

COMMUNITY_NEWS

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THEME: Women, Community & Development

DEVELOPMENT PROGRAM

This special edition of our newsletter is the result of teamwork with guest editors Deanna Rivers Rozdilsky and Lindsay Joslin and graphic artist Kassandra Ray-Smith. The theme was chosen to reflect upon women's work in community and economic development. The purpose of this issue is to recognize women archetypes and activists, angels and antagonists, luminaries, laborers and leaders, mothers and muckrakers and mythological figures, saints, savants and soldiers. The work of women community builders is often overlooked or unnoticed. This is our tribute to all of the women who serve – in the front lines and behind the scenes, in small town centers as well as at global roundtables – making our world a better place.

Uniting Fiscal Prudence and Social Responsibility for Michigan's Future Governor Jennifer Granholm

Cesar Chavez once said, "We cannot seek achievement for ourselves and forget about progress and prosperity for our community.... Our ambitions must be broad enough to include the aspirations and needs of others, for their sakes and for our own." The principle of a shared interest, of remembering the needs and ambitions of others expressed in that simple quote, is the overriding mission of my administration.

As the 47th Governor of Michigan, I believe that leadership requires

balancing both the numbers in our state budget and the very real needs of our citizens and our state. When I took office January 1, however, it quickly became clear that both the state's budget and its spending priorities were out of whack. For the next fiscal year, my administration would be faced with cutting nearly \$2 billion out of an overall budget of just over \$9 billion.

So, I traveled across Michigan to help our citizens understand our fiscal challenge and hear — first hand — their thoughts on how to fix it. This experience energized me to meet the challenge and to work with the citizens to build the better Michigan we all seek. At each stop, I made clear that given the tremendous gap between our incoming revenues and outgoing expenditures, balancing the budget was not going to be easy — or pretty. That meant we all were going to have to work together to craft a



solution and that all would have to sacrifice — perhaps some more than others. What I found was both inspiring and reassuring. In spite of the different backgrounds of the citizens I met, and even in light of their sometimes competing interests, the common denominator between nearly everyone I spoke with was a determination that the state should protect children and families. Whether it was a CEO of a major Detroit firm, a school teacher from Kalamazoo, an assembly line worker from Flint, or a homemaker

from Marquette, all of the people from these very diverse groups were willing to sacrifice for the greater good of the state.

In February, I presented a budget that reflected the people's priorities. I am proud that the budget my administration presented was balanced, but I'm most proud that while it erased nearly \$2 billion in deficit spending, it still reflected the priorities of those citizens I met on the road.

Preserving the functions of state government that the citizens of Michigan told me they valued most — educating children, ensuring quality health care, and protecting our senior citizens — couldn't be done without considerable pain. This administration was forced to trim our spending for adult literacy programs, higher education, and arts organizations — all very important programs and programs that I personally value. But, as any citizen who's

"Michigan's Future," continued from cover

ever balanced a checkbook knows, when you're 20 percent short in paying your bills, and there's no more money coming in, you have to make some painful decisions. In spite of the deep cuts, however, this budget solution is fair, compassionate, and permanent. It attacks waste, not children and families; ends partisanship, not partnership; and uplifts instead of divides our state.

Even though we had to erase a \$1.8 billion deficit, this is not a "glass half empty" budget. It's a budget that restores the per-pupil foundation grant for K-12 education. It funds a new training school for troopers in order to replenish the dwindling ranks of the State Police. It restores health coverage for 40,000 low-income seniors that were pushed out of Medicare. It expands prescription drug coverage to more of Michigan's senior citizens.

We did not choose economic development over education —we chose both. We did not choose between the health of our seniors and the safety of our communities — we'll do both. In short, the fiscal year 2004 budget I proposed is lean, but not mean, and makes tough decisions to end this state's old, dangerous habit of spending beyond our means.

I reject the proposition that there is something mutually exclusive about fiscal responsibility and compassion for the most vulnerable in our society. We can — and we will — spend the taxpayers' dollars efficiently and wisely on those things that matter most to them. We must reframe the public debate on

the future of the Michigan family, forge new common ground across the political spectrum and draw together the different voices and interest groups who have an interest in strengthening the Michigan family.

In fact, as I traveled the state talking with citizens about the budget, I was struck by how rarely partisanship was raised as we discussed our budget crisis and how to solve it. There was a very powerful message in the lack of political rancor. It meant citizens of Michigan want an end to the partisan bickering and want leaders to find common ground for one Michigan. I agree. Through solid fiscal management, placing a high priority on protecting families and educating kids, my administration demonstrated that we can find a sensible and bipartisan solution to a complex problem. I'm looking forward to the day when we don't have to wrestle with these difficult issues; when we won't have to make the tough choice of funding the vital versus the very important; when we won't have to cut back on adult education just so our kids can go to a decent school. I look forward to the day when we can fund all the projects that we know will keep Michigan moving

Today, we have the opportunity to write a new chapter in our state's history. Hundreds of blank pages are begging us to write the story of how we fought and won on behalf of the dad who works overtime in the plant to send his daughter to college, and the mom whose salary covers less and less of her

bills each month. Or of how we increased job safety and brought new jobs to our communities. Or of how we worked together to forge a plan for protecting our parks and our environment and ending the sprawl that's eating up our green spaces all while we build "cool" cities for Michigan. I want to write these stories about how, when we had the chance, we protected collective bargaining and indexed the minimum wage to inflation and just got it done for working families.

As a mother and leader of this state, I know that of all the assets we have in this great state, our children and our families are our greatest resources. I have not only a fiduciary but a moral responsibility to protect them. It is a responsibility I gladly accept.

Jennifer M. Granholm, the 47th Governor of the State of Michigan, is Michigan's first woman governor.

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HERSTORY: A Chronology of Women in Development

1200 B.C.E.

Fu Hao, woman warrior of China, leads military expeditions.

