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# **ÉCOF- CDÉC de Trois-Rivières: A Case Study**

*by*

**William Ninacs, with the collaboration of  
Francine Gareau**

**September 2003**

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## ***Introduction***

For a region that is supposed to be stagnating, things are pretty lively in the capital of the Mauricie! One neighbourhood is organizing a Forum to discuss its future. Another is planning a Spring Festival, inviting all the local residents to come and celebrate together to the music of a small local band. Elsewhere, people are working together to make their neighbourhood safe or come up with activities of interest to teenagers. Throughout the city, small collective business ventures are emerging – a sewing co-op, for example, and a home cleaning service, community newspaper and catering venture.

What do all these activities, so varied at first glance, have in common, apart from their geographic location – the fact that they are all located in rundown neighbourhoods of the City of Trois-Rivières? They are all the result of a collective process by local residents, who are often unemployed and relatively uneducated. But such processes do not emerge spontaneously: They require local community support. In the case of these specific activities, the support comes from *Économie communautaire de Francheville* (ÉCOF – Francheville Community Economy), also known as the *CDÉC de Trois-Rivières*.

But to really understand ÉCOF, you have to start with community economic development (CED). For more than 25 years, various approaches to development have been tried in industrialized countries to combat poverty and social exclusion. One of them, CED, took root in Québec in the mid-1980s. The Canadian Community Economic Development Network (CCEDNet) sees community economic development as a planned, community-controlled process of social change. According to CCEDNet, the establishment of new institutions is how a community acquires control over the economic resources that it needs to ensure its members' individual and collective well-being. ÉCOF is one such institution, a community economic development corporation (CEDC, or CDÉC in French).

In Québec, community economic development corporations are some of the leading institutions associated with a dynamic of local empowerment, and the only ones that are specifically linked to community economic development. The first CEDCs were created in 1985 in three disadvantaged Montréal neighbourhoods. Today, there are more than 20, the majority of them in the metropolitan Montréal area. Although each CEDC is distinct in various ways because of differences in history, population, geography or local resources, they all have the same basic objectives. All the CEDCs are concerned first and foremost with the well-being and fulfilment of the population that they serve, and part of this means creating and preserving jobs. But they are also very active in providing support to private and social entrepreneurship and in developing projects that help structure and develop their area.

As the Québec association of these corporations (the *Regroupement des CDÉC du Québec*) puts it in its introductory document: “[CEDCs] share a common fourfold strategy: mobilization and

empowerment of the local population; dialogue and joint action among local actors; innovation; and an approach adapted to people's needs." The Trois-Rivières CEDC, ÉCOF, is a good example of what this means in practice.

## *ÉCOF- CDÉC de Trois-Rivières*

### *Its roots*

ÉCOF grew out of the popular and community movement. More specifically, ÉCOF was created in response to a demand from members of a local literacy group, COMSEP, the *Centre d'organisation mauricien de services et d'éducation populaire*. Without much education, this group of people felt excluded from the labour market and, in the early 1990s, they pressed their organization's staff to address this issue. Their action was somewhat surprising because, as ÉCOF coordinator Lise St-Germain points out, not many people who learn to read as adults succeed in going further than the basic course and therefore in finding work. Literacy is, in fact, less a matter of developing employability and more about social participation and access to information and resources.

COMSEP tried various ways of responding to this request from its members. It tried raising employer awareness and organizing adapted job training, but without much real success. This was when it came up with the idea of micro-businesses that would be run by COMSEP. Lise St-Germain, who was then coordinator for another literacy centre in a neighbouring municipality and involved in the COMSEP process, explains: "At the outset, we wanted a popular education organization in community economic development that would have the specific mandate of starting up micro-businesses to improve access to jobs for people without much education."

COMSEP soon realized, however, that this was a project that went way beyond its mission and objectives. It therefore undertook a process of exploration, reflection and experimentation with people who were interested to learn about various community initiatives aimed at responding to problems of poverty and social exclusion through employability development and job creation. These include CEDCs, of course, but also community development corporations (CDCs), training businesses, community enterprises and co-operatives, as well as economic self-help groups. They spent a year informing and making community, economic, political and social circles as well as decision-makers from a number of institutions aware of the needs expressed by COMSEP members. A day of reflection on CED was organized, with the goal of building as much support as possible for the creation of a CEDC. With the support of the local MNA (a cabinet minister), they succeeded in convincing decision-makers that were part of a social and economic development roundtable, and funding was found for two years. As a result, ÉCOF was set up in 1996 as the first CED resource in the Mauricie region.

