## IMMIGRANT WOMEN INTIGRATION PROGRAM (IWIP)

### COMMUNITY RESOURCES AND NEED ASSESSMENT SURVEY REPORT OF DORSET PARK 2009-2010





Prepared by:

#### SHABNAM MERAJ

March 12, 2010

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### **Dorset Park Neighbourhood**

### **Introduction**

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**Direction:** Dorset Park is a growing community in Scarborough, Ontario. The neighbourhood is located in western Scarborough, bordered by Highway 401 to the North.

**<u>Historical background:</u>** The area was formerly agricultural in nature, with the majority of the housing built in the 1950s. Before it became Dorset Park, it was part of the Village of Ellesmere, a small farming hamlet that was centre on the intersection of Kennedy and Ellesmere Road. The focal point of the community in the early 1900's was The Ellesmere

Arena, which is now home to a number of athletes in 2009. Dorset Park has become a booming suburb of Toronto with a population of just over 24,000.

<u>Area description</u>: Dorset Park is low to middle income neighborhood. The houses are relatively inexpensive; however, half of the neighborhood lives in predominantly low-income high-rise buildings. The main high school in the area is Winston Churchill Collegiate Institute located in the south end of the neighborhood.

**Languages:** The area is diverse with many residents who speak different languages other then English at home. The two main

pockets of languages spoken other then English are Tamil and Chinese, but many other languages being spoken in the area including Tagalong, Gujarati, Urdu, Arabic and many more. Well over half of the population immigrated to Canada after 1991 and 33% have immigrated here after 2001.

**Facilities:** The Neighbourhood has TTC and RT facilities, which many would like to see improvement in. The area most known in Dorset Park is the strip running along Kennedy that is filled with Big Box stores, computer shops and furniture stores. Ethnic grocery stores, bakeries, bank, Community library and malls. They have wheel chair accessibilities. These area markets are highly competitive so they are affordable for the common resident of this area. The main high school in the area is Winston Churchill Collegiate Institute located in the south end of the neighbourhood.

**Dorset Park Services and assets:** Residents living in Dorset Park are very active in their community. Numerous programs, events and initiatives have been started in the last few years, including a youth council, a women's group, English Conversation Circle and much more .Communities centre provide the Settlement services, languages, First Aid & CPR Training, Parenting programs. These services are accessible and affordable.



Kennedy Road in the 1930s, looking north from a point a mile south of Ellesmere Road. °° °°

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**Description of current study:** Current study is an integral part of the Immigrant Women Integration Program (IWIP) organized by Centre for Community Learning and Development (CCL&D). It aims to conduct community needs assessment through a series of surveys that were carried out in Dorset Park. This report is an outcome of the analysis of the primary data collected from the Survey, and secondary materials relevant to community needs and resources of Dorset Park.

**Description of Surveys:** I conducted surveys in Dorset Park from November 20, 2009 to January 8, 2010. The surveys were available online and through hard copies. There were 65 respondents to the survey from community. Copies of the survey were distributed among in Dorset Park Women groups in sewing classes, in the library, community centres, LINC classes, and door-to-door visit to the residents, shops and service agencies in the area.

**Methodology:** As Community Needs Analysis is the important part of the IWIP program, questionnaire was prepared by a team of professionals in CCL&D for the survey. Sample questionnaire were distributed to the randomly chosen population of 13 neighborhoods including Dorset Park. After the collection of the survey questionnaires, responses were tabled and analyzed.

<u>Community Resource and Needs Assessment:</u> Community Resource and Needs Assessment have seven chapters.

<u>chapter 1:</u>In this chapter I described the demographics of the Dorset Park. They include the age group, house hold income, level of schooling, highest level of schooling required for job, martial status, employment situation, number of people in house hold, number of children living at home, resident status, race/ethnicity, gender, disability and languages.

<u>Chapter 2</u> is divided into 3 subsections. In first section I described the community engagement how often people use the internet, how is their English fluency, their length of residency, residence, day to day involvement and group & organization. The second section I described the spirit of neighbourhood. The third section described the provision of services such as grocery shops, banking, recreation, library, childcare and schools in Dorset Park.