803 B.C.E.

Irene of Athens breaks the ruling male dynasty of the Byzantine Empire.

480 B.C.E.

Esther becomes Queen of Persia.

30 B.C.E.

Cleopatra VII, Queen Philopator and Pharoah dies, signaling the victory of the West over the East.

Movin' On Up, Maybe: Women and the Knowledge Economy

Katherine Willis

The emergence of the knowledge economy during the past decade has been a good news/bad news story for women. On the positive side, knowledge jobs by their nature rely on a person's ability to obtain and use information to solve problems or to create new products and solutions. These jobs do not demand the physical strength that often characterized industrial era jobs and so are potentially as open to women as men. The U.S. Department of Labor projects future job growth (75 percent of new jobs) to be greatest among computer and mathematical occupations, health-care practitioners and technical occupations; and education, training and library occupations.¹ Nationally, women currently make up the majority of health technologists and technicians, health service workers, and K-12 teachers and librarians. However, they lag behind men in higher paying professional specialties including mathematical and computer scientists, and health diagnosing and treatment occupations.²

The mean salary for computer and mathematical occupations in Michigan is \$57,400 and for healthcare practitioners, \$52,400.³ This compares with a mean salary of \$42,810 for education, training and library occupations and \$22,500 for healthcare support occupations.⁴ The wage gap in Michigan is further distorted because although women make up 46.4 percent of Michigan's workforce, 70.9 percent are employed as part-time workers and almost half (46.5 percent) of these have a high school diploma or less.⁵

The higher paying jobs that are a characteristic of the knowledge economy require education beyond a high school diploma. According to the U. S. Department of Education, women received 61 percent of Associate Degrees and 56.1 percent of Bachelor Degrees awarded in 1997-98.6 Women have also made outstanding progress in entering first-

professional programs such as at medical, dental and law schools, with female enrollments in these academic programs increasing from 10 percent (16,000) in 1969 to 14 percent (122,000) in 1999.⁷ Moreover a majority (60 percent) of online course takers are women over age 25,8 indicating their commitment to the life-long learning that is required by employment in the knowledge economy.

Education and Michigan Women

It appears, then, that women are on the right trajectory as participants in the knowledge economy. However, there are some important and troublesome concerns for Michigan women. According to the Institute for Women's Policy Research, The Status of Women in Michigan, 2000, the state ranks 36th in the percent of women with four or more years of college. Although they represent a majority of the students on the state's college campuses, only 15 percent of women aged 25 or older have actually obtained their bachelor's degree or higher.9 As tuition at colleges and universities increases, women will be required to assume more debt from loans. This burden is greater for them than their male counterparts since Michigan women's median annual earnings (1999) were \$28,000, 67.7 percent of men's salaries. 10 This ratio of women's to men's earnings ranks Michigan as 45th out of 50 states and the District of Columbia.¹¹ Nevertheless, women must find a way to obtain their bachelor degrees since analysis of earnings of Michigan's workers from 1991-2000 indicates that only those with bachelor degrees or higher had wage gains that outpaced inflation.¹²

Digital Technology

If education and skill development are essential ingredients for personal participation in the economic benefits of the knowledge economy, they are not in themselves adequate to explain the world-

"Knowledge Economy" continued on page 13

Melania the Elder, who promoted theological tolerance and the unity of Christianity, is born.

527

Theodora begins her rule as the most powerful empress in the Byzantine Empire's history.

1000

Female Japanese author Murasaki Shikibu writes **The Tale of Genju**, generally considered the world's first novel.

1412

Joan of Arc, warrior and saint, is born.

Perspectives of Today's Women Leaders

Interview with Celeste Starks



1. From your personal and unique perspective, what do you feel are the most important issues facing women today?

Identity and courage. These two powerful words sum up for me the most important issues facing women today. We as women have struggled tirelessly attempting to find a

place, position, and sometimes opportunities that afford us a chance to fit in our society politically, socially, emotionally and economically.

2. In your work, what has been leading the promotion, progression, and empowerment of women?

I work with women from public housing communities across the state of Michigan. I am always amazed at their ability to overcome tremendous financial difficulties as well as social and political challenges. I would have to say their ability to survive the internal and external isolation, misconceptions and self-defeating behaviors that sometimes show up in their communities is leading the promotion, progression and empowerment of these individuals I work with. They discover ways to network and partner with different organizations that provide opportunities for them to continue to change conditions in their communities. They discover ways to empower other women in their communities by passing the information on.

3. If you had five minutes to speak in front of the most powerful women leaders in the world, what would be your message?

The demands required of us to remain in mainstream America are tremendous. We have our families, employment, and social obligations. Some of us get one opportunity to make a difference. If we have abused or neglected to take care of our bodies, sometimes the wake up call takes a toll on the job we are assigned to complete successfully, therefore preventing us from leaving a trail for others so that they will have an example of what can be accomplished. Celebrate your life, and take time to develop relationships with women who are different than

Celeste Starks coordinates the Michigan State University Public Housing Institute. She is an Academic Specialist at the MSU Center for Urban Affairs.

Interview with Mary Andrews

1. From your personal and unique perspective, what do you feel are the most important issues facing women today?

Women throughout the world serve as the nurturers and caretakers. They must deal with their realities, however harsh, in order to feed, clothe.



house and support their children, elders, and neighbors. Women want and need peace, security, and opportunity so that their labors can bear fruit ... so that their families can not just survive, but thrive.

2. In your work, what has been leading the promotion, progression, and empowerment of women?

Education is by far the most revolutionary force for women ... it opens worlds of knowledge and access ... it creates confidence to step up and step out. It places women in a better position to fight for political and social rights.

3. If you had five minutes to speak in front of the most powerful women leaders in the world, what would be your message?