### *Its territory*

Trois-Rivières is located half-way between Montréal and Québec City on the north shore of the St. Lawrence River and at the mouth of the Saint-Maurice River, where many paper mills were established in the last century. ÉCOF works more specifically in the run-down areas known as the ‘first neighbourhoods’ (*premiers quartiers*), with a population of 35,000 residents. These are residential neighbourhoods built at the turn of the 20th century in the vicinity of the paper mills, saw-mills and textile plants to house the relatively uneducated population that provided the large manufacturing companies with the labour force they needed for their physical and manual jobs. The people still live there, but some of the companies are gone, victims of global competition. Others have laid off their less-educated workers in response to the new production requirements of the knowledge-based economy.

Today, on average, 45 percent of the families have low incomes, and the proportion of adults over 15 years of age with less than nine years of education ranges from 16 percent to 58 percent, depending on the neighbourhood. The population is generally aging, because many young people leave the area to look for work. The economic inactivity rate of 57 percent indicates that the majority of people depend on someone else or on government benefits to live. Large companies are now almost entirely absent, and the local economy revolves more around retail trade and services, with approximately 1,000 small businesses within ÉCOF’s territory. Residents do, however, have a strong attachment to their community: People use local services and readily participate in neighbourhood festivals and celebrations. There are numerous community resources. In short, it is a community that is ‘in distress’ as the researchers say,<sup>1</sup> but not yet ‘in crisis,’ because it still has the potential for recovery.

### *Its approach*

Established right in the midst of these neighbourhoods, ÉCOF seeks to help residents take charge of their social and economic future, both individually and collectively. It is trying to do so through an approach based on popular education, defined as:

[all the] processes of learning and critical thinking by which citizens collectively carry out actions that lead to individual and collective awareness of their living conditions and are aimed in the short, medium or long term at self-reliance and a social, economic, cultural and political transformation of their environment.<sup>2</sup>

In economic terms, this conception of popular education takes the form of a solidarity-based, collective vision of the economy and strategies that rely “on the resources of each individual to undertake a project of social transformation that reduces inequalities and improves the living conditions of persons who are excluded and don’t have much education.” So ÉCOF has a bias in favour of the less fortunate and is looking for a model of economic development that can meet their needs.

However, ÉCOF is very pragmatic. This quest has led it to adopt a workplan offering an array of services and activities enabling it to reach people and bring them together around collective projects, thanks to its multidisciplinary team working in close co-operation with existing organizations and agencies.

### *Its team*

ÉCOF's team is composed of 18 people with a wide range of complementary academic backgrounds and work experience: economics, administration, finance, marketing, social communications, social work, psychology, recreology, adult education, human resource management, education and computer sciences. They work in sub-teams: co-ordination, reception and secretariat, business services, job assistance services, community organizing and new technologies. The report for 2002 (Portfolio 2002) indicates that the team "uses a participatory management approach in which teamwork plays a primary role and becomes a priority management method. The team has adopted a code of ethics that ensures coherence in its work and group relations."<sup>3</sup> To ensure that its work is genuinely multidisciplinary, the team has put together an annual program of diversified training in four basic areas: general training (mental health, industrial relations, theoretical foundations of social action); community organizing (education theory and techniques; communications; research ethics); business services (financing arrangements, pedagogy of accompaniment); and popular education activities (municipal amalgamation, mayoralty candidates' debate).

### *Its activities*

ÉCOF's work plan includes a variety of activities centred on three basic strategies: 1) labour force development, enhancement and transition to work; 2) support for private and social entrepreneurship; and 3) development of projects that structure and develop the territory.

#### *i) Labour force development, enhancement and transition to work*

As its priority, ÉCOF has chosen to work with and for people who are illiterate or have very little education, people who are unemployed, welfare recipients and people with no income from government transfers (who receive no benefits), who are often mothers, young people and people with limited resources. A number of tools and methods have been developed to help these people acquire and enhance their skills so that they can eventually enter or re-enter the labour market or resume formal or informal studies to improve their qualifications.



