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# BEYOND SURVIVAL

HELPING WOMEN TRANSITION OUT OF POVERTY

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Eko Nomos Program Development Consultants







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## HELPING WOMEN TRANSITION OUT OF POVERTY

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**An analysis of the results of the Women's Economic Development Collaborative Fund**

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# About This Report



## PREFACE

This report presents the results of the Canadian Women's Foundation Economic Development Collaborative Fund.

The Collaborative Fund was a five-year \$4.8 million program that provided financial and technical support to ten community programs<sup>1</sup> across Canada that helped low-income women transition out of poverty and build a sustainable livelihood.

This report explains our approach, describes our research process, summarizes our findings, and analyzes the key lessons for practitioners, and the and implications for funders and policy-makers.

## HOW TO READ THIS REPORT

**PART ONE: BACKGROUND** will be of interest to those who work in the field of women's economic development, including practitioners, funders, and evaluators. Part One contains three chapters. The first is an introduction to the Collaborative Fund's key strategies and lists the donor partners and grantees. The second describes our approach to women's economic development. The third contains details about our research objectives, strategies, questions, and data collection methods.

**PART TWO: RESEARCH FINDINGS** will be of interest to practitioners who wish to design and implement livelihood development projects, as well as funders and evaluators. Part Two contains four chapters. The first summarizes the key research findings. The second provides a profile of the women who attended the programs. The third describes the state of the women's assets when they first entered the programs. The fourth chapter describes the state of the women's assets two years later and discusses the changes they experienced during the programs.

<sup>1</sup> A total of ten projects received funding, but two projects were discontinued after a few years.

**Canadian Women's Foundation (CWF)** is Canada's only national public foundation dedicated to improving the lives of women and girls. CWF researches, shares, and funds the most promising approaches to ending violence against women, moving low-income women out of poverty, and empowering girls with confidence, courage, and critical thinking skills. Ranked as one of the ten largest women's foundations in the world, CWF has raised over \$32 million and supported more than 900 programs across Canada.

**PART THREE: LESSONS & IMPLICATIONS** will be of particular interest to practitioners, funders and policymakers, as well as academics who study the field of livelihood development. Part Three contains four chapters. The first presents general lessons from the research. The second contains lessons for practitioners. The third discusses the implications of our research for funders and policymakers. The fourth recaps the process and findings, and offers some concluding remarks.

## ADDITIONAL DOCUMENTS

The following additional documents about the Collaborative Fund are available on our website ([www.canadianwomen.org](http://www.canadianwomen.org)).

- The **Executive Summary** is an overview of the entire Collaborative Fund program, including key findings, lessons, and implications.
- The **Methodology Report** provides an in-depth look at our research and evaluation methods, and includes tools for organizations who wish to replicate our work.
- The **Collaborative Fund Grantees Report** provides details on the projects and organizations that received funding.

# Acknowledgements



Eko Nomos would like to thank the 89 program participants who spoke openly and frankly about their lives during the in-depth interviews that so enriched this project. Through their generous participation, we have a deeper understanding of the power of women's economic development programs, and the courage, endurance and resourcefulness of the women who take part in them.

We also thank the grantees — the community agencies which received funding and delivered the programs. Despite their busy schedules, the staff invested much time, knowledge, and passion in our research process. Helping women to move out of poverty and build sustainable livelihoods is truly a team effort, and was made possible only through their dedicated work.

Our sincere thanks to the following grantees:

- Tanis Dagert, Jessica Chenery, Dr. Jan Brown (*Nanaimo Foodshare Network Society*)
- Lisa Caton, Lynn Minuk, Gabi Townsend, Kellie Anderson (*Momentum Calgary*)
- Linda Godin-Sorin, Loretta (Lori) Mainville, Marie Campeau, Rhonda Forgues, Louise Simbandumwe (*Ka Ni Kanichihk Inc. & SEED Winnipeg*)
- Kay Blair, Hazel Webb, Jane Wilson, Manuela Domingos (*Community MicroSkills Development Centre Toronto*)
- Rosalind Lockyer, Maggie Milne, Suzanne Tighe, Maria Talarico, Joni Sharkey (*PARO: A Northwestern Ontario Women's Community Loan Fund*)
- Marilda Tselepis, Eva Pakyam, Mary McCall (*YWCA Toronto*)

- Joanne Preston, Karen Setter, Kirsten Eastwood, Judy Jaeger (*Women's Centre of York Region*)
- Maggie McDonald, Jessica Damiani, Ruth Johnston (*Women's Employment Resource Centre of Oxford County*)
- Francine Rochon, Tracey Dunn, Lorraine Bureau, Stéphanie Leclair (*Fonds d'Emprunt Communautaire Féminin*)
- Joni Simpson, Kerlande Mibel, Sylvie Coulombe (*Compagnie F, entrepreneurship pour femmes*)

These individuals contributed through in-depth conversations with their participants, rigorous completion of reports, candid discussions during site visits, participation in the CWF listserve, enthusiastic participation in grantee meetings, the development of case studies, and reviewing the draft report.