In whatever you do, predict how your work will impact the poorest, the least able women in your society ... if they or their children will gain from your work, even if only in a small way ... go ahead full steam. Change must come at all levels, but change at the top may take too long to trickle down to the bottom. Let's start at the bottom.

Mary P. Andrews, Ph. D., is the Director of International Extension Programs and Coordinator of Professional Development in Michigan State University Extension, and an Associate Professor in the Department of Family and Child Ecology.

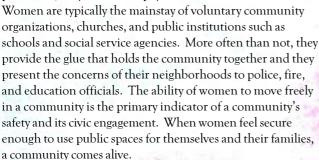
"If the first woman God ever made was strong enough to turn the world upside down all alone, these women together ought to be able to turn it back and get to right-side up again.

—Sojourner Truth

Community and Economic Development As If Women Mattered

Heidi Hartmann, Stacie Golin, and Avis Jones-DeWeever Institute for Women's Policy Research

Women contribute to their communities and local economies in a number of ways that are often little recognized. They are the primary consumers of community- and home-based local products and services such as food and child care services. They are also often the main producers of these products and services, as business owners, workers, and civil servants. As both consumers and producers, they are also taxpayers.



Pursuing community and economic development as if women mattered means first and foremost focusing on the human resources of a community and maximizing residents' opportunities for education and training. A focus on human resources can be seen as an approach that focuses on occupations. Occupation-based approaches might focus on educating residents to help them acquire a skill needed in a community, for example education in early childhood development so that first class education and care can be provided to young children. Alternatively such an approach could focus on attracting people with particular skills to neighborhoods, for example, writers, musicians, and artists, which would also likely contribute to maximizing opportunities for artists already residing in the local community.

An industry-based approach typically takes the form of trying to find a company that wants to produce widgets and inducing them to move to a community through generous tax giveaways. These strategies often lead to a continual struggle over the number of jobs promised and how many will go to local residents, as well as efforts to keep companies from fleeing to other locales that offer them even larger inducements.

We know, however, that a community's human capital itself attracts employers. When a community provides skilled



Dr. Heidi Hartmann

workers, quality child care, education, health care, and safe surroundings, businesses want to locate there. Such a community also incubates new businesses. While investing in people may seem like the more costly and slow approach, in actuality it is also the surest way to build lasting economic security.

Women's skills and contributions are often overlooked in adding up a community's assets. Raising children is, of

course, a fundamental economic activity, since it produces the next generation of workers and caregivers. Family care and home maintenance are essential to getting kids to school and workers to jobs. Women also contribute to their local economies beyond their traditional role as family caregivers, as producers of services to those outside the family, even when they do not have formal jobs. In the 19th and early 20th century, women took in laundry and cooked meals for workers as a means of earning additional income for their families. Today, they are child care providers and caterers. They are also a part of the growing number of at-home workers providing business-related services such as transcription and document production. Such business can be fostered, encouraged to come "above ground," and stimulated to further growth.

Providing child care is a prime example of how women are an integral part of a community's economic development. Women make up the vast majority of child care providers and practitioners. The availability of child care has a direct relationship with a parent's ability to go to work, which in turn generates earnings that are then turned into purchases (such as housing) that contribute to the community's economic growth. The child care industry also generates millions of dollars and hundreds of jobs. A 1997 study of Santa Cruz County, California, conducted by the National Economic Development and Law Center, found that licensed child care was a \$30,000,000 industry. It created more than 900 direct jobs and about 700 indirect jobs. Its gross receipts were comparable to the region's two major industries — lettuce and raspberries.

Child care not only contributes to economic development in the present, it contributes to future community stability, to a community's social capital (the quality of its civic life). High-quality child care ensures that children enter

"As if Women Mattered," continued on page 6

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the primary grades ready to succeed. Several studies have also documented the *long-term* benefits of high-quality early education, including the increased likelihood that children will graduate from high school and go to college, the decreased possibility that they will be in the criminal justice system, and the increased likelihood of employment and higher earnings. For an industry that has such far-reaching impacts, it is nevertheless a rarity to have a child care office in local Chambers of Commerce or Departments of Community or Economic Development.

Recommendations

Take Child Care Seriously as a Community and Economic Development Strategy

Insist that a child care office be present in city government and house it with the offices of housing and economic development or in departments of commerce. This governmental location is both symbolic and practical. Child care's place at a traditionally "men-only" table will increase the likelihood of policies being adopted that facilitate the development of affordable, high-quality care for families.

Locating an office on Child Care and Economic Development in the Governor's Office or in another prominent location in state government would send a powerful message to local communities and would also facilitate the coordination of various state economic development policies to better support the development of child care services.

While the presence of commissions on women is growing at the state level, we need more commissions on women at local levels as well, to ensure that women's voices can be heard throughout local government. Women's needs must be taken into account in planning and zoning decisions.

Support Women's Entrepreneurship Generally

Women are present in many industries in addition to child care as business owners. Across the nation, women owned 5.4 million businesses, employed over 7 million people, and produced \$878.3 billion in business revenues in 1997. Although women have been starting businesses at higher rates than men in recent years, women are still less likely to be business owners as they represent only two out of every five self-employed workers in America. Typically, women have had less access to start-up capital from both formal and informal sources. To increase entrepreneurial opportunities for women, access to capital and business training must be expanded so their ventures can not only get off the ground, but survive, and ultimately, thrive.

Special outreach to women entrepreneurs and potential entrepreneurs, through small business development centers and other networks, will likely yield positive results in business start-ups and growth. As a result of the traditionally restricted opportunities for women entrepreneurs, there is an unsatisfied need for these services and a supply of good business ideas that have not yet been able to come to fruition. Business in high-demand areas, such as child care, could surely be expanded with appropriate training, financial assistance, and credit.

The ability of women to move freely in a community is the primary indicator of a community's safety and its civic engagement. When women feel secure enough to use public spaces for themselves and their families, a community comes alive.

