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Chair: Mrs. Karen Vecchio



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• (1100)

[English]

The Chair (Mrs. Karen Vecchio (Elgin—Middlesex—London, CPC)): Welcome to meeting number 98 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. Members are attending in person in the room and remotely using the Zoom application.

Since we do have witnesses online, I am going to go through this. I would like to make a few comments for the benefit of the members and witnesses.

Before speaking, please wait until I recognize you by name. For those participating by video conference, click on the microphone icon to activate your mic, and please mute yourself when you're not speaking. Those in the room, your mic will be controlled by proceedings and verification officer. You may speak in the official language of your choice, and interpretation services are available. You have the choice at the bottom of your screen of floor, English or French. I just want to make sure that everybody is aware of that.

On feedback, I'm just going to remind everybody, if you have your microphone on, make sure you do not put your earpiece close to the microphone as it will cause massive feedback to our translators, and we want to make sure they're in good shape.

I remind you that all comments should be addressed through the chair. With regard to the speaking list, the committee clerk and I will do our best to maintain that.

Today we are coming back to the women's economic empowerment study. Pursuant to Standing Order 108(2) and the motion adopted by the committee on Thursday, September 21, 2023, the committee will resume its study on economic women's empowerment.

Today we have three guests on our first panel. From the Disabled Women's Network of Canada, I would like to welcome Bonnie Brayton, who is the chief executive officer. From the Manitoba Possible, we Lindsey Cooke, chief executive officer, and joining her is Jennifer Lusby, who is the chairperson. Online, you will find from YWCA Hamilton, Medora Uppal, the chief executive officer.

Each of you will be provided with five minutes for opening comments, when you see me waving my hands that means to get it done in the next 10 to 15 seconds.

Okay. I'm going to pass the floor over so we can get started with Bonnie.

Bonnie, you have the floor for five minutes.

Ms. Bonnie Brayton (Chief Executive Officer, Disabled Women's Network of Canada): Good morning and thank you, Madam Chair.

I would like to begin by acknowledging the traditional territory of the Huron-Wendat and Haudenosaunee peoples here in Ottawa and the unceded Kanien'kéha nation's territory of Tiohtià:ke, also known as Montreal, where both our offices are located, and the gift of our presence on their lands today.

We are in a time of truth and reconciliation, so let us consider the needs of, particularly, indigenous sisters today and how we may make reparations and make their lives better now and for the future generations. For all our Black sisters, we must also do the same.

My speech today is entitled "Aren't we golden yet—women with disabilities the forgotten majority!" That's because, according to Statistics Canada, women with disabilities make up 30% of all women in Canada. That makes us the largest unserved minority in this country, for anybody who's not aware. With that number in mind, I think it's quite important to think about this larger question around women's economic security coupled with the intersecting discrimination that women with disabilities experience.

The first thing I want to say to everybody here is to budget for the benefit now. I don't know what everybody thinks should happen in the next budget, but please, let's budget for the benefit now. Women with disabilities are urgently waiting for this benefit to be rolled out. The sooner we pass the budget for the benefit, the sooner it will make a difference in the lives of women with disabilities. That is so important, because according to the data we have already, women with disabilities are by far the poorest women in this country, with the highest rates of unemployment and the highest rates of poverty, along with the highest rates of gender-based violence.

According to the Canadian Women's Foundation report, 23% of women with disabilities live on low incomes. Using the market basket measure statistics report, 11% of women with disabilities live with low income, almost double that of women without disabilities. More than a quarter of women with disabilities who live alone live with a low income as compared with 16.7% of women without disabilities.

Additional factors exacerbating poverty for women and gender-diverse people with disabilities include geographic location—think about transportation and the cost of transportation, please—lack of accessibility for those with severe disabilities and the additional costs of the disability itself. Lest we forget, menstrual equity is for everyone.

Many historically marginalized groups, who also live with higher rates of disability, experience disproportionate rates of poverty. In fact, 31.3% of single mothers, 20.6% of non-binary people and between 12% and 20% of Black and racialized people live in poverty. In 2015, 44% of the on-reserve population in Canada lived in low-income households, in comparison with 14.4% of the total population. That 30% looks more like 35% or 40% for Black and Indigenous women, just to be really clear. I'll say it one more time: Budget for the disability benefit now.

On barriers to employment, research conducted by DAWN Canada, in collaboration with Realize, in 2023 found that women and gender-diverse people with disabilities continue to face multifaceted discrimination to find and keep employment. Women with disabilities perform more than half of all unpaid caregiving in this country, just as a reminder in terms of how that might connect to our unemployment rates. From our research, participants, once employed, showed that they continuously faced a lack of understanding of their disability accommodations by managers and co-workers, often leading to discriminatory attitudes and stereotypes, and of course a problem with retention.

The next item I have to remind everyone about is what's called the national child care strategy. That national child care strategy has until now largely left out children and parents with disabilities. There has been virtually no focus in terms of the resources and funding for the national child care strategy directed at, again, the people who most urgently need access to that.

In terms of some context, because access to early child care services is recognized to support women's employment retention and progression, it should be prioritized for mothers with disabilities, who face some of the greatest barriers to employment. There should be a commitment to funding and providing resources to early childhood and child care facilities that cater to part-time workers and parents with atypical schedules. This is especially essential to ensure child care for mothers with disabilities, as well as immigrant parents and 2SLGBTQIA families, who are more likely to work part time.

Gender-based violence—

- (1105)

The Chair: Please start wrapping it up.

Ms. Bonnie Brayton: No problem.

I'll leave off here with something that all of you have heard me talk about a great deal. It is a huge problem. That's gender-based violence and the reality that gender-based violence is one of the reasons that women with disabilities experience higher rates of poverty.

One thing I really want to stress is that those who receive social assistance and disability benefits, especially older women and those living with intellectual and cognitive disabilities, experience financial coercion. We need to think about that as well—

The Chair: That's perfect, Bonnie.

We're going to get right back to you with some questions—

Ms. Bonnie Brayton: That's fine. No problem.

The Chair: —because I know there's a lot of information we can gather from you, for sure.

I'm now going to pass the floor over to Lindsey and Jennifer.

You have the floor for five minutes.

Ms. Jennifer Lusby (Chairperson, Manitoba Possible): Thank you, Madam Chair.

Good morning, everyone—especially the distinguished members of the committee.

My name is Jennifer Lusby. Lindsey Cooke and I are joining you today from our homes as settlers on Treaty 1 territory. While we reside on Treaty 1 territory, the work of Manitoba Possible extends to Treaties 2, 3, 4 and 5.

“All our dreams can come true, if we have the courage to pursue them,” said Walt Disney.

In the pursuit of our dreams, courage is indispensable. As I sit before you today as chair of Manitoba Possible, I am reminded of the enduring importance of empowering women in positions of leadership. Here in Ottawa, amidst the halls of power and strength of our great nation, I am humbled to join my voice with yours today to advocate for gender parity and the advancement of women in leadership roles—a cause that resonates deeply with me. This moment is not lost on me.

I am grateful for the opportunity to address this esteemed gathering on behalf of Manitoba Possible, a 74-year-old organization that is deeply committed to fostering diversity, equity and inclusion and providing disability services to Manitobans across their lifespans. We join you today as allies of those living with disabilities and are committed to using our voices and power to uplift and champion an equitable and inclusive Manitoba for all.

As a woman occupying the role of chair, I bear both the privilege and the responsibility of championing gender representation in our organizational dynamics. Our steadfast dedication to the 50-30 challenge exemplifies our commitment to achieving gender parity within our ranks. I am proud to share that we have 50% representation of women on our board of directors, a testament to our unwavering commitment to inclusivity, where every voice is valued. Additionally, with two-thirds of our officer positions held by women, we not only break down barriers but also set a precedent for gender-balanced leadership in our sector.

Nevertheless, amidst these milestones we cannot ignore the persistent gender disparities prevalent in boardrooms nationwide. Despite efforts to promote gender diversity, women remain under-represented in leadership positions, particularly in top executive roles. This sobering reality underscores the systemic obstacles impeding the progress of women in leadership and the need for ongoing, proactive measures to address these inequalities.

Achieving true gender equality in our lifetime is possible.

We must continue to move the needle on addressing entrenched inequalities faced by women in the workforce by advocating for resources, fair wages and recognition of the unique and valuable contributions made by women who have come before us, who stand beside us and who are yet to walk along their career journeys.

Thank you for providing us with the opportunity to amplify this critical discussion today.

Together we are stronger.

• (1110)

Ms. Lindsey Cooke (Chief Executive Officer, Manitoba Possible): Thank you.

My name is Lindsey Cooke, and I'm honoured to join you today as the CEO at Manitoba Possible.

I am proud to represent an organization delivering critical care and social services throughout our province. At Manitoba Possible we employ a workforce of 76% women, with a leadership team of 85% women. However, despite this, I am what we believe is the first female CEO in our organization's 74-year history, demonstrating the ongoing under-representation of women in the C-suite in Canada.

The feminization of care work and social services is well known, as is the long-standing practice of undervaluing that work, particularly when compared to work requiring similar education and responsibility but traditionally held by men. I'd like to underscore that, while your study specifically prioritizes increasing gender representation in the skilled trades and STEM, I urge you not to overlook the dedicated and skilled workforce of the care and social service sector, the majority being women, and our responsibility to ensure that they are compensated fairly for the critical work they do for our country.

The chronic under-resourcing of non-profit organizations delivering care and social services perpetuates the cycle of devaluation. Granting bodies, including the federal government, often have policies that fail to cover reasonable administrative and overhead costs. This means essential supports, such as professional development,

access to upgrading and formal mentorship are out of reach for feminized workforces. These policies perpetuate the cycle of devaluation and reinforce the barriers that exist to women attaining access to senior leadership positions and career development.

