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Tuesday, May 9, 2017

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Chair

Ms. Marilyn Gladu

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• (0845)

[English]

The Chair (Ms. Marilyn Gladu (Sarnia—Lambton, CPC)): Good morning, colleagues.

[Translation]

Today we are resuming our study of the economic security of women in Canada.

We will hear from some excellent witnesses today. By video conference from Montreal, we welcome Ms. Louise Champoux-Paillé, corporate director of the Quebec business women's network, the Réseau des femmes d'affaires du Québec. We also welcome Ms. Catherine Mavriplis, chairholder and professor of mechanical engineering at the University of Ottawa, who holds the NSERC chair for women in science and engineering. We also welcome

[English]

From Women Unlimited Association, Doreen Parsons is with us. She is the chief executive officer.

We are going to hear from each of these witnesses for seven minutes.

[Translation]

I will give the floor to Ms. Champoux-Paillé first.

You have seven minutes.

Mrs. Louise Champoux-Paillé (Corporate Director, Réseau des Femmes d'affaires du Québec): Thank you very much, Madam Chair.

Ladies and gentlemen, thank you for inviting me here this morning.

I am pleased to represent the Réseau des femmes d'affaires du Québec before this committee. Our network is made up of more than 2,000 women throughout Quebec, and its influence is felt both in Canada and internationally. Our director is Ms. Ruth Vachon.

My name is Louise Champoux-Paillé. I teach governance and risk management at UQAM, and I serve on a number of boards of directors, including those of the Centre hospitalier de l'Université de Montréal and of the Centre hospitalier universitaire Sainte-Justine.

I have worked as a volunteer for over 30 years now promoting women at the highest levels of our organizations.

My objective this morning is to speak to your mandate, which is to examine ways to increase the entry, participation, retention and representation of women at high-level positions.

I will proceed as follows: I will present two of my key findings in this regard and then offer recommendations to increase the government's involvement.

To begin, I would like to provide an overview of the representation of women at the executive level of our organizations. Since there are no statistics on career paths in Canada, I will outline the situation in the United States, as it can be assumed that our situation is not so different from that in the United States.

Although women are almost equally represented initially, we have found that men become much more strongly represented in executive positions over time.

We have heard about the glass ceiling and the sticky floor, but there is also an organizational maze in which a number of women seem to get lost. What are the reasons for this? We find that women often begin their careers at lower levels than men do, have fewer advancement opportunities in key sectors, and that men have access to more seasoned mentors, which greatly accelerates the advancement of men. Finally, work-life balance policies are not still not widely enough available in our organizations. This maze is also created by a number of stereotypes, such as that women lack strong leadership to manage teams or that they are not interested in executive positions.

My second point pertains to the representation of women on company boards of directors. My most recent study pertains to the disclosures by Canadian publicly traded companies after the Canadian securities administrators, or CSA, adopted reporting requirements with respect to their diversity practices. Although there has been some improvement in recent years—26% at large corporations—, progress is very slow. As people say, the balanced representation of men and women will not happen tomorrow. The situation has become very worrisome at the executive level, since just 15% of women hold those positions.

What can we do to increase the representation of women at all levels of our organizations? My recommendations here will focus on potential actions by the federal government. Here are 10 recommendations.

First, all crown corporations and companies in which the government is a majority shareholder must adopt gender diversity policies with targets and timelines by 2018, with the ultimate objective of approaching gender equality at all levels in the next five years.

The second recommendation is to ensure that ministers who have the authority to suggest candidates for boards of directors are invited to suggest one man and one woman for each position.

Third, as part of Bill C-25, An Act to Amend the Canadian Business Corporations Act, the government should adopt regulations imposing reporting requirements on companies valued at \$2 billion or more in order to achieve 40% representation of women by 2025.

• (0850)

Fourth, we have to create a strong pool of women among the next generation in the public service by creating an interdepartmental committee with the mandate to promote women's rights in the government's areas of activity.

Fifth, efforts to promote women entrepreneurs must be increased. Let us recall that women own 15.7% of SMEs in Canada, businesses that create more than 1.5 million jobs. Let us also recall that businesses owned by women are among the group of small businesses with the strongest growth. So it is important for the government to take action to support their growth, specifically by including more women in its supply chain.

Sixth, efforts must be made to mobilize Canadian banks so they better inform women business creators about the solutions available to help them, and conduct internal activities to promote entrepreneurship among women.

Seventh, we recommend that a national database of women candidates be created to showcase qualified women for director and senior management positions.

Eighth, data must be gathered and disseminated on appropriate government websites regarding the representation of women and men in other decision-making roles in order to inform the public and companies about best practices for gender diversity.

Ninth, executive recruitment firms must make a commitment to put forward at least one woman in the final list of potential candidates.

Tenth, the efforts by the prime minister to promote greater gender diversity in private and public organizations must be continued and intensified, along with those related to the development of women entrepreneurs.

Achieving greater gender balance requires changes in mentality, perception and ways of doing things, and the federal government can be a key driver of change.

Thank you for your attention.

I will be pleased to answer your questions.

The Chair: Thank you very much.

[English]

Now we'll go to Catherine. You have seven minutes.

Ms. Catherine Mavriplis (Chairholder and Professor of Mechanical Engineering, University of Ottawa, NSERC Chair for Women in Science and Engineering): Thank you. I have to say that I agree with the first speaker on many points.

I'm honoured to have been invited to appear before this committee to be a witness on the economic security of women in Canada. Thank you for the invitation. I would particularly like to thank the gentlemen who are on this committee for serving and for fighting for the rights of women. It seems like this is a problem that we women have worked on—mostly as volunteer work—for a very long time. It is just not possible to right all of these problems without the engagement of men. Thank you for being here.

My name is Catherine Mavriplis, and I'm a professor of mechanical engineering at the University of Ottawa. I also hold the NSERC chair for women in science and engineering for Ontario, and I'm representing the five chairs across the country today, as well, in my comments. I've also spoken to many of our stakeholders and other participants in our programs, and to my friends and colleagues in other non-science and engineering arenas to create my comments today.

I was told that you might be interested in a description of what my career path has been in science and engineering, as an example of the lives of women in these fields. I'll start with that, and then make some comments on the economic security of women and ways in which we can improve the situation. There is much to cover. I read all the comments from the previous witnesses, so I'm going to try to add things that perhaps you've not heard before.

I grew up in Montreal and obtained a bachelor's degree in mechanical engineering from McGill University. I really, really, really wanted to work in industry. I kept looking in the newspaper for jobs, and all I could see were these girl Friday ads and HVAC engineering. I had no idea what those things were and what they could do for me. I figured that if I went to work in industry, I would probably just get swallowed up by the men there and be an insignificant person in a big company, so I decided to get a higher degree. That's what a lot of women do. They get more education and more pieces of paper, thinking that it will help them to establish themselves.

After obtaining a Ph.D. in aerospace engineering from one of the top institutions in the world, I interviewed and received a job offer from the Boeing aerospace company at 15% less pay than my almost identical classmate. I was told there was absolutely nothing I could do about it; that was just the way it was. I did see that there was a class action suit against Boeing by some women a number of years later, and I thought that was kind of interesting. I didn't have the fortitude to do something like that, but it was vindication, perhaps, for what I'd experienced.

I decided to go into academia, thinking it would be flexible for having kids—I have four children. Unfortunately, I did this in the U. S., and I ended up with zero maternity leave. I had to plan for all of my children to be born during the summer so I could go without pay and come back to work, which is hard to do. Luckily, I was able to keep my job. I did work as a professor. I did become unemployed for two years. I have worked part time for three years. I returned to Canada nine years ago, and making that transition was difficult after being unemployed.

I offer you this glimpse of my path as an example of many women who I have met over my 37 years in the engineering community. I've created and helped organize workshops for over 1,500 doctoral women in science and engineering, and I've run activities for about 6,000 women—mostly women, but also men—to promote diversity in technical fields.

The elements of my story are not uncommon to the past or the present. People are still experiencing these things. Women are opting for postgraduate degrees to gain more credentials. They have non-linear career paths. They have periods of unemployment or part-time employment. They have a large share of unrecognized, unpaid, family-related work and responsibility. They have wage gaps and a lack of paths to career-building.

Many of us who succeed in this male-dominated field feel like we're on a treadmill. We feel that we have to be superwomen, and at the same time be ladylike and not offend sensibilities. There needs to be a critical mass of women in these fields. Engineers Canada has proposed a 30 by 30 initiative in which 30% of newly licensed engineers would be women by 2030, but some of us wonder why that goal is not 50%. Within our group—and perhaps we're conditioned by being in a male-dominated group—there are people who are radical about going to fifty-fifty, and there are the other people who say that we shouldn't ask for too much. Again, it's this perception of women in society that we're very wary about as well.

What does all of this have to do with economic security? STEM jobs are key to economic security for women. Statistics show that STEM jobs are more permanent, and offer full-time and well-paid employment.

● (0855)

Furthermore, the demand for qualified science and engineering workers is increasing, yet we hear of industry going to other countries to fill these positions. I really don't understand why we don't train the people who are here to fill those jobs.

Women hold only a fraction of those jobs. The statistics are improving, but at a very slow rate. In some fields, such as medicine or life sciences, parity has been or is close to being reached, but then again, we hear of salary levels dropping as more women join the field. The government is one area where parity has been achieved and this is a good result. This is a result of fair and transparent practices and it's a good way to achieve equity, although some say that maybe it's the low wages that keep the more competitive men out of this area.

Generally, women tend to fare better at large organizations where a set of rules are in place. There have been some studies of women in large organizations versus more organic, perhaps groovy, start-up

places. In the end, women do better in the large organizations because there's less of a “bro culture” and there are more checks and balances, let's say.