Again, a prominent office in state government can help bring visibility and needed services to women entrepreneurs. Facilitating the link between the women's business community and the Governor's office can help ensure that women's entrepreneurial needs are reflected throughout public policy.

Supporting female entrepreneurship benefits not only women, but entire communities as women's businesses are often more stable and more community oriented than men's. Women's businesses typically grow more slowly than men's and have lower failure rates than men's. Women employers are also more likely to hire women than are male employers. Women-owned small businesses are more likely to provide fringe benefits to their employees and are typically in services or retail, which often rely on local communities for their customer base and are likely to remain in the community.

Remove Barriers and Police the Market

While many of the above recommendations involve affirmative outreach and action to child care providers and other women entrepreneurs, it is also important for government simply to enforce the laws already on the books and control the worst excess of the private market place. Since women have often been discriminated against in the private market, these government regulatory actions are particularly important to them. Mortgage lending as well as small business loans need to be issued in a fair and nondiscriminatory way. Governments must continue to enforce laws that prohibit policies and practices that limit women's access to capital, the main factor in their ability to continue their businesses and purchase homes. For example, laws that prohibit predatory lending and ensure that banks invest in their communities help women and their families gain access to loans to buy houses, start up or grow businesses, and send

"As If Women Mattered," continued on page 10

Harvest of Peace

Judy Wicks

It was 20 years ago, January 1983, when I hung blue and white checked curtains in the front windows and opened a tiny coffee and muffin shop on the first floor of my house at 3420 Sansom Street in Philadelphia. Back then, I had never heard of "fair trade" coffee, or "sustainable" energy, or a "living wage." I just wanted to have a cozy place that made people happy. After

the coffee and muffins, came soup and sandwiches, and then entrees cooked over a charcoal grill in the backyard where we had set up an assortment of old lawn furniture for diners. With no advertising budget, I went over to a busy intersection and handed out flyers with my two little kids. Then we would hurry home and look in the backyard to see if any customers had come. We're thankful that some of you did!

People have often asked how I became a social activist. One of my first discoveries was that there is not enough time in the day to separate one's interests in making the world a better place from running a business. For time management reasons, I began looking for ways to address all the issues I cared about through the business, and found the possibilities limitless. I discovered that combining personal values with my work was both personally rewarding and professionally profitable — one could do well by doing good. Furthermore, I realized that the separation of making a profit from doing good has led to the world's worst problems — environmental collapse, wealth inequality, and war.

Recently, I read in the Earth Charter the concept that once basic needs are met, human development is primarily about *being* more, not *having* more. I think that can be true of businesses, too. Though there were opportunities to start additional restaurants and continue to expand the business, my attention was drawn toward making the Cafe *be* more – more than just a job or just a place to eat. When we work



together to make a living, what else can we accomplish? When we come together to dine, what else can we do? How can the very act of doing business — of buying and selling, create more meaning for those involved? By staying small, we have focused on building fulfilling relationships with our customers, with our suppliers, with our community, and among each other.

In the early days, I directed my efforts toward simply staying in business, but after a few years, when it finally looked like we were going to make it, my attention turned to things other than mere survival. I began sending out flyers announcing events about issues of public concern, and just as I had once run home to see if customers had come to dine in our backyard, I waited anxiously to see if anyone would respond. Would customers come for a dinner talk about welfare reform or the plight of our public schools? Would they sign up for a trip to Central America to witness the use of U.S. weapons against civilian populations? Or to Vietnam to end the economic embargo? Or to the barrio in North Philadelphia and the inner city of Camden to dine in "sister" restaurants? Or to Georgia to protest the School of Americas? Or to Amsterdam to witness an alternative to the U.S. War on Drugs? Or to Washington, DC to stop the war on Iraq? Yes, our customers came. You cared and you came, and you keep coming. It's what we do collectively that makes a difference, and doing it together is such fun!

Though my primary motivation as a social activist has been to stop war, I have come to realize that the greater power is in being pro-peace. It's the work the Cafe does every day to build a just and sustainable economy that is our greatest contribution to world peace. When we buy from local, family farmers who raise produce organically and animals humanely, rather than from corporate farms, which are destroying local communities around the globe, we contrib-

"Harvest of Peace" continued on page 12

1890

1902

Finding Commonalties a World Apart

Meghan Arrigo

Economic injustice and social inequality are two terms commonly referred to when discussing world development. Immediately one more word comes to mind: Women. It would be counterproductive not to address women specifically while discussing development anywhere in the world, especially in India. Contrary to what I believed prior to visiting the subcontinent, many Indian women face struggles similar to those in the developed world. According to Martha C. Nussbaum, Professor of Law and Ethics at University of Chicago, "the body that labors is in a sense the same body all over the world, and its needs for food and nutrition and health care are the same. So it is not too surprising that the female manual laborer in Trivandrum is in many ways comparable to a female manual laborer in Alabama or Chicago." While economic, political and social struggles take place all over the world and the specific details, dynamics, and context of those struggles may vary, there still remains a universal women's struggle. As I traveled and studied various self-help groups throughout Northern India it became more apparent that economic development is a key issue in the advancement of women everywhere.

In order to help alleviate some of the problems that rural women face, many non-governmental organizations (NGOs) have taken root in the Himalayan region of India. I spent a month working with the Institute of Himalayan Environmental Research and Education (INHERE) on entrepreneurship development programs for women. As a result of the insufficiency of traditional livelihood systems in the hill region, many of the men have migrated to the cities for jobs, leaving the women behind. In most cases the women have never had a paying job or responsibility for managing money. To create self-employment opportunities and promote local entrepreneurship, INHERE provides training to self-help group members, unemployed youth, and local entrepreneurs. The NGO works to help identify opportunities for local employment and income generation for rural women. Several of the current projects include knitting hats, gloves and sweaters, canning fruits and jams, and making all-natural greeting cards using traditional mountain designs. The products are brought into the city markets and sold. INHERE also helps provide technical information, the marketing of products, account keeping and management to the self-help groups, and maintains a revolving fund of credit for loans to be given to needy persons to start their own work. Women participating in the village self-help groups receive money each month from the NGO, deposited directly into the bank. If a woman needs funds for farming equipment or household goods, she can request a loan from the self-help group. Elected officials from the group look at how much money the applicant has contributed to the joint fund and determines a fair interest rate at which the money will be paid back. For women who have never had any source of income or economic independence, participating in these self-help groups is remarkably empowering.