Additionally, I would like to amplify the comments shared by Bonnie and the DisAbleD Women's Network of Canada. Throughout my career and in my current role, I've been a witness to a myriad of barriers, including limited access to employment opportunities, inadequate accommodations in the workplace, increased exposure to violence and exploitation, and social prejudices that compound existing gender disparities and impact women with disabilities. Despite this, disability is often overlooked even during intentional diversity, equity and inclusion efforts.

In conclusion, I'd like to extend our deepest appreciation to the committee for providing us with the opportunity to engage in this critical conversation. We must prioritize the needs of women facing intersecting axes of identity to ensure that our efforts towards women's economic empowerment are truly inclusive and representative of all women. The health of the non-profit and social service sector is inextricably linked to women's economic empowerment across our country.

Thank you.

The Chair: Thank you so much.

We're now going to go online to Medora Uppal.

Medora, you have the floor for five minutes.

Ms. Medora Uppal (Chief Executive Officer, YWCA Hamilton): Thank you, Madam Chair and members, for the invitation to speak to you about women's economic empowerment.

My special thanks to parliamentary secretary Lisa Hepfner, our local Hamilton MP.

Every year at YWCA Hamilton, we serve over 10,000 women, gender-diverse people and families on the traditional territory of the Haudenosaunee and Anishinabe.

At YWCA Hamilton, we believe women are economic drivers and that women's economic empowerment is critical to Canada's economy. Women's economic empowerment should be a national strategy to combat and prevent gender-based violence.

Financial and economic abuse occurs in about 99% of domestic violence cases. Abusers use money as a way to assert power and control. One survey showed that 93% of survivors were not able to access their own money—receiving cash allowances and accounting to abusers for how they spent money—and 86% of respondents to the survey were ordered to quit work, leading to further isolation and financial dependence. I want to share three recommendations to promote women's economic empowerment.

First, we need bold leadership to promote women's advancement in non-traditional industries. Women continue to be left behind in STEM and trades, where there is real potential for secure, high-demand jobs with good wages but where progress has been moving at a snail's pace or there is no progress at all.

For example, despite the vast range of jobs in the manufacturing sector, women's participation in Ontario has stayed steady at 29%. For more than 40 years, there has been zero growth in women's participation in the manufacturing sector, and women have maintained the lowest-paying jobs in that sector. We know from experience that it takes innovative programs to support re-skilling and up-skilling for women seeking financial independence to care for themselves and their families.

YWCA Hamilton's uplift program, funded through FedDev Ontario, has seen significant success, supporting 600 women in gaining new skills in data science, analytics, advanced manufacturing and cybersecurity, leading to career advancement and new job opportunities with an average income of \$70,000—far above the minimum wage and low-paying jobs typically relegated to women through traditional job programs. Opportunities to re-skill and up-skill should be fundamental in supporting women returning to the labour market and for women fleeing violence to build their confidence as well as their earning power.

Second, we need solutions that address the gendered nature of the housing crisis. A lack of safe, affordable, quality housing is one of the largest barriers to economic empowerment, and women cannot be expected to focus on building financial independence when they are facing daily threats of violence.

It's the reason that YWCAs across the country have asked the government to reinvest \$600 million in the women's shelter and transitional housing initiative. Transitional housing offers faster access to affordable housing with counselling and employment services to rebuild independence and safety and to help give women the time and space they need to heal and move forward. A reinvestment in this housing fund across the country would allow organizations like ours to begin construction on shovel-ready housing designed for women. We encourage the government to continue to recommit 25% of the national housing strategy to women.

Finally, we need to strengthen the care economy. We applaud the government's work to realize a funded and regulated system of child care and early learning, setting an ambitious target to increase spaces by 250,000. Child care is fundamental to women's economic success. However, economic empowerment won't be found for women employed in child care or the care economy, where work is underfunded and employers struggle to meet a living wage.

Eighty per cent of workers in the charitable sector are women, and the lowest-paid and most precarious positions in the care sector or any sector are predominantly held by indigenous, Black, racialized and immigrant women, who face more significant economic barriers. While we strive to see women in non-traditional employment where they have more opportunities for financial independence, we also acknowledge that care work continues to be done by populations of women who are undervalued and underpaid.

The care economy and community services sectors are essential in supporting the overall Canadian economy, but we cannot meaningfully talk about economic empowerment of women if we continue to leave women in the care economy behind.

Thank you.

• (1115)

The Chair: Thank you so much to the three of you.

We're now going to start off with our round of questions of six minutes each. We're going to start off with Anna Roberts.

Anna, you have the floor for six minutes.

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

Thank you to all the witnesses for being here. This is an important topic, and I'm so happy to have the opportunity to ask some questions.

I'm going to start by sharing a story with you. I'm part of the AO-DA. I volunteer for our township. I'm proud to say that our township was recently inspected, and we received 100% satisfaction, which makes me happy.

Here's the issue. One individual on our committee has a disability. She is dependent on her service dog. Her husband passed away a few years back, and she has had to rely on public transit to ensure that she is able to get to her appointments in the city. She has the problem that one municipality, one region, doesn't communicate with the other municipality or region, so it takes about four hours for her to get to her doctor's appointment, which, in my point of view, is unacceptable. She's a huge advocate for individuals with disabilities. I think, as a government, we need to analyze this situation.

My first question would go to you, Bonnie. How can the federal government work with provinces and territories to improve the infrastructure in our country so that women with disabilities can ensure that their economic prosperity has the ability to flourish as it does for women without disabilities?

• (1120)

Ms. Bonnie Brayton: We all want to know how we can get the federal, provincial and territorial governments to work better. I really appreciate what you brought up.

The issue of transportation is so important for women with disabilities across the country. I'm so glad you brought it up. I know of many situations, especially relating to women with disabilities accessing health care, education and employment, and their ability to access those things simply based on the transportation question.

Of course, the Accessible Canada Act does not extend to all forms of transportation. I do think, under the Accessible Canada Act, that we have the beginnings of what we hopefully can see move to provincial and territorial regulations around the changes that need to come into force for full equity in terms of transportation.

I think of your example from your friend and what she experienced. I know of an issue in Montreal that I can give you as an example. Somebody who works for my staff is visually impaired and needs to leave in the wintertime by three o'clock. She's visually impaired, and leaving after three o'clock in the winter puts her at risk. She applied for adapted transportation in Montreal, which, again, is a privilege. Some cities have adapted transportation and some don't. Because her disability was only affecting her part time and in their view it wasn't disabling enough, they refused to provide her with adapted transportation.

In this case, DAWN Canada was able to accommodate her by allowing her to work from home. You can imagine, in many situations, this would quite simply cost her the job. The employment just wouldn't be there because she wouldn't have access to transportation.

I just want to say that I really appreciate the example of transportation. It has a multitude of effects on the ability of women with disabilities to access employment and all the other things that other women take for granted.

Mrs. Anna Roberts: We meet on a monthly basis. One thing that comes out time and time again is that she feels that, because of her disability, health care professionals are more hesitant to take on her case.

Let's be totally honest. We have a shortage of health care professionals in this country. It's the individuals like.... I would love for you to meet this woman. This woman is totally amazing. What she can do, I can't do, and I have my full sight. She sometimes feels depressed, I guess. She feels that she's not getting the medical attention that someone without disabilities would get.

How can we encourage our government to speed up the process so that we have health care professionals available to everyone—people with disabilities or without disabilities? That is a serious issue in this country right now. Do you have any suggestions for us?

Ms. Bonnie Brayton: I think there's a lot of work to do around educating people to start with. Certainly, a big component of DAWN Canada's work is educating people about the kinds of situations that you're describing. Again, we can start with an example by leading at the federal level and showing the provinces and territories.

Again, the issue of health care and access to health care is a complicated one because it's not under federal jurisdiction. I would say that some of the more recent negotiations that the federal government has had to undertake around gender-based violence and the new dental program, all of these are examples of provincial, territorial and federal governments working together.

I would like to start a laundry list with you of the key social determinants of health that are impacting the ability of women with disabilities to have access to health care, housing, employment and safety. It is unfortunately leading to many women beginning to think, instead, about accessing MAID.

• (1125)

Mrs. Anna Roberts: That's one of the—

The Chair: Your six minutes are over. I'm sorry.

Mrs. Anna Roberts: Are you sure your clock is working?

The Chair: Yes, I'm pretty sure. You are just asking such good questions, that's all.

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

You have the floor for six minutes.

Ms. Lisa Hepfner (Hamilton Mountain, Lib.): Thank you, Chair.

Thank you to all of our witnesses for your testimony today. It's really important that we hear your stories, get them on the record and figure out how to make our country even better.

I'm going to turn to my friend, Medora Uppal, from YWCA Hamilton.

Thank you for joining us, Medora. Your testimony was really important.

As you know, I have a friend who is a child care provider with YWCA Hamilton. I remember when the child care deal with Ontario was reached. We were crying, talking about the stories of women who were getting this money back in their bank accounts. They didn't realize where it was from and were just so relieved. They could pay their mortgages. So much more freedom suddenly opened up to them.

However, the work is not done. As you've outlined in your opening statement, there is still more work to do. Part of it is ensuring that early childhood education is a respected and well-paid career, equal to its value to us as a society.

When we formed this agreement with Ontario, there was a commitment by the province to develop a wage framework for ECEs, to commit to its implementation, to set a wage floor and to institute wage improvements. I know that YWCA has always paid ECEs a little better than the average, but perhaps you could talk to us about how this part of the agreement has been rolling out, any questions or concerns you have about it and perhaps any suggestions you have on how we could make that work more quickly and better.