In the face of unemployment, many women go into entrepreneurship, but it's very difficult for them. They often lack financial know-how and they lack access to capital. At the University of Ottawa, we've run a women in entrepreneurship mentoring program for the last two years and that has instantly increased the participation of women in this area.

What can we do about it? I will go to some recommendations. My first recommendation is to lead by example. We've seen some wonderful things happen in the past couple of years. First of all, the balanced cabinet of Prime Minister Trudeau was something that was heard around the world. Certainly, when I visit other countries, that's the first thing they ask me about. The Ontario Securities Commission's comply or explain disclosure policy is also something that we're keen on. The B.C. government added computer programming to the school curriculum in 2016. These are bold measures and we applaud them. We also want to say that we're in support of Minister Duncan's recent decision to get after universities for the Canada research chair targets.

With little time left, the last thing I will say is that we're hosting the next Gender Summit this year in Montreal and I hope we will put on as good a performance as the Europeans. At these European-organized events, we see male politicians and university administrators debate the issues and we learn about their countries' national programs for gender equity. What will Canada have to show by this November?

● (0900)

The Chair: Excellent. That's very good. It's always a pleasure to see another female engineer come to our committee. A lot of your testimony resonated with me, especially the 15% inequity, which I also experienced, and a human resources lawyer did also take care of that. They're very common stories.

All right. Now we're going to go to Doreen for seven minutes.

Ms. Doreen Parsons (Chief Executive Officer, Women Unlimited Association): Thank you, Madam Chair and members of the committee, for this opportunity.

The Women Unlimited Association is a not-for-profit organization in Nova Scotia that supports diverse women to build careers in the trades and technology fields. Cited as a best practice in Canada, we work with relevant industries, unions, governments, apprenticeship, educational institutions, and the community to address the systemic barriers diverse women face and to support their recruitment, retention, and advancement in the trades and technology fields.

Women Unlimited works with women like Denise Watters, who we'll hear from shortly this morning, who are dedicated to building careers in the skilled trades. Although women represent 50% of the workforce, they make up only 5% of our skilled trades workers. Trades jobs offer women a living wage with benefits. We know that when you improve a woman's economic situation, there's a ripple effect that spreads to her children, her family, and her community. Women's economic prosperity is a gift that keeps on giving.

Our model is designed to encourage and support diverse women along a multi-year journey from recruitment to career exploration, through college level trades and technology training, to employment, and along the apprenticeship pathway to certification. Women are with us for between three and seven years, some 10.

Since 2006, we have supported more than 650 diverse women to build careers in these fields. To date, 94% have completed our programs. More than 80% have proceeded to college level training and on to employment, many of them at the top of their class, I might add.

A recruitment process sets diversity goals. As a result, 50% of those selected self-identify as African Nova Scotian, indigenous women, immigrant women, women living with disabilities, and women from the LGBTQ community. As well, more than 65% are youth, and almost 50%—47% to be exact—are lone parents. I'm also proud to say that 75% of our dedicated professional staff self-identify as diverse, thus creating a culture wherein diversity can thrive.

More than 175 Nova Scotian employers have hired our graduates, employers such as Irving Shipbuilding, through the national shipbuilding procurement strategy, and Emera Newfoundland and Labrador, through the Maritime link project. They have significant partnerships with Women Unlimited to increase gender diversity in their workplaces.

Through complex consortiums and partnerships, Women Unlimited has demonstrated what can be accomplished when resources and commitments are combined to achieve the common goal of addressing the systemic barriers diverse women face and supporting their successful recruitment, retention, and advancement in these fields. The greatest barrier diverse women face is finding employers who are not only willing to hire them but also committed to supporting them through the apprenticeship journey to certification and to addressing the workplace culture in a comprehensive, sustainable way.

Women Unlimited's partnership with Irving Shipbuilding is a good example of what an effective consortium can achieve. In 2011, when Irving Shipbuilding was awarded the combat vessel package under the national shipbuilding strategy, Women Unlimited saw it as an opportunity to increase the number of women working in the

trades at the Halifax shipyard. Within a year, Irving Shipbuilding began a partnership with the Nova Scotia Community College called Irving Shipbuilding's centre of excellence.

Irving committed to invest \$250,000 annually over the life of the contract to create opportunities for Nova Scotians to participate in shipbuilding, with a specific focus on under-represented groups: women, African Nova Scotians, indigenous persons, and persons with disabilities. Women represented only 3.7% of Irving Shipbuilding's trades workforce, so this investment could change that. We had a vehicle.

The Irving Shipbuilding-Women Unlimited partnership was launched in April 2015. Twenty diverse women were recruited through a joint selection process with Women Unlimited and Irving. With the support of the Government of Nova Scotia, they participated in a 14-week career exploration program focused on the metal trades. The following year they entered college-level welding and metal fabrication programs with a letter of intent to hire from Irving. With the support from the Canadian Women's Foundation, Women Unlimited provided wraparound support so that challenges associated with child care, transportation, driver education, books, tools, and tutoring were addressed.

● (0905)

With the support of Status of Women Canada, Women Unlimited is working with Irving Shipbuilding and others in the marine sector, including the Nova Scotia Boatbuilders Association, to build gender equity strategies to support both their retention and advancement in these fields. Advancement in a skilled trade also depends on achieving a Red Seal certification. It is the other post-secondary venue.

Status of Women Canada is also supporting Women Unlimited to work with our industry and apprenticeship partners to build a more inclusive and respectful apprenticeship system for diverse women. We will be building a gender equity plan, a women-in-trades network, and participating in the pan-Canadian network of women leaders.

The Irving Shipbuilding-Women Unlimited partnership is groundbreaking. Why?

First, this national contract had requirements for diversity hiring. As a result we built an intentional coalition between more than eight diverse partners—Irving Shipbuilding, Unifor, Women Unlimited, the Nova Scotia Community College, the governments of both Nova Scotia and Canada, the Nova Scotia Apprenticeship Agency, the Canadian Welding Association Foundation, and Praxair Canada—through a vehicle called the Irving Shipbuilding centre of excellence.

Second, we have demonstrated excellence in women-centred programming through a model of best practice. Third, we are working to shift the workplace and apprenticeship culture. Fourth, we are broadening our impact. Irving Shipbuilding has committed to two more projects with Women Unlimited. The second group started this April, in 2017, and the third will be in 2019.

These are my recommendations.

I recommend that the Government of Canada establish procurement and employment agreements on all infrastructure funding proposals requiring diversity plans with a goal of achieving employment equity and gender diversity in the trades. Second, we recommend that the Government of Canada establish a five-year national funding strategy to support the full and equitable participation of diverse women in apprenticeship in the skilled trades.

Thank you.

The Chair: We are ecstatic today to have MPs Julie Dabrusin, Colin Fraser, and Jenny Kwan joining our committee.

We're going to begin our first round of questioning with Anita Vandenbeld for seven minutes.

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

Thank you, all, for being here today and of course being here again.

I noticed that two of you were talking about some of the measures that are in Bill C-25, the comply or explain measures. Also, there's a recent initiative in the federal public service, a pilot project, on name-blind hiring. I notice that Ms. Parsons talked about the willingness of employers to recruit and hire women and those with diverse backgrounds.

What impact do you think those measures will have? Is that enough or is there obviously more that can be done?

Ms. Doreen Parsons: I think there is so much that can be done. I really do. We're at 5% and that hasn't changed in 20 years.

Truly, both in small and medium-sized businesses as well as in large initiatives, the workplace culture is the issue and recruitment and hiring is the issue. Women are so incredibly under-represented, yet at the top of their trades and technology programs. There has to be a really considerable effort done on both procurement and diversity hiring.

• (0910)

Ms. Catherine Mavriplis: I think the comply or explain program is good as a start but if nothing happens within a couple of years I think we have to go to stronger measures. I think that's what Minister Duncan has done with the universities. You now have the freedom to

create something. People are ingenious. If they have an incentive they will engineer a solution but if they don't do anything about it then you need to get tougher.

Ms. Anita Vandenbeld: Go ahead.

[*Translation*]

Mrs. Louise Champoux-Paillé: Those responsible for executive and managerial recruitment should be required to suggest one candidate in two or one candidate in three who are women. This would highlight women's talents in those high-ranking positions.

[*English*]

Ms. Anita Vandenbeld: Thank you very much.

To what extent does this have to start young?

Thank you, Ms. Mavriplis, for talking about your personal story. In my case, in grade 10, my highest marks were in math and I decided I wanted to be an astrophysicist. Somehow, by grade 12, I was telling everyone I hated math and I wanted to be an historian. I've thought to myself, over and over, what was it that caused that transition, even if being an historian has been wonderful.

You talked about the economic impact and sometimes there are self-limitations that come from these systemic barriers. I notice all of you work on mentoring, on workshops, and on training. To what extent should perhaps that be done amongst pre-university, the younger pre-college, and the younger age groups?

Ms. Catherine Mavriplis: It's done all the time. We are constantly running camps and weekend events and all sorts of stuff. Some attitudes by some people in the school systems tend to steer women away. Most women I meet tell me a guidance counsellor told them at some point that physics was not for them. Our goal sometimes is to make sure that girls take all the science classes they need to before the end of grade 12 so they don't limit themselves.

The other thing is to make our profession appealing. By putting a twist on what their profession does, engineers serve society. Most people don't understand that. It's our own fault as engineers that we haven't been promoting the profession that way.

When you say you're going to be doing biomedical engineering you have no problem getting women in. It's fifty-fifty for the students and fifty-fifty for the pros as well. If you have a computer science class and you say you're going to talk about counting cells and doing statistical analysis of medical data, you have all the women coming. But if you say it's particle physics, they're not coming.

