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Chair: Mrs. Karen Vecchio



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• (1550)

[English]

The Chair (Mrs. Karen Vecchio (Elgin—Middlesex—London, CPC)): Good afternoon, everyone, and welcome to meeting number 85 of the House of Commons Standing Committee on the Status of Women.

Today's meeting is taking place in a hybrid format pursuant to the Standing Orders, and members are attending in person in the room and remotely using the Zoom application.

I'd like to make a few comments for the benefit of the members.

Please wait until I recognize you by name before speaking. For those who are participating by video conference, please use the "raise hand" function so that I can identify you before speaking as well. You have the option, of course, of French or English. I think you all know that, so we're good there.

For our witnesses, I'm sure you have already checked in and already know that there is French and English there. Just as a reminder, you all have to be using your headsets, and everything looks good there.

For the benefit of Andréanne, all of the sound checks have been done in both French and English. Everything should be good.

Just as a reminder, if we're speaking French and English, just put on your earpiece to choose French or English, if there is a language that's better for you.

Pursuant to Standing Order 108(2) and the motion adopted by the committee on Thursday, September 21, 2023, we'll begin our study on women's economic empowerment. I am pleased to welcome, for our first hour, Cadleen Désir, social entrepreneur. She is here in person. We also have with us Meseret Haileyesus. Online, we have Clare Barnett, who is the director of economic development for the City of Brampton.

Today, we are going to be providing each of you five minutes for your opening comments. When you see me asking you to wrap it up, please make that your last 15 seconds. We just want to make the time as tight as possible.

What we'll do is look at the time and try to extend the meeting a bit longer, but we're going to be staying in our 3:30 to 5:30 time slot. With the subcommittee, we work so well together that I know we'll be able to get through that, so we may be shortening that time instead.

Cadleen, I'm going to pass the microphone over to you for the next five minutes for your presentation. You have the floor.

[Translation]

Mrs. Cadleen Désir (Social Entrepreneur, As an Individual): Thank you, Madam Chair.

Good afternoon, honourable members.

In this final year of the United Nations' International Decade for People of African Descent, what a wonderful opportunity I have to share my story with you. I am Cadleen Désir, a social entrepreneur. If there is one thing to remember, it is that my story is not unique and has led to the creation of a scholarship fund at the University of Montreal bearing my name.

In 1976, my parents arrived at Montreal-Trudeau Airport, fleeing Haiti under the Duvalier dictatorship. They faced the challenge of building a future while holding diplomas that were not recognized. Armed with courage, they started from scratch and bet on the eldest child—that's me—to break the cycle of generational hardships.

I quickly developed a strong sense of responsibility, working three jobs to pay for my education. So many constant sacrifices, busy schedules, and the pressure of juggling work, studies and caregiving responsibilities, while I just wanted to focus on my education. A few months before obtaining my degree in psychology, a professor taught future graduates a theory that claimed that Black people were less intelligent than white people. This moment marked my journey and motivated the creation of the scholarship fund bearing my name. While education is a powerful weapon, such statements have a devastating impact on several generations.

My entry into the workforce was marked by similar challenges. Being a woman, and the only person of colour on the executive team of a large SME, pushed me to burnout. How could I have been prepared to navigate these systemic challenges? I learned that I was pregnant, and that became my motivation. I became an entrepreneur out of necessity.

The journey of my business, *Déclic*, lasted for 17 years and served 50,000 children with special needs. Despite the challenges of accessing financing, the lack of mentorship and three pregnancies without maternity leave, *Déclic* received several recognition awards. During this period, I realized how I was, once again, part of the entrepreneurial exception, and the disparities in effort compared to my peers were striking and unjust. Faced with the lack of role models to guide me, my commitment to the cause was strengthened.

I contributed to the creation of the Afro-entrepreneur fund and saw how beyond financing, these individuals needed specific support. My story is not unique. Beyond programs, we need role models. Initiatives like the International Black Women's Summit, the largest gathering of its kind in Canada, deserve to be sustained because they allow 6,000 women to feel supported, empowered and equipped.

My story is not unique, and I aspire for it to shatter stereotypes while opening doors. If I have been the chair of the board of *EntreChefs PME*, which brings together more than 2,000 members, predominantly men from the manufacturing sector, there is still work to be done. I am proud to have facilitated the entry of other women and entrepreneurs of colour into this business circle. Yes, elitism in the ecosystem persists and further widens the gap with under-represented groups such as women. And yes, I believe we must continue to implement measures to propel the diverse faces of our economy within the existing networks.

On my resume, I also contributed to the transformation of *Femessor* into *Evol* and chaired its board. *Evol* is an organization dedicated to financing and supporting female entrepreneurs in pursuit of equality.

You know, I understood that intersectionality brings its share of additional challenges, especially for BIPOC people who face constant specific barriers that require particular attention.

Despite these successes, I still face daily systemic challenges. Without access to a family legacy, I had no choice but to close the doors of my company, *Déclic*, as we emerged from the pandemic. Even when one has managed to overcome many obstacles, economic inequalities persist for women and, particularly, for BIPOC. These inequalities are exacerbated exponentially because these groups are at the forefront of all societal battles. This bleeding must stop. And the worst part is that the recession will only accentuate these gaps.