Ms. Medora Uppal: Through the chair, thank you very much for the question.

I think there is a lot more work that we need to do to get this national child care program rolled out properly. The wage floor issue is a critical one for us in Ontario, and I know it's affecting other provinces as well.

What happened in Ontario was that it took a long time to get the wage floor set, and it continues to be very low. The dollar amount undervalues the work of early childhood education and child care workers. We have workers continuing to struggle through poverty. The cost of living and the wage floor don't match at all. People are struggling to pay their rent. We know that staff are accessing food banks. We know that staff in child care are looking at eviction notices because they can't pay their rent. The problem is that there is just not enough being done to push at the provincial level to move the wages up.

We are seeing that we actually can't create the spaces that were intended through the strategy because we can't hire people. We are really struggling to recruit and retain individuals in child care. We're seeing a huge downswing in the number of people applying and entering at the college level into the child care field. Certainly when they're getting out of it, they're looking at the wages, they're looking at their rent and they're thinking that they can't afford to work in the child care sector.

We are not drawing people in. Someone mentioned the health care sector earlier. It's experiencing its own particular challenges. The child care sector is far lower paid than the health care sector. The challenges are very real.

I worry that the expansion of the child care strategy and rolling it out as it was intended and designed will take a lot longer or not happen at all. We're already starting to see non-profit child care providers looking at closing down, not stepping up to open additional spaces, or shutting down their infant care programs, which are so critical within the child care sector, because they can't afford to operate. They can't hire people and they can't pay the bills.

The rollout of the funding formula is not working in Ontario. It needs to change and it needs to change faster than planned. Right now, we don't know what it's going to look like for 2024. We're still waiting for information from the Ontario government.

● (1130)

Ms. Lisa Hepfner: We know how important child care is to women's economic empowerment. When we rolled out this plan across the country, we saw a dramatic increase in women's participation in the workforce. I think we're at the top among the G7 countries in terms of women's economic participation.

I was interested to hear you say that we are still stagnating when it comes to STEM and manufacturing sector jobs for women. Would you elaborate on that a bit more?

Ms. Medora Uppal: Absolutely. In the STEM and the skilled trades spaces, there hasn't been the investment made in making them safe spaces and inviting for women.

What we're seeing in engineering alone is that we have graduation groups that are about 40% women. I think at McMaster this year, half of the new entries into engineering are women. What's happening is about five to 10 years into engineering, women are leaving the sector and we're hearing horrible stories about discrimination, no space being created, what we call the quieter forms of discrimination, and the lack of leadership at the top level. Somebody—

The Chair: Thank you so much. I'm sure there will be lots of opportunities to get back to that.

We're going to move over to Andréanne Larouche. You have six minutes.

[*Translation*]

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

Thank you to all the witnesses for coming to our committee today to contribute to this important study. There are many repercussions from the fact that women don't benefit from greater economic empowerment.

I'm going to start with Ms. Brayton.

In a way, you talked about invisible work, which has long been a pet issue of mine. Among other groups in Quebec, the Association féministe d'éducation et d'action sociale is calling for the first Tuesday in April to be a day of recognition for invisible work, with the aim of reflecting on it.

You talked about the problem that affects half of family caregivers. You can come back to that statistic. It's a form of invisible work, such as work within the family and volunteer work.

How would organizing such a day contribute to the collective reflection on ways to better recognize invisible work in our societies?

Ms. Bonnie Brayton: Our head office is currently in Montreal, Quebec. I completely agree with the proposal you are talking about.

The volunteer sector has been in decline for years, and we need not wonder why.

As you mentioned, there really are gaps. First of all, we don't always understand how heavy the burden is for these people. In addition, there are a lot of opportunities to seize in order to do things better. We need to think about ways to support this type of contribution to the economy in a more concrete way. A number of things would have to be considered. In addition to holding a day of reflection, there should also be related policies put in place.

Ms. Andréanne Larouche: We hope that at least one day of reflection can lead to a collective reflection on the policies that could be put in place. We completely agree on that.

You also talked about the impact of gender-based violence and the links between gender-based violence and the lack of economic autonomy. In this committee, we're also wondering about how to broaden our thinking on what constitutes violence. It's also a pet issue for me. Here, I'm opening up the discussion on the issue of coercive control. Unfortunately, there is financial violence, and this issue could be better recognized. We must not wait for that to lead to violent acts. We have to be able to work more on prevention and recognize that financial violence can lead to much more serious consequences.

How do you think we could broaden the thinking and emphasize the importance of arriving at better recognition of coercive control?

Ms. Bonnie Brayton: Thank you very much for bringing that up.

Despite the forthcoming introduction of the Canada benefit, which I've spoken about quite often, we have concerns. We know that once this benefit is in place, women with disabilities will be at high risk of experiencing another type of violence, namely, gender-based violence.

To explain that, I'm going to talk about current research and recommendations of the DisAbled Women's Network of Canada. We have a project looking at the importance of peer support, not only on a personal level but also in navigating the system and barriers. When you think about how to improve the situation of women with disabilities on planet Earth, the first thing we see is that the DisAbled Women's Network of Canada is the only disability organization in the country. Besides, aren't you tired of seeing me here? In Quebec, there's Action femmes et handicap. Apart from these two

organizations, there's a gap in leadership and leadership support for women with disabilities.

I'm straying a little from your question, but I think it's important to understand that the lack of leadership around the table puts us at risk everywhere and contributes to the lack of access to employment, health care and transportation, among other things. We're not at the table often enough.

However, I would remind everyone that 30% of all women in Canada are living with a disability. That's a third of them.

• (1135)

Ms. Andréanne Larouche: Thank you very much.

I'd like to ask one last quick question on violence.

Ms. Uppal, you also talked about financial abuse. Do you have anything to add on coercive control and the expansion of what constitutes violence?

[English]

Ms. Medora Uppal: Was that question directed to me?

[Translation]

Ms. Andréanne Larouche: Yes, Ms. Uppal, the question is for you.

In your opening remarks, you talked about financial abuse and its consequences. Do you want to add anything to what Ms. Brayton said about coercive control?

[English]

Ms. Medora Uppal: Thank you.

The consequences are very real. What we see is that women can't escape fast enough. They don't have the resources and the means because they have no access to their finances. They live under threat, trying to figure out how to navigate the system.

In women's shelters and transitional housing across the country, there are just not enough beds. What we see in Ontario alone is that women have no money to be able to afford to stay in hotels, and those are not the safest places for them to go. The shelter system itself is over capacity. We also have no.... Often as part of the financial control, there's an emotional control of separation from family. Sometimes women are coming from poor situations into the abuse. Sometimes they are dislocated from their families. They have no resources to find an escape.

The Chair: Thank you so much.

We're now going to have to move on to our next six minutes. Online, you'll find Leah Gazan.

Leah, you have the floor for six minutes.

Ms. Leah Gazan (Winnipeg Centre, NDP): Thank you so much, Madam Chair.

I'm sorry that I can't join you in person today.

Thank you to all the panellists for the wonderful testimony. My first question is for Bonnie Brayton.

You spoke about how unpaid care work is primarily done by women. You also connected gender-based violence with poverty and financial abuse.

One of the things I'm offering up in this Parliament is my private member's bill in support of a guaranteed livable basic income. One of the reasons is exactly that—for example, the senior women who worked in unpaid care work, who have no pensions and who are living in poverty. It's also for the 70% of adults with severe intellectual disabilities who live in poverty.

I'm wondering what your thoughts are about putting in place a guaranteed livable basic income to deal with issues of gender-based violence but also to ensure that the disabled community can live in dignity in spite of all the discrimination they face in the workforce.

Ms. Bonnie Brayton: Thank you very much. Also, thanks very much for what you are doing with respect to the guaranteed basic income.

I would say it's been important to support the Canada disability benefit and to understand that one of the things we've felt, as a community, is a bit of a trade-off between accepting the idea that the Canada disability benefit was something we could do, have seen done and, indeed, will come forward, and.... I think the larger idea of a guaranteed basic income is something we should be working towards, because the Canada disability benefit only benefits a group of people with disabilities in a specific age group: working-age Canadians with disabilities.

That said, whether we're talking about a guaranteed basic income or the Canada disability benefit, indeed we've made the connection to the fact that it's extremely important. We've also made the connection that there is a higher risk of gender-based violence. Of course, I could relay chilling stories of situations women with disabilities have been in on the basis of financial coercion and gender-based violence.

• (1140)

Ms. Leah Gazan: Thank you so much for that.

I have limited time, and I have another question for you before I move on.

My bill is for a guaranteed livable basic income in addition to other programs and support meant for special needs, including disabilities, because I know there's a higher cost of living for medication and things to assist with physical disabilities in that area.

You spoke about the national child care strategy for parents and children with disabilities, and how it doesn't address that specific demographic. How is not addressing this demographic impacting the right to access child care?

Ms. Bonnie Brayton: I was over the moon when the national child care strategy was first announced and have been quite disap-

pointed, as I mentioned before, because there has been no focus on ensuring that this is an opportunity to rethink child care, not just around what buildings look like but also around what people need, which is 24-hour family care.

I want to say that I think the child care initiative we have in motion is important, but it's one small piece of a national strategy that needs to think about family care, 24-hour care and all the women who need access to child care who don't work nine to five.

I think there are a lot of layers to your questions, and I don't want to take up all of your time because you might have someone else.

Ms. Leah Gazan: Yes or no, do you feel that, in its current ideation, the national child care strategy is ableist?

Ms. Bonnie Brayton: I do.