I have a new Social Sciences and Humanities Research Council grant with a professor in education where we want to concentrate on what would happen if you sold engineering as something that serves women, technologies designed for women. Would you have more people coming into those fields? I hope that's going to be successful.

Ms. Doreen Parsons: I have a report here that we just published of stories of a number of women in our program. Many of them will say they weren't encouraged at a young age to consider the careers, the trades, or technologies. We don't work specifically within the school system, but the women we work with do. The greatest way to encourage young women to participate in the trades or technologies is when their mothers, their sisters, or their aunts are in these fields.

So many women who are unemployed and underemployed are able to be retrained to work in these fields that we have to do both: work within the school system as well as encourage and support programs that offer opportunities to support women to move into these fields.

We need role models.

[*Translation*]

Mrs. Louise Champoux-Paillé: In teaching at the master's and bachelor's levels, I create working groups on specific topics. I ask my students to make sure their groups are 50% men and 50% women. Once they have finished their work, I ask them to reflect on what the men and women each contributed to the decisions made. I think that we as teachers also have a role to play in increasing gender diversity.

• (0915)

[*English*]

Ms. Anita Vandenberg: Thank you.

I was quite startled by some of the numbers. You talked about 3.7%, 5%, or 7% in a company. Is the situation improving? Is it getting worse? Is it stagnant? Are there certain sectors where there is improvement and others where there isn't? What is the change over time in some of these areas? If there is some improvement what factors might account for that?

We'll go in the same order.

Ms. Doreen Parsons: There has been some improvement but little by percentage. We're still at about 5%. It's been the same for 20 or 30 years. Certainly there are more women working in the trades and technology fields at this stage, but they're still at about 5%, which is why we need a really concerted effort to move that needle to 10%, 15%, 20% within our trades and technology fields.

Ms. Catherine Mavriplis: I'm going to talk about aerospace in particular because that's my field. The chair I had was supported by Pratt & Whitney Canada, which is in the aerospace field. I'll give you some numbers where it has improved.

Pratt & Whitney started a women's leadership initiative in 2007. Then they sponsored my chair from 2011 to 2016. I'll give you their numbers. In 2008, the company had 14% women executives, 9% in senior management, and 15% in management. Within five years it had risen to 19%, 22%, and 16%. There are some modest gains.

I noticed that Bombardier also has some goals on their website. I'm not sure if they are reaching them yet, but they have for instance

said that they “aspire towards (i) a Board composition in which women comprise at least 30% of all directors by January 2018, and (ii) have at least 25% of management positions held by women by January 2018,” but it says, “as relevant positions become vacant and appropriately-skilled candidates are available”.

There's a bit of caution there. Their numbers right now—

The Chair: That's your time. I'm sorry.

We're going now to Ms. Vecchio for seven minutes.

Mrs. Karen Vecchio (Elgin—Middlesex—London, CPC): Thank you very much.

Karen Ludwig, unfortunately, is not here with us today, but I'll tell you the line that she likes to use, “If you can't see it, you can't be it.” That's something I, too, fully agree with.

Catherine, I wanted to start with you. Last week we had somebody here and she was saying that young girls are very interested in science courses, and then you see a change when they start getting into more of the male teachers.

Within your own fields, as you graduate, many of the primary school teachers are young women, and then you're getting into more males. On that, Catherine, how many women would be currently teaching at the University of Ottawa in some of the STEM fields? What would the percentage be there?

Ms. Catherine Mavriplis: The University of Ottawa has the highest percentage of women professors in engineering, which is about 20%.

Mrs. Karen Vecchio: Okay.

Ms. Catherine Mavriplis: But in biomedical, as I mentioned, it's fifty-fifty, and in computer science, by some oddity, it also fifty-fifty, which is quite rare.

Mrs. Karen Vecchio: We're also looking at education and mentorship. I think that's something we really need to see.

For anyone on the panel, do you find that it's necessary to be in a female-female mentorship situation?

Ms. Catherine Mavriplis: I don't think it's necessary. There are mentors of all kinds. What we recommend to our workshop participants is to have a board of directors, in terms of mentors, to have many different kinds of mentors. A lot of the women don't want to have only women mentors, because they know the whole system is male-centric and male-dominated, and particularly in entrepreneurship.

There was a program here in Ottawa, Lead to Win, and then Lead to Win for Women. The Lead to Win for Women died out because they wanted to have men as their mentors to know how to compete in entrepreneurship.

Mrs. Karen Vecchio: Absolutely.

Doreen, I want to move on to you. You were talking about Irving shipyards. It sounds great that there are going to be some changes to their program. When the program initially started, were there very few women in the program? Are you seeing a large increase in it? What was the base level there when it first started with Irving shipyards?

Ms. Doreen Parsons: Women Unlimited started 10 years ago, so we've been in operation for a decade now. We had a very successful program right across the province at four community colleges. The 650 women who had participated over that time participated in those programs.

To your point about the percentage of women in college-level programs, one thing that we did in the very beginning was build the program with industry and education. We didn't, as a women's organization, create a program and then ask for funding. We actually built it for a year with industry. We recognized that when women finished our 14-week career exploration program, they might not have a seat in the college. One of the deals in our program was that the Nova Scotia Community College would guarantee a seat for every woman who graduated from our career exploration program in any trades or technology program at any of the 13 campuses across the country. That has stood for 10 years. They continue to do that. That is huge. If there are wait-lists, they still are guaranteed a seat.

The number of diverse women within their trades and technology programs has increased from a low of 6% to 7% to a high of 17% to 18% in that 10-year period because of their investment, and that was critical.

• (0920)

Mrs. Karen Vecchio: We talk a lot about some of the terminology that's used, that we as women may be more interested in terminology. When we're talking about getting women involved in the STEM fields, what are some of the big components of being there? Is it because you're finding that it's wage equity? What are some of the things that interest women in getting into the STEM fields? What are some of the things that you're finding they are drawn to?

Ms. Doreen Parsons: There are 650 women who've already been there. They see their sisters. They see women in their communities who are in these fields and who love their jobs. That critical mass makes a difference. We recruit very much through an outreach program within communities across Nova Scotia, but they are our greatest champions. It's the 650 women who are working in the trades as welders and power engineers and carpenters, who reach out to other women in their communities and talk about their experiences. They are the greatest champions.

Mrs. Karen Vecchio: Wonderful. Thank you.

Louise, I want to move over to you because you were talking about entrepreneurs and how we can get more women entrepreneurs. What is it that we can do to attract women into becoming self-employed?

[Translation]

Mrs. Louise Champoux-Paillé: I am suggesting that women who are already entrepreneurs should act as ambassadors to stir the entrepreneurial spirit and cultivate it. This would show women that it is possible for them to become entrepreneurs. Many women cannot see themselves heading up an organization and there is nothing like hearing from other women to convince them to become entrepreneurs.

[English]

Mrs. Karen Vecchio: That's wonderful. I want to go back because we're talking about fiscal management, fiscal responsibility, and understanding capital. I think a lot of times there is a disconnect between our high schools and reality when it comes to budgeting. It's great because I've heard that they're going to be teaching some financial management courses now in high school.

I think both men and women, when they're graduating from secondary school, don't have that basic budgeting knowledge. What are some of the things we could do to increase that, Louise?

[Translation]

Mrs. Louise Champoux-Paillé: At Quebec high schools, a program has just been revived to encourage students to become more financially literate. There is a whole course on that right now. The same is true at the Réseau des femmes d'affaires du Québec. We place great emphasis on this training, which includes how to approach banks to obtain capital. Training is essential in order to support women entrepreneurs.

[English]

Mrs. Karen Vecchio: On your last comment, your recommendation number nine was that there needs to be more women on final lists. I want to know, should it be that there must be women on that list regardless of whether they are equal in merit?

This is where I want to look at the men versus women, or should it be the best person for the job? Could you answer that question, Louise?

[Translation]

Mrs. Louise Champoux-Paillé: They have to be people who meet the job requirements. I am not talking about circumventing merit-based selection to favour certain individuals.

Over 50% of people in administrative positions who have an MBA or administration degree in Canada are women. This has been the case for over 30 years. So there is a critical mass to meet this need.

We recommend following England's example. The British government met with the heads of recruitment firms to ask them to make a commitment to submit the name of at least one woman for all senior positions. If memory serves me, up to 50% of candidates on the short list are women, and their skills meet organizational requirements.

• (0925)

[English]

The Chair: Very good.

Now we're going to go to Jenny Kwan for seven minutes.

Ms. Jenny Kwan (Vancouver East, NDP): Thank you very much, and thank you to all the witnesses, particularly for the championship that you're doing on behalf of all of us to advance women in the fields.

I would like to ask a question first to Doreen. In your publication "On the Level Women: Working in Trades and Technology", you noted that helping employees find quality child care can lower costs by improving retention. Retention is a major issue that we're talking about.

From that perspective, what role do you think government should play? For example, I look at Quebec. We envy Quebec because they have the \$7-a-day child care program there, which assists a lot of women in terms of getting into the workforce.

I wonder if you could speak to that and whether or not child care is a major issue related to retention.

Ms. Doreen Parsons: Absolutely. I'm not an expert on child care, but having spent 30 years working with women who live in poverty or on lower incomes in Nova Scotia, I can say that it is the great divide. Women who are lone parents or primary caregivers are challenged hugely by child care.

Being so significantly under-represented within the trade sector, there are not many industries or companies that offer on-site child care or child care opportunities. It is something that is a significant challenge and continues to be for women in the trades and technologies, and obviously other sectors as well.