*Job assistance services*

This service provides individualized support for people who have not completed high school and who do not have much experience in the labour market, accompanying them throughout their job search. In addition, ÉCOF puts an office at their disposal, equipped with computers and phones, their own voice mail, directories of resources and on-site support. The service also offers a 12-week job-readiness program that takes participants through an intensive job search process and workplace placements, in collaboration with local businesses. In 2001-02, the Job Assistance Service worked with more than 80 people and achieved an integration rate – people in jobs, training, business start-ups or active job searches – of 82 percent.

*Job training programs*

The job training component operates in partnership with COMSEP, which is mandated to deliver the program by *Emploi-Québec*. ÉCOF offers training in home care, cashier work, merchandise display and warehouse work, and produces the necessary teaching materials. In 2001-02, more than 40 people participated in these programs.

*ii) Support for private and social entrepreneurship*

One of ÉCOF's earliest initiatives, the business start-up assistance and support service, has two parts: start-up assistance for collective enterprises, and support for traditional small businesses (up to 10 employees) interested in opening up in the first neighbourhoods covered by ÉCOF. People with other types of business projects are referred to the CLD (Local Development Centre).

*Collective enterprises*

Because ÉCOF favours alternative forms of job creation, it has provided support for the creation of a number of social economy enterprises in such areas as home care, industrial sewing, a community newspaper and a community loan fund. As a result, more than 150 long-term jobs have been created, integrating people who had dropped out or been left out of the labour market. ÉCOF still provides support for these enterprises and even helps manage some of them by participating on the board of directors. In keeping with the importance it attaches to popular education, ÉCOF has organized and facilitated a number of meetings on various themes for the people involved in these businesses. Topics have included community action, democratic governance and functioning, women and poverty, and the social economy.

*Traditional small businesses*

ÉCOF meets individually with promoters who want to start up a business in the first neighbourhoods. After assessing their plans and needs, it develops a workplan with them. ÉCOF accompanies them and provides technical support throughout the process. To avoid competition that could hurt the chances for success of the businesses, it is working with and jeopardize the jobs that it is helping to create, ÉCOF will support only projects whose mission differs from projects that it previously has assisted. In 2001-02, there were 39 promoters who attended an information meeting or benefited from accompaniment and support in the start-up process. Of these, eight did market studies, seven received assistance in writing up a business plan and four are now looking for financing.

People with ideas for projects can also turn to a loan circle. These are often people who want to start up a microenterprise but do not really know how to go about it and who do not have access to traditional forms of credit. The loan circle is composed of a small group of people who, with the support of a multidisciplinary team, provide each other with mutual assistance and support for their business projects by pooling their abilities, resources and knowledge. They receive nine weeks of training, during which they work on their project – developing a business plan, market research and financial projections, while developing their entrepreneurial skills. At the end of the training, the participants continue to meet for discussions and mutual support.

After a collective analysis of his or her case by the group, a participant can obtain basic financing in the form of a loan from the *Fonds communautaire d'emprunt de la Mauricie* (FCEM – Mauricie community loan fund), jointly endorsed by the members of the loan circle. Five groups have been formed since the process began in 2000, enabling several people to start up businesses. The method has the advantage of networking individuals who, despite their different ideas, all have in common their interest in starting their own business. Caroline Lachance, a member of the ÉCOF team, points out that the results of loan circles should be looked at comprehensively, and not solely in terms of the number of jobs created or businesses launched. Indeed, their experience in loan circles has allowed some participants to take other forms of action, such as going back to school, looking for work or participating in the activities of community or citizens' groups.

*Other business development activities*

ÉCOF offers various services to help support and consolidate existing businesses. For example, it coordinates immersion placements in community organisations and provides start-up training to community and social economy enterprises. It also organizes conferences on various topics of interest to entrepreneurs, such as e-commerce, financing, advertising and promotion. These are offered in the form of free breakfast or evening lectures so that as many business people as possible

can attend. Other services, such as advertising layout, web sites, market studies and daily management, are offered on a for-fee basis.

Thanks to a financial contribution from Canada Economic Development, ÉCOF launched a business award competition in February 2002. The idea is to promote small businesses located in the first neighbourhoods of Trois-Rivières and highlight their efforts in customer service, community involvement, innovation, growth and development, job creation, human resource management and other areas of achievement. An estimated 100 businesses signed up for the first year of the competition.