On several occasions I was able to take part in training programs aimed at teaching women how to keep a bank log and manage their accounts. These meetings provide training, but are also a time when the women share intimate stories about their lives and the daily hardships they face. The meetings always open with everyone sitting in a circle around a large hand-woven carpet. After the women introduce themselves, the singing begins. Several of the women walk for more than four hours just so they could play their drum and sing their songs together. In many instances tears filled their eyes as if the songs invoked emotions buried deep within their souls. The words from the songs would echo off the mud walls, "Come here, organize, and make decisions for yourself." They sought comfort in knowing they were not alone.

Without the help of NGOs like INHERE, the voice of many rural women would go unheard. They help women to recognize their abilities and achieve a voice regarding their future. By helping women identify or develop their own skills, NGO's are contributing to the development of women all over India.

Since my trip has ended, I've realized that I have more in common with women in the developing world than I had previously thought. While my struggles as an American woman do not completely mirror that of an Indian woman, the fact that gender struggles do exist is our commonality. The goal of many women in the village self-help groups is to become self-sufficient, to have the power and the capability to take control of their own lives, and to assess what they can do and what they can become. While the context and particulars of those struggles may vary and so too may the desired end result, the common variable remains the existence of a struggle, thus becoming universal. INHERE helps empower women by motivating them to strive for economic independence, and thus gain control over their own futures. Every day, as I walked out of our meeting room I passed a sign that read:

Go to the people. Live among them. Learn from them. Love them. Start with what they know. Build on what they have. You may be the best leader. When their tasks are accomplished, their work is done. The people all remark, "We have done it ourselves."

Meghan Arrigo is a senior at James Madison College, Michigan State University. She is majoring in both International Relations and Social Relations. She recently completed a semester-long internship in India.

"Commonalities," continued on page 10

1903 The Women's Trade Union is founded. 1908

Ellen Swallow Richards, credited with launching the academic discipline of Ecology, becomes the first president of the American Home Economics Association.

1911

Alice Hamilton becomes the first to study the impact of poisonous substances in the industrial workplace.

1916

Margaret Sang open the first b control clinic.

Welfare Reform Policy: A Punitive Promise?

Susan Cocciarelli

Can current welfare reform policy help single female heads of households achieve economic self-sufficiency in our present labor market? Dr. Lea Caragata, Associate Professor of Sociology at the University of Toronto, questioned this cornerstone of welfare reform policy: That single mothers leaving public assistance will no longer need help because new employment enables them to be economically self sufficient.

Partnering with university researchers, the Toronto Social Services Department, and key sector community agencies, Caragata and her team conducted in-depth analyses of current welfare policy, the labor market, and the demographics of single parent families. Now entering Phase II of the study, Caragata is purposefully sampling what she calls "lone mother families" over a three-year period in Toronto, Canada.

Dr. Caragata uses Social Exclusion Theory, based upon T. H. Marshall's work in social citizenship, to examine the layers of social loss or isolation experienced by lone women as they moved into the workforce. Marshall describes social citizenship as a person's sense of and participation in the civic realm, which in turn sets the public agenda. If individuals and groups see themselves as left out of this civic realm, they are less likely to participate.

A lack of participation by individuals and groups indicates the beginning of a breakdown in our social structure in a democratic society, the foundation of which is civic participation and engagement. "The women in our study have come to believe that they are not useful," says Caragata." Their sense of power has become diminished and they have begun to lose a sense of themselves as citizens."

Social exclusion, according to Caragata's research, has become pronounced in four main areas:

Economic: Almost 40 percent of poor children in Canada live dependent on lone mothers, growing from 31 percent in 1980. Although minority families constitute 36.9 percent of Canadian families, 58.9 percent are families in poverty. Canada, borrowing from the U. S. 1996 welfare reform policies that observe "Work First," has watched poverty grow quickly among single women and children. The experience of Canadian female heads of households has begun to parallel that of women in the United States.

Spatial: In Toronto, Caragata looks at the migration of lone women into isolation, renting basement rooms or apartments, which are among the least expensive housing options available, with limited to no surrounding activity to foster social cohesion. These isolated pockets of single women and children have no unifying theme, making it harder and harder to find and build community.

Subjective: The majority of women in Caragata's study self-identify as being out of the social and economic mainstream. Eviction and food issues appear to effect feelings of efficacy.

Political: Women and their children report a lack of engagement in the activities of community life. Their social networks are limited and their participation in local civic activities wane.

"The irony of this is that the poverty of women and children has increased during the past 10 years of unprecedented economic growth in North America," says Caragata. "Due to globalization we are reaping economic benefits from technology by replacing jobs, outsourcing, and increasing levels of skill-specific employment options [and yet] we are at the same time decreasing job creation."

Is the social isolation of lone female families isolated to Canada or is their evidence that it is found among U. S. women participating in welfare reform mandated employment? Not surprisingly, Caragata's findings mirror U. S. findings. According to Caragata, the American Dream actually works because people take their citizenship and their democratic rights seriously. Caragata is finding that participating in the American Dream is rapidly disappearing from the thoughts of lone mothers as they experience profound non-connectedness.