Afro-descendant women more than ever need psychological support to bolster their resilience on the path to financial autonomy and economic contribution. Black communities are diverse, and empowerment means offering a versatile and well-equipped tool box to build a resilient Canadian society that is more equitable and inclusive. This is where the *Cadleen Désir* scholarship fund comes in.

• (1555)

[English]

The Chair: Thank you so much. I really appreciate that.

We're now going to turn it over, for the next five minutes, to Meseret from the Canadian Center for Women's Empowerment.

You have the floor for five minutes.

Ms. Meseret Haileyesus (Executive Director, Canadian Center for Women's Empowerment): Thank you.

Good afternoon. My name is Meseret Haileyesus, and I am the founder and executive director of the Canadian Center for Women's Empowerment, CCFWE. We are the only Canadian non-profit organization that focuses on addressing economic abuse and injustice through system change, research and advocacy.

I stand before you today to address the paramount issue of economic empowerment of women.

Ms. Leah Gazan (Winnipeg Centre, NDP): I have a point of order, Madam Chair.

The Chair: I was going to do that as well.

The interpretation is coming in. Are you getting it as well as French?

Ms. Leah Gazan: I'm just getting French. There's no English.

The Chair: The English channel is coming in as French.

We will restart, if you don't mind, and we will check with the translators.

Ms. Meseret Haileyesus: Thank you so much.

Good afternoon. My name is Meseret Haileyesus, a founder and the executive director of the Canadian Center for Women's Empowerment, CCFWE. We are the only Canadian not-for-profit organization that focuses on addressing economic abuse and injustice through system change, research and advocacy.

I stand before you today to address the paramount issue of the economic empowerment of women.

Economic abuse impacts 95% to 99% of domestic violence survivors. Women survivors report losing sources of income due to domestic violence, yet they have no way of pursuing business ventures because of the strict background checks, including credit score checks.

Women-owned businesses, particularly those run by single moms, represent a significant and growing sector of the global economy, driving innovation, creating jobs and fostering economic growth. However, women entrepreneurs often confront systemic barriers that limit their progress and potential. It's our duty to address these disparities, empower women in business and create a more inclusive and prosperous society.

Women-owned businesses have long faced disparities in accessing financial resources. Access to microcredit, funds and a steady income are common challenges confronted by survivors of domestic abuse. Most women who have survived gender-based violence experience unemployment and are recipients of social welfare or disability support programs. Racialized women often face a dual challenge in obtaining capital for their businesses. They experience gender bias as well as racial disparities in accessing financing. Discriminatory lending practices and limited access to venture capital can significantly hinder business growth.

Dear honourable members, policy-makers must immediately implement policies that promote equitable access to financial resources for women-owned businesses. This includes ensuring secure banking services, offering specialized loans for women of colour and start-ups, providing affordable banking options and establishing clear guidelines for disentangling joint bank accounts following separation and divorce.

These policies support women-owned businesses by fostering secure financial practices, removing obstacles like limited access to financial institutions and discrimination, and ensuring equitable services for asset ownership. These measures are essential for preventing predatory lending practices, enhancing economic self-reliance and driving sales and profits, ultimately contributing to greater financial stability for women entrepreneurs.

In addition to this foundational work, the Canadian Center for Women's Empowerment respectfully urges the standing committee to enact the following recommendations.

First, identify the regulatory barriers that disproportionately affect racialized women-owned businesses, and systemic and structural racism.

Second, invest in building a collective federal strategy with financial institutions to remove the existing regulatory barriers and to encourage survivors who are interested in entrepreneurship by offering trauma-informed microenterprise or entrepreneurship programs. Microenterprise and entrepreneurship programs provide survivors with practical opportunities such as skills development and mentorship, ensuring survivors' economic safety.

Third, create economic incentives so financial institutions can actively support women-owned ventures. This includes the provision of low-interest loans, grants and venture capital specifically earmarked for women-owned businesses. Furthermore, fostering partnerships between government agencies and financial institutions can significantly enhance accessibility.

Fourth, fund and support research on women-owned businesses to better understand their challenges and opportunities. This data-driven approach will enable the development of evidence-based policies and initiatives.

Fifth, work with provincial and territorial governments to establish transparent reporting requirements for businesses and government agencies to track their support for women-owned enterprises.

Sixth, foster international trade and export opportunities for women-owned businesses through trade agreements, education programs and access to global markets.

Dear honourable committee members, policy-makers must champion these policies to drive their implementation for the benefit of women entrepreneurs and the broader economy. These steps foster equity, dismantle systemic barriers and harness the vast potential of marginalized women entrepreneurs to drive economic growth and innovation. Empowering racialized women is not only a social justice issue; it's imperative for our nation's prosperity and competitiveness.

Let's collectively ensure racialized women entrepreneurs flourish. Together, we can take bold action to uplift racialized women entrepreneurs, creating a more equitable and prosperous society that celebrates diversity and provides economic opportunities for the next generation.

• (1600)

I would like to thank you, committee members, for your interest in this important topic and, most importantly, for having this conversation through a public hearing.

Thank you.

The Chair: Thank you so much.

We will now move online to Clare Barnett from the City of Brampton.

Clare, you have five minutes.