Finally, there is INFO-ÉCOF, a monthly information sheet distributed to about 1,000 businesses and organizations in the first neighbourhoods of Trois-Rivières since February 2001. It provides information about ÉCOF's activities, government programs and new legislation, and offers advice about various aspects of managing a business. It is also a way for businesses to get to know each other, since each issue contains the profile of one of the businesses. A survey done in the fall of 2002 indicated that 55 percent of the businesses that receive INFO-ÉCOF read it faithfully.

### *iii) Development of projects that structure and develop the territory*

#### *A social economy centre*

Business support and consolidation also involves developing basic tools to further this work. The *Maison de l'économie sociale*, for example, was founded towards the end of 2000 as an incubator for social economy projects in the start-up phase. ÉCOF had been playing this incubation role in its own offices for several years, but since all its space was fully used, it was becoming difficult to take in any other ventures. The cost of space in the *Maison de l'économie sociale* is minimal, and tenants have access to various shared services; an ÉCOF resource person is available on site and there is computer equipment, a photocopier and other resources. Self-employed workers also can use the space.

#### *Neighbourhood revitalization*

From a CED vantage point, the fight against poverty and exclusion includes the revitalization of the living environment and the community. This goes beyond better infrastructure to cover everything that affects the quality of life – e.g., recreation, green spaces, housing and services. It also means working for a stronger sense of community attachment, new solidarities, diversified economic development and community capacity building. The challenge is taken on by having all those con-

cerned – citizens, merchants, community workers, decision-makers – participate in analyzing the problems, identifying solutions and implementing initiatives.

In 1999, approximately 600 people in four of ÉCOF's neighbourhoods were surveyed to identify the population's needs in terms of neighbourhood life and jobs. During the same period, another survey of 85 businesses in the same areas identified their realities and needs, and created a preliminary portrait of the economic situation in the community.

ÉCOF then undertook to bring together various local organizations to work out a concerted action plan to revitalize these old neighbourhoods. A total of 25 organizations responded to the invitation, and a steering committee was created to draw up a preliminary portrait of the sector's socioeconomic strengths and weaknesses, and identify solutions for improving the situation in the neighbourhoods. This initiative mobilized all sectors of local resources: institutions, community groups, public agencies, religious groups and unions as well as citizens. Working committees were set up and proposed various projects dealing with housing, local community life, safety, recreation, urban planning, employment, training and economic development. The action plan was submitted to the population in a public consultation process held in each neighbourhood, during which more than 300 people were met. These people gave their opinions about the proposed projects and priorities – the first of which was, in the short run, to create a revitalization committee in each neighbourhood.

The *Démarche de revitalisation des premiers quartiers* (First Neighbourhoods Revitalization Process), as the initiative is now called, has a team of two persons working to implement the action plan. Their work is coordinated by a Partners Committee composed of representatives of 18 community, government, institutional, educational, municipal and religious bodies. Funding comes from various sources, including Centraide, the CLSC, the local employment centre, the school board, the local development centre, the regional health and social services board, the Ministry of Income Security and the City of Trois-Rivières.

The process really got going about a year ago, with the creation of working committees. About 40 people participate, and the committees already have some achievements, such as a local barter system, a community garden, action on lighting for streets and housing, and a mutual assistance, training and jobs festival in September 2002 called the *Grande Fête de l'entraide, de la Formation et de l'Emploi*. This event was attended by more than 3,000 people looking for information about local community resources, training possibilities and job search assistance. To help circulate information, a new communications tool was created at the end of 2001 – the *Bulletin des Premiers Quartiers*, a monthly newsletter put out by the *Le Tour d'y Voir* community newspaper with the participation of the working committees. The newsletter reaches 8,000 residents in the first neighbourhoods and keeps them informed about services and activities in their area.

Although citizen participation and projects are on the rise, the people in charge of the revitalization process say that they have trouble getting comprehensive funding that is not tied to the

respective results and expectations of the various partners for this work. “We lack the resources needed to meet the requirements of the work and each additional amount corresponds to new projects, which doesn’t solve the problem of human resources,” notes Lise St-Germain.