Marcia Bok, University of Connecticut School of Social Work Professor Emeritus, argues that U. S. welfare reform represents a disinvestment in the economic well being of women, especially women of color. She suggests that, as the public safety net is removed while education and training are not provided, welfare reform contributes to the continuation of a low-paid, compliant female work force in the United States. In other words, there is evidence that the Work First philosophy and accompanying policies help maintain dead end, unstable jobs within which women with dependent children languish.

Who benefits?

Susan Cocciarelli has been a Community Economic Development Specialist with Michigan State University for eight years. Her areas of expertise include community and economic development strategies that support the development and sustainability of community-owned financial capital that sparks community revitalization and builds financial security among low wage earners.

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Community and Money: Caring, Gift-Giving, and Women in a Social Economy by Mary-Beth Raddon.

Communities of Women: Historical Perspectives by Barbara Brookes and Dorothy Page.

Couldn't Keep It to Myself: Testimonies from Our Imprisoned Sisters by Wally Lamb.

Flat Broke With Children: Women in the Age of Welfare Reform by Sharon Hays.

Global Woman: Nannies, Maids, and Sex Workers in the New Economy by Barbara Ehrenreich, Arlie Hochschild, and Arlie Russell Hochschild.

Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work by Kathryn Edin and Laura Lein.

Mother Nature: A History of Mothers, Infants, and Natural Selection by Sarah Blaffer Hrdy.

Peace and Power: Building Communities for the Future by Peggy L. Chinn.

The Millionth Circle: How to Change Ourselves and The World — The Essential Guide to Women's Circles by Jean Shinoda Bolen.

The Price of Motherhood: Why the Most Important Job in the World is Still the Least Valued by Ann Crittenden.

Whole Life Economics: Revaluing Daily Life by Barbara Brandt.

Why So Slow? The Advancement of Women by Virginia Valian.

"As If Women Mattered," continued from page 5

their children to college. Moreover all levels of government should make their purchasing and contract processes transparent and open to all venders. Too often knowledge of lucrative opportunities are passed by word of mouth to the inner circle, and small businesses not in the old boys network do not have a chance to compete on an even playing field.

Conclusion

Women are the life-blood of communities. Investing in developing their entrepreneurial skills is an investment in a community's potential and continuity. It represents an investment in the hands that care for children, in the jobs that stabilize communities, and in the people that sustain families and make communities come alive. As women become increasingly entrepreneurial, responsible policymaking should support their endeavors, not only to help specific entrepreneurs, but also to help families searching for reliable, quality child care, and to help jobseekers find good jobs that stay in their communities. Sound community economic development policy encompasses the capacities and needs of women, and in so-doing, it meets the needs and develops the capacities of so many more.

As we enter the presidential election season once again, as families struggle to survive the current recession, and as our young people return home from war, we suspect that many will look inward to their own communities, neighborhoods, and families. Perhaps it is time for our leaders to do the same and develop the human resources in their own backyards.

Heidi Hartmann, Ph. D., is president and CEO of the Washington-based Institute for Women's Policy Research (IWPR), an independent, non-profit, scientific research organization, which she founded in 1987 to inform and stimulate debate on issues of critical importance to women. In 1994, Dr. Hartmann was the recipient of a MacArthur fellowship award (commonly known as the "genius grant") in recognition of her pioneering work in the field of women and economics.

Stacie Golin, Ph.D. is a study director at the IWPR. Her work is focused on welfare reform, child care policy, and job training. Dr. Golin is currently working with states and the District of Columbia to estimate the cost of universally accessible preschool for children ages three to five.

Avis Jones-DeWeever, Ph. D., is a study director at the IWPR. Her work is focused on welfare reform, poverty reduction, and issues surrounding race and gender inequality.

1937

1941

1947

1954

The Reverend Elmira Vincent: Faith-based Community Economic Development

Linda Patrick



The Rev. Elmira Vincent

Throughout history, faith-based religious communities have been strong proponents of community development. The African American religious community has played an instrumental role. Historians recognize the Black church as the first community institution established by African Americans where involvement in community and economic development began.

Reverend Elmira Vincent, the founder and director of Mission of Peace Housing Counseling is a contemporary leader of faith-based development. The Reverend Vincent has served 27 years as the pastor of Mission of Peace Church, on Flint's East side. Her ministry, coupled with her professional career as a commercial and residential real estate agent, helped her to understand the barriers confronted by African Americans in pursuit of the American dream of homeownership. Participants are aided in achieving their short and long-range goals and taught how to improve their situa-

tion in a caring and nurturing environment, as well as assisted with housing, banking, credit, and financial management problems.

The primary objective of Mission of Peace Housing Counseling is to assist low- and moderate-income persons with knowledge and support. The scripture that stands as the cornerstone for the development of the organization is Jeremiah 29:5-7. It states, "Build ye houses and dwell in them; and plant gardens and eat the fruit of them; And seek the peace of the city... and pray unto the Lord for it: for in the peace thereof shall ye have peace." (Jeremiah 29:5-7 KJV). The principles of community development are embraced to address the social and economic needs of the people served by the organization. Each year, the number of families and individuals being served increases with the geographical reach of the program. This year, the organization has become a national HUD housing intermediary representing 19 affiliate housing organizations in 14 states and the District of Columbia. The success of the program has not gone unnoticed. Mission of Peace has received over 20 awards since its inception. Says Rev. Vincent, "The best part of all is knowing we are making a difference for someone in need."

At the same time the Reverend began the Mission of Peace Counseling Service, she also brought a group of church leaders together to form the Area Congregations Organized for Real Estate Development (ACORD). This organization works together to address housing and community development issues in Flint and Genesee County with the goal of being a strong player in urban redevelopment and housing. The organization has evolved into a Community Housing Development Organization with an expanded range of programming and services, including building houses, offering services for the unbanked, and offering programs to increase assets and economic empowerment of individuals and their families.