Mrs. Clare Barnett (Director, Economic Development, City of Brampton): Thank you.

Good afternoon. Thank you very much for the opportunity to speak with you today.

[*Translation*]

My name is Clare Barnett, and I am the City of Brampton's Economic Development director. Prior to joining the City, I worked at the Ministry of Economic Development, Job Creation and Trade and the Cabinet Office of the Government of Ontario. I've been working in the field of economic development for over 20 years. I've been in leadership positions for the past 15 years.

My comments today will focus on the diversity of—

[*English*]

Ms. Leah Gazan: I have a point of order, Madam Chair.

I'm so sorry. The translation is the same volume in both French and English.

The Chair: Could we go back a couple of seconds, Clare? I want to see where we're at.

Perhaps you could speak a little bit of English. We might have to go all the way back.

• (1605)

Mrs. Clare Barnett: Do you want me to start from the beginning in English?

The Chair: Yes, please.

Mrs. Clare Barnett: Sure.

Good afternoon. Thank you for the opportunity to speak with you today.

The Chair: We're good.

Mrs. Clare Barnett: Thank you.

[Translation]

My name is Clare Barnett, and I am the City of Brampton's Economic Development director. Prior to joining the City, I worked at the Ministry of Economic Development, Job Creation and Trade and the Cabinet Office of the Government of Ontario. I've been working in the field of economic development for over 20 years. I've been in leadership positions for the past 15 years.

My comments today will focus on the diversity of women in Brampton and the examples that show that when women have mentors in their careers, they overcome barriers and challenges that affect their economic empowerment.

[English]

First, I would like to tell you about Pink Attitude Evolution. Pink Attitude Evolution was founded in 2015 in Brampton as the first not-for-profit organization of its kind in Canada, where women of South Asian origin are empowered to achieve their full potential in their chosen endeavours. Its work on the changing face of Canada's workforce includes a national research study with a goal of creating an accompanying action plan on unlocking the potential of a growing South Asian women labour force.

Their study, released in 2020, which the City of Brampton sponsored, found that South Asian women are twice as likely to say that they are treated unfairly in the workplace. It revealed that more than 57% of South Asian women are planning to leave their jobs for other opportunities. The study followed a 2020 Statistics Canada report that discovered that South Asian women have almost twice the national unemployment rate. They are also more likely to be underemployed and underpaid compared with non-visible minority women.

Important contrasts within the study suggest that South Asian women born in Canada and those already established in this country face different obstacles and will need distinct supports to succeed. Established South Asian women, for example, can be role models of the future, but they first need mentorship to break through the glass ceiling.

The second example I would like to share with you is a success story from a woman mentored throughout her career. MDA is an international space mission partner and a robotics, satellite systems and geo-intelligence pioneer based in Brampton. After 50 years, it is now building a new global headquarters and centre of excellence in the city. Its leadership team is seven women and seven men.

One of the women is Holly Johnson, vice-president of robotics and space operations. She joined MDA as an engineering student in 2008. In 2010, she became a systems engineer. Then she became a business development manager, director of operations, vice-president of operations and now vice-president of robotics and space operations. Throughout her career, she was guided, supported and mentored. When I asked her what the mentoring culture was like at MDA, she said that every one of her managers pulled her up into a stretch position because they saw her potential and ability. There is a culture at MDA to reward talent and ambition, which is very progressive.

Another example is the Mastercard emerging leaders cyber initiative, which is delivered by Rogers Cybersecure Catalyst in Brampton. This program is for women and non-binary leaders seeking to advance to executive-level positions in cybersecurity. ELCI is the first in the world. Career mentoring is a key component of the program, providing participants with personalized support, guidance and mentorship from senior cyber executives.

[Translation]

My final example is the Jean Augustine Centre for Young Women's Empowerment. The centre's mission is to empower young women. It offers after-school programs, workshops, camps, and events based on four pillars: financial education; studies in science, technology, engineering, and mathematics; community engagement; and empowerment. Based in South Etobicoke, Toronto, the centre organized a pilot STEM camp in Brampton this summer.

I think mentoring is one of the key elements to ensuring women's career growth and economic empowerment. Without this, women will continue to hit glass or cement ceilings, ending up on the glass cliff.

[English]

I would like to request the consideration of this committee as to what some of the best employee-led mentorship programs are and the role of big employers in order to enable scaling and best practices. In addition, how can mentors play a role, outside of their organizations, to support women professionals and entrepreneurs in their communities?

This can build on the Government of Canada's 50-30 challenge. The goal of the program is to challenge—

• (1610)

The Chair: I don't know whether you saw me, but I need you to wrap it up.

Mrs. Clare Barnett: I can finish now, if you like.

The Chair: You have about five more seconds.

Mrs. Clare Barnett: That's okay. I was just going to tell you about the 50-30 challenge, but that's absolutely fine.

Thank you very much.

The Chair: We'll get into that, probably, during questions.

I'm going to switch over to our rounds of questioning. We will start off with our first six minutes, and we'll start with the CPC and Michelle.

Michelle, you have the floor for six minutes.

Ms. Michelle Ferreri (Peterborough—Kawartha, CPC): Thanks, Madam Chair.

Thank you to the witnesses. Thank you for the work you do.