We work within our programs to provide subsidies for child care. You have to if you have women-centred programs, but we also are working with companies to try to build their gender equity strategies and understand the great challenge that child care is for women.

Ms. Jenny Kwan: Thank you.

I'm going to go to Louise on the same question with respect to child care. In your sector, do you find that because of child care issues it is a challenge to encourage women to go into the workforce?

[Translation]

Mrs. Louise Champoux-Paillé: Yes, that is a significant problem.

The Quebec government created a daycare system. There are also many large companies in Quebec that have on-site daycare. We must continue with similar measures because women leave the workforce gradually. When they return, they are five years behind their male

colleagues. People build their careers when they are young, between the ages of 30 and 40.

We must vigorously attack the problem you raised.

[English]

Ms. Jenny Kwan: Thank you.

I think it's safe to say, then, that what we need and could help tremendously, I think, for all provinces and across the country, is to have a national affordable child care program for women and all families. Is that a safe assumption?

Could I get a quick answer from everybody? Doreen and Catherine?

Ms. Doreen Parsons: Yes.

Ms. Catherine Mavriplis: Yes.

Ms. Jenny Kwan: Louise?

[Translation]

Mrs. Louise Champoux-Paillé: Yes.

[English]

Ms. Jenny Kwan: Thank you.

I want to move on to this next issue, because I think this ties into economic security for women as well. As we know, women leave the workforce for unpaid work. It's not that child care and child-rearing are unimportant. It's the most important thing certainly in my life, but that being said, you're often forced to leave the workforce. That impacts your economic security during that time. As well, when you grow older, it has impacts on your pension.

Part of the issue, of course, is access to defined pension benefits. That's important, but part of that equation is supporting women through CPP. We have heard recommendations from the United Steelworkers and from Professor Kathleen Lahey for an expansion of the child-rearing component dropout in CPP. I wonder if I could get your comments around that. Do you agree that there needs to be a specific provision in CPP to ensure that women are not penalized for taking time out for child-rearing or other unpaid work?

Louise, maybe I can start with you, please.

• (0930)

[Translation]

Mrs. Louise Champoux-Paillé: Yes, I completely agree with that proposal. I think it is a question of justice, fairness and a decision for society to make. I would support that recommendation.

[English]

Ms. Jenny Kwan: Thank you very much.

I'll go to you, Catherine, and then to Doreen.

Ms. Catherine Mavriplis: I will echo the previous comments. I think it's a worthwhile thing to do, and it's a social responsibility for all of society to make sure that happens.

Ms. Jenny Kwan: Thank you.

Doreen.

Ms. Doreen Parsons: Absolutely, yes. Retention is a critical issue for women in these fields. If they do have to leave the workplace for a period of time, they are at a significant disadvantage for their economic equality and prosperity.

Ms. Jenny Kwan: At the beginning of the session, we had the issue around adopting a policy for government to make appointments in crown corporations to ensure that we have equal representation from women in these important positions. Would you say, then, that we really need to have an equity mandate within government appointments across all sectors so that we can see that increase in representation? I come from British Columbia. At one point in government, we did have this policy in place to increase the numbers of women in terms of crown corporation representation.

On that question, Louise, is this a policy that we should have our federal government adopt?

[Translation]

Mrs. Louise Champoux-Paillé: Yes, the federal government should adopt that kind of policy.

Like British Columbia, Quebec adopted a policy in 2006 to ensure that women make up 50% of boards of directors of major crown corporations. I myself am currently a board member of Quebec's automobile insurance corporation, the Société de l'assurance automobile du Québec. Even though the quota was established, I am proud to serve. We women make up a sufficient critical mass to get across our point of view on the board. I would support such an initiative.

[English]

Ms. Jenny Kwan: Thank you.

I'm going to ask this question of Catherine. You mentioned the challenges at the moment with representation and the targets with the Canada research chairs program. Specifically related to that, what do you think needs to be done to see a change in approach and, most importantly, outcome?

Ms. Catherine Mavriplis: What happens in universities is that a lot goes on at the lower levels, department by department, discipline by discipline. The Canada research chairs has been a good program to encourage a different way of appointing professors, in particular in new fields, emerging fields, and interdisciplinary fields, where women are prevalent, or are often in those fields—not necessarily prevalent.

I don't know that we need to enforce those quotas completely. I'm still on the fence on some of that. But for sure, if encouraging universities to do it does not work, then something more encouraging needs to be done, or as has been done, to say that you're just not going to get the funding.

The problem, though, still is—

The Chair: I'm sorry, that's your time.

Ms. Catherine Mavriplis: —that in order to get down into the trenches, you need leadership.

The Chair: That's the end of the time for that.

We'll go now to Ms. Damoff for seven minutes.

Ms. Pam Damoff (Oakville North—Burlington, Lib.): Thank you very much.

I want to thank all three of you for all you're doing to encourage women to get into more non-traditional careers.

I was fascinated by the procurement suggestion with our infrastructure building, Doreen. I'm wondering if you can expand on that a little bit and also comment on whether you think it would have changed with Irving Shipbuilding without that requirement. Do we need government intervention in order to see that change, or will it happen organically?

• (0935)

Ms. Doreen Parsons: Thank you for your question.

I believe deeply, I really do, that we need diversity targets. I really do. The success we've seen over the years with projects in these fields, where women are so significantly under-represented... If targets and diversity plans are not put in place, then it doesn't happen and women continue to be under-represented.

I guess I don't see these as social issues. I see these very clearly as economic issues. I believe that we need to be at those economic tables and that there need to be diversity targets. It needs to be part of procurement, as we have seen through our work with the Maritime link project, for example. It's a wonderful way of working with employers.

Women Unlimited in Cape Breton has worked with employers there to support them in hiring women on that project, and it has been very successful for the employers and for the women. I believe, yes, very strongly that it needs to be attached—

The Chair: Louise is looking to respond.

[Translation]

Mrs. Louise Champoux-Paillé: Further to the policy established by securities commissions to increase the representation of women, companies that set targets for their boards of directors and executive positions increased the representation of women more significantly than did the businesses without such targets. Setting targets is therefore important.

In terms of government action, it might be helpful for our prime minister to highlight the positive aspects of these regulations by sending congratulatory letters to companies that created targets and inviting others to correct the situation. The regulations have an impact. This would be a good approach if we want to avoid having to set targets.

[English]

Ms. Pam Damoff: Thank you very much.

I'll come back to you, Doreen, because I do think skilled trades are a terrific career for young women.

I have a parliamentary intern in my office who has been organizing a young women in leadership program, which we're going to be running in May. We're partnering young women with various careers. We have STEM. We have two female surgeons, firefighters, and entrepreneurs. We have men and women mentors. But the one area where we've had zero success is in the skilled trades.

It wasn't for lack of trying. I think part of it is that there isn't a critical mass of women in those fields. Also, there were concerns about the safety of the young women going to a job site, which I totally understand.

There are great groups, such as the Halton Industry Education Council, that have women as career coaches and bring out women from skilled trades, but we're still not seeing movement there. Do you have any suggestions on that?

Ms. Doreen Parsons: You know, I think it speaks to the fact that there are so few organizations across this country that are focused on women in trades. When I say we work with women for 10 years along that journey, it takes 10 years along that journey to really be successful in these fields.

When I mentioned that a national funding strategy on women in the trades is necessary, that speaks to the reason there are still so few women in these fields. It's a complex area, and there needs to be a really concerted effort to support women through the journey to success in these fields. Again, we're at 5%, and that's overall, so it's indicative of the challenges you're having.

Ms. Pam Damoff: I have a question for all of you.

Doreen, you addressed this a little in your remarks.

When we talk about engaging more women in these non-traditional careers, there is also intersectionality involved. How can we ensure that we're not only seeing more women reach higher positions in academia, in entrepreneurship, and in STEM, but also that we have a diversity of backgrounds of those women who are advancing?

I'll put that out to all three of you.

● (0940)

Ms. Doreen Parsons: If I could, 50% of the women in Women Unlimited self-identify as diverse. That speaks to the fact that 75% of our staff self-identify as diverse, and that we reach out deliberately—through our own diversity plan—to recruit women from indigenous communities, African Nova Scotian women, women living with disabilities, and women from the LGBTQ community.

When you do that, when you reach out to women within those communities, and when your staff reflect the women in those communities and they see role models—you will meet Denise in a few minutes—they see themselves in these particular fields. Then you start to see other women, and diversity and inclusion improve within these fields.

One thing we've stopped saying is “non-traditional”, because non-traditional means you're not—

Ms. Pam Damoff: Yes, that's a good point.

Ms. Doreen Parsons: —right, you're not welcome. “Under-represented” means we need more of you, so one thing that I've learned along this journey is that “under-represented” is where we are.

Ms. Pam Damoff: Catherine, we have only about 30 seconds left.

Ms. Catherine Mavriplis: I'd say that in our entrepreneurship program, most of the women are from diverse backgrounds. A lot of them are international, coming from Africa—Nigeria and places like that—so we hope they'll integrate into our society and represent us well.

We also have some aboriginal programs. In particular, the chair for the Prairies works with first nations communities on water quality. That's a way to engage girls from those communities in science, train them, and have them go back to their communities to work in STEM.

The Chair: Very good.

Unfortunately, we don't have time for another round of questioning, but I want to thank our witnesses for their work today.

Doreen, I don't know if you'd be willing to send us a copy of the diversity plan. I'd be very interested to look at that—

Ms. Doreen Parsons: Absolutely. Sure.

The Chair: —and I would invite the other witnesses, if there are things you think would be of benefit to us, to send them to the clerk.