<u>Chapter 3</u> described access to different services such as public transportation TTC, housing, policing, and community spirit.

<u>Chapter 4</u> In this chapter I explained the different types of services for women; disabled people, youth, employment, immigrant and families.

<u>Chapter 5</u> I described the recycling services and the different ways of protecting the environment.

<u>Chapter 6</u> is about assets and support, availability and accessibility of positive role models, home work assistance, youth centre, mentoring program, relevant information, volunteering

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information, peer listeners, job support, parental involvement, and the program which is led by youth.

<u>Chapter 7</u> I explained about different programs for youth such as mentoring, youth participation, transportation support tutoring program, digital story telling, skills building and leadership. Finally, I elaborated on safe place for children, day care facilities, job development and employment program, counselling and recreation services and programs and social activities. The main strength of this community is that most people are the same origin, culture, and language. They help each other and they are friendly.

During the survey I found the several reasons, why Dorset Park is a part of 13 priority neighbourhood. Such as, in this neighbourhood I found that many have University degrees and professional educations, yet they are working in jobs that do not reflect that. That why they are in low income bracket. The Majority of the people are employed outside the community because it's very difficult to find the job in this community.

I studied the summary of responses from open-ended questions from resident survey 2007 of Dorset Park from "Action for Neighbourhood change" The job problem was still the same in this neighbourhood. They highly need job development and employment programs. In survey report I also found the lack of community centres and recreation programs for children and youth and people of this neighbourhood, and a highly needed tutoring program and some other after school recreation programs.

#### Action for Neighbourhood Change:

Two Project coordinator in Action for Neighbourhood change helped in this process. I would like to thank to Yodit T segaye, Project Coordinator of ANC. One settlement worker, Sadia and Tom in LINC School also helped me to fill out my surveys from their clients.

## Chapter 1

#### **1. Demographics:**

Dorset Park has diversified population of different ethnic groups. As per Community resource and needs assessment 2009-2010, facts of Dorset park area is mentioned bellow:

#### 1.1 Age Group:

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Age Group		
Value	Description	Number
1	18 or under	2
2	19-25	9
3	26-35	17
4	36-45	22
5	46-55	9
6	56-65	3
7	65 or older	3



The table shows to Dorset Park respondent age group, in this neighbourhood different ages of people live but in this survey mostly respondents are the age of 36-45.

### **1.2 Marital Status**

	Marital Status		
Value	Description	Number	
1	Single	16	
2	Married	45	
3	Widowed	3	
4	Separated	1	
5	Divorced	0	
6	Common Low	0	



Table shows the marital status of Dorset Park respondents, 68% people are married, 25% are single, 5% are widowed, 2% separated.

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### **1.3 Household Income**

Household Income		
Value	Description	Number
1	Less than \$15,000	25
2 \$16,000 to \$25,000 14		14
3	\$26,00 to \$35,000	18
4	\$36,000 to \$45,000	6
5	\$46,000 to \$55,000	0
6	\$56,000 to \$65,000	0
7	More than \$66,000	0



This table represents the income level of Dorset Park respondents; mostly people income level is less than \$15,000.

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### **<u>1.4 Highest Level of Schooling</u>**

	Highest Level of Schooling		
Value	Description	%	
1	Less than high school	5.36%	
2	High School	23.21%	
3	Some college	17.86%	
4	Trades or trading certificate	8.93%	
5	University Degree	26.78%	
6	Post Graduate Degree	14.29%	
7	Other	3.57%	



The study shows that 26.78 % people have university degree and 14.29% have Post graduate degree. This means more than 40 % people are highly qualified but they come in low income catagaries. They don't have their job according to their qualification.

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### **<u>1.5 Schooling Required for Job:</u>**

	Schooling Required for Job		
Value	Description	Numbers	
1	Less than high school	3	
2	High school	11	
3	Some college	11	
4	Trades or trading certificate	6	
5	University Degree	10	
6	Post Graduate Degree	5	
7	Others	5	



The table shows the level of schooling of the Dorset Park, mostly jobs require high school. This is the big reason for low income because people are working in survival jobs.

