'qualitative methods' might be useful for preliminary explorations to be confirmed subsequently with 'quantitative data'. I continue to respect work done in the positivist paradigm and can still see research questions that would be best addressed with experimental designs (e.g. testing Ontario's mandatory workfare program against a 'control group' municipality where voluntary employment programs continued). However, I have come to believe that research within the constructivist paradigm is our best way of gaining understanding and building knowledge. It is certainly the paradigm in which I envision doing further research.

I have also been transformed from a social work policy analyst and administrator to a social work academic and researcher. When I began the dissertation research, I believed that I could provide a valuable service to people living on social assistance by delivering quality employment programs within the local government setting. However, as senior government dictated the change to mandatory workfare programs based on neo-conservative assumptions with which I didn't agree, I needed to reassess my beliefs. I came to identify and label my socialist analysis of the roots of poverty and my commitment to empowerment and social mobilization strategies. It became clear to me that I could no longer work in my government setting. I now look forward to educating and preparing social work students for progressive practice and to conducting further research regarding social mobilization and means of addressing poverty.

365

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385

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398

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APPENDICES

INFORMATION ABOUT LINDA SNYDER'S STUDY

For Service Provider Participants

I understand that I am being asked to participate in a research study that is being conducted by Linda Snyder, a doctoral student at Wilfrid Laurier's Faculty of Social Work, under the supervision of Dr. Eli Teram.

The purpose of this study is to better understand how employment programs can be helpful to women dealing with unemployment and low-income.

The study will include a person-to-person interview and possibly a follow-up interview or two, and where applicable and agreeable – observation of the group that I am facilitating. I understand that the proposed length of my participation in this study is approximately 60 minutes in addition to regular group time.

I understand that Linda's observation of the group may create some distraction and I understand that I am free to contact her or her supervisor at the numbers listed below if I have concerns or questions.

The following are benefits that I may derive from my participation in the study:

- the opportunity to discuss the employment program and share ideas with an interested researcher; and

- the opportunity to further the development of effective employment initiatives for low-income women.

I understand that my participation is voluntary. I may refuse to participate or to withdraw from this study at any time without any penalty or loss of benefits to which I would ordinarily be entitled. As well, I may decline to answer any particular question.

I understand that notes including my comments will be kept confidential and that I will not be identified in any publication or discussion.

I understand that direct quotes may be used in reporting the data. The use of these quotations will be limited to those that do not disclose my identity, unless Linda obtains my consent to use quotes that may disclose my identity.

I understand that I have a right to have all questions about the study answered by Linda or her research advisor. If I have any questions about the study, it methods, my rights or any other research related concern, I may contact Linda or Dr. Teram.

I understand that I will receive feedback on the tentative findings of the study this fall, with an opportunity to offer corrections of mistaken impressions. Also, I understand that a copy of the final report will be made available to me early in the New Year.

I acknowledge receiving a copy of this informed consent.

_____   _____
Researcher   Service Provider Participant

Researcher: Linda Snyder 884-1970 ext. 2687
Research Advisor: Dr. Eli Teram 884-1970 ext. 2198

INFORMACION ACERCA DEL ESTUDIO DE LINDA SNYDER

Para Mujeres Que Participan en Iniciativas de Empleo

Mi nombre es Linda Snyder y soy estudiante del doctorado en trabajo social de la Universidad Wilfrid Laurier (WLU) en Waterloo, Canada. Estoy estudiando iniciativas de empleo de mujeres en Canada y en Chile. Mi proyecto de investigación fue revisado y aprobado por el Comité de Etica de Investigación de WLU, y mi trabajo en Chile estará supervisado por el Prof. Juan Campos de la Universidad ARCIS.

Quiero pedir su participación en este estudio, y entonces deseo entregarle la siguiente información acerca de éste.

El propósito de este estudio es comprender mejor como proyectos de empleo pueden ayudar a mujeres desempleadas y con bajos ingresos.

El estudio puede incluir una entrevista a usted con la posibilidad de una o dos entrevistas como seguimiento, y/o observación de su grupo. El tiempo a utilizar por cada participante es de 60 minutos, más el tiempo regular en el proyecto.

Los siguientes son beneficios que usted pueden obtener al participar en este estudio:

- la oportunidad de discutir sus metas de empleo y sus experiencias en la initiativa de empleo, con una investigadora interesada; y

- la oportunidad de fomentar el desarrollo de iniciativas de empleo eficaces para otras mujeres como usted.

Es importante que entienda que su participación es voluntaria. Usted puede negarse a participar o puede retirarse de este estudio en cualquier momento. También, puede negarse a contestar cualquier pregunta particular.

Los datos, incluso sus comentarios, serán considerados confidenciales. Estos datos serán compartidos solamente con mis consejeros de investigación.

Usted no será identificada en ninguna publicación o discusión. Citas directas pueden ser utilizadas al reportar los datos. El uso de estas citas será limitado a aquellas que no revelen su identidad, a menos que yo tenga su autorización para usar las que puedan identificarle.