Ms. Leah Gazan: Okay. Thank you very much.

I'm moving on to Lindsey Cooke from Manitoba Possible.

You spoke a lot about underfunding the care economy. I've been a big proponent of livable wages in the care economy, where workers are primarily women and from BIPOC communities.

I'm wondering if you could expand a bit on that and how, if we are going to develop a care economy, we need to look at wages, benefits and pensions—how, if we are going to move forward, the government needs to become a feminist government by ensuring that fields that are primarily done by women are equally paid and valued.

Ms. Lindsey Cooke: Through the chair, thank you MP Gazan for that very important question.

I've been very excited today to hear the consistency across our testimony when it comes to the care economy and the importance of reversing the devaluation of that work. It is devalued for the very reason that it has traditionally been held by women, and there are ongoing stereotypes about the reason why people do this work. I have been told by government representatives that part of the compensation is the goodwill I get from the work I do, but I think we would all agree that goodwill doesn't put dinner on the table—certainly not in today's economy.

We need to rethink how we're viewing this work and understand that the work the care economy does is critical. It underpins the rest of the Canadian economy, allowing others to work and contribute.

Thank you.

The Chair: Thank you so much.

I feel a much bigger heart when I take care of people. Is that what I'm understanding?

We're going into our next round, which is five minutes, five minutes, two and a half minutes, and two and a half minutes.

We'll start off with Dominique Vien for five minutes.

• (1145)

[*Translation*]

Mrs. Dominique Vien (Bellechasse—Les Etchemins—Lévis, CPC): Thank you very much, Madam Chair.

I'd like to thank our guests for being with us today, both those who have travelled here and those participating by videoconference.

What strikes me is that we have so much work to do as women. I'm talking about women who have a disability as well as those who don't. I often say that, even though there's equality in law, we're still far from equality in fact. It's all well and good to establish all kinds of policies, directives and fine strategies, but we're not yet where we should be.

In a previous life, I was part of a cabinet in the National Assembly that demanded gender parity. A directive was also sent to all Crown corporations. All the ministers responsible for Crown corporations had to ensure that the boards of directors of Crown corporations were gender balanced, or at least that they were trying to achieve that. I can tell you that we were slapped on the wrist by the premier if we didn't succeed.

Ms. Lusby, you mentioned the issue of equity on boards, or perhaps it was Ms. Cooke. In any case, I think the example has to come from the top.

Are Crown corporations and government organizations in Manitoba given similar guidelines to ensure parity?

[*English*]

Ms. Jennifer Lusby: Thank you.

If I understand the question correctly it is whether we have anything in Manitoba to support women into leadership at the board level. Did I hear that correctly?

[*Translation*]

Mrs. Dominique Vien: Yes, exactly.

In your province, in Manitoba, do government organizations and Crown corporations receive any instructions or directives in this regard?

[*English*]

Ms. Jennifer Lusby: Not that I know of. I know with Manitoba Possible we have signed on to the 50-30 challenge, and we are particularly interested in that gender parity at the boardroom table. I know for myself as a board chair, as a relatively young board chair, it's been quite the journey. I think there's so much more that we can do to support women in those board positions and to figure out some of the barriers they are currently dealing with. For me, what I see is that mentorship plays a huge part of it.

In order to really get to those board positions, specifically when we speak of officer positions or the board chairperson positions, there are not that many women who are currently serving in these roles. For me, I was looking to Manitoba Possible and to the board, and I didn't see myself represented in those top positions when I first joined back in 2016.

When I first joined the board somebody at the organization shook my hand and said, "Oh, you're young." That was a very interesting moment for me where—

[*Translation*]

Mrs. Dominique Vien: Ms. Lusby, could you tell us exactly what the 50-30 challenge is?

[*English*]

Ms. Jennifer Lusby: The 50-30 challenge is a commitment for organizations to have 50% gender parity on their boards and 30% representation from equity-deserving groups. That was something that we took on at Manitoba Possible, but Lindsey might like to expand on that as well.

Ms. Lindsey Cooke: Yes. It's a commitment that is being led by the federal government and you can sign on as a partner. We undertook that as an organization and are pleased to be able to indicate that we have met that and continue to strive for even further representation.

I think it was Ruth Bader Ginsburg who said we can stop at 100%, so here we go.

[*Translation*]

Mrs. Dominique Vien: Thank you very much.

Ms. Brayton, I was shocked earlier when you said that one-third of women were living with a disability.

Ms. Bonnie Brayton: It's a big statistic, isn't it?

Mrs. Dominique Vien: Yes, it came as a shock.

What do you consider—

Ms. Bonnie Brayton: I can tell you more about that.

When I arrived in 2007, I was told that 15% of women had a disability, and I didn't believe it. Then in 2017, Statistics Canada said it was 24%, and I still didn't believe it. Now, according to Statistics Canada data from December, it's 30%. That's where we are.

• (1150)

Mrs. Dominique Vien: What is meant by "disability"? It may no longer mean the same thing to everyone.

[*English*]

The Chair: If there is some information on that question that you'd be able to provide, that would be great.

We're going to move online to Marc.

You have the floor for five minutes.

[*Translation*]

Mr. Marc Serré (Nickel Belt, Lib.): Thank you, Madam Chair.

I'd like to thank the four witnesses for explaining their situation very well. Basically, I could easily take five minutes with each of them, or even more, to ask them questions.

In Sudbury, in northern Ontario, the DisAbleD Women's Network of Canada plays a really important role, as does the YMCA of northeastern Ontario. Other organizations are also doing an enormous amount of work, such as the one represented by Ms. Uppal and the one represented by the witnesses from Manitoba.

My first question is for Ms. Brayton.

Earlier, Ms. Hepfner and Ms. Uppal talked about child care. As you know, Ontario was the last province to sign a child care agreement with the federal government. It's only been a year, and the statistics already show an increase in the percentage of women participating in the labour market. We now have a record rate of 86%, which is unprecedented. In comparison, in the United States, it's only 77%. So we can see that it has already had an impact, even if it was just a year ago. That said, there's still work to be done.

Ms. Brayton, I was particularly touched by what you said. As far as women with disabilities are concerned, there's an agreement with Ontario and the other provinces. I'd like to give you an opportunity to elaborate on that.

How did the former Ontario program work for women with special needs? You don't seem to be seeing any difference since the funding was added. I'm wondering if you have any specific recommendations for the government, both provincially and federally, to help women with special needs participate in the workforce.

Ms. Bonnie Brayton: Thank you very much for your question.

As a mother living in Quebec, I had the pleasure of paying no more than \$10 a day in child care expenses. So I suggest that you look instead at the pilot projects under way in Quebec, to see what should be done.

New inclusive spaces should be built, thinking not only about elements of the physical environment, such as ramps, but also about the experience these young children will have, as well as the other children who will be with them. Indeed, if we want to talk about inclusion in Canada, we have to start educating young people. If we start with young children, I can guarantee you that there will be a change over time.

My first recommendation is therefore to recognize that, when children with disabilities do not share the same spaces as others, it is a loss for all children. If we want to change the ableist mentality in Canada, we have to start putting our children with disabilities, especially girls, in schools and child care spaces.

I don't know if you think that's a good answer, but I think we really need to start with that.

We're already surprised to see that statistic of 30%. The time to invest in our children's future is now.

Mr. Marc Serré: Thank you very much, Ms. Brayton.

Ms. Lusby and Ms. Cooke, you mentioned parity in your organization. Since Mr. Trudeau became Prime Minister in 2015, there has also been that parity in cabinet, and I hope it will be the same for any other party that forms the federal government.

Ms. Cooke, I'm touched to see that, in the 74 years of your organization's existence, you are the first woman to hold the position of executive director. As an example, I was at a high school in my riding a few weeks ago, and I saw on a wall the pictures of all the people who had been principal at the high school. Out of 15 principals, there has been only one woman so far.

Earlier, you talked about the granting agencies and some additional costs that were also barriers. How can we find ways to improve the situation? It's very frustrating to see this situation still today, in 2024. However, we see that organizations with women on their boards of directors make more money on the stock market. In addition, governments have better parity policies. Despite everything, there's still a huge gap in terms of parity on boards of directors.

What can the federal government do to improve the situation?

I think you have 30 seconds left to answer the question.

• (1155)

[*English*]

Ms. Lindsey Cooke: Thank you so much, through the chair, for the question.

I'm very privileged to have the role I have, and that is not lost on me. It's also not lost on me that I had a lot of privilege to get here. I am a white woman. I'm cisgender. I come from a family who repeatedly told me I could do absolutely anything I put my mind to.

There are others who are not so fortunate, so we need strategies that empower them. A part of that is granting bodies that really honour the value in the work we do and fund us accordingly, so that we can have formal supports for women to continue to grow in their careers.

The Chair: Awesome. Thank you so much.

We only have time for our last two questioners. Two and a half minutes go to Andréanne.

[*Translation*]

Ms. Andréanne Larouche: Thank you, Madam Chair.

Thank you again to our first panel.

As we can see, this study is about much more than just putting more money in women's pockets. It's about providing them with a better quality of life. In some cases, it's even a matter of ensuring their survival by giving them the opportunity to live with dignity, free from violence and poverty. That is coming through loud and clear in everything we've heard today.

Ms. Cooke and Ms. Lusby, you talked about mentorship in your opening remarks, and I'd like to revisit that idea. I used to work in the community, and I was involved in efforts to advance the financial security of women. We worked on different facets that were likely to improve women's financial health, one of them being the importance of networking and mentorship. Women need role models, but networking doesn't come as easily to them. When the work-day is over, women have obligations at home, so—unlike men—they can't go out after work and network in an effort to advance their careers. That has a huge impact on their finances in the long run.