### *Community organizing through access to new information and communications technologies*

The introduction of new information and communications technologies can amount to a form of exclusion if nothing is done to help people without much education have access to them. In response, ÉCOF has participated in the implementation of new resources to accompany disadvantaged people in demystifying and learning about these new technologies. This project has also been a means of equipping and training community organizations within its territory.

In addition to participating in the 1997 creation of a community newspaper distributed (then by fax, and today by the Internet) to more than 400 organizations in Québec, ÉCOF has, since 1999, managed the VOLNET project, aimed at giving nonprofit organizations within its territory access to low-cost computer hardware and free Internet connection for one year. In 2000, ÉCOF also participated in a national project headed up by *Communautique*, a social enterprise in Montréal, to help familiarize the population with new technologies, while encouraging social interaction with other people. Today, there are Internet access points in various community organizations throughout the territory, including a community Internet access centre operating in the *Maison de l’économie sociale* since 2001. An estimated 1,500 people have been reached since the beginning of this project, which is a way for those who already have acquired a basic understanding of new technologies to progress without much supervision, while developing a pool of volunteers for the reception and technical support for the others.

### *Community involvement*

ÉCOF’s influence extends well beyond the Mauricie region. Since its creation, it has been involved in the community and social economy movements, and has participated in a number of national and international events. It frequently is asked to serve as a resource for conferences and staff members often give talks at these events. It provides training in a wide variety of settings, including introduction to the community movement at Concordia University, the ecological approach to education with the *Centre de documentation sur l’éducation des adultes et la condition féminine*, training on community economic development at the *Centre St-Pierre* and participatory evaluation at the *Centre de formation populaire*. It is a very long list, and ÉCOF now has a well-established reputation in Québec.

Finally, it should be added that one of its staff, Caroline Lachance, is the first – and so far only! – person from Québec to sit on the Board of Directors of the Canadian Community Economic Development Network.

### ***Partnership and participation***

Generally speaking, there is a tendency to pit partnership and participation against each other. However, in a major study of CEDCs done a decade ago, a team of researchers from the *Université du Québec à Montréal* observed that both these phenomena are an integral part of community economic development:<sup>4</sup>

While partnership is the prime means of local development, participation is the key to community development. Partnership is a form of indirect democracy in which representatives of various groups work together, while participation, when effective, embodies the ideal of direct democracy. [Community economic development] should therefore, in principle, rely not only on dialogue and concerted action among partners, but also on broad mobilization of the population concerned. The latter should become more active in controlling community resources and take charge of its own destiny, which brings us back to the concept of ‘empowerment.’

ÉCOF seems to be moving in this direction. The partnership aspect is clear in such features as:

- a Board of Directors composed of all the actors in the community: three community groups (including COMSEP), two social economy enterprises, two representatives of the economic sector and one from the labour movement, two persons who are unemployed and without much education, one from the community, one representative of a public or para-public agency, one member of the staff team, the coordinator and a co-opted member
- the *Démarche de revitalisation de premiers quartiers*, which mobilized all the actors in the community and continues to do so through the Partners Committee. In addition, this process encourages the various agencies and ministries to go beyond a sector-by-sector approach and forge links among all the various interventions
- the work done in close cooperation with more than 30 organizations on a daily basis and the aim of working more with local resources on employment so as to develop new expertise to better support its accompanying people looking for work
- participation of local businesses in integrating people without much education into the labour market (through work placements).

As for local community participation in relevant decisions, although it is sometimes very broad, as in the consultations leading to the revitalization process for the first neighbourhoods, it is

usually representative with the community participating through agencies and organizations. As was the case for the very first CEDC, the *Programme économique de Pointe St-Charles* (Pointe St. Charles Economic Program), now RÉSO, which grew directly out of the popular and community movement, the primary issue has been one of control. At PEP, power was exercised through a Board of Directors on which eight of the 21 seats were reserved for community organizations, and eight others for local residents.<sup>5</sup> For ÉCOF, power also lies in the Board of Directors, but only a minority of seats are reserved for the unemployed and community organisations, including COMSEP's *ex officio* seat. As Lise St-Germain points out: "Once we start doing economic development, we have to sit down with the other actors." But it should not be forgotten that in Québec, the popular and community movement has its own intermediary development organizations, namely the community development corporations (CDCs). The CDC for ÉCOF's territory is currently examining the possibility of sitting on ÉCOF's Board.