We have one more thing to talk about, and that is the ninth report of the subcommittee. Remember, we wanted to add a few extra witnesses? We were able to add all the witnesses that were submitted in the four additional meetings in the fall. I would ask for a motion to approve this ninth report, which basically says we're adding four meetings to this study in the fall.

The motion is moved by Ms. Nassif.

Is there any discussion on that motion?

(Motion agreed to [See *Minutes of Proceedings*])

The Chair: We'll suspend while we look for our second panel.

Thank you, ladies.

● (0940)

_____ (Pause) _____

● (0945)

The Chair: Colleagues, we have our second panel, so I'd invite you to take your seats.

We have an interesting mix for our panel today. From Irving Shipbuilding, we have Sarah Simpson, who is the manager of value proposition and community relations. We have Denise Watters, who is a welding intern with Women Unlimited. We also have, by video conference from Women Building Futures, Jacqueline Andersen, who is the director of industry relations there. By teleconference we have, from the Women's Enterprise Centre in British Columbia, Laurel Douglas, who is the CEO.

Ladies, welcome, and we will give each of you an opportunity to make your remarks.

We'll start with the ladies from Irving Shipbuilding, for seven minutes.

Ms. Sarah Simpson (Manager, Value Proposition and Community Relations, Irving Shipbuilding Inc.): Thank you, Madam Chair and members of the committee.

[Translation]

Thank you for this opportunity to appear before you today.

[English]

At Irving Shipbuilding we have a proud history of building ships for Canada. We've built more than 80% of Canada's current fleet and have been maintaining ships for the Royal Canadian Navy since its inception.

Today we're proudly building the navy's future fleet as part of the national shipbuilding strategy. Since being selected in 2011 as Canada's combatant shipbuilder, we've invested over \$360 million to construct state-of-the-art facilities with the best equipment for the efficient building of Canada's naval ships. We're committed not only to doing a great job building ships for Canada, but also to making sure that the industry remains sustainable for the long term. We're investing in training and education programs to develop 21st-century shipbuilders and modernize the face of shipbuilding.

Shipbuilding, like many trades-related industries, has traditionally been a male industry. In 2011, 85 women in total were employed by Irving Shipbuilding. Today, 179 of our 1,400 employees are women, including 44 in trade-related positions. It's clear that there's still more work to be done, but we are making some progress. At Irving Shipbuilding we believe a sustainable industry includes a diverse and representative workforce. In 2012 we entered into a partnership with the Nova Scotia Community College to establish the Irving Shipbuilding centre of excellence.

I'm please to have Odette Merchant, project manager of the centre of excellence with us here today. Through the centre of excellence, Irving Shipbuilding invests \$250,000 annually in the centre. The mandate for the centre is to create opportunities and pathways for people to participate in shipbuilding, with a focus on under-represented groups: women, African-Canadians, indigenous people, and people with disabilities.

Through the centre of excellence, we've partnered with Women Unlimited. You just heard from Doreen Parsons about the transformational work of their organization. Our program with Women Unlimited is specific to Irving Shipbuilding, so we're focused on training women for employment at the Halifax shipyard.

To date, that's been in the welding and metal fabrication trades because that's where our demand will be.

We partnered with Women Unlimited, the Nova Scotia Community College, the Canadian Welding Association Foundation, Praxair, Unifor, the Government of Nova Scotia, and the Government of Canada to provide educational bursaries, safety equipment, tools, and support programs for the participants while they study at the community college and then through their work terms at Irving Shipbuilding as well.

Currently, 15 women, including Denise, are completing their final work term at Irving Shipbuilding, and that's their second of two. After receiving their diploma from NSCC next month, if hiring requirements are met and if positions are available, the women will be employed at the Halifax shipyard as apprentice welders and iron workers. We've also established our second program with Women Unlimited, so another group of women is just starting. They started in April, and they'll do the same program, so two years from now they'll be ready to work.

We've been very pleased with the progress of this project, the commitment of the partners, and the lessons we've learned so far. In fact, we were so pleased with this project that we actually modelled a new program after the Women Unlimited program, which is our pathways to shipbuilding program for indigenous students. We also have 19 male and female students studying metal fabrication at the Nova Scotia Community College currently. They have that same commitment that, if all requirements are met, they'll come to the shipyard as well.

Programs like Women Unlimited and pathways to shipbuilding would not be possible without the long-term commitment of the national shipbuilding strategy and the partnerships between employers, educators, government, labour, and non-profit organizations. It's important to work together to continue to address the gender gap and to create opportunities based on ability and not gender.

I'm honoured to welcome Denise Watters to say a few words about her experience in the Irving Shipbuilding Women Unlimited program.

● (0950)

Ms. Denise Watters (Welding Intern, Women Unlimited, Irving Shipbuilding Inc.): Thank you, Sarah.

Thank you, everyone.

In 2015 I found myself struggling with life and what I was to do next. I'd lost a job of three years to downsizing at that time, with the company relocating to New Brunswick. I could have gone with the company, but it wasn't an option for me because I was a single mom with four kids, ages 18, 13, and a set of twins who were four. There was no way I could move and leave all my support system in Halifax, so what was I to do next?

One of my friends of 21 years had mentioned the Women Unlimited program was recruiting and was about to come around again and I should call for an interview. I knew very little about the program, only that my girlfriend had been in her first year of welding and was exposed to this trade because of the Women Unlimited program, WU as we call it, the career exploration program.

I love to learn new things and have always been a hands-on person so I said to myself I'd give it a try and hopefully make a career out of it. Welding was my preference because of the shipbuilding project in the city, and I figured there would be work available once I graduated. I called WU, Women Unlimited, and had an interview and in less than a week I was accepted into the program. To my surprise, Irving joined forces with WU, and we were offered the pilot program for the metal trades during that year.

I knew this was where I needed to be. The program was 14 weeks and included a 36-hour introduction to welding. During the 14 weeks we had full support from our instructors, Shelley Wallace and Yvette Jarvis, and I felt I was part of a sisterhood. WU helped me find resources, such as child care, transportation, and educational bursaries, along with the tools and equipment that I needed to make me successful. Every day they empowered me and encouraged us to be the best we could to ourselves and to each other.

WU was not only academic work; it was also about personal growth. WU made my opportunities endless, and I thank the organization with all their wonderful sponsors. While I was in WU I found myself taking a leadership role and carried that with me over my two-year journey. I was always around for the other ladies, giving advice, lending a hand, or just being there for when they needed it, and they were there for me in return. I was on the honour roll both years. I became the student association president of the Nova Scotia Community College Akerley Campus. I was hired as a part-time employee of the campus and all these things were accomplishments I had not expected along my journey.

Now that I have finally finished school and am at the Irving Shipyard doing my five-week placement in hopes that I will be hired as a shipbuilder, I know that Irving is the place for me. It's where I can be at home to be close to my family, friends, and my support system. I know I will be financially secure to take care of my family, and most of all, this is where I can retire.

I can't thank everyone enough, WU and Irving and all the sponsors, for helping make my dreams come true. I once said that I couldn't wait to get my hands on the first ship, and now I can say I did and I'm a part of history.

Some hon. members: Hear, hear!

The Chair: Thank you. That's awesome.

Now we're going to Jacqueline Andersen, from Women Building Futures. You have seven minutes.

Ms. Jacqueline Andersen (Director, Industry Relations, Women Building Futures): Thank you.

Good morning. I'm the director of industry relations at Women Building Futures. I'll be speaking about the measures and strategies that we use, and that can be used, to increase women's entry,

participation, retention, and representation in positions of economic leadership.

Since 1998 Women Building Futures, or WBF, as we call ourselves, has been the leader in preparing women for economically prosperous careers in industries where women have historically been under-represented. We have focused on construction, maintenance, and transportation. These careers lead to economic freedom, personal confidence, and growth, which are, as you can see, transformational for women, their families, and communities. WBF has extensive experience in recruiting and ensuring career success for women within these industries at a consistent employment rate of over 90%.

What is the reality today? Let's start there. Women make up almost half the workforce in Canada, yet they are still under-represented in these industries. According to Statistics Canada, the number of women who held trade certificates in 2015 was 7%, as compared with 10% in 1991, so we're actually decreasing. The number of women involved in apprenticeships is still low, with 86% of trades apprenticeships held by men. Women Building Futures is working hard to change that.

The average woman working full time in Canada, as we likely all know, makes an average of \$32,000 per year, which is 66% less than the average for a male. There are many reasons for that, which I'm sure others will go into, but one key reason is that women are still working in occupations that have lower wages. Higher education was once an argument for why women made less, but we know now that although more women in Canada have post-secondary degrees as compared with men, they're still making less. For example, truck drivers, 97% of whom are male, make an average annual wage of \$45,000, whereas childhood educators, 97% of whom are female, make \$25,000. This is why at WBF we focus on economic leadership through entry-level careers that can be broken into very easily, relatively quickly, and lead to economic prosperity. We teach career paths from there.

A really good example is that in 2016, the average hourly wage for industrial, electrical, and construction trades, including carpenters, was about \$28 per hour, translating to an annual wage of roughly \$58,000. A career path for a carpenter could lead to construction project manager, and an average senior-level construction project manager with between five and 10 years of experience makes over \$100,000. That's a really good example of career-pathing, starting from the trades, that leads to true economic leadership and prosperity.

Women who enter our programs at WBF tend to be under-employed. They make between \$10 and \$14 per hour, sometimes in multiple jobs. Oftentimes they don't have a high school diploma, 34% are indigenous, and yet they enter our programs and graduate with a success rate of 94%. They're employed with a success rate of 90%. Their incomes rise by 132% from day of hire. Now, that's a true pathway into economic leadership.