### **<u>1.6 Employment Situation</u>**

Employment Situation		
Value Description Number		
1	yes	31
2	No	32



This table reflects the employment situation in the neighbourhood, 49% respondents are doing job but 51% are unemployed, cause of unemployment could be level of education, language problem, and lack of experience in work in Canada.

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## **<u>1.7 People in Household:</u>**

PEOPLE IN YOUR HOUSEHOLD		
Value	Description	Number
1	one	8
2	Two	18
3	Three	13
4	Four	14
5	Five	10
6	Six	2



According to this graph and table majority of the people live 3-4 people in a house.

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## **<u>1.8 Children Living at Home:</u>**

	Children Living at Home		
Value	Description	Number	
1	No children	22	
2	One Child	18	
3	Two Children	13	
4	Three Children	14	
5	Four Children	10	
6	Five Children	2	



## **1.9 Resident Status**

	RESIDENT STATUS					
Value	Description	%	Number			
1	Canadian Citizen	44.62%	29			
2	Permanent Resident	50.76%	33			
3	Refugee	3.08%	2			
4	Visa student	1.54%	1			
5	Visitor	0.00%	0			



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The table shows that more than 50% of people are Permanent resident. Its mean they are newcomers. However, according to this survey Canadian citizen population are also 45%.

## **Self Identity**

#### 1.10 Race/Ethnicity:

SELF IDENTIFY RACE OR ETHNICITY			
Value	Description	Number	
1	Aboriginal	0	
2	Multi-racial	2	
3	Black	3	
4	Recent Immigrant	7	
5	White	3	
6	South Asian	32	
7	African	6	
8	Southeast Asian	1	
9	Hispanic	1	
10	West Asian	0	
11	Filipino	2	
12	Chinese	15	
13	Latin American	0	
14	Korean	0	
15	Arab	6	
16	Japanese	0	
17	Mixed Race	1	
18	Other	2	



In the Dorset Park different race of people are livings, but mostly are South Asian, such as Sri Lankan, Indian. Another big community is Chinese.

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### **<u>1.11 Gender:</u>**

	GENDER			
Value	Description	%		
1	Male	44.62%		
2	Female	50.77%		
3	Intersexed	0.00%		
4	Gay	0.00%		
5	Transgendered	0.00%		
6	Lesbian	0.00%		
7	Transsexual	0.00%		
8	Other	0.00%		



In this neighbourhood respondents are only females and males. The table shows that more than 50% of the population are female and 44.62% are male.

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## 1.12 Disability:

SELF IDENTIFY					
Value Description Number %					
1	Yes	6	9.52%		
2	No	57	90.48%		



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#### **1.13 Languages:**

	LANGUAGES			
Value	Description	Number		
1	Urdu	4		
2	Punjabi	2		
3	Hindi	7		
4	Tamil	21		
5	Chinese(Cantonese)	13		
6	Bangla	1		
7	Spanish	1		
9	Tagalog	3		
10	Arabic	1		
11	Farsi	1		
12	pashto	1		
13	Madrin	1		
14	Jamaican	2		
15	Swahili	1		
16	Telgu	3		
17	Philipinees	1		
18	Africa	1		



In this community people belong to different race, culture, religion and countries and they speak different languages but mostly respondents speak Tamil and Chinese. According to the Statistics Canada most of the people in this area are English and Tamil speaker. After these two languages Chinese speaker are also lives there.

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## Chapter 2

### 2.1 Community engagement

#### **2.1.1 English Fluency:**

ENGLISH FLUENCY			
Value	Description	%	
1	Fluently	55.55%	
2	Basic	31.75%	
3	Not well	12.70%	
4	N/A	0.00%	



According to these survey respondents fluency level of English is more than 55.55%, and 31.75 % people have the basic level of English and 12.70% people are not speak English very well.