I'm very interested, Ms. Désir. You said Déclic went out of business. Is that correct?

Mrs. Cadleen Désir: Yes, I had to close my business.

Ms. Michelle Ferreri: That's very unfortunate. This was a business that served children with special needs, so it was very important work you were doing. The people who were accessing your services, how were they paying for those services?

Mrs. Cadleen Désir: There were two ways to have access. They could pay at the clinic directly, with their insurance, or there was a special program in day cares that took care of children with disabilities.

[Translation]

The day care centres were subsidized to provide our services. Otherwise, parents paid directly for our services in the clinic.

[English]

Ms. Michelle Ferreri: Thank you.

What I'm trying to pick at here is this: I see parents in precarious situations, and the cost of living crisis has had a massive role in this. Consequently, when clients are impacted, the business owner is then ultimately impacted as well.

Would you say the cost of living crisis and inflation have been a big factor for you?

[Translation]

Mrs. Cadleen Désir: Back home, we had waiting lists. So our challenge wasn't a lack of clients. Our challenge stemmed from the fact that schools and day cares were closed for six months during the pandemic. For six months, we lost all our clients. We invested in technology, but given the cost of renting space, which had a significant financial impact, and the fact that we no longer had any clients, we had to make a choice, and we closed our doors.

However, the closure wasn't due to a lack of clients. The need for services for children with special needs is enormous. We had waiting lists. Parents who had more means could access these services more easily, but a large segment of the population could no longer access them because these people couldn't afford speech-language pathology services at \$120 an hour, for example.

[English]

Ms. Michelle Ferreri: Exactly.

What I was trying to say may have been lost in translation, but there's a massive need—one hundred per cent. You were already dealing with people who were squeezed out. It becomes harder and

harder for them, the more the cost of living increases. The people who get hurt the most are marginalized to begin with. It's very challenging.

I commend you for the service you were doing. It's unfortunate that your business had to close its doors, because there are so many children. We're seeing an increase in neurodivergence, as well, in children.

Thank you.

I will move to Ms. Barnett.

Ms. Barnett, how many female entrepreneurs do you represent or know of within your region?

Mrs. Clare Barnett: I don't think I could give you an exact number. The city of Brampton has about 70,000 businesses of all sizes, from entrepreneurs all the way up. The Brampton Entrepreneur Centre services thousands every year.

Ms. Michelle Ferreri: If you have access to that information, you can table it with the committee. I think those stats are really valuable in terms of the numbers. Even looking at comparative values, what was that number five or 10 years ago? Where is it today? If you have that information, it would be very valuable to see if we're seeing an increase in women-run businesses. Is it staying the same or decreasing?

How many of those businesses...? Obviously, if you don't know that number, you might not know the answer to this next question.

How many do you find are represented in STEM—science, technology, engineering or mathematics?

• (1615)

Mrs. Clare Barnett: The Brampton Entrepreneur Centre services men, women and non-binary people. We don't differentiate between them.

There are members of our innovation district that have programs specifically for women. I can send you the numbers from the Rogers Cybersecure Catalyst, for example, which has programs specifically for women. I can send you that data as well.

Ms. Michelle Ferreri: That would be great.

Do you know how many businesses...? Obviously, if you don't keep track of women...this study is primarily designed to study women.

How many businesses have gone out of business in the last eight years?

Mrs. Clare Barnett: In the last eight years...? We can look at that data. We have been looking at data since COVID—what happened to businesses since COVID and which sectors they were in. We can look at that data as well for you.

Ms. Michelle Ferreri: I think it will be interesting if we can see business starts versus businesses going out.

One of the areas for this study is access to financing. I know, as an entrepreneur myself before—and being a single mom—it was virtually impossible to secure financing for businesses. Has that been an issue?

I would ask Ms. Désir. Was it an issue for you to access financing for your business?

[*Translation*]

Mrs. Cadleen Désir: In fact, when I wanted to start a business, I was pregnant. I was turned down 10 times. They said that I couldn't start a business because I was pregnant. I went back to the institution where I got my mortgage, and they offered me a \$500 credit card. That's how I started my business.

[*English*]

The Chair: Thank you so much. I'm sure we'll have more questions coming from that.

I'm now going to pass it over to Sonia Sidhu.

Sonia, you have six minutes.

Ms. Sonia Sidhu (Brampton South, Lib.): Thank you, Madam Chair.

Thank you to all the witnesses for being with us.

Clare, thank you very much for the work you are doing at the Brampton Entrepreneur Centre. I have visited many times and seen how you are supporting all women. It is amazing.

Today, I really want you to tell us if women-owned businesses are fewer or smaller than male-owned businesses. In Canada, 18% of businesses with more than 20 employees are owned by women.

What more can the federal government do to support women-owned businesses so that they can face fewer challenges?

Mrs. Clare Barnett: Thank you for the question.

I think we've been seeing a lot of support since COVID. I hate to be the one who always raises COVID, but that was a real turning point for entrepreneurs and for women, because they were at home with their children. Some of them were not able to go back to work full time and have started.... I will get the data for the previous question.

Women are starting to set up many more small businesses and are becoming entrepreneurs. We know that the region has changed requirements. For example, home-based women entrepreneurs can now sell their products and their food. Programs like that really matter. It sounds like “on the ground” and almost minutiae from a policy perspective, but that's the stuff that really matters.