What has been the Reverend's formula for success? Rev. Vincent acknowledges that she is guided by her strong faith in God and the belief that, "Through him all things are possible." In her work as a church leader, she has witnessed the church serving to provide a range of social services for the needy, such as food, clothing, shelter and financial resources. She has seen the church implement the principles of cooperative economics by pooling resources for needed goods, services, and in buying churches in joint economic development ventures. She believes that the rebirth of declining inner cities will be accomplished with faith-based community economic development leading the way.

Linda Patrick is a community development agent for Genessee County Extension and the MSU Center for Urban Affairs. For more information about Mission of Peace, contact Rev. Elmira Vincent at Mission of Peace, 810-232-0104.

ute to world peace. When we buy 100 percent of our electricity from windmills rather than from unsustainable sources, we are contributing to world peace. When we pay employees a minimum of a living wage, rather than the shameful federal minimum wage, and buy fair trade products made by workers elsewhere who are paid a living wage, we are contributing to world peace.

Envisioning a world finally at peace, I see little need for weapons because there is equitable access to the world's natural resources. People are working in harmony with natural systems and living in self-reliant communities, where there is local food and water security, and local sources of sustainable energy. Schools nurture individual creativity and talents, preparing each student to make their unique contribution to their community and local economy, which serves the basic needs of all citizens. Diverse cultures trade globally with one another in the products unique to their regions and exchange in music, art, dance and athletics, expressing their joy in living. Collective global consciousness that all life is interconnected, spiritually and environmentally, guides all institutions government, education, health and the economy.

When we have peace in the world, when we have achieved Dr. King's vision for a "Beloved Community," it will be when we have built an economic system that is not about greed, but generosity; not about domination, but partnership; not about fear and conformity, but freedom and creativity. If there is one message of the White Dog Cafe on the event of our 20th birthday, it is to say that business, and what each of us does to make a living each day, is a means for expressing our love for the world. When every meal we serve, every nail we hammer, every stitch we sew, every word we write, every seed we sow, every product we buy, contributes to the good of all – then we will reap the bountiful harvest of peace on earth.

Judy Wicks is founder and President of White Dog Enterprises, Inc., established in 1983, which owns and operates the White Dog Cafe and the Black Cat, a retail store. Judy is best known for blending food, fun and social activism. Her current focus is on building local, living economies and she is cofounder and co-chair of both the national Business Alliance for Local Living Economies, and the regional Sustainable Business Network of Greater Philadelphia. Judy has won numerous awards, including the prestigious Business Enterprise Trust award, founded by Norman Lear, for creative leadership in combining sound business management with social vision. She was also awarded: the Making a Difference for Women Award - Soroptimist International of Philadelphia, 1999; the Women's International League for Peace and Freedom, Peace Maker Award, 1999; and the Champion for Justice Award, Citizens for Consumer Justice, 2002. Other accolades include the American Benefactor's "America's 25 Most Generous Companies" in 1998, Condé Nast Traveler list of top 50 American restaurants in 1993, and Inc. Magazine's best small companies to work for in 1993. Judy co-authored (with Chef/partner Kevin von Klause) White Dog Cafe Cookbook: Multicultural Recipes and Tales of Adventure from Philadelphia's Revolutionary Restaurant, published in 1998. Judy was cofounder of the Free People's Store, now called Urban Outfitters, in 1970, and general manager and coproprietor of Restaurant LaTerrasse, 1974-1984.

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Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has.

Margaret Mead

wide transformation from the industrial economy that is now in process. Digital technologies including cell phones, computers, and the Internet are the critical enablers that have allowed the rapid diffusion and globalization of knowledge. Unlike the expendable resources upon which the industrial economy depended, knowledge gains value by adding on to it through collaboration and innovation at a more rapid pace than competitors. These various digital technologies that have become increasingly commonplace allow people to connect with other workers, family members, and friends without temporal or geographic barriers. As a result, small and large groups can form quickly to share information and to create new ideas that are the substance of the knowledge economy.

In Michigan, 66 percent of adults (about the national average) use computers and the Internet at home. Women take advantage of these technologies as much as men with e-mail, information seeking, and product purchases their primary application uses.¹³ According to Pew Internet and American Life, women (56 percent) more than men (43 percent) indicate that e-mail is very important to them and that they use it to connect with family and expand their social networks. 14 The Pew study also found that there are no gender differences in using the Web for school-related research or job searching or for performing convenience tasks like travel planning or banking. Women are clearly not reluctant to use the tools of the knowledge economy. The distinction between technology users and non-users comes not because of gender but education and income. Those in Michigan with annual incomes less than \$25,000 and/or education less than a high school diploma are least likely to have accessed computers and the Internet even from public places such as the library. Since women have both a lower income and education level than men, more of them (37.7 percent) than men (28.3 percent) have never used the Internet. 15

Community Social Capital

The adoption of digital technologies by women may also have a positive effect on the social capital of communities. Social capital refers to the trust, information exchange, mutual dependence, and cooperation that exist in social networks. A Neighborhood Watch program or fund raisers to help a community member with healthcare bills are examples of community social capital. In a provocative book called *Bowling Alone: The Collapse and Revival of American Community*, Robert Putnam, a Harvard University sociologist, suggested that the increase in working women and computer technology were contributing factors to the decline in social cohesion in America's communities. He lamented that although American's are bowling more, they are bowling alone rather than participating in leagues as they had done in the fifties and early sixties. ¹⁶

Bowling alone for Putnam symbolizes the breakdown in American's willingness to participate in social networks. Recent conclusions, however, by the Pew Internet and American Life Project and the UCLA Internet Report¹⁷, a three-year longitudinal study, suggest that, as computers and the Internet have become increasingly a part of women's lives, they have enabled easier, more efficient connection with family members and friends. The Pew researchers concluded that these digital tools have "broadened their users' social worlds," and that "Internet users have more robust social lives than non-users."18 Despite Putnam's reservations, digital technologies may well facilitate the role of women in building social capital. Women continue to play the primary role in arranging for child care and completing other tasks associated with being a wife and mother, activities made easier through convenient access to support networks mediated by technology. 19 If the Pew assessment is accurate, women, armed with cell phones, computers and the Internet, have the resources to fill an intrinsic interest and need in creating social capital for the benefit of their whole community.