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## 2.1.2 You and Internet:

YOU AND THE INTERNET		
Description	%	
Never or almost never	9.38%	
Atleast once a month	1.56%	
Atleast once a week	7.81%	
Every one or two days	14.06%	
Everyday	67.19%	



This table and graph shows the information about the usage of internet. In this community 67% people use the internet everyday.

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#### 2.1.3 Contact information:

CONTACT INFORMATION				
Value	Description	Number	%	
1	Yes	9	13.85%	
2	No	56	86.15%	



People of Dorset Park are not interested to get the information of the findings of this survey.

### 2.1.4 Length of Residency:

LENGTH OF RESIDENCY				
Description %				
Less than a year	4.84%			
Between 1 and less than 2 years	24.19%			
Between 2 and less than 5years	45.16%			
Between 5 and less than 10 years	14.52%			
10 years or more	9.68%			
N/A	1.61%			



Table shows the length of residency of Dorset Park respondents, more than 45% are living here between 2 and less than 5 year, between 1 and less than 2 years are about 24% and between 5 and less than 10 years are 14.52%, 10 years or more are 9.68%.

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#### 2.1.5 Residence:

Value	Description	Number	%
1	Own	14	22.58%
2	Rent	48	77.42%



The chart shows that 77% respondents are living on rent, and only 23% live their own houses. The reason of this situation is low income.

### 2.1.6 Day to Day Engagement:

DAY-TO-DAY ENGAGEMENT				
Volunteer at local organization/place of worship	18.46%			
Employed locally(in the community)	7.69%			
Staff of community agency	1.54%			
Local business Owner	4.62%			
Unpaid work at home	12.31%			
Employed outside the community	40.00%			
Youth/Student	18.46%			



This chart shows the day-to-day engagement of people in the community, employed outside the community are 40%, volunteer at local organization/place of worship 18.46%, and unpaid work at home workers are 12.31%, Youth/Student are 18.46%, Employed locally (in the community) only 7.69%, Staff of community agency 1.54%, Local business Owner are 4.62%.

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#### 2.1.7 Other Day-to-Day Involvement :

The Majority of the respondents in this category are positive and they are involved in language training, Volunteering and social activities. Some of them involved in religious activities.

#### 2.1.8 Groups and Organizations:

	GROUPS & ORGANIZATION		
Value	Description	%	
1	Parents Association	4.62%	
2	Local service agency	0.00%	
3	Neighbourhood Watch	1.54%	
4	Business group	4.62%	
5	Tenant group	1.54%	
6	Ethno-specific organization	1.54%	
7	Youth Group	10.77%	
8	Sports or other outdoor club	7.69%	
9	Organizations for senior citizen	1.54%	
10	Ratepayers Association	4.62%	
11	Community organization(e.g. sports, arts, culture, ethno cultural,		
	religious based)	18.46%	
12	Religious or Spiritual Organization	29.23%	
13	Other	12.31%	



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### 2.2 Spirit of my Neighbourhood:

Spirit of my neighbourhood				
Description	Agree	Disagree	Don't know	
People know each other	40.62%	28.13%	31.25%	
Wiling to help neighborhood	58.46%	4.62%	36.92%	
People don't get along each other	30.77%	35.38%	33.85%	
People do not share the same values	24.62%	36.92%	43.48%	



The above graph summarizes the spirit of neighbourhood. In this graph we can see that majority of the people know each other and willing to help each other. They feel their neighbourhood is very cooperative.

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### 2.3 Provision of Services:

	PROVISION OF SERVICES						
	Very Good	Good	Satisfactory	Poor	Very Poor		
Grocery shopping	29.23%	47.69%	18.46%	4.62%	0.00%		
Banking	16.92%	67.70%	15.38%	0.00%	0.00%		
Medical	15.38%	49.23%	24.62%	9.23%	1.54%		
Schools	31.25%	51.57%	14.06%	1.56%	1.56%		
Child care	14.06%	40.62%	32.81%	9.38%	3.13%		
Transportation- TTC	41.27%	34.92%	22.22%	1.59%	0.00%		
Library	18.03%	52.46%	19.67%	1.64%	8.20%		
Recreation	4.92%	27.87%	27.87%	19.67%	19.67%		



Responses to this question were reviewed and categorized into themes.