Local community participation can take other forms as well. For example, ÉCOF's creation of revitalization committees made it possible for participants to formulate their own ideas for projects to improve their quality of life. So far, these have taken the form of beautification projects, parks and recreation, and action on housing. In a number of these micro-development projects, the participation of the persons most concerned is direct, not representative or advisory, but the issues are less decisive for the economic situation of the territory or populations affected. The issue of participation is therefore still present and as yet unresolved.

### ***Taking advantage of community assets***

In its brief to the provincial parliamentary social affairs committee's hearings on Bill 112, aimed at fighting poverty and social exclusion, ÉCOF stressed the fact that individual potential is the result of the collective investments and resources that a community, locality, region and state make available to people to develop their ability to take action. Individual potential is part of a territory's human capital. Like any key development strategy, community economic development must strive to reinforce and enhance the capital resources available in a community. ÉCOF's action with low-income, illiterate or otherwise disadvantaged people attests to an inclusive vision of human capital holding that each person can play a role in meeting collective needs and that each person who wants to play his or her role – through employment, for example – should be supported in these efforts.

With respect to capital, ÉCOF tries to make use of as many available economic resources as possible. For example, it has created an inventory of vacant lots and buildings that could be potential development sites in neighbourhoods. It also has banked on the attachment of individuals, and even businesses, to their neighbourhood – one of the components of community capital.

Recognizing that information can be a form of capital in an increasingly knowledge-based economy, ÉCOF seeks to share knowledge and learning in various ways. On several occasions, for example, it has organized conferences on innovative practices in the social economy; the most recent, in 2002, drew close to 250 people. It also has produced a video about the social economy, and is frequently invited to share its experience in public events of all kinds. In 2000, ÉCOF took regional responsibility for a national observatory pilot project on the social economy and community action. The project involves about 20 partners – government agencies, institutions, public and community organizations – and is a way of pooling information to identify developing or emerging sectors, detect training needs, and establish comparisons with other fields of regional and national economic activity.

### ***Conclusion***

Just recently, it was announced that there would soon be a new social economy enterprise in Trois-Rivières' first neighbourhoods. The Cyber-Net Café will be a place for meetings and discussions over coffee, while offering a self-service laundromat and free Internet access. Internet in a laundry over coffee? Why not? This new initiative corresponds to needs expressed by residents consulted during the revitalization process, who deplored the lack of a laundromat in two of the neighbourhoods, as well as the shortage of places where people could meet and socialize.

The café part of the Cyber-Net Café is presented as a place for job re-entry for people who have dropped out of the labour market. It will serve fair-trade coffee and food from local businesses. Internet access will be provided by the Community Access Program run by ÉCOF, which will move from the *Maison de l'économie sociale* to the Cyber-Net Café. The entire project bears watching, as do all the activities of this fascinating urban adventure called ÉCOF. As the *Regroupement des CDÉC du Québec* puts it: “[As] democratic organizations born out of a desire for self-reliance, representative of the communities in which they work, CEDCs are rallying points capable of maximizing the tremendous potential of local forces.”<sup>6</sup> The comment would seem to apply well to ÉCOF.



**Endnotes**

- 1 See, for instance, Favreau, L. and L. Fréchette. (1995). "Pauvreté urbaine et exclusion sociale." *Service social*, vol. 44, no. 3, pp. 71-93.
- 2 ÉCOF-CDÉC de Trois-Rivières. (2002). *Portfolio 2002 : Avec et pour le milieu*, page 11.
- 3 *Ibid.*, page 24.
- 4 Morin, R., R. Latendresse and M. Parazelli. (1994). *Les corporations de développement économique communautaire en milieu urbain : l'expérience montréalaise*, Montréal. École des sciences de la gestion, Département d'études urbaines et touristiques, Université du Québec à Montréal, page 9.
- 5 Gareau, J.-M. (1990). *Le Programme Économique de Pointe St-Charles 1983-1989 : la percée du développement économique communautaire dans le Sud-Ouest de Montréal*. Montréal, Institut de formation en développement économique communautaire, page 7. The makeup of the RÉSO's board of directors today does not, however, correspond to what the PEP used to have.
- 6 Regroupement des CDÉC du Québec. (2000). *Regrouper autrement*, page 20.