You said that women didn't have access to mentorship opportunities. Did I hear you correctly? If that's true, what else can we do to encourage mentorship? As we know, more women role models will lead to more women in higher-income jobs.

[English]

Ms. Lindsey Cooke: Thank you very much for the question.

At the risk of sounding like a broken record, it really does come back to the robust funding of the non-profit sector. We know from Imagine Canada that the non-profit sector contributes 8.1% of Canada's total GDP. We are critical to the entire health of the Canadian economy. When we are well resourced, we have the formal supports necessary to be able to contribute to paid mentorship programs.

Sometimes these things are left to be done outside of work time, and we know that the burden of family care also rests primarily on women in our country. Therefore, we need to be able to resource non-profits with margins greater than, let's say, a 10% cap on administrative overheads. That's a huge barrier to non-profits functioning in our society.

We need to be able to resource organizations so that they have formal upgrading programs that are done during paid work time, and they are able to have formal mentorship programs that are done during paid time. I think the critical underpinning is that it needs to be built into the system versus leaving something to happen outside of work hours.

The Chair: Thank you very much.

We're now going to go online to Leah Gazan. You have two and a half minutes.

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

Thank you again to all the witnesses.

My last question is for Ms. Uppal. Again, going back to the care economy, you said that because of the wages, we are leaving women in the care economy behind. We know, even talking about things like a just transition, that we need to invest more in the care econo-

my to make sure that people actually have job opportunities with a livable wage.

I'm wondering if you could expand on that a bit for me.

Ms. Medora Uppal: Thank you.

Through the chair, investment in the non-profit sector and women's organizations is really critical. We do not yet fund them appropriately to actually pay appropriate wages. Some funding formulas work out so that you have higher rates of pay for some sectors than for others. The disparity is quite significant. That 10% cap that was spoken about has a significant impact on wages, and it's in those organizations—the non-profit sector and women's organizations—where women are bearing the work and being underpaid for it.

Really, at the federal level, it's about the relationships and how federal funding is downloaded and directed, and the restraints, constraints and demands that are put on it, for expectations of what pay should look like. It should match the funding.

● (1200)

Ms. Leah Gazan: In saying that, would you say that in order to be truly a feminist government they need to look at how funding is allocated and make sure that there's not existing gender bias in the funding allotments that are provided?

Ms. Medora Uppal: Through the chair, I think that is an excellent way of putting it. There has to be a gender analysis to ensure that there isn't a gender bias and that we're not blind to gender or creating systems that are gender-neutral that will ultimately actually create disparity in funding and wages.

The Chair: You have 10 seconds.

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

The Chair: Thank you.

With Leah she has so many questions, I thought I have to stop her there. On behalf of the committee I would really like to thank Bonnie, Lindsey, Jennifer and Medora for coming out today and providing this testimony. I did have one request for myself.

Bonnie, could you send some documentation regarding that 30% of women who are disabled? I think that is really something impactful. If we could see that documentation we would really appreciate that.

Ms. Bonnie Brayton: I would be very happy to provide that.

The Chair: I would like to thank you all. We are going to suspend in just a second. We are going to take about two minutes to bring on our new panellists. There are two online and then one joining us here.

We're suspending.

• (1200) _____ (Pause) _____

• (1205)

The Chair: Welcome back to our second panel. I would like to welcome our guests.

We have Queenie Choo, chief executive officer, and she is online from S.U.C.C.E.S.S. From the TechGirls Canada, we have Saadia Muzaffar, president, who is here in our room. As well, from the Women's Enterprise Organizations of Canada, we have Alison Kirkland, chief executive officer.

We're going to start online for the first five minutes with Queenie.

Queenie, you have the floor for five minutes.

Ms. Queenie Choo (Chief Executive Officer, S.U.C.C.E.S.S.): Thank you, Ms. Chair.

Good morning, and thank you for inviting me to present today.

I'm speaking from Vancouver, the unceded territories of the Coast Salish peoples, especially the Musqueam, Squamish and Tsleil-Waututh nations.

Our organization was founded 50 years ago, and today we are one of the largest social service agencies in Canada. This past year, we've served over 77,000 people and provided 152,000 services. We also provide a wide range of integrated programs and services for newcomers, including settlement, English language training, employment and entrepreneurship, and women, family, youth and senior programs.

In the first quarter of 2024, men held over 62% of senior management positions while women held over 37%. Eleven per cent of Canadian women live in poverty with higher risk for those facing multiple barriers such as race, disabilities and single motherhood status. By the year 2030, between 40 million and 160 million women globally may need to change jobs. The proportion of female candidates opting for male-dominated trades has risen in the past 10 years. However, it only accounted for 5% of the total registrations for apprenticeships in the year 2019.

Women experience microaggressions at a higher rate than men, such as being mistaken for a junior employee or receiving comments on their emotional state. Black and Asian women are seven times more likely than white women to be confused with someone of the same race and ethnicity. Just in Toronto, the lack of Canadian work experience is a significant barrier for close to 45% of skilled immigrant women pursuing employment. Many immigrant women face significant career transitions due to either regulated professions or the need for reinvention in a new environment.

After the pandemic, recent female immigrants faced a worse outcome than their Canadian-born counterparts. They had higher unemployment rates both before and during the recession.

Given our area of focus, I would like to share my views on the importance of the federal investment in settlement services for newcomers, especially women. I aspire to a better future for all women, especially for those who face additional prejudice because

of their intersecting identities such as racialized women or women with disabilities.

At S.U.C.C.E.S.S., we are helping to break gender bias. In fact, last year, over 70% of our clients were female. One of S.U.C.C.E.S.S.'s core aims is to help immigrant women and women from diverse communities obtain language and job skills as well as receive the counselling and family support that they need to succeed on their Canadian journey.

Our integrated women's entrepreneurship project, which was established in 2018 and funded by the Government of Canada's women entrepreneurship strategy, aims to empower women entrepreneurs in Canada by offering a comprehensive range of resources, tools, advisory services and training. It has supported over 798 women entrepreneurs, connected 338 clients to mentorship opportunities, provided one-on-one coaching to over 760 individuals and engaged over 700 participants in workshops and skills training.

The other program I'm going to feature is the integrated employment training for women. It was established in 2022 and funded by Employment and Social Development Canada. Its aim is to empower newcomer women in Canada by offering a comprehensive range of resources, tools, support services and training in early childhood education, the health care system and event planning. We have supported over 188 newcomer women and connected 138 clients to practicum opportunities.

• (1210)

In conclusion, we call for a safe and stable financial environment for women as part of a supportive system that is free of discrimination and racism. Each individual action we take leads the way to collective, systemic change and a truly equal future for women as fully respected, equal members of society.

Thank you again for the opportunity to share our vision and the work at S.U.C.C.E.S.S. with you today.

The Chair: Thank you very much.

We're now going to move over to Saadia Muzaffar.

You have the floor for five minutes.

Ms. Saadia Muzaffar (President, TechGirls Canada): Thank you, Madam Chair.

As you said, my name is Saadia Muzaffar, and I'm the founder and president of TechGirls Canada, or TGC, which is a national not-for-profit that's in its 11th year of advancing a STEM economy where women thrive.

We conduct research and capacity-building pilots to identify better ways to not only increase women's participation in STEM-led innovation sectors but also focus on how they fare in terms of promotion and pay equity once they get their first jobs in the areas of their training and expertise.

I have had the privilege of representing Canada's commitment to supporting women's participation in STEM at the United Nations, at APEC and with Global Affairs Canada. I'm deeply grateful for this opportunity to share some of the insights from this work with this distinguished committee whose mandate is very close to my heart.

My statement today focuses on the work that TGC has been doing for the last seven years, which is the economic empowerment of Canada's immigrant women in STEM. Most Canadians are surprised to learn that immigrant women are the majority of Canada's women in the STEM workforce, at 52% and counting. As of 2021, Canada is home to 426,350 working-age immigrant women in STEM. Those numbers are increasing year over year with our immigration system's focus on attracting the best STEM talent from around the globe.

Considering this, many are then surprised to learn that, on average, immigrant women in STEM earn 55¢ to every dollar that non-immigrant men with the same qualifications earn. Despite representing the majority of women, they also encounter the worst outcomes across the board in unemployment, underemployment and job match.

Finally, and perhaps most surprisingly, immigrant women report challenges finding work in STEM sectors that have had long-standing labour shortages, such as in digital technology, clean tech, cybersecurity, health care, advanced manufacturing and technical trades. This disconnect between immigrant women who are well qualified to contribute their expertise and the industries that need it for growth and innovation creates a situation that makes little business sense. We are leaving hundreds of millions of dollars on the table by not utilizing their skills in service of Canada's global competitiveness.

TGC's research and partnerships in all 13 provinces and territories show that there is a need for support in four particular areas.

Number one is in developing specialized employment training programs that bridge newcomer women in STEM to their respective fields in Canada.

Number two is to develop partnerships for employer engagement so that these programs address industry-specific demands and skills, which will result in the right jobs and better pay for this critical talent pool.

Number three is to create sector-specific job match tools and programs so immigrant women in STEM are not asked to delete their master's and Ph.D.s off their résumés and pushed outside of STEM into survival jobs in retail, hospitality, personal support work and customer service.

Number four, and most importantly, TGC and our partner organizations are keen to implement evidence-based support programs for employment retention and career mobility that not only focus on

getting them good-paying jobs but continue further to address workplace integration issues.

We believe that improving economic equity for immigrant women in STEM will improve economic outcomes for all women in STEM.

Thank you for your time, Madam Chair and committee members. I look forward to your questions.