In this chart people share their views about provision of services in Dorset Park,

- Majorities of the respondents feel that they have good grocery stores, TTC service, banking and library services .However it could be more improve.
- Many respondents mentioned the need for community centre or recreational services.

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## Chapter 3

#### 3. Equity of Access

#### **3.1 Access to Services**

EQUITY OF ACCESS					
Description YES NO					
Access to Services	53.85%	46.15%			
Access to Information	53.97%	46.03%			
Access to Services - Groups	56.92%	43.08%			



In respondents to the way services are provided in this community allows equal access for everyone is almost half and half. Most of the people are agreeing that services allow equal access to every one. However large numbers of people are not agreeing with this.

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## Chapter 4

### 4.1 Changes in Services:

CHANGE IN SERVICES					
		Stayed the			
	Got Better	Same	Got Worse	Don't Know	
Public Transportation	12.31%	66.15%	10.77%	10.77%	
Housing	1.54%	27.69%	41.54%	29.23%	
Policing	4.62%	50.77%	15.38%	29.23%	
Availability of Food	1.54%	38.46%	4.62%	55.38%	
Community Spirit	10.77%	32.31%	7.69%	49.23%	
Employment	6.15%	41.54%	29.23%	23.08%	
Immigrants	30.77%	53.84%	1.54%	13.85%	
Services for Youth	17.46%	47.62%	6.35%	28.57%	
For people with					
disabilities	9.23%	24.62%	10.77%	55.38%	
For Women	17.19%	35.94%	4.69%	42.18%	
For Youth	11.29%	33.87%	4.84%	50.00%	
For Seniors	12.31%	20.00%	7.69%	60.00%	
For Families	13.85%	36.92%	4.62%	44.61%	



Many of the respondents who answered these questions felt that there are not changes in their neighbourhood from last 1-5 years except housing .Affordable housing got worse. Rest of things are the same. Even crime does not increase, stay the same.

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## **4.2 Services Most Important to You:**

In response to name the services most important to you I received different answers like

Employment services, TTC, language training, settlement services, and some of recreation program, etc.

	Services Most Important to You			
Value	Description	Number		
1	Employment	7		
2	TTC	17		
3	Settlement and Language	14		
4	Others	18		



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## Chapter 5

#### **5.1 Recycling Services:**

Value	Description	Yes	Νο
1	Bottles	93.85%	6.15%
2	Clothes Recycling	65.08%	34.92%
3	Paper Recycling	93.75%	6.25%
4	Cans & Plastics	95.31%	4.69%
5	Provision for Recycling	70.31%	29.69%



The graph shows that most of the people recycle the items .More than 95% people agree with the provision of recycling in this area. This is very good for the environment. These numbers shows the responsibilities of citizens.

### **5.2 Protecting the Environment:**

PROTECTING THE ENVIRONMENT		
Using low flow shower heads	4.62%	
Using low flow toilets	12.31%	
Taking the TTC, carpooling, biking, walking	23.08%	
Recycling	52.30%	
Using eco friendly light bulbs	6.15%	
Other	1.54%	



People have different ways to protecting the environment such as 52.30% of people prefer recycling, more than 23% use TTC or bike or prefer to walk for protecting the environment, 12.31% used low flow shower heads. Some people gave different ideas like they use rechargeable batteries, turn off the unnecessary lights for saving electricity, no smoking, they are interesting in gardening.