What is preventing women from entering these economically prosperous careers? There are many things. There is certainly child care and a lack of education and awareness about these types of roles. Women don't see themselves doing these roles. Employers are often reluctant to hire what we call "starters" in the construction industry and to register them as apprentices. Though things are changing, industry is also oftentimes reluctant to hire women.

What can we do? Our approach at WBF really starts with education. We educate women that these careers are options for them, and we educate industry that women are a source of labour. After education, we provide support to women to remove those barriers. We prepare them to meet or exceed industry standards for safety and productivity before they enter into the industry. We support women and we support employers all the way through that process. Industry values WBF for that preparation and support, because it leads to good workers, and the industry continues hiring our workers. That cycle of economic prosperity continues for women.

We also focus on "thought leadership" on best practices. We examine, through research, the best practices for hiring and retaining tradeswomen. Then we teach them to tradeswomen and to employers so that we can further that cycle of economic prosperity and leadership. We also examine whether these best practices are different for indigenous women.

I'll move now to some recommendations for the committee. First and foremost, we need affordable, sustainable child care that makes sense. Without child care, women are unable to participate fully in economic life. This holds especially true in the construction industry. We need child care that's affordable, that's universal, that's standardized, and that works construction hours.

The second piece is a streamlined form of multi-year funding for organizations, such as WBF, that have proven impact.

● (0955)

What happens at not-for-profits like WBF is that we spend a huge amount of resources and time securing funding through multiple ministries at multiple levels every year. This time could be spent doing the work we do and establishing the partnerships that are so

absolutely critical to making these things work between labour, not-for-profits, employers, women, and government.

With that, I thank you very much for allowing me the opportunity to speak.

● (1000)

The Chair: Excellent. Thank you very much.

Now, I think we have Laurel Douglas on the phone.

You have seven minutes.

Ms. Laurel Douglas (Chief Executive Officer, British Columbia, Women's Enterprise Centre): Hello, and thank you very much for allowing me to present to your standing committee.

I am Laurel Douglas, the CEO of Women's Enterprise Centre in British Columbia. I'm also on the board of the Women's Enterprise Organizations of Canada, which is our national association of service providers to women entrepreneurs.

I thought what I would like to do today is to give you a little bit of background about Women's Enterprise Centre. I think you heard from my colleague Sandra Altner last week, so I won't go into too much detail about that. I'll also talk a little bit about our national association, some barriers that women entrepreneurs face, some solutions, and some recommendations.

As you might already know, the Women's Enterprise Initiative was created in 1995, so we've been around for a little over 20 years now. We provide business loans of up to \$150,000, training on business skills, and business advisory services. We also respond to inquiries for business information.

Every year, we help about 3,000 women business owners in B.C., provide a couple of thousand business advisory services, and lend a couple of million dollars. This lending is actually really important for us because one of the main barriers women entrepreneurs face is access to capital. In addition to the lending we provide, we also help women business owners access capital from other sources.

The loan program—this entire initiative—was created by a federal government regional development agency, Western Economic Diversification. The reason is that at the time we started, and since then, they've done studies to determine whether there are gaps or challenges that are specifically unique to women business owners, and if so, what they are and how the federal government can help.

Basically, women entrepreneurs start businesses with less business training and management experience than their male counterparts, so that's something we can help with. In addition, they do have some barriers in terms of accessing capital that men don't typically face. They also have some attitudinal and motivational differences in terms of why they start their businesses and what motivates them to grow.

Overall, obtaining financing is repeatedly the most common barrier that women entrepreneurs face to grow their businesses. Some of the reasons that is the case are their own perceived need for financing and their tendency to borrow smaller amounts.

Our organization does two things. It helps with the hard skills, but it also helps change attitudes so that the women entrepreneurs understand that if they borrow an adequate amount of money to finance their growth, they will end up succeeding much better.

Even at start-up, they have a different pattern of financing. The average woman business owner right now borrows \$65,000, and the average male business owner has \$350,000 of debt. You might perceive that as a higher exposure, but it also means that male-owned businesses have more capital with which to expand their businesses and invest.

Women also have lower approval ratings for short-term credit, and they feel that their limited track record makes it harder for them to access financing from traditional sources.

- (1005)

There are numerous barriers that we try to help them overcome. These include their own confidence levels and their own resources and skills.

The national association that we have, WEOC, works hard to make sure that those resources are available across the country. Personally, I just got back from the W20, the summit related to the women's engagement group, which is part of the G20 and which you may have heard about in the news. It was very high-profile this year because Ivanka Trump was one of the participants at it.

We have a communiqué, which all G20 countries agreed to, calling on G20 member states to support women entrepreneurs, to help them start and scale their operations, build capacity, ensure equal access to finance and markets, and ensure their fair share in global value chains.

Global value chains are definitely an opportunity for women business owners. Procurement from large corporations and government agencies is a major part of the economy, and it's an area in which women have typically been left out because of a lack of networks and lack of experience in that area.

Overall, I think my colleague would have mentioned that right now we'd like to help women entrepreneurs across the country access the same services that WD has helped us provide in western Canada through a national loan fund, working with our member organizations. We really think it's important to share best practices across the country, so that women anywhere in the country can access the far-reaching holistic services we're able to provide and achieve the performance we're able to help them get.

Thank you very much for your attention.

The Chair: Very good. Thank you very much.

I would remind committee members that if you want Laurel to answer, you'll have to call on her directly.

We'll begin our first round of questioning with Madame Nassif.

[*Translation*]

You have seven minutes.

Mrs. Eva Nassif (Vimy, Lib.): Thank you very much, Madam Chair.

I would also like to thank our witnesses for their excellent presentations.

My first question is for Ms. Andersen.

What does Women Building Futures do in terms of attracting workers, skills-based occupational training, staff training and retention?

[*English*]

Ms. Jacqueline Andersen: Thank you, Eva. I certainly can tell you about that. That is a big question.

It starts with attraction. Attraction starts with education and informed career decision-making. We teach women that they can do these sorts of roles. Often they believe that they can't; they haven't thought of it. We do it through media, through information sessions, through exercises in career decision-making.

Then we move into a pre-screening process, when a woman applies through us, and we take her through a bit of an exercise to help her identify whether or not she's a fit for these sorts of roles, and if she is and if she chooses to proceed, what gaps exist.

Our approach is never no. Certainly our mission is women's economic prosperity, so in cases in which there are gaps, we work hard to identify what those are and to create action plans for the woman, so that she understands what it is she needs to do and has the supports to get her there, whether academic supports or child care—whatever barriers exist. That takes care of that piece.

We work and we do training in our facility at WBF in Edmonton and also train through partnership. We do what we call your best practices for success in construction. Those are such things as accepting feedback.

Often a woman or even a new person in construction hasn't worked in those sorts of environments. They're very different from an office environment, so there are things such as the importance of finding a mentor, learning how people communicate, and taking care of yourself, whether through nutrition or a fitness regime. Every one of our courses and programs has an element of financial literacy, which is extremely important when you're raising women's income by 132%.

That's the piece we do. For the hands-on skill building, things such as using tools and equipment, some things are trade-specific; some aren't. We do that in-house, partially. We can also do it through partnership, and that's the way in which we're planning to expand our model across the province and across the country.

The supports exist throughout the program and then also after the program. We keep in touch with both the employers and the women who work through our program, to make sure that they're mentored and supported all the way along.

Does that answer your question?

•(1010)

Mrs. Eva Nassif: Yes. I have another question.

[Translation]

In your opinion, does working in non-traditional sectors of the economy, including specialized construction trades, improve the economic position of women?

[English]

Ms. Jacqueline Andersen: It certainly does, because those roles tend to be higher paid, so there's that factor. It's also that women can enter into a lot of those roles without some of the academic prerequisites that exist in other roles. If you look at industries like construction and road building and mining, those are really some of the industries where you look at the VPs around the room and most of them will have started on the machines as operators and labourers. You can see that the barriers that exist in those roles are different from what exists in other roles, and they're very highly paid, so provided that a woman has...she could be extremely successful in those roles, and that leads to economic prosperity and freedom.

[Translation]

Mrs. Eva Nassif: My next question is for you, Ms. Simpson.

What percentage of your workforce is women? How does that percentage differ according to the field of work, such as shipbuilding, the construction of drilling rigs, engineering, and other services?

[English]

Ms. Sarah Simpson: At Irving Shipbuilding, currently the percentage of our female workforce is 25.4%. The trade program, our Local 1 employees with Unifor, are 4.8%, and our staff female employees are 12.3%. It certainly changes between staff and trades. On the engineering side, those are together with the staff numbers. But I know as we're hiring engineers, for a lot of the junior engineers coming in, the percentage has been higher than for the more senior roles, and that's reflected through the programs at the universities that we recruit from as well.

[Translation]

Mrs. Eva Nassif: What difficulties do women face when they try to find work at your company, in a predominantly male workplace?

[English]

Ms. Sarah Simpson: I think Doreen probably spoke to that quite a bit as well, but there is that stigma around women in trades. There are not role models in place, or there are very few, for them to see themselves in those roles. It's not something that's encouraged at a young age or that students see as an opportunity, so having role models there will help.

Another project we've undertaken is some research through the Institute for Ocean Research Enterprise. Dr. Sherry Scully did a study with students across Nova Scotia on their awareness and perceptions of jobs in the marine industry and trades. Having that research, and hopefully, rolling that out to other provinces in the coming years also informs us of the perceptions and the barriers, what needs to take place to expose women and girls to careers in trades, careers in STEM, and how we can bring them in.

[Translation]

Mrs. Eva Nassif: My question is for you, Ms. Douglas.

In your opinion, do women entrepreneurs face challenges in starting up or running a business in British Columbia? To what extent do those challenges differ from those that men face? What could the federal government do to address this situation?