Changing legislation, changing regulations and changing bylaws from a government perspective really help a lot.

There are some really bright stars. One of my favourites, who you would know as well, is Tina Singh from Bold Helmets. She started her business during COVID. She did a lot of research. She has a medical background. She created something that has really struck a chord across the market and around the world. She is now exporting her helmets for Sikh children to be able to wear. She's now exporting to the U.K., as well as to the U.S. Those are bright

sparks. She came through our entrepreneurship centre, which you support very much—thank you.

I think the funding to those types of centres is what's critical. The funding comes from Ontario, but if there's a way for the federal government to be able to support them, like through My Main Street, those programs are extremely helpful.

Ms. Sonia Sidhu: Thank you.

You mentioned Pink Attitude Evolution. It carried out a study on the changing face of Canada's workforce, focusing on racialized women and South Asian women particularly, because it's from Brampton. What kinds of challenges are they facing?

I also want you to comment on the Rogers Cybersecure Catalyst. It has an entrepreneurship and cybersecurity leadership program for women.

How can the federal government support women to be more independent or to have less fear and be successful in business?

• (1620)

Mrs. Clare Barnett: For women entrepreneurs, it is that first step. That's what we see at the entrepreneurship centre, and that's what we see with the Mastercard program and Rogers Cybersecure Catalyst as well. It's encouraging them to take the first step. That comes from conversations that we have on the ground. I really think that those studies, like the one Pink Attitude Evolution did, provide data on the challenges that we know anecdotally.

I really encourage the committee, if there is time, to look at that study. It really identified some of the obstacles in terms of cultural challenges, perceptions and the ability to grow their careers. It included having role models, having mentorship and having people help them and lift them up, as was done in the example I gave you from MDA.

Ms. Sonia Sidhu: Thank you.

Are there any other comments on how the federal government can support more women entering STEM or the skilled trades, and support women succeeding in these fields?

Mrs. Clare Barnett: I think we've seen an increase of women in skilled trades. My own department has an advanced manufacturing team, where we're doing a lot of work now on getting women into the skilled trades.

Every business visit we go to, it's about hiring talent. Those companies, our bigger employers, are having challenges hiring people. If we can fill that gap by getting more women into trades and making it more of an acceptable skill.... There are institutions like Sheridan College, which has a Magna skilled trades centre. If you haven't already visited, I very much recommend it. Sheridan College's Brampton campus is putting women through trades. I have been told they are hired even before they graduate. That's how much of a need there is. If there is a way for the federal government to support initiatives like that, I think that's what will help more women get into the trades.

The Chair: Thank you very much, Sonia.

We'll now move over to Andréanne for six minutes.

[*Translation*]

Ms. Andréanne Larouche (Shefford, BQ): Thank you, Madam Chair.

My thanks to the three witnesses for joining us today for this very interesting study.

Mrs. Désir, I too was struck by the fact that you had to close your business because of the COVID-19 pandemic. What I understand from your comments is that the programs lack flexibility and don't take into account all the specific challenges that we, as women, have to overcome.

I was a community worker in the past, and I set up initiatives on women and poverty. That had a big impact on me. We know that women bear a greater mental burden than men, and that food insecurity hits them harder. What's more, they lack the time to manage their various obligations, and they don't naturally turn to networking. These are major factors in the development of their businesses. There's also the whole issue of work-life balance.

I would like to hear you talk a little more about program flexibility. What could have helped you through the crisis?

Mrs. Cadleen Désir: I'm an entrepreneur, and I network a lot. Work-life balance works well, and I'm well supported in that regard. It's really the programs that need to be reviewed. You've put your finger on it.

My business provided services. It was worth \$2 million, and its profits were 35%. The company was making a profit and doing well. However, investments in technology and the fact that I was in service delivery were problems. There were a number of programs for industry 4.0, manufacturing and exporting, but they didn't apply to my company. It was a social enterprise, and it didn't fit any boxes. If my business had been considered a non-profit organization in the community sector, I probably could have received some help. However, no program dedicated to incorporated businesses could help Décléc, apart from the emergency assistance program.

Ms. Andréanne Larouche: I'd like to come back to the size or type of businesses that are owned by women. I would like to hear your comments on that, Mrs. Désir. I will then turn to other witnesses for their comments.

We know that women-owned businesses are smaller than those owned by men. We also know that, more generally, women in busi-

ness occupy more precarious positions and work more atypical hours than their male colleagues.

How does all of this affect the entrepreneurial development of women?

• (1625)

Mrs. Cadleen Désir: In my experience with Evol, I was able to see the obstacles our clients had to overcome. Women-owned businesses are often in the service and care sector. It's these women, the ones with smaller businesses, who had to stay home more during the pandemic to take care of their families. As a result, the time they could devote to their businesses was limited. They were operating in sectors that were doubly affected. We also saw a tenfold increase in the impact on the mental health of women entrepreneurs. The number of women who had to stop working and suffered from depression increased.

Certainly, the areas in which these women are pursuing careers were the hardest hit. We also saw it particularly among women entrepreneurs in the Black community.