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## <u>Chapter 6</u>

#### 6.1 Assets and supports: Available

Assets and Support : (Available)					
Value	Description	Yes	No		
1	Rolemodle	27%	72.88%		
2	Homework Assistance	53.33%	46.67%		
3	Youth Centre	41.38%	58.62		
4	Mentoring Programs	23,33%	76.67%		
5	Relevant Information	44.26%	55.74%		
6	Volunteering	86.89%	13.11%		
7	Peer Listeners	26.23%	73.77%		
8	Job Support	50.88%	49.12%		
9	Parental Involvement	55.17%	44.83%		
10	Youth-led Programs	50.85%	49.15%		

### 6.2 Assets and supports: Accessible

	Assets and Support : Accessible					
Value	Description	Yes	No			
1	Rolemodle	14%	86.21%			
2	Homework Assistance	21.88%	78.12%			
3	Youth Centre	24.24%	75.76%			
4	Mentoring Programs	3.33%	96.67%			
5	Relevant Information	3.23%	96.77%			
6	Volunteering	68.75%	31.25%			
7	Peer Listeners	12.90%	87.10%			
8	Job Support	30.00%	70.00%			
9	Parental Involvement	41.18%	58.82%			
10	Youth-led Programs	42.42%	57.58%			

Table shows that some services are available there such as volunteering, homework assistance, job support etc.However; these services are not accessable.That means people of Dorset Park are not enough knowledge and awareness about these.

## Chapter 7

#### 7.1 Programs for Children & Youth:

PRO	PROGRAM FOR CHILDREN & YOUTH					
	Highly Needed	Needed	Less Needed	Not Needed		
Leadership	36.51%	60.32%	3.17%	0.00%		
Skills Building	53.22%	43.55%	3.23%	0%		
Digital Storytelling	53.22%	43.55%	3.23%	0.00%		
Tutoring Programs	61.90%	38.10%	0.00%	0.00%		
Counselling Services	50.82%	39.34%	8.20%	1.64%		
Recreation Programs	54.10%	40.98%	1.64%	3.28%		
Job Development	61.29%	30.65%	8.06%	0.00%		
Social Activities	47.62%	52.38%	0.00%	0.00%		
Transportation Supports	38.10%	57.14%	3.17%	1.59%		
Youth Participation	47.54%	47.54%	3.28%	1.64%		
Mentoring	55.55%	42.86%	0.00%	1.59%		
Place to play	58.07%	38.71%	1.61%	1.61%		
Safe Playground-Day	62.50%	35.94%	1.56%	0.00%		
Safe Playground-Night	56.25%	39.06%	3.13%	1.56%		
Daycare	54.69%	43.75%	1.56%	0.00%		



The most common responses from these residents were they need or highly need these all services. They feel there are not enough parks in their neighbourhood, no counselling services .Social activities are not enough. Some single Mothers with younger children are not able to work due to limited access to day care centre & programs.

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### 7.2 Program for People with Disabilities:

PROGRAMS FOR PEOPLE WITH DISABILITIES						
Very Important Important Not Important						
Transportation	56.25%	43.75%	0.00%			
Programs & Services	60.94%	39.06%	0.00%			
Building & Facilities	63.49%	36.51%	0.00%			



Majority of the respondents in this category feel that transportation, programs and services and building facilities are very important for them and need to increase the bus services. I compare my resent survey report 2009-2010 with "ANC Resident Survey 2007 ".I found the same problem their (page#7 0f 10) like respondent said," Transportations stay the same. We need to wait atleast 30 minutes to get 43 buses." They need recreation program for youth and kids and its must be access able.

### **Theory of Change**

#### **Strategic Focus**

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To reduce underemployment rate in this community we need to organize soft skills training, job search workshops, bridging programs, mentoring programs, networking job fair and internship programs.



#### **Contextual Analysis**

Underemployment is one of the main issues in Dorset Park Community. Majority of residents have university degrees and Professional education, but are working survival jobs. They are overqualified in jobs that require high school or college diploma.

### Activities

- 1. Invite guest trainers from employment sectors and executive directors of community agencies for networking with community people.
- **2.** Invite local entrepreneurs and financial expert for information sessions on starting small scale business.
- **3.** Develop 6 month program with job search workshops for specific professions and information sessions about services available. Select 20 professional according to priority. Who will receive opportunities for 12 weeks job placements.