Todas las preguntas que usted tenga seran contestadas por mi o mi consejero de investigación (local). Si tiene algunas preguntas acerca de este estudio, sus metodos, sus derechos, o cualquier otra preocupación en relación con la investigación, puede ponerse en contacto conmigo o con el Prof. Juan Campos.

Usted recibirá un reporte preliminar sobre los resultados del estudio, y tendrá la oportunidad de ofrecer correcciones sobre información que pueda estar equivocada, durante el primer semestre del año 1997.

Si usted está de acuerdo en participar, por favor firme el consentimiento y yo dejaré este carta de información con usted.

Si tiene alguna consulta al respeto, entrego a usted las siguientes referencias:

Investigadora: Linda Snyder   (Santiago: 672-3987)

Consejero de Investigación (Local):
                Prof. Juan Campos (Santiago: 696-7069)

CONSENTIMIENTO

Proveedores de Servicios que Participan en el Estudio de Linda Snyder

Entiendo que se me solicita participar en un estudio que esta conducido por Linda Snyder, estudiante del doctorado en trabajo social de la Universidad Wilfrid Laurier (WLU) en Waterloo, Canada, con la dirección local del Profesor Juan Campos de la Universidad ARCIS.

El propósito de este estudio según se me explica, es: "comprender mejor como proyectos de empleo pueden ayudar a mujeres desempleadas y a mujerecon bajos ingresos". El estudio puede incluir entrevistas de persona a persona y observación de un grupo al que estoy capacitando.

Entiendo que mi participación es voluntaria. Puedo negarme a participar o puedo retirarme de este estudio en cualquier momento. También, puedo negarme a contestar cualquier pregunta particular.

Está claro que mis comentarios serán considerados confidenciales y no serán identificados en ninguna publicación o discusión. Aunque citas directas pueden ser utilizadas al reportar los datos, estas serán limitadas a aquellas que no revelen mi identidad, a menos que Linda tenga mi autorización para usar las que puedan identificarme.

Entiendo que cualquier pregunta que yo tenga acerca de este estudio será contestada por Linda o sus consejeros de investigación – el Dr. Teram y el Prof. Campos. Entiendo también que recibiré un reporte preliminar sobre los resultados del estudio, y tendré la oportunidad de ofrecer correcciones sobre información que pueda estar equivocada, dentro el primer semestre de 1997.

Estoy de acuerdo en participar según las condiciones arriba citadas y acuso recibo de una copia de una hoja con información acerca del estudio de Linda.

_____   _____
Investigadora   Participante

INFORMATION ABOUT LINDA SNYDER'S STUDY

For Client Participants

I understand that I am being asked to participate in a research study, which is being conducted by Linda Snyder, a doctoral student at Wilfrid Laurier's Faculty of Social Work, under the supervision of Dr. Eli Teram.

The purpose of this study is to better understand how employment programs can be helpful to women dealing with unemployment and low-income.

The study may include a person-to-person interview with possibly a follow-up interview or two, and/or observation of a group of which I am a participant. I understand that the proposed length of my participation in this study is approximately 60 minutes in addition to regular group time.

I understand that Linda's observation of the group may create some distraction and I understand that I am free to contact her or her supervisor at the numbers listed below if I have concerns or questions.

The following are benefits that I may derive from my participation in the study:

- the opportunity to discuss my employment goals and employment program experiences with an interested researcher; and

- the opportunity to further the development of effective employment initiatives for other women like myself.

I understand that my participation is voluntary. I may refuse to participate or may withdraw from this study at any time without any penalty or loss of benefits to which I would ordinarily be entitled. As well, I may decline to answer any particular question.

I understand that notes including my comments will be kept confidential and that I will not be identified in any publication or discussion.

411

I understand that direct quotes may be used in reporting the data. The use of these quotations will be limited to those that do not disclose my identity, unless Linda obtains my consent to use quotes that may disclose my identity.

I understand that I have a right to have all questions about the study answered by Linda or her research advisor. If I have any questions about the study, it methods, my rights or any other research related concern, I may contact Linda or Dr. Teram.

I understand that I will receive feedback on the tentative findings of the study this fall, with an opportunity to offer corrections of mistaken impressions. Also, I understand that a copy of the final report will be made available to me early in the New Year.

I acknowledge receiving a copy of this informed consent.

_____   _____

Researcher   Client Participant

Researcher: Linda Snyder 884-1970 ext. 2687
Research Advisor: Dr. Eli Teram 884-1970 ext. 2198

INFORMACION ACERCA DEL ESTUDIO DE LINDA SNYDER

Para Mujeres Que Participan en Iniciativas de Empleo

Mi nombre es Linda Snyder y soy estudiante del doctorado en trabajo social de la Universidad Wilfrid Laurier (WLU) en Waterloo, Canada. Estoy estudiando iniciativas de empleo de mujeres en Canada y en Chile. Mi proyecto de investigación fue revisado y aprobado por el Comité de Etica de Investigación de WLU, y mi trabajo en Chile estará supervisado por el Prof. Juan Campos de la Universidad ARCIS.