We also warmly acknowledge Canadian Women's Foundation, who saw the importance of bringing funders and practitioners together in partnership to work for a common purpose, its generous support, and its willingness to take risks. We particularly want to thank Bev Wybrow, Debra Campbell, Maureen Adams, Chanel Grenaway, Beth Malcolm, Toby Goldberg Leong, and Nila Gupta who all worked on the practicalities of the research with both grantees and funding partners. We also thank Josée Belleau for her assistance with communication, analysis, and capacity building in the Quebec context. The Canadian Women's Foundation Economic Development Collaborative Fund is a leader in the field of women's economic development. This report reflects the donor partners' fresh vision, their genuine desire to learn about how we can best support women to move towards increased economic independence, their openness to working and sharing knowledge with their grantees, and their willingness to support

higher-risk, more experimental programs for women and enterprise development. Moving the Collaborative Fund beyond the traditional role of funder, they pushed the ‘women’s agenda’ on the national stage at a time when female-focused funding is no longer a priority.

We owe a great debt of gratitude to the British Department for International Development (DFID) and the Institute for Development Studies (IDS) at the University of Sussex, England for their Sustainable Livelihoods Guidance Sheets, which provided the foundation for our approach: we adapted their well-refined framework for asset-based livelihoods development to a Canadian context.

We would also like to thank United Way of Toronto for supporting the development of the Sustainable Livelihoods framework as a foundation for results-tracking in community economic development programs.

We are particularly grateful to May Wong who did an excellent job designing, programming and coordinating the collection and processing of statistical data. We would also like to thank Erica Ferguson for her extensive organizational and research work, and Chris Knight who did a fabulous job of translating our hopeful sketches and comments into graphics that clearly represented our new discoveries about Sustainable Livelihoods.

All of the organizations and individuals taking part in the initiative (including the program participants themselves) contributed tremendous insights into how women seek practical, flexible ways of engaging in the economy while juggling many other responsibilities. This collaborative effort has created a wealth of useful information on effective practice for organizations working in the field of economic development for women.

Finally, we would like to express our gratitude to our families, whose patience, sense of humour, intellectual contributions and support in keeping the household together during an intensive period of writing were greatly appreciated.

*Janet Murray, Mary Ferguson, Claire Letemendia*

Eko Nomos Program Development Consultants  
[www.ekonomos.com](http://www.ekonomos.com)

# Highlights



This report presents a strong picture of what holds women back economically, and how they can best be helped to transition out of poverty.

Our research clearly shows that our society and economy does not recognize or accommodate women's values, priorities, or family caretaking responsibilities. Women's economic options are severely constrained by the choices they are forced to make while attempting to meet their multiple responsibilities. This highlights the critical need for policy change and raises a fundamental question: what price do women pay for being mothers?

Indeed, the Practitioner-Researchers told us that they sometimes wondered if they were doing the women a favour by encouraging them to juggle so many different facets of their lives.

*“We’re asking women to make choices about work and kids, but we’re not telling them that they will pay a big price. There is an expectation of employment progress, but they are in a society where their gender limits their options.” (Practitioner-Researcher)*

Our research confirmed that:

- Women's economic choices are shaped by the broader socio-economic and political context.
- Women's ability to transition out of poverty depends upon a developing a holistic range of assets — everything from stable housing to self-esteem to a reliable income.
- Women can be supported to transition out of poverty through targeted interventions that are delivered in a participatory, women-centred and customized manner.
- Women build their assets over time, and move towards sustainable livelihoods in distinct and predictable stages.

## SUMMARY OF KEY FINDINGS

Although they faced major barriers, the women who attended the Collaborative Fund programs made huge strides towards creating a sustainable livelihood. By building assets slowly over time, they created a strong foundation for participating in the economy on their own terms, allowing them to meet their evolving domestic and family demands.

The women's progress was measured through a combination of quantitative indicators, asset maps, and personal interviews.<sup>2</sup>

Our research identified six key findings, which are discussed in detail in Chapter 4 (page 25).

- The women made strong gains in five key asset areas.
- The women made significant financial progress, even though this is often the last asset area to be developed.
- In less than two years, 84% of the women receiving Social Assistance were able to reduce their dependence.
- From an investment of approximately \$660,000, the Collaborative Fund partners achieved a 'social return' of \$1.3 million.
- In less than two years, the women made measurable progress moving out of poverty and towards a sustainable livelihood.
- In less than two years, half of the women's businesses were stable, growing, or consolidated

<sup>2</sup> For complete details on our research and evaluation process, please see the [Collaborative Fund for Women's Economic Development Research Methodology Report](#), available on our website: [www.canadianwomen.org](http://www.canadianwomen.org).



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PART ONE:  
BACKGROUND

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## Chapter 1:

# INTRODUCTION



## OVERVIEW

This report describes a five-year \$4.8 million program, the Canadian Women's Foundation Economic Development Collaborative Fund, a research and learning process designed to deepen our understanding of how to support low-income women to transition out of poverty.