Women Entrepreneurs

Digital technologies have also played an important role in sparking the entrepreneurship that has been a powerful force in the knowledge economy. Since knowledge and ideas are the main commodities of this economy, the entrance fees are

"Knowledge Economy," continued on page 14

much lower than in the industrial economy where having access to manufacturing facilities was necessary. With a personal computer and Internet access, a woman can initiate a business that potentially reaches a global audience; but, as the 2000-2001 technology bubble demonstrated, knowledge economy businesses require attention to the same business fundamentals that their industrial predecessors use. Michigan women led the Midwest region and are 10th among the 50 states and the District of Columbia with 27.2 percent of the state's small businesses being women-owned.²⁰

Conclusion

The knowledge economy is set to reward Michigan women who are educated and willing to continue learning throughout their life. These women will be prepared for a wide range of highwage jobs, many of which have not yet been defined. Digital technologies that are important infrastructure for knowledge economy transactions are becoming ubiquitous. These tools in the hands of women will give them new means to build social capital as a critical ingredient of their family's and community's quality of life; and, some will take advantage of the low cost of entrance to set up their own businesses. These are the promises of the knowledge economy.

There are substantial challenges, however, for Michigan women to achieve the benefits of this future. Fewer than a quarter have completed their degrees and most are in low-wage or part-time jobs unable to afford advanced education. These factors also limit their access to and understanding of digital technologies. As the knowledge economy advances, the gap between those Michigan women possessing that essential currency of knowledge and those without can be expected to widen.

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Katherine Willis, Ph. D., is president of cyber-state.org, a non-partisan, non-profit organization focused on ensuring that Michigan is the world leader in using and developing information technology to benefit all its citizens. Dr. Willis is the leader of a multi-sector information technology advisory group to guide Michigan's Information Technology strategy. She also chairs the Technology Educators Alliance for Michigan (TEAM) and was a founding partner of the Ann Arbor IT Zone. In addition, she has developed several initiatives to help communities close the digital divide and serves as a member of the MSU-EDA University Center Statewide

The Millenium Challenge Account: Altering the Course of U.S. International Aid Ritu Sharma

In March 2002, at the United Nations Conference on Financing for Development in Monterrey, Mexico, President Bush announced a new fund to fight global poverty and backed a set of targets to meet that challenge, known as the "Millennium Development Goals." Dubbed the Millennium Challenge Account (MCA), the new fund is a potentially powerful new tool to help reduce poverty around the world.

The MCA will increase U. S. assistance overseas by \$10 billion over the next three years. Although \$1.6 billion was pledged for 2004, this month the President put in a request to Congress for \$1.3 billion. MCA funding will be dispensed according to rigorous eligibility criteria designed to identify and reward poor countries that have demonstrated their commitment to ruling justly, investing in people, and promoting "economic freedom."

The MCA could also enable eligible countries to play a greater role in identifying their own national development needs and designing appropriate solutions for themselves, rather than accepting prescriptive programs coming from the U. S. government. The MCA may also help encourage countries to include non-governmental and citizen's organizations in the drafting of anti-poverty plans.

Though the MCA will likely garner strong support from international aid advocates, it is critical that the U. S. also continue to support poor countries that do not qualify for the MCA. Many of these countries depend on humanitarian support to address serious crises in health and education. The President's budget request to Congress did show cuts in programs to many regions of the world, while at the same time asking for money to start the MCA.

Women and the MCA

To alleviate poverty (the MCA's stated mission) the development process must incorporate women fully. Women comprise the vast majority of the world's poor, and development strategies cannot be effective without targeting their needs and drawing on their input, talent, and special abilities. Failure to incorporate women has been one of the central causes of unproductive international assistance in the past. The MCA is an opportunity to correct this mistake of the past; however the current proposal by the administration makes no mention of the role of women.

The administration's criteria for good governance, social welfare, and open economics do not ask countries to show



that they are performing well in these areas for both women and men. Several countries that would qualify for the MCA using the administration's criteria do not perform as well when the results are examined for men and women separately — that is, an overall good rating masks an underlying poor situation for women and girls. And other countries that do not otherwise qualify do better when women's roles are included in the criteria. Factoring in women changes the dynamics.

It is critical that women be included in the criteria for two reasons. First, the criteria are designed to give countries extra incentive to perform well in those specific areas. Without requiring countries to demonstrate their commitment to empowering women, the MCA threatens to reinforce systems that cripple development.

Second, the eligibility criteria will also influence the orientation of other U.S. development assistance as projects are geared to help countries meet the specific requirements to qualify for the MCA. This may mean less funding for those projects that benefit women and ultimately, slower economic growth overall and stunted aid effectiveness.

Another concern among development advocates is the strong emphasis on economic freedom (reducing budget deficits and opening borders to trade and investment) in both the qualifying criteria and as the focus of MCA program funding. Recent trade agreements have left many of the poor, especially women, mired in poverty. Economic growth programs that are not first and foremost focused on helping the poor can in fact increase income disparity and pass over the poor, if not worsen their situations.

Women's Edge applauds U. S. efforts to recognize the importance of the developing world to our global security and prosperity, but more attention to women is urgently needed in the design of an effective MCA.

Ritu Sharma is co-founder and executive director of Women's EDGE, a coalition for women's economic development and global equality, based in Washington, DC.

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Is the hand that rules the world.

- William Ross Wallace

What's Going On?

Regular readers of this newsletter will notice a new look. This special edition on women and development is the work of two guest editors, Deanna Rivers Rozdilsky and Lindsay Joslin. In addition to collecting some great content, the two have decided to make some design changes. Let us know what you think.