Quiero pedir su participación en este estudio, y entonces deseo entregarle la siguiente información acerca de éste.

El propósito de este estudio es comprender mejor como proyectos de empleo pueden ayudar a mujeres desempleadas y con bajos ingresos.

El estudio puede incluir una entrevista a usted con la posibilidad de una o dos entrevistas como seguimiento, y/o observación de su grupo. El tiempo a utilizar por cada participante es de 60 minutos, más el tiempo regular en el proyecto.

Los siguientes son beneficios que usted pueden obtener al participar en este estudio:

- la oportunidad de discutir sus metas de empleo y sus experiencias en la initiativa de empleo, con una investigadora interesada; y

- la oportunidad de fomentar el desarrollo de iniciativas de empleo eficaces para otras mujeres como usted.

Es importante que entienda que su participación es voluntaria. Usted puede negarse a participar o puede retirarse de este estudio en cualquier momento. También, puede negarse a contestar cualquier pregunta particular.

413

Los datos, incluso sus comentarios, serán considerados confidenciales. Estos datos serán compartidos solamente con mis consejeros de investigación.

Usted no será identificada en ninguna publicación o discusión. Citas directas pueden ser utilizadas al reportar los datos. El uso de estas citas será limitado a aquellas que no revelen su identidad, a menos que yo tenga su autorización para usar las que puedan identificarle.

Todas las preguntas que usted tenga seran contestadas por mi o mi consejero de investigación (local). Si tiene algunas preguntas acerca de este estudio, sus metodos, sus derechos, o cualquier otra preocupación en relación con la investigación, puede ponerse en contacto conmigo o con el Prof. Juan Campos.

Usted recibirá un reporte preliminar sobre los resultados del estudio, y tendrá la oportunidad de ofrecer correcciones sobre información que pueda estar equivocada, durante el primer semestre del año 1997.

Si usted está de acuerdo en participar, por favor firme el consentimiento y yo dejaré este carta de información con usted.

Si tiene alguna consulta al respeto, entrego a usted las siguientes referencias:

Investigadora: Linda Snyder   (Santiago: 672-3987)

Consejero de Investigación (Local):
                   Prof. Juan Campos   (Santiago: 696-7069)

CONSENTIMIENTO

Mujeres que Participan en Iniciativas de Empleo
que Constituyen Interés en el Estudio de Linda Snyder

Entiendo que se me solicita participar en un estudio que esta conducido por Linda Snyder, estudiante canadiense del doctorado en trabajo social con supervisión local del Prof. Juan Campos de la Universidad ARCIS.

El propósito de este estudio según se me explica, es: "comprender mejor como proyectos de empleo pueden ayudar a mujeres desempleadas y con bajos ingresos". El estudio puede incluir entrevistas de persona a persona y observación de un grupo en el que estoy participando.

Entiendo que mi participación es voluntaria. Puedo negarme a participar o puedo retirarme de este estudio en cualquier momento. También, puedo negarme a contestar cualquier pregunta particular.

Está claro que mis comentarios serán considerados confidenciales y no serán identificados en ninguna publicación o discusión. Aunque citas directas pueden ser utilizadas al reportar los datos, estas serán limitadas a aquellas que no revelen mi identidad, a menos que Linda tenga mi autorización para usar las que puedan identificarme.

Entiendo que cualquier pregunta que yo tenga acerca de este estudio será contestada por Linda o su consejero de investigación (local) – el Prof. Juan Campos. Entiendo también que recibiré un reporte preliminar sobre los resultados del estudio, y tendré la oportunidad de ofrecer correcciones sobre información que pueda estar equivocada, durante el primer semestre de 1997.

Estoy de acuerdo en participar según las condiciones arriba citadas y acuso recibo de una copia de una hoja con información acerca del estudio de Linda.

_____   _____
Investigadora   Participante

Appendix VII: Interview Guide

Grand Tour Question

I'd like to hear the story of your involvement with this program.
> Prompt (if needed):   How did you get started? Did you have your 'enterprise
> idea' in mind before you began the program?

Mini Tour Questions

What took place during the program?

What were the things about the program that you found helpful?
What else was helpful (allow for non-program factors)?
Ideas so far:
* effective leaders, e.g. asked the right questions, did everything they could
* specific topics, e.g. self discovery
* practical assistance, e.g. concrete help with marketing plan
* technical equipment, e.g. computer, copier, Fax machine
* group peer support, e.g. still in touch & talk through problems

What else would have been helpful?
Was there anything that was a problem (allow for non-program factors)?
Are there some things that should be changed?

Ideas so far:
* lack of access to credit
* severe personal financial concerns & must begin with a job
* lack of support from family & friends
* fear of losing current secure base – husband, parents

Are there opportunities for participants' input into the program or employment programs
for low-income women generally?

Are there opportunities for participants to talk about social issues, inequality, poverty?

Have the women in the program gathered together to deal with these issues that are
somewhat separate from their 'enterprise idea'?

Prompts: floating & planned – contrast, category, recall special incidents.

Listen for: unanticipated categories, key terms, avoidance, & implications to unearth.

416