Through this program, 10 community projects provided economic development training to 1,682 women, either through self-employment training or social purpose enterprises (businesses run by nonprofit community groups.)<sup>3</sup>

## HISTORY OF THE COLLABORATIVE FUND

Since 1997, Canadian Women's Foundation (CWF) has invested over \$7 million in women's community economic development.

CWF's first major economic development program was the **Women and Economic Development Consortium** (1997 to 2001). Two research papers were written about this program:

- *Women in Transition Out of Poverty: An asset based approach to building sustainable livelihoods*<sup>4</sup>
- *Women in Transition out of Poverty: A guide to effective practice in promoting sustainable livelihoods through enterprise development*<sup>5</sup>

<sup>3</sup> A total of ten projects received funding, but two projects were discontinued after a few years. As of December 2008, a total of 1,682 women had registered in programs. However, the research described in this report is based upon the 1,045 women who attended programs between Spring 2003 and Spring 2007.

<sup>4</sup> This report was researched and written by Janet Murray and Mary Ferguson, Eko Nomos, January 2001. It is available at: [http://www.cdnwomen.org/EN/section05/4\\_5\\_2\\_3\\_2-transition\\_asset.html](http://www.cdnwomen.org/EN/section05/4_5_2_3_2-transition_asset.html).

<sup>5</sup> Ibid, January 2002. Available: [http://www.cdnwomen.org/EN/section05/4\\_5\\_2\\_3\\_3-transition\\_guide.html](http://www.cdnwomen.org/EN/section05/4_5_2_3_3-transition_guide.html).

## ABOUT CANADIAN WOMEN'S FOUNDATION

Canadian Women's Foundation (CWF) is Canada's only national public foundation dedicated to improving the lives of women and girls. CWF researches, shares, and funds the most promising approaches to ending violence against women, moving low-income women out of poverty, and empowering girls with confidence, courage, and critical thinking skills. Ranked as one of the ten largest women's foundations in the world, CWF has raised over \$32 million and supported more than 900 programs across Canada.

To build upon this success, in 2003 CWF launched a second five-year program. The new Women's Economic Development Collaborative Fund was a \$4.8 million initiative with a primary goal of moving low-income women out of poverty. It incorporated and expanded upon the learnings from the earlier Consortium program. It also included a learning and evaluation process that evaluated whether self-employment and social purpose enterprise work would serve as successful entry points to help women create sustainable livelihoods. As a result of this research, we now have a much clearer picture of how to help women transition out of poverty through building sustainable livelihoods.

## THE COLLABORATIVE FUND PARTNERSHIP

The Collaborative Fund was funded by CWF in partnership with the donors listed below. In addition to its financial investment, CWF facilitated the development of these donor partnerships and served as Managing and Administrative Partner.

- **CIBC** has been a proud and active supporter of CWF since 1996. In 2002, the CIBC Innovation in Economic Development Fund was established at CWF.

- **The Ontario Trillium Foundation (OTF)** builds healthy and vibrant communities throughout Ontario by strengthening the capacity of the voluntary sector, through investments in community-based initiatives. Since 1982, OTF has granted hundreds of millions of dollars to thousands of charitable and not-for-profit organizations in every part of the province. OTF is an agency of the Ontario government.
- **George Cedric Metcalf Foundation, Ontario** is a private foundation that aims to enhance the effectiveness of people and organizations working together to help Canadians imagine and build a just, healthy and creative society. This foundation allocates \$5.5 million annually to projects that focus on the environment, performing arts, and low-income communities.
- **An Anonymous Donor**
- **BMO Financial Group** was the lead sponsor for CWF's National and Regional Skills Institutes, which provided training and networking opportunities to more than 150 community economic development organizations.
- Financial support was also provided by **Individual Donors, Winners & HomeSense, Ricki's, S. M. Blair Family Foundation, and L'Oreal Paris.**

All of the donor partners gave generously in terms of staff time and financial support, played an active role in grant decision-making, and provided guidance to the process.

## THE CONSULTANTS

A private sector company, **Eko Nomos Economic Development Consultants**, was contracted as the evaluation consultant for the Collaborative Fund. They designed and conducted the research, and wrote this report. They also developed training workshops for grantees to help them strengthen their project concepts, learn how to develop project and evaluation planning frameworks, and to conduct qualitative interviews with the women who attended the programs.

Throughout the project, the consultants encouraged the partners and the grantees to

adopt an active, partnership-based approach to grant-making and learning. They worked with the grantees to increase their capacity in outcomes management and accountability, and to develop effective program monitoring systems as well as accessible statistical and narrative tools.

## COLLABORATIVE FUND STRATEGIES

Collaborative Fund strategies included:

- **Program Grants** for two types of community-based programs: Self-Employment and Social Purpose Enterprises. The grants provided financial and technical support to community economic development programs that helped low-income women to move out of poverty and build sustainable livelihoods.
- **Capacity-Building Grants** to assist community agencies in strengthening their organizations, programs, and governance.
- **Regional and National Skills Institutes** that provided skills training and developed the capacity of women's organizations