#### Short term out come

 They will gain more information from different community's services and it will build their networking skills and job search techniques.
They will be able to

potentially start their own business.

**3.** After 6 months, 20 individuals will get jobs according to their qualifications. The program will be extended to include more people and would be beneficial to all concerned

#### Long term out come

Employment 1. will be appropriate to ones qualification and education. 2. They can start their own business. **3.** The average income of this community will improve significantly thus will reflect а better economic sustainability.

#### **CONCLUSION:**

The community resource and need assessment survey was done in Dorset Park 2009-2010. People shared their views and comments about the survey and the services they already have in their community and they really want to improvement. The Majority of the residents are new immigrants .Their length of residency is between 2 to 5 years. Its about 45%.They have good English communication skills and university degree. Their annual household income is less than \$15,000.The Majority of the people are working outside. People in the Community are involved in volunteering, social activities, religious activities and some of them are busy to enhance their skills.

Employment services, recreation programs, some program for youth or after school program and TTC are very important services for them since some do not wish to share the information they possess. Most of the respondents said, that surveys are not the solution to problems, it's not effective. The strength of the community lies in that people have similar values which foster a friendly environment. People respect each other and are ready to help in this community.

#### 1. <u>Recommendations:</u>

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- a. To improve the quality of life of residents living in the Dorset Park community should take initiative to start Business, like other communities such as Black Creek Community started Black Creek Micro-Credit program to help build businesses in Jane-Finch community.
- b. This is a new micro credit loan program, it's launched on February, 2010. It will give residents of the Black Creek community of Toronto the opportunity to build up their neighbourhood, one business at a time.
- c. The Black Creek MicroCredit Program is collaboration between York University, residents and agencies in the Black Creek community, the ACCESS Community Capital Fund and Alterna Savings. It will offer individuals in the greater Jane-Finch area small loans to help establish or expand a business.
- d. This program gives members of the community an opportunity to support neighbours who have unique business ideas but are unable by themselves to get loans because they have no credit rating, or a bad credit rating.

Microcredit Model The Microcredit Model is structured as follow:

 Target Borrowers: Individuals New Immigrants (internationally trained Professionals)

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- 2. Business Skills required for a lender to consider for starting small business.
  - 1. People Skills
  - 2. Communication
  - 3. Organizational Skills
  - 4. Advertising, Planning and Management Skills
  - 5. Marketing

# 3. What kind of business would be suitable with micro financing initiatives? (Top 5)

(10p J)

- 1. Hairdressing
- 2. Catering
- 3. Baby Sitting / Child Care Provider
- 4. Manicurist
- 5. Computing, Sewing, and Accounting/Taxes
- 4. What types of training are suitable for small business initiatives?
  - Child Care Provider
  - House Keeper
  - Cook / Caterer
  - Hairdresser
  - Health Care Professional
  - Baker
  - Seamstress Tailor
  - Accountant / Finance
  - Computer Analyst / Programmer
  - Artisan / Craftsperson

Following skills and resources required to jump start small business and to sustain. My own business:

- Interacting with others
- Self Discipline
- Communication
- Time Management
- Organizing

Canadian Community Loan Funds Recourses

- ACCESS Community Capital Fund <u>http://www.accessccf.com</u>
- ALTERNA SAVINGS: 800 Bay Street Toronto ON, TEL: 416-252-5625
- ACCESS RIVERDALE COMMUNITY LOAN: 1775 Danforth Ave, Toronto, Ontario, Tel: 416-4620496

#### **Useful Resources and Studies on Micro Finance**

http://www.yorku.ca/yucfp/projects/microcredit.html

## Appendix:

http://www.unitedwaytoronto.com/stories/video/dorsetPark.php

http://www.unitedwaytoronto.com/media/news/2009/janeswalk.php

http://en.wikipedia.org/wiki/Demographics\_of\_sexual\_orientation#cite\_note-5

http://en.wikipedia.org/wiki/Dorset\_Park

ANC Resident Survey Report 2007, Dorset Park

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