Ms. Andréanne Larouche: Mrs. Barnett, you said that women-owned businesses are smaller than those owned by men, and that they're different.

How could the federal government make its programs more accessible for these women?

[*English*]

Mrs. Clare Barnett: There was a federal program called My Main Street, and I believe it was through FedDev. We had six business ambassadors across the city, and they would go door to door to speak to businesses in their community, really getting to know their businesses and getting to know the entrepreneurs personally. What we found was that women entrepreneurs just didn't have time to make the application. They didn't really know if they would be accepted or not. What we found was that, when our ambassadors really supported them, they were successful in receiving the funding.

Programs like that were run through our entrepreneurship centre. I believe it was run across the country. A program like that really helps because it is very personal and very supportive. The previous speaker spoke about the mental health challenges. Having someone come to visit you to talk to you about your business and provide business advice personally and directly like that had an incredible impact.

[*Translation*]

Ms. Andréanne Larouche: You're right. Mentoring and support were often mentioned when I was working on the issue of women and poverty.

I don't have much time left, but I would like to let you say a few words about the 50-30 challenge. You didn't get a chance to talk about that in your opening remarks.

[*English*]

Mrs. Clare Barnett: The 50-30 challenge is a federal government program. The concept behind it is really to ensure that Canadian organizations, non-profit as well as profit, increase representation and inclusion of diverse groups within the workplace while highlighting the fact, the concept, that Canada benefits when it gives all Canadians a seat at the table.

A mentorship program that runs through something that already exists, an existing concept, would certainly be easier to pilot. I truly believe that corporate Canada can play a significant role by providing best practices, like the example from MDA that I gave you.

The Chair: Perfect. Thank you so much.

Now we're going to go over to Leah Gazan, who's online.

Leah, you have the floor for six minutes.

Ms. Leah Gazan: Thank you so much, Madam Chair.

Thank you to all the panellists for coming today.

My first question is for Ms. Haileyesus.

I just want to start by commending you for the tremendous work that you've done on the impact that economic abuse has on limiting women's ability to escape violence. I know that you've been a real leader. You spoke today about systemic and structural barriers—racism—that make it more difficult, particularly for BIPOC women, for racialized entrepreneurs, to participate in the many programs. Can you give an example and explain why?

Ms. Meseret Haileyesus: As you know, when women have a layered identity, especially if they are women of colour—plus if they are also impacted by gender-based violence—unfortunately, our system is not designed for those specific target groups. For example, one of the barriers that I mentioned in my policy recommendations was access to finance. As a single mom, as a former entrepreneur, I also had to close my business because of the structural barrier that I personally witnessed in the financial institution. Accessing a loan is one of the huge issues for women like me. Unfortunately, the system, especially the financial institution system, is not really tailored to us, and then you feel like you're disconnected from that sector.

The other thing is—

• (1630)

Ms. Leah Gazan: To build on that, how is it not tailored to BIPOC women?

Ms. Meseret Haileyesus: It's the financial institutions—that's what I would like to refer to again. Especially when you need to access a loan, that's one of the challenges.

I was rejected many times, in three banks, when simply trying to access a small loan. I don't even know the reason, so I feel that as a black woman, as a racialized woman, maybe the system is not designed for me. That's my personal.... Also, I have seen many wom-

an who also have lived experience with gender-based violence. They are not able to continue their businesses.

Getting a loan is a huge issue. If the financial institutions and the federal government would take action, we could engage them in a conversation so that they could understand our situation. That's what I would like to comment, because there aren't any clear guidelines for us, especially for emerging entrepreneurs. It's very confusing even to know which bank has a service for me personally. It's very hard for us, yes. That's a reason.

Ms. Leah Gazan: I know that you spoke about financial barriers. One of the things that I've proposed in this Parliament is for a guaranteed livable basic income. I'll give you an example.

One of my neighbours always wanted to open a business. While she was collecting the CERB because she couldn't work during that time, she got an education and now is an entrepreneur. I'm trying to put forward a bill, Bill C-223, to put in place a guaranteed livable basic income in addition to things like affordable housing with rent geared to income to support the economic empowerment of women, particularly women who've been marginalized by systems. I'm thinking of women living with disabilities, immigrant or migrant women, racialized women and Black or indigenous women.

Do you think a guaranteed livable basic income for women who want to pursue entrepreneurship, for example, would be helpful?

Ms. Meseret Haileyesus: Yes, definitely. Yes, that would be very helpful.

As you know, especially in the context of gender-based violence, poverty is a huge barrier for a woman to either go back into the workforce or start a business. As you know, many women spend 50% of their income on housing. As you know, housing is also a huge issue. I think having that program in place would definitely encourage women to secure more income, go back to the workforce and to build their businesses.

Ms. Leah Gazan: Thank you so much.

I have a question again for Ms. Haileyesus.

You spoke about inequalities for BIPOC women. I'm wondering if you can expand on that point. What changes would you put in place to make things more equitable? I know that you spoke briefly about that, but what changes could we put in place to make it more equitable? You were talking about loans. You were talking about government programs. What do you think needs to be put in place to make it equitable?

Ms. Meseret Haileyesus: First, we need to invest in aggregated data and research. Research is very important in shaping our public policy because, when you talk about the issue of gender-based violence, it's very complex. We don't even know how many women there are who would love to start a business, so I think data is an investment. Data is crucial.