• (1215)

The Chair: Thank you very much.

We're now going to go online to Alison Kirkland, who is from the Women's Enterprise Organizations of Canada.

You have five minutes, Alison.

Ms. Alison Kirkland (Chief Executive Officer, Women's Enterprise Organizations of Canada): Thank you very much for the opportunity to speak with you today. It's a pleasure to be here.

The Women's Enterprise Organizations of Canada is an association of resource centres across the country that support women entrepreneurs. Our diverse membership directly impacts their growth and success by providing them with business supports including advising, training, mentorship and networking.

I'm going to start calling it WEOC, because Women's Enterprise Organizations of Canada is quite the mouthful. Throughout the year, WEOC offers a variety of resources, professional development supports and events that are specifically designed for those who advise, guide, mentor and counsel women and non-binary entrepreneurs. Our goal is to ensure that the advisers have the knowledge and experience to support the entrepreneurs in the best possible way.

As you all know, access to capital remains a significant barrier for many women entrepreneurs seeking to start or grow their businesses. I began working in the women's enterprise ecosystem in 2002. At that time, women entrepreneurs faced significant barriers when attempting to access capital for their businesses. I'm sad to say that over the past 20 years, that situation has not changed dramatically.

In 2021-22, we conducted a two-year study on women entrepreneurs' access to capital. This research was an opportunity to speak directly to women entrepreneurs and learn about their experiences accessing or attempting to access business capital. In total we connected with 1,024 women from across the country, who responded to our survey and participated in focus groups and one-on-one interviews. We published the findings in the report called "Bootstrap or Borrow?". The resulting data identified systemic barriers that prevent women entrepreneurs from accessing growth capital.

During the research we had some powerful messages from the women we spoke to. Many of the respondents have mental models of Canada's funders that render them pessimistic about the chances of successful funding outcomes. Of the respondents, 40% believed that, "they won't lend to [someone] like me". Racialized and indigenous entrepreneurs are at least three times more likely than their non-intersectional counterparts to feel that banks would be biased or would discriminate in their dealings with them.

For many women, the default option is either personal savings or credit cards. These were the only sources of funding used by 50% of the survey respondents. The decision to use credit cards or deplete personal savings can have long-term effects that may not be fully appreciated at the time that they are used to support a start-up or growth.

In the long term, our goal for funders is to examine the ways and the processes that they use that may negatively impact women entrepreneurs, who often have a value-based approach to business that doesn't necessarily align with a key funding ecosystem that is not considered to be responsive to their needs, lacks products for women who do not meet the customary criteria for creditworthiness and at times is biased against them.

Perhaps, serendipitously, as we were finishing the 2022 research, we learned that WEOC was selected to deliver a portion of the new national microloan fund, which is part of the women entrepreneurship strategy. The loan fund is for women as they start, scale, grow and maintain their businesses.

What we learned during the research has been foundational in the processes and procedures that we have implemented in the management of the women entrepreneurship loan fund that we administer.

We had our first loans out in November 2022, and this fund is a game-changer for women entrepreneurs, many of whom are unable to access financing from other sources. We work with loan partners across the country, who prepare the women entrepreneurs to apply for the loan, helping them to prepare a business plan and financial projections to work through the processes and apply for the loan. Our goal is to reduce the barriers that prevent them from borrowing, such as credit scores and security.

• (1220)

As you know, injections of capital have—

The Chair: We're at our five minutes. When we come to questions and answers we'll be sure to get to you.

Ms. Alison Kirkland: Great. Thank you.

The Chair: We're going to start our first six-minute round. We're going to start off with Michelle Ferreri.

Michelle, you have the floor for six minutes.

Ms. Michelle Ferreri (Peterborough—Kawartha, CPC): Thank you, Chair.

Thank you to the witnesses for being here as we study economic empowerment in the status of women.

I would start with Alison, if I could.

When we look at entrepreneurs—and I know you and I chatted a little bit about this, but I wasn't sure if there was more you had learned—a lot of the entrepreneurs in child care we know are women. They operate child care centres in order to step up and help themselves. Maybe they want to stay home with their kids and offer that service to a lot of other women and families in their community, but they certainly feel targeted right now. We've heard a lot of testimony even today. There's a lot of work to be done in ensuring we have more access to equitable child care, especially for lower-income families and single moms and disabled moms.

How has it impacted the women you work with and women entrepreneurs?

Ms. Alison Kirkland: Is it the access to capital—I'm sorry—or the child care? I'm just confirming the question.

Ms. Michelle Ferreri: It's access to child care. Child care being a key issue, obviously.

Ms. Alison Kirkland: Yes, absolutely.

It is an interesting aspect for women entrepreneurs because they are often sole proprietors and they need that access. We all know that COVID prevented them from running their businesses as they normally would because they had to take on the lion's share of family management, and women continue to do that. Accessing child care is vital.

I was here for the last part of the previous witnesses and noted that it's not just nine to five. It has to be much more flexible for them. So many times we hear of women entrepreneurs who actually start their business day once the children go to bed, because then they can dedicate time to that. Child care is very important.

It's also an area where women entrepreneurs start businesses. Having the capital available to them to do that successfully and manage those opportunities appropriately is vital.

Ms. Michelle Ferreri: You touched on a really critical point, because a lot of the operators I'm speaking with are dipping into their credit cards, much like what you've said with most entrepreneurs. I was in that boat my own self once upon a time. It is very hard, especially when you're single, for a bank to give you a penny, so you rely on your own debt or you find somebody else.

This certainly wasn't my case, but I know in some instances the financial autonomy is taken from women in relationships. They have no credit score. They have nothing if they leave a situation or an abusive situation.

What are you offering for women to have access to that capital, to be a bridge with financial institutions or to ensure they are a good credit score, so to speak, and that they are good for it?

• (1225)

Ms. Alison Kirkland: Credit scores have long been used as a barometer of the creditworthiness of an entrepreneur, but so often the credit score is the result of an incident. It could be a breakdown in a relationship or a period of poor health or something like that. While we look at the credit score, it's not the final arbiter of a lending decision for us. Our decision is around what is affecting the credit score, why it is low and what they are doing to repair it. We don't use the credit score as the number one barrier. It's not something we use to cull the list, so to speak.

We also do loans without security. Like with credit scores, women often don't have the security to put behind a business loan. They may be in a business that's service-based, so they don't have equipment or a building they can use as security.

Those are two key things we're doing differently in how we're looking at lending to women.

Ms. Michelle Ferreri: Thank you for that.

I have two questions as a follow-up to that, being mindful of my time here.

What interest rates are you charging, and how can we incentivize banks and financial institutions to take the same approach or to have a branch within their financial institution to offer what you're offering? I still think it's very challenging for many women to know you even exist or that the service is offered. A lot of the problem is the administrative burden or navigating the system—

The Chair: I'm sorry. There is a problem right now.

We got it muted. We should be okay now.

Could you go back to the beginning of your question, please?

Ms. Michelle Ferreri: Yes. Thank you.

Thank you, again, Alison.

There are two questions I have, being mindful of the time.

What is the interest rate you are charging for these loans and access to capital?

Even further than that, one of the challenges—and we've talked about this—is that many women don't even know you exist yet. That is often a big thing. There are these services available, but navigating the system is often the hugest issue.

Are you working with financial institutions so that they'll offer your services or be a partner so that more women who are walking through the doors of financial institutions know you even exist or that this is something they can access?

Ms. Alison Kirkland: Yes. We are absolutely working to create awareness of this program, and we are working with financial institutions to have them share with clients they can't support that we exist.

We've been in the market for just over a year. We're getting the traction—we need more traction—but we're reaching out to entrepreneurs. It's super important that they realize that other options exist and that there is a response to their needs.

We currently charge prime up to 4% for an unsecured start-up, because we are funded and we are trying to become self-sustaining. At the same—

Ms. Michelle Ferreri: I'm sorry. Is that prime plus 4%?

Ms. Alison Kirkland: It's up to. That's the maximum, depending on the loan type, but we're very flexible. We look at the entrepreneur. If they need interest-only payments for a portion of the time or if they have a challenging month, we look at making some adjustments on that front. We're really trying to—

The Chair: Thank you very much. I have to cut you off, but I'm sure I'll come back to you with some more requests.

I'm now going to pass the floor over to Emmanuella.

You have six minutes.

Ms. Emmanuella Lambropoulos (Saint-Laurent, Lib.): Thank you, Madam Chair.

My first question will go to Queenie.

Queenie, you spoke about something that really resonates with me a lot. It's something that I'm very passionate about, so I want to thank you for being here and sharing your testimony today.

You spoke about the fact that women face discrimination—a lot more often than men, of course—and that they're faced, regularly, with microaggressions, such as being asked about their emotional state or being assumed to hold a less serious position than they do. This is definitely something I've experienced, and I'm sure many women around the table have also experienced it.

I'm sure you've worked with many women who have had these experiences. I'm asking if you can tell us, or share with us, what effect they have had on the women you've worked with in the workforce.

• (1230)

Ms. Queenie Choo: Thank you very much for the question. I can definitely speak from my own personal experience of being a racialized minority woman.

They definitely have a lot of impact on the individual's emotional self-esteem and mental health state, especially when they are spoken to versus being in a collegial relationship in a workplace.

Yes, they significantly impact the emotional and mental health of the individual.

Ms. Emmanuella Lambropoulos: Thank you.

Of course, their self-esteem may impede them from seeking a promotion or from doing as well as they can in the workforce, I imagine.

Ms. Queenie Choo: Absolutely. Thank you for that comment, because if people have low self-esteem, certainly their motives or enthusiasm to go further will be repressed. Their opportunities to look for a promotion or even their career development will definitely be repressed.