[English]

Ms. Laurel Douglas: Thanks for your question. Definitely women do face some challenges in starting and growing a business when compared with their male counterparts. In particular, they have the challenge of having less management experience and skills training for running a business than men do when they start a business. That's an area we work on quite closely in our training and our mentoring. There are also fewer role models.

There's that expression in English, "If you can't see it, you can't be it", so we try to make sure there are more successful female entrepreneurs as role models for them, who are balancing the various life challenges that women have.

Access to financing is a barrier that I mentioned to you earlier. There are specific aspects of that compared with men. I did mention some of them already in terms of the lower-perceived need for financing and smaller amounts borrowed, but there's also different approval rates for short-term credit and other barriers to accessing financing that women face. They get asked for a co-signer more often than men do, even today, and even though their business can support the debt they're asking for. They also have some issues with credit history and so on.

• (1015)

The Chair: I'm sorry. That's all the time we have on that one.

We're going now to Ms. Harder for seven minutes.

Ms. Rachael Harder (Lethbridge, CPC): Thank you.

Ms. Douglas, you can actually finish your thought on that, if you would like.

Ms. Laurel Douglas: Thanks.

I guess I just wanted to finish off by saying that the federal government could have a very important role to play in helping to level this playing field by making all the services that the Women's Enterprise Initiative has in western Canada available across the country. Currently only Manitoba, Saskatchewan, Alberta, and B.C. have a loan fund to help women entrepreneurs.

While there are organizations in the Maritimes, there is no partner organization for us in southern Ontario, and the organization in Quebec does not receive federal funding. It would be nice if every Canadian woman could access the same services across the country and we could have a stronger national network, because our results are so good in terms of the higher success rates of the businesses. In fact, our loan program actually creates more jobs per thousand dollars' lent than any of the Community Futures or even BDC's programs.

Ms. Rachael Harder: That's very good. Thank you very much.

Ms. Douglas, can you comment maybe a little further. In terms of the women that you said, on average, take about \$60,000 in loans, while men take, on average, about \$300,000. Can you tell me why you think that is? You commented a bit about having a credit rating and being able to access that amount. I'm wondering, as well, whether men and women are equally as likely to ask for the same amount or to seek the same risk level.

Ms. Laurel Douglas: That's a really interesting question. I would have to say that there are both factors at play. In our work with our clients, we do know that women are less likely to ask for the full amount that they might need to finance their planned business growth. That puts them in a really tricky, difficult position. If you don't borrow enough money at the beginning of your project, chances are you're going to have a hard time borrowing more partway through, so there is definitely the women's own perceptions of growth. We currently have a financial literacy peer-mentoring program going on in B.C. to help our women clients understand that if you adequately capitalize your business, you have a greater chance of success.

That's also combined with the fact that our clients are somewhat more conservative. I spent many years in the technology sector,

about 20 years, before taking over Women's Enterprise Centre. I worked for National Research Council's IRAP program, which funds R and D in companies. Definitely the projections are much more overstated overall by male-owned businesses. That's part of the reason that the women don't get the financing either, because they don't have the really big performance on their plans, yet it's like the story of the tortoise and the hare. The tortoise got there and actually beat the hare.

We have a combination of the women themselves perhaps with some self-limiting behaviours and then the financing system not necessarily being willing to lend to a client with whom they may not be as comfortable or familiar. Also, there's this whole conservative projection tendency, which I think is a good thing in some ways but also limits them in others.

• (1020)

Ms. Rachael Harder: Thank you.

Denise Watters, I'm going to ask you a couple of questions now. Can you reflect a bit on some of the challenges you had to overcome in order to take the direction that you took? What are some of the challenges that you are continuing to overcome right now, today?

Ms. Denise Watters: It's still the stigma, of course. But when I was going through my program, before I knew about Irving, it was child care. For transportation, where I live I have to cross the bridge, so it was money. It was financial, and just needing some mentorship and some motivation to know that I could do this. Also it was not knowing if I was going to have a job or employment at the end because it is so scarce in Halifax.

When Irving jumped on and did the pilot program, we had that light at the end of the tunnel, so it was more of a motivation for me to work hard and persevere through my two years because I knew I had my employment at the end. If there were more companies with that kind of support out there that would jump on with Women Unlimited, that's what makes us succeed. We've had 17 who succeeded so far in the last two years.

Ms. Rachael Harder: One of the things you said in your opening remarks was along the lines that it wasn't just academic or professional growth but personal growth as well. Can you expand on that a little more? What was the personal growth that took place through this job opportunity?

Ms. Denise Watters: I worked in the tourism industry for over 20 years, so I had to make a decision. Do I go back to school and is it going to be worth my while to do that to provide for my family?

While I did make that decision and got into the program, the personal growth they help you with.... They do the academics, your math, those types of things, upgrading, anything you may need. On the other side, they help you to be an individual. They help you to see the stigmas that are out there and to combat them.

They're really all about us and our sisterhood, the 20 women who were in the program. It's more about us growing as a group. Even though I'm a mature student and was a mature woman at the time, I still had some personal growth to do. I still had to see that this was something I could do, it was not just a male-dominated field, and anything was possible. They always reassured that for all of us.

Ms. Rachael Harder: Thank you.

The Chair: Now we're moving on.

Ms. Kwan.

Ms. Jenny Kwan: Thank you very much, and my thanks to all the witnesses for your presentations.

I think pretty well all of you have mentioned the issue of child care and the importance of access to affordable child care for women in the sector. Of course, it's kind of hit and miss because we don't have a national affordable child care initiative across the country.

I wonder whether or not our government should bring in a national affordable child care program for everyone in every sector across this country. I will start with Jacqueline on video conferencing and then we'll go around the table.

Ms. Jacqueline Andersen: I'm nodding my head before you finish, and I'm saying, yes, absolutely. I certainly think that's what's needed. I know in Alberta and across Canada it's not readily available. It's not affordable and the quality is not controlled. The child care that people can afford with convenient hours may not have the quality women need to feel comfortable about leaving their children. It's an issue of confidence, too. If a woman is uncomfortable with where she has left her children, she's not going to do well and she's not going to lead herself to economic prosperity.

I really can't overestimate the importance of universal affordable child care. Yes, I think the federal government should do that.

Ms. Jenny Kwan: Thank you.

We'll come around to Denise, please.

Ms. Denise Watters: Definitely, for me, the answer is yes. I have twins, so it was financially hard for me to put them both in at the same time, paying the same rates, and they were very high.

In my second year, I started at 7 a.m. and child care didn't open until 7:30, so it was a big barrier for me to have to find someone every morning to depend on so that I could go do my studies. Also, now in my career, we start pretty early and it's the same thing. None of them is open. If they are, or they're private independent child care services, they're very expensive.

• (1025)

Ms. Jenny Kwan: Thank you.

Is there anything else to add?

Sarah.

Ms. Sarah Simpson: I think we certainly have seen that. I know Doreen commented that child care can be a barrier to workplace entry. It certainly has to be addressed.

Ms. Jenny Kwan: Thank you.

I'm going to ask about the approach that I think Irving Shipbuilding has taken in their partnership with the Women Unlimited Association, which is fantastic. We heard earlier from Doreen about the successes.

In British Columbia, where I come from with my colleague Sheila Malcolmson, when the government built the Vancouver Island Highway, we mandated equity requirements, and from there it went from 2% to 20% in the labour force in the sector, which is fairly significant. We've heard that if you can't see it, you can't be it. We've heard this over and over again at this committee.

From that perspective, is it time for a government to use examples like yours as a template? We have a lot of infrastructure programs coming up. Is this not a template or a model to say that for all of these contracts, here's the requirement?

I will go around the table on that, starting with Sarah.

Ms. Sarah Simpson: The Women Unlimited program is one of our favourite things to talk about because it has been so successful, and we do think it can benefit other industries and other regions. We've seen great success to date, but I'll certainly say that we're not done. For us, true success for this program is not when we hire these women. It's when they have gone through their apprenticeship program and have reached Red Seal. It is when Denise retires from marine shipbuilding in 25 years, or 30, or however long—who knows?

In that long-term view, this could happen numerous times, and it could happen in other industries and other partnerships. It, absolutely, is something that I think Women Unlimited's model... They have been wonderful to work with. They have 10 years of proven success.

We've heard from our partners. We were talking to GE Canada, and they were interested and wanted to talk more about it, and about how they can adapt it to their programs. We've had interest, and I certainly hope that everyone—government, employers, unions—continues to champion projects like this one.

Ms. Jenny Kwan: Thank you.

Denise.

Ms. Denise Watters: I was just going to say the same as what Sarah said. I'll add that, as women going into the trades, it gives us more confidence, as well, because of the stigma. We have the support we need from other women—Women Unlimited, as well—and they help us conquer our barriers. It helps us better.

If other companies, businesses, and unions jumped aboard and did projects like this.... It just gives the women themselves, from young to old, more of that confidence that they can do this and that they can be just as good as men.

Ms. Jenny Kwan: Jacqueline.

Ms. Jacqueline Andersen: Women Building Futures has had the opportunity to engage in many successful partnerships with industry that have yielded amazing results through partnership and through owners really working with us to ensure that their contractors are hiring the women who come through our programs.

I have a couple of examples with Suncor Energy. We have put 50 women to work in the mines in northern Alberta at Fort Hills and at Millennium mine, and 88% of them have stayed. Their income increased about 168%, and that was all through the initiative of Suncor. Suncor realized that diversity of workforce leads to diversity of thought, and it also realized that this was a much more palatable option, cost-wise, than importing labour from outside of the country and from other provinces. Its workforce right now in operators—those who drive the trucks in the mines—is just about 20% women.