The second thing is that we need to invest in mentorship and working, especially for single moms who stay at home. They are disconnected because of abuse and trauma, so we need to create a platform for them to connect and then to learn and upgrade their skills.

Employment is also another investment, because when women are employed, definitely, as you know, they have a lot of wisdom and a lot of passion for change, so we need that.

Then the last thing is, of course, that we also need to create import and export opportunities for women of colour, because we have a lot of barriers to investing and being part of that platform.

Thank you.

• (1635)

The Chair: Thank you so much.

We're now going to go into our second round, but we do have some issues with timing on this. We'll go three, three, two and two.

I'm going to pass it over to Anna for the first three minutes.

Mrs. Anna Roberts (King—Vaughan, CPC): Thank you, Madam Chair.

Thanks a lot to the witnesses.

I have a question for Ms. Haileyesus.

I come from the finance world, and I know that, for women entrepreneurs, there's a special loan and anyone, female or male, can apply for this loan, which is backed by a government guarantee. You mentioned earlier that you applied and were declined, but you weren't given a reason.

Coming from the banking world, I know that one of the rules was that, if we did not approve a loan, we had to provide concrete evidence as to why and explain. If not, the client had the opportunity to escalate it to the ombudsman. Did they not provide you with a reason?

Ms. Meseret Haileyesus: No, I didn't have any. There wasn't any justification. I was very surprised. That's my lived experience. I don't have any answer for that. I didn't receive anything. They told me I'm not qualified, so I have to look for another business opportunity.

Mrs. Anna Roberts: Did you look into going to an ombudsman? You have that right. We all have that right. This doesn't sit well with me. If somebody said that to me, I'd want to know why. Was it a credit issue? Was it an affordability issue? Was it a TDS or GDS issue? What was the issue or reasoning? They have it where the government will back the banks. It used to be up to 25%. I know that ratio has changed recently.

I find that quite appalling, actually. I'm sorry they didn't provide you with better information. I'm not sure what banks you went to, but I would definitely not have taken that response sitting down.

My next question is for Ms. Désir.

I volunteered for an organization called Creating Alternatives. It was an organization that benefited young adults with cognitive challenges. The program was set up so these individuals... Once they reach a certain age, the government has no plans for them. Two constituents in my riding had a daughter with severe disabilities. They decided to start this program to help them. Some of them have even gone on to find little part-time jobs.

The Chair: Anna, you have 15 seconds.

Mrs. Anna Roberts: You're kidding. Where did it go?

Anyway, I was asking... We would do fundraisers, because you're allowed to do that as well as receive disability. It would go towards the payment.

Was it not the same? I'm not sure what province you're from. Does that not apply in your province?

Mrs. Cadleen Désir: In Quebec, I could not do a *levée de fonds*, because I was a private enterprise.

[*Translation*]

We couldn't collect donations because we couldn't issue tax receipts. My business was a non-profit organization.

[*English*]

The Chair: Thank you so much.

I'm now going to pass it over to Anita.

Anita, you have three minutes.

Ms. Anita Vandenberg (Ottawa West—Nepean, Lib.): Thank you very much.

I want to thank all the witnesses.

I'd like to direct my question to Ms. Haileyesus.

I note the CCFWE has done cutting-edge work and research on financial and economic abuse. I know that, in a previous testimony before this committee, you mentioned it's not just in conjunction with other forms of intimate partner violence. It can also be a stand-alone form of abuse. You have a number of women whose spouses may control all the money. They don't have credit. They are leaving a bad situation. You talked about the untangling within the banking system when there is a divorce.

Can you talk a bit more...? Banking is a federally regulated area. What can we do in terms of ensuring the systemic barriers you talked about—both the regulatory barriers in accessing capital and the prejudice that exists...? How do we handle these very difficult situations with bank accounts when people separate?

What are some of the key things you think we should be proposing in this committee?

• (1640)

Ms. Meseret Haileyesus: Thank you so much.

One of the most important things I would like to propose is this: There should be a regulation on coerced debts. As you know, when women leave abusive relationships, one huge problem is that they have a lot of debt in their name. This debt affects her...either to go back to school or to even start a business.

I don't know whether you know about Bill 41. The Ontario Parliament, right now, is also conducting...information with us. Hopefully, that bill will have a good opportunity at the provincial level, but we want it to expand across Canada. It basically gives women relief, even though they have a lot of debt because of their spouse. I think that's another thing we need to invest in.

The second systemic thing is this: We need to find a way for women to secure loans and grants without credit checks. In a sense, credit is very important, but the current credit check doesn't allow women to go back to the workforce or start a business. That's a huge barrier.

The other thing, of course, is access to banking. As you know, if you want to go to a bank you need two IDs. Of course, some banks, right now, are working on that. Previously, if you were homeless, even to have a bank account, you need two IDs. Many women can't afford that. Access to banking should be a woman's economic right. Those are the things.

As well, one last thing is this: Engage financial institution leaders in this conversation. I'm not sure how it works, but that would be very important.

Thank you.

The Chair: Perfect. Thank you so much.

We'll now move over to Andréanne for two minutes.

[*Translation*]

Ms. Andréanne Larouche: Thank you very much, Madam Chair.