Ms. Emmanuella Lambropoulos: Thank you.

You suggested a call for a safe and financially stable work environment for these women, free of discrimination. You mentioned that we need to take steps. I'm wondering if you can share some specific steps that you would recommend to help us get there.

Ms. Queenie Choo: Thank you so much for that question. There are numerous steps toward the ideal state, of course. One that I think is important, and that I think was mentioned by a previous speaker, is to look at adequate funding to support settlement agencies to carry those programs so that we will be able to provide those support services to the women in need.

The second is to look at how we support entrepreneurship for women in the area of providing maybe a microloan program where a credit rating is not required. As you know, immigrant women, when they come to Canada, don't have any credit rating. Microloan programs or foreign credential recognition loan programs would help kick-start them in their career journey.

The other piece to look at is how to support a workplace that is equitable and free of discrimination. How can we do it better? How do we have a workplace where we provide women with equal opportunity for career development? That's not only from the career perspective. It's also from the governance perspective, with very clear support for diversity in succession planning for the organization in each of those corporations.

Ms. Emmanuella Lambropoulos: Thank you very much, Queenie. I appreciate your responses to my questions.

Saadia, you spoke about TechGirls Canada, which is to ensure that women enter STEM fields and are treated equitably when they do. You said that immigrant women in STEM earn 55¢ to every dollar that a white male would earn. You also talked a little bit about the ways we can help make this happen—make it more equitable, make sure that women are able to be promoted at the same rates that men are being promoted and make sure they're able to get the same wages that men are getting. Basically, you stand for promotion and pay equity.

I'm wondering if you have any success stories that you can share with us, or anything that you think has actually worked to help a certain woman in this field in the past. I know that you gave some

recommendations, but I'm wondering if we can put a face to a success story so that we can better know what we're looking for here.

• (1235)

The Chair: You have about 30 seconds to respond. You can do it.

Ms. Saadia Muzaffar: All right. Thank you for the question.

I am reluctant to share one success story, because immigrant women are often held to a higher standard and told that they have to be exceptional just to get the same treatment that everyone else does. If you're an immigrant woman, you are both invisible, as in you go into a room and are not counted—most people don't know that immigrant women are the majority—and you are hyper-visible. I can't enter a room and just be somebody who is really good at their STEM field.

The Chair: You are awesome and right on time. You absolutely understand the STEM field if you can get that math done.

We'll now go to Andréanne.

Andréanne, you have six minutes.

[*Translation*]

Ms. Andréanne Larouche: Thank you, Madam Chair.

Thank you to the witnesses for telling us about the various realities women face. They still face significant economic gaps, so they have to overcome major barriers in order to achieve economic equity.

I'm going to start with Ms. Kirkland, because I would like to discuss microloans, which my fellow member Ms. Ferreri was asking about earlier.

Yesterday, I met with people from the National Aboriginal Capital Corporations Association, and they highlighted how difficult it was for indigenous women to access credit. That's something we hear a lot. Last week, I attended an event put on by the Réseau des femmes d'affaires du Québec to mark International Women's Day, and the subject came up there as well. Access to credit is something that comes up over and over.

You touched on microloans, but I'd like to hear more about the flexibility dimension. That's something that has been called for. It brings to mind something that happened recently, with the Canada emergency business account loans becoming due. Repaying those loans has affected, and will continue to affect, small and very small businesses. By not being flexible, the government is leaving many women entrepreneurs in the lurch, especially women in my region who are being forced to remortgage their homes in order to repay the loan.

What does that flexibility mean for you when it comes to microloans and the services you provide?

[English]

Ms. Alison Kirkland: When we established our fund and were creating the processes and procedures, we wanted to make them as flexible as possible, keeping in mind that there is a need to have some due diligence in the process. There has to be a viable and feasible business idea behind it. At the same time, as I mentioned earlier, we don't require security on a loan. We have also loaned to clients who do not have a credit score because they are newcomers or because they have different backgrounds that have prevented them from building a credit score.

We really look to examine each on a case-by-case basis. That's really what the difference is in our work. One size doesn't fit all, and we have to look at the nuances of each client and business.

[Translation]

Ms. Andr anne Larouche: Ms. Kirkland, you said that you were trying to become self-sustainable. What does that mean for you? Is there something the government can do? How do you see things? You talked about being less reliant on funding. Did I understand that correctly?

[English]

Ms. Alison Kirkland: Yes, we work with a fund. Of course, we charge interest on the loans. What we're looking to do is to continue to turn those funds over. What is paid out is then repaid, and the interest on the loans is then helping the operations for the work that we do to get those out the door. We really want to ensure that our operations are efficient and effective so that we can continue to build the loan fund and operate and provide the services as efficiently and effectively as possible.

[Translation]

Ms. Andr anne Larouche: Thank you.

Now I'm going to turn to Ms. Muzaffar. Then, I'll see whether I have any time left for Ms. Choo. If I run out of time, I'll ask her my questions during my next turn, hopefully.

Ms. Muzaffar, you mentioned your involvement with the UN and Global Affairs Canada. What does that mean for you?

When it comes to international co-operation assistance, Canada's feminist policy tends to focus on sexual and reproductive health. Are we doing enough, though, to support women's economic empowerment, since it can make a difference in terms of physical health and financial health? Does Canada's international feminist policy take into account the importance of women's economic empowerment?

• (1240)

[English]

Ms. Saadia Muzaffar: I have noticed that people really love giving women advice, generally speaking. What I'm hearing from my colleagues in this room is that we want to follow that up with specific actions that they can take on their own terms. To me that is really vital. We can't have policies designed to help women when the women are not involved in designing them materially.

In that material reality, I think we need to make room for all kinds of women. Reproductive justice includes women who do not

have children. It includes anybody's choice in that system to operate as they might.

I think my suggestion from my vantage point, particularly working with immigrant women, is that Canada's imagination needs to catch up to what these women bring. Canada imagines a lot of immigrant women to be really meek. They're here because they followed their husband, and they can't really communicate well. That is not my experience at all. These women are the primary applicants to come to Canada. They are choosing to come to Canada and make it their home. It is vital that we support them in doing so, because that is good for Canada's economy and for those communities.

[Translation]

Ms. Andr anne Larouche: I think my time is up.

[English]

The Chair: Thank you so much.

We're now going to go online for the next six minutes.

We will have Leah.

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

Thank you to the wonderful witnesses. What an interesting day we've had so far.

My first question is for Ms. Muzaffar.

I was really taken with your comment about not being able to fit in. I'm one of 10 indigenous people in the House of Commons. I'm one of the only indigenous women in the House of Commons. I know what it feels like to have to be extra good, extra on time and extra studious. It's a lot of pressure.

You also spoke about women coming from different parts of the world being strong and qualified but having to deal with this constant barrage of stereotypes in trying to gain employment. How do you think we can tackle that systemically in the workforce? How can the government support that effort?

Ms. Saadia Muzaffar: Thank you.

The change that we require has the shape of jobs, but really it's cultural change. Part of culture lives in our institutions. When I hear about women having trouble getting into their fields of work....

By the way, they came to Canada through an application that said that this is what they do. Canada was like, "Amazing! We need you. Come." They get here and they can't do the work that they're qualified to do. With every single year that goes by with them not doing that work, they are deskilled, so we waste that talent. That makes no sense to me.

One thing we can do is the credential recognition issue, for sure. As a country whose labour growth relies so much on immigration, we really should have fixed this by now and we haven't. I would encourage being aggressive in taking care of these things.

The other thing that I think is important is that women know what they need. I'm going to sound like a broken record, but we need to involve them in creating these programs. If we want to include racialized women and immigrant women....

Immigrant women are at a very particular juncture. I've spoken to women who cannot change their jobs because their immigration status is tied to it. They cannot get out of harassment situations because their immigration status is tied to it. I think we need to account for that.

Ms. Leah Gazan: I have limited time and I want to follow up on the point you made about credentialing.

I used to be a post-secondary educator. I taught in the faculty of education. One program we had was the international teacher education program, which recognized prior training. People who participated in the program would just be required to do a couple of upgrading courses. For example, there were curriculum and instruction courses to learn about Manitoba's curriculum and aboriginal education to learn about histories in Canada. It was a year-long program instead of having to take a five-year B.Ed. program.

How important is it to provide support for those programs so that we don't waste talent?

• (1245)

Ms. Saadia Muzaffar: Thank you.

Madam Chair, through you, I will raise two points related to that.

I think that when it comes to immigrant women and STEM, pre-arrival programs and government support of those programs are really underutilized. You want people to go through some of this credentialing work while they're in their home countries and they have a support network. When somebody lands here, a lot of the time they don't have family. They don't have social support, and then we're asking them to do extra work at extra cost to get to do the jobs that they're already qualified to do. That's an unfair deal.

The other thing that I will share is testimony that I heard from a woman who was a doctor. Her husband was a doctor. I met her in Moncton. She was from the Republic of Congo. Their applications said they were doctors and Canada said, "Yes, please come; we need doctors".

They got settled in New Brunswick, which is an area where it was a priority to bring in health care workers. Neither the woman nor her husband could work as doctors because of the process. They were literally told by immigration settlement agencies that they were wasting their time trying to get credentialed here.

Ms. Leah Gazan: Just to pick up on the credentialing piece and doing training abroad, with one of the programs we facilitated when I taught at the University of Winnipeg, pre-service teachers from Winnipeg could actually do their last year of certification in Thailand, so I know that what you're talking about is possible.

Are there any model programs that you're aware of where they're currently doing what you suggested in terms of training people prior to coming to Canada, so that they can get training around the supports they need?