Another partnership we've had that has been extremely successful is with North West Refining, the largest refinery in western Canada over the last 50 years. That was a tripartite agreement between the unions—the iron workers, the carpenters, and the insulators—North West Refining, and WBF...and their contractors as well. NWR was forward-thinking enough to really fund and spearhead this partnership with us, and we went to the unions to help us with the training.

With regard to Denise's point, the women knew they had employment after, so there was that light at the end of the tunnel. Through that partnership we have 50 women who have successfully been trained as iron workers, carpenters, scaffolders, and insulators, and who started their careers as apprentices at the refinery.

• (1030)

The Chair: Very good.

Now we're going to go to Mr. Colin Fraser for seven minutes.

Welcome.

Mr. Colin Fraser (West Nova, Lib.): Thank you very much, Madam Chair.

Thank you all for your presence today and for your wonderful presentations.

Denise, I want to tell you how impressed I am with your presence here today, with the presentation you have made, and with all you have done in starting this new career.

I think you said you're on a five-week placement right now in Irving shipyards, and then after that, it will be determined whether or not you're hired on. I would say I have a pretty good feeling after today's presentation that you will likely be working for Irving for a long time. I think that's wonderful. I want to congratulate you very much for everything you have done—

Ms. Denise Watters: Thank you very much.

Mr. Colin Fraser: —but also for coming here today to help us understand a bit better some of the barriers that are faced by women who are trying to get into the trades.

With regard to the certification process to become a welder, can you explain a bit about how that actually has worked for you up to this point? Do you have your Red Seal already? If not, what next steps have to happen for that?

Ms. Denise Watters: In your first two years, I'll say, you need 6,000 hours to go back to school to do your Red Seal. When you leave community college, you have a little over 2,000 hours. Then you go in and work with a company for the rest of the hours, and you go back and do your Red Seal.

In the first two years, you get four tickets, which are your stick and flux core tickets; you have flat and horizontal. In the second year, you do your vertical and overhead. So you do leave the school, hopefully.... You don't have to do them, but basically that's what they want you to have when you finish your two years of school.

I was fortunate enough to be hired by the school as a part-time welder for things they needed, and they gave me the opportunity to do my tickets without having to pay for them. You can train through the college. I came out with 11 tickets, so I have more than I need. I'm just going to work more.

They have a training facility at Irving, so once I am there, or if I am there, I will obviously be training to get more tickets and some specialty tickets, as well. Once I reach my 6,000 hours in the apprenticeship program, I go back to school for seven weeks and I do my Red Seal.

Mr. Colin Fraser: At the Nova Scotia Community College, how many women were in the program during your time there? I believe it was 20.

Ms. Denise Watters: We started with 20. For other reasons, personal reasons, a few of them left, but this year we finished with 17 in welding and metal fabrication.

Mr. Colin Fraser: How does that compare with the number of men in the program at NSCC?

Ms. Denise Watters: We were pretty much even. There are usually about 20 in each class. There were two metal fabrication programs and two welding programs going on at the same time. There were two classes that were together, early morning, at 7 a.m., and we had about 40. I'd say we were half of the class. If it weren't for Women Unlimited, there would have been maybe two.

Mr. Colin Fraser: Very good.

Ms. Simpson, if I can turn to you, I appreciate your presentation as well, and kudos to Irving Shipbuilding for taking on this partnership with Women Unlimited and with government and trying to increase the number of under-represented people in the workforce. I guess one of the things, though, is that it's not probably just a nice thing for Irving to do. It actually adds benefit to your industry, to bring in under-represented people and to be able to find labour from under-represented groups that normally would be in the trades.

Can you talk a little bit about the benefits to industry and what it means to Irving to have under-represented groups in this type of industry?

Ms. Sarah Simpson: Absolutely.

One of the goals of the national shipbuilding strategy is to build a sustainable marine industry in Canada, and so avoid the traditional boom and bust of shipbuilding industries. Really, in order to build that industry of the future that we want to see, we have to have a representative workforce. I know someone mentioned earlier that bringing diversity in brings diversity of ideas, and that is something we're really looking at. We have experienced shipbuilders working with us who have said that it's great bringing in female tradespeople, that they have great attention to detail, that they bring a new outlook to the workforce, so that's something we're certainly interested in. The investment for us is really for the industry. It diversifies our workforce, but it also helps the trades industry in general.

One observation the Nova Scotia Community College has made is that even having the female students in the trades classes exposes their male classmates to women at the top of their class in welding and in metal fabrication, and when they go to the workforce they know that these are their equals coming in. That builds the workforce that we want to have and the future that we want to see in the trades industry, in the marine industry, and the shipbuilding industry across the board.

It's certainly a long-term outlook and it's part of building that entire workforce.

• (1035)

Mr. Colin Fraser: Building that entire workforce and the partnerships you've made with Women Unlimited and with government to help encourage this sort of hiring, you feel, from your point of view, is good for business.

Ms. Sarah Simpson: Absolutely. We've hired 1,500 people in Halifax. We need to continuously be growing and nurturing and building our workforce so that we can have the best employees. The best employees aren't necessarily all from one representative group.

Mr. Colin Fraser: Is there anything you can offer as a recommendation? I know you partner with the Government of Nova Scotia and with the Government of Canada. Are there things that you would recommend or see as future possibilities or opportunities that don't exist now, for partnership with government, which we can perhaps recommend going forward?

Ms. Sarah Simpson: I think it's the true partnership of it all. When Doreen was saying that they built their program with industry and with government and with the college, we found the same in our pathways to shipbuilding program. There are 10 partners in that program—government departments, unions, our local Mi'kmaw

Native Friendship Centre—and having everyone in the room on an equal footing from the beginning is quite helpful.

We know that government can't fund all of the programs and all of the NGOs, but where can government come in to assist? Doreen mentioned she has Status of Women Canada funding for programs with training and advancement pathways. We're working with her now to make sure that, as I said before, the women are retained at Irving Shipbuilding. We want to know how to look at our current practices and improve them, so that we can retain these students and keep going.

From my perspective, it is the partnership and being in the room together to figure out what each organization can do and where programs exist already, where funding exists already, where there are needs, and how we can come together in the most efficient manner. We don't need to reinvent the wheel. We can champion these programs as a unified voice.

The Chair: Very good.

Mr. Colin Fraser: Thanks very much.

The Chair: Now we're going to go to Ms. Harder for five minutes.

Ms. Rachael Harder: Thank you.

Ms. Watters, I want to ask you one last question.

If you look forward, is there an identifiable path by which you can climb the so-called corporate ladder, let's say, into upper-middle management? Is that identifiable for you?

Ms. Denise Watters: In the beginning, you don't know, but once you start your journey, absolutely. Irving is huge.

I come from different backgrounds. With my trade background too, I'm going to implement everything that I've learned in my life when I get to the shipyard. I see room for advancement in my life with other things that I've done.

I don't want to say that it's new, but it is new. They still need hundreds more people, and I know this from being there and seeing this over the last two years. Personally, for me, I see room for advancement, absolutely.

Ms. Rachael Harder: Thank you.

Mrs. Karen Vecchio: Laurel Douglas, this is Karen Vecchio. I want to just switch over to you.

In your comments, you mentioned that women have lower approval ratings when it comes to getting credit for their small businesses. I'm looking at that, and some of the issues that may be because of their credit ratings.

Are you looking at the fact that maybe they have not established credit? Are there different rules, or is it that they have not prepared themselves to apply for credit? I want to see if this is something that's an issue between men versus women, or if they're not established yet in order to have a credit rating.

Ms. Laurel Douglas: There are a couple of different factors that play in there.

Definitely overall, in the big picture, women's credit histories are perhaps less established than their male counterparts, because they're listed second on the mortgage quite frequently. I am with my own home, even though I'm the one who pays. Women are often using supplementary credit cards, so they haven't established their own credit. They may not understand the importance of establishing their own credit when they're organizing their families' finances. That definitely plays into it.

There are other reasons as well. I think there is disparity in approval rates for short-term credit, like lines of credit and corporate credit cards. The approval rate for male-owned firms for the last year that we have data was 22% higher for men than for women. I think part of that is because women may not have as much collateral. They don't have as many assets to provide as collateral, so that will also impact their ability to get financing.

• (1040)

Mrs. Karen Vecchio: I think we really need to look at the characteristics.

For instance, I have a son who is 20 years old. As soon as he could apply for a credit card, he did so, because in time he wants to buy a car by having that. My husband is also into credit. He's in the business of selling cars. He's in the room right now, so I have to say my husband is here. Unless people have their credit established, you can't even buy a car.

Is there a way that we can educate our youth to make sure they know how to establish a credit history, and that they understand with credit that you have to pay the debt?

Ms. Laurel Douglas: Absolutely.

That is something that we do in our training. We have a workshop called "the secrets of credit ratings", especially for immigrant women entrepreneurs who come here and need to start a business because their credentials aren't recognized. They don't even know how the credit rating agencies build that history. Definitely, more education is needed, and that's some of the work that we do.

The other interesting thing about getting credit is that women are much more likely to be asked to provide more detailed financial information to support their applications for credit. They're asked to provide cash-flow projections more often, appraisals of assets more often. Their personal financial statements are being asked for more often. Those are the kinds of unconscious, gender-biased behaviours that we believe lenders are engaging in, which they don't even realize they're doing.

Definitely, education is important for the clients, the women business owners, and also for the lenders themselves.

The Chair: Very good.

As you can see, the bells are on, which means there's a vote being called in the House.

I want to thank our witnesses today for your testimony. If there's any other information you think would benefit the committee, please feel free to send that to the clerk. Thank you for your efforts to advance the economic status of women in Canada.

We'll adjourn the meeting.

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