Mrs. Barnett and Mrs. Désir, thank you for being with us today.

I will now turn to Ms. Haileyesus.

Let me begin by saying that the issue of women's economic empowerment is a major concern when it comes to coercive control in a situation of domestic violence. I think that making sure a woman can't earn a decent income to get out of the cycle of violence is part of that kind of control. I hope we can discuss this in committee.

Ms. Haileyesus, I'd like to hear you talk about the emergency loan that was granted to help businesses during the pandemic. Some people are currently talking about the risk of businesses going bankrupt, at a rate of 25% to 30%. Organizations like the Canadian Federation of Independent Business, or CFIB, and even farm unions are raising the red flag. The solution proposed by the government is to extend the loan by 18 days. If that doesn't happen,

businesses will have to turn to banks, whose interest rates are really incredibly high.

How will these programs, which are already lacking in flexibility, hurt women even more?

[*English*]

Ms. Meseret Haileyesus: For those who are in business, definitely the pandemic affected them, but we have seen very good support from the government.

For those women who want to start a business, that's a problem. There is the presence of rigorous credit checks, and then the spousal coerced debt has really affected them. I know there are a lot of programs out there, but the programs are not flexible according to their situation.

As you know, housing is also an issue when you talk about economic empowerment. Without having affordable and accessible housing, it's very hard for a woman entrepreneur to start her own business, even from her kitchen. Those are the things that we need to consider in answer to your question.

The Chair: Thank you so much.

We're now going to go online to Leah for the last two minutes.

Ms. Leah Gazan: Thank you, Madam Chair.

I'd like to continue on with Ms. Haileyesus.

I loved what you said about access to banking, that it should be a woman's economic right. I totally agree.

You spoke about the importance of safe housing, whether it's transitional shelters or more durable solutions like affordable housing or rent-g geared-to-income housing, to empower women to leave situations of economic abuse or even to start their own businesses.

By supporting those basic fundamental human rights—a livable income, housing—how does it support women's entrepreneurship?

• (1645)

Ms. Meseret Haileyesus: When women face gender-based violence, stability is a huge issue. When a woman is stable, she can generate an income. She can go back to school. She can contribute to the economy. However, when a woman is literally homeless, it doesn't affect only her. It's all levels—the entire generation and society. I think there is a huge intersection. I also believe that the current initiatives, working on housing and, of course, a livable income are very important and crucial.

When we talk about economic empowerment, we should also recognize the economic justice aspect. It's a fundamental right for a woman to secure safe housing, to have an income to sustain her basic needs and also to protect herself. I believe that women's economic safety and security is critical for women's economic empowerment.

Ms. Leah Gazan: Would you say that you can't have economic empowerment void of things like a guaranteed livable basic income and affordable housing, rent geared to income—economic justice? Would you say that you need economic justice if you want to see women's entrepreneurship flourish?

Ms. Meseret Haileyesus: Yes.

Either for women's entrepreneurship or to go back to the workforce, housing is a fundamental thing to invest in. It's critical. We cannot ask women to start a business, especially survivors, without that. Of course, the universal livable income is critical for women if we really want to make an impact, as is engaging survivors in this kind of conversation.

Ms. Leah Gazan: Thank you so much.

The Chair: Perfect. Thank you so much.

This has been our round—

Ms. Michelle Ferreri: I have a point of order, Madam Chair. I don't know if I'm allowed to do this, so I'll just put it forward.

I've been getting messages from people while we've been doing this committee. They watched question period. They watched the vote on the carbon tax. They are female business owners. They are asking that I put forward a verbal motion, but we can put it in writing.

The Chair: Let me just check, and I'll let you know.

Some hon. members: Oh, oh!

The Chair: I'll make the ruling. Thank you. I don't need everybody's support on this.

I know that under a point of order, you cannot do a motion. It's either in committee business or when you have the floor. It's one or the other.

You could do a verbal motion, but that would be non-debatable at that time. It would be putting it on the record and non-debatable.

I'll pass the floor to Anita.

Ms. Anita Vandenbeld: I wanted to know if we could release the witnesses.

The Chair: Yes, that's what I was going to do. I will come back to this.

On behalf of the committee, I would like to thank Clare, Cadleen and Meseret for coming to provide this information. We greatly appreciate it.

What I am going to do is that we will continue, and we will have to excuse you. We have two other kinds of meetings happening here right now, because we will have a subcommittee meeting and different things we have to do with that. Thank you so much for doing this.

I'm going to suspend for about 30 seconds so you can get your things. I'll suspend quickly and then we'll go back.

• (1645) _____ (Pause) _____

• (1650)

The Chair: Go ahead

Ms. Michelle Ferreri: Thank you, Madam Chair.

The motion is:

That the committee immediately undertake a five meeting review on the disproportionate impact the carbon tax has on low income individuals.

The Chair: Fantastic.

This is not debatable at this time. That's just on notice.

What we're going to do now is that we're going to go in camera, so we will switch. I'm going to remind everybody online we are going in camera, so make sure you change to the new link.

I'm going to invite the gentlemen and lady to come forward to teach us about the legislation.

We're going to suspend this portion of the meeting and go in camera.

[*Proceedings continue in camera*]

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