Ms. Saadia Muzaffar: Thank you.

The same woman told me that they had moved to Botswana from Congo to work as doctors. They had a three-month course where what was specific about the system in Botswana was taught to them. They had to write a test. It was three months and then they were working.

Her question to me was, "I don't know what Canada wants from me. Tell me what Canada wants from me."

There are places where this system is working, and I believe that we can make this work for Canada as well.

Ms. Leah Gazan: Thank you very much.

How much time is left?

The Chair: You have five seconds left.

Ms. Leah Gazan: Thank you, Madam Chair. That's a good clear answer.

The Chair: We're going to go on to our second round.

Due to time, we're going to do four minutes, four minutes, two minutes and two minutes, and that will take us to the time.

I'll pass the floor over to Dominique. You have the floor for four minutes.

[*Translation*]

Mrs. Dominique Vien: Thank you, Madam Chair.

Ms. Muzaffar, the discussion about credential recognition is fascinating. Obviously, provincial bodies and professional orders are a necessary step in the credentialing process, and that causes problems. We should show these people who come to the country a modicum of honesty and let them know what they can expect, at the very least. It's not necessarily true that they're going to be able to practise their profession. It's incredibly sad.

I don't have much time, so I'm going to turn to Ms. Kirkland now.

Ms. Kirkland, how exactly does your organization work? Does it include organizations in Quebec? Femmessor is a group that comes to mind.

[*English*]

Ms. Alison Kirkland: Thank you for the question.

Actually, when the fund was disbursed, Quebec got its own women entrepreneurship portion of the funding. We don't disburse in Quebec because there is a specialized fund in that province for its use.

[Translation]

Mrs. Dominique Vien: That's great.

How does your organization work exactly? I was a bit surprised by what you said earlier. I should note that there are all kinds of rumours that it's more expensive to borrow money through women's organizations that fund women-owned businesses than it is to go through the bank, or in Quebec's case, the Caisse populaire.

We actually have an expert on the banking world on the committee, Ms. Roberts.

I believe you said earlier that you charge prime plus 4% on your loans. If someone in Quebec is looking to borrow money, would they be better off going to you or to a bank?

• (1250)

[English]

Ms. Alison Kirkland: I can't speak to what is actually happening in Quebec and what rates they are charging. The gap this fund fills is for those who will not be able to borrow from a traditional financial institution because they don't meet the security and credit score requirements.

It absolutely provides an opportunity to entrepreneurs who cannot be funded elsewhere, and I think that's the goal. When this fund was established, it was to provide to those who have great ideas and who have the capacity, but just cannot get funding because they are newcomers, for example, they don't have a history or any other myriad of things that affect women entrepreneurs.

[Translation]

Mrs. Dominique Vien: Who exactly do you provide funding to, Ms. Kirkland? I may have misunderstood. If it meets the criteria, obviously, would you provide a loan to any business in Canada in need of financing, no matter where in the country it is?

[English]

Ms. Alison Kirkland: We look at every business plan, provided that it's legal. Yes, we do. There are a few criteria. If a business is making \$2 million, we cannot finance it because, theoretically, it would have the revenue to invest in its own business.

Legal businesses we can certainly look at.

[Translation]

Mrs. Dominique Vien: All right. I understand.

You said that you don't require security on a loan. Do you charge a higher interest rate on unsecured loans, then?

[English]

Ms. Alison Kirkland: Our prime plus 4% is the rate for an unsecured loan for a start-up business.

The Chair: Wonderful. Thank you so much.

We're going to move on to Sonia.

You have four minutes. Go ahead, please.

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

Thank you to all the witnesses for being here.

Quickly, this is for Saadia.

You talked about credential recognition, which is extremely important. To clarify, the credential recognition process falls under provincial jurisdiction. The federal government launched a specialized fund through IRCC for both applicants and their organizations to facilitate this.

How can this funding be utilized to better reach the women you are talking about?

Ms. Saadia Muzaffar: Madam Chair, through you, I want to clarify that not all STEM jobs are regulated. The credential recognition isn't just with the regulatory bodies. It is employers believing that these women can do the job they are doing.

To also address something a member raised before, when immigrants apply here, they can't come to Canada without submitting extensive documentation about their qualifications. If they have landed here, I assure you that they have been through a lot of scrutiny to prove that they are qualified in the areas of their expertise.

To answer your question directly, some of the funding needs to go towards making sure that things like Canadian experience are not just illegal on paper but that immigrants are not asked for that. It doesn't make sense for somebody whose résumé says they landed here three weeks ago to be asked for Canadian experience, because you're stuck in a catch-22 in that you are told to go work at a Starbucks to get Canadian experience.

When you are a doctor, a researcher or an engineer, that doesn't add up.

Ms. Sonia Sidhu: Thank you.

It's over to you.

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

I'd like to pick up on the question that Ms. Lambropoulos asked earlier about pay equity. I was also quite struck when you said that immigrant women in STEM are making 55¢ on the dollar compared to men.

We passed legislation in the 42nd Parliament here on pay equity in the federally regulated sector. I imagine that in STEM some of those would fall in that sector. The provinces have that as well, and they have reporting requirements for employers who pay men and women differently. That doesn't delve down into the intersectionality, but is that something that can be utilized to make sure that you don't see women who are doing similar skill-level work being paid less?

• (1255)

Ms. Saadia Muzaffar: The challenge is that not all employers are under the federal mandate. That is a really good precedent, but a precedent needs to move faster to impact other places.

The other thing that's important to remember is that there are lots of loopholes on paper, again, to pay women less. If our labour is undervalued across the board, even if you're a senior manager, you might find out that the people you're managing are getting paid more than you. That is quite common, not just in STEM but particularly in STEM.

I think the investments we're seeing now are long overdue. I'm very glad for them, but the structural conversations we need to have need to go beyond what I understand is the mandate of the federal government and the people who procure for them.

Ms. Anita Vandenberg: Thank you.

I want to quickly ask this of Ms. Choo, because I know you've had some funding through the women's entrepreneurship strategy on coaching and mentoring. To what extent has that been successful?

Ms. Queenie Choo: I mentioned the statistics earlier on. The program for the women's entrepreneurship project was established in 2018. The program supported over 798 women entrepreneurs, connected 338 clients to mentorship opportunities, provided one-on-one coaching to over 760 individuals and engaged over 770 participants in the program through workshops and skills training.

The Chair: Thank you so much.

We're now moving on to our two-minute rounds.

Andréanne, you have two minutes.

[Translation]

Ms. Andréanne Larouche: Thank you, Madam Chair.

Thank you again to the witnesses for being with us. The discussion with our second panel is highly informative.

Ms. Muzaffar, you said in your opening statement that we were leaving hundreds of millions of dollars on the table by not utilizing women's skills. What did you mean?

Take this opportunity to talk more about that and, if you would, to provide some recommendations on how we can do better.

[English]

Ms. Saadia Muzaffar: Madam Chair, through you, we need to let these women do the work they're qualified to do and pay them equitably. That part is not complicated. We need to be clear that this is what we are going for.

We are not looking for women to just survive. We don't want immigrant women to say that they are just doing this for their children and that the fact that they were doctors or engineers in their home country means nothing. I don't think that's a good deal for Canada. I think that we need to invest in making sure they have the jobs they need, and the barriers are really well known. The way we are structured is that we have immigration, employment and women's support in silos, and that needs to change.

[Translation]

Ms. Andréanne Larouche: Yes.

Ms. Choo, you talked a lot about immigrant women's issues. With the first panel, we talked about networking, mentorship and the importance of role models to inspire women in business. What does all that mean in the case of women immigrants?

You have 30 seconds to answer.

[English]

Ms. Queenie Choo: Thank you very much for the question.

Certainly the mentorship and networking opportunities provide that emotional and collegial support for immigrant women.

There's another area I actually want to talk about. I think there is also a need to have the support for occupational-specific language training for those immigrant women, so they can be expedited into the workplace or into the area they would like to take on as their professional career.

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

For our last round of questions, we have Leah.

Leah, you have two minutes.

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

My last question is for Ms. Choo.

You indicated that 70% of your clients are women. You also indicated that there is a huge demand for language training. As a former educator in college and university, I know that even to enter those programs you have to have level 7 English.

How is the lack of spaces for language programming a barrier for women to enter the job market, wherever it is?

• (1300)

Ms. Queenie Choo: Absolutely. Thank you for the question.

Certainly, for the language, training to better prepare immigrant women to succeed in their careers or on their Canadian journey is vitally important. I would call for the resources that are required, every step of the way, for settlement agencies like S.U.C.C.E.S.S to help those individuals with the language they require, whether it is the expectation of a minimum language level or occupation-specific language training, which they need to pursue their careers.

Ms. Leah Gazan: Thank you very much.

In terms of training, how do you think the federal government could better support language training to meet the needs of the community you're servicing?

Ms. Queenie Choo: Thank you, again, for the question.

Language is one of the ways they communicate with people to understand the culture of the country that they now call home. It is important to make sure that language training and the investments in those individuals who require language learning, particularly in English and French, will enable them to become skilful in that. The sky is the limit for them as soon as they have those language opportunities in their field.

The Chair: Awesome. We have come to the end.

I would really like to thank Alison, Queenie and Saadie. Thank you so much for this incredible testimony today.

I am going to remind you that on Thursday we will have two panels. However, at the end of our second panel we'll be taking 15 minutes to do drafting instructions to finish up this economic study so that Clare and Alexia can get started writing this.

Seeing no questions, are we ready to adjourn?

Some hon. members: Agreed.

The Chair: We are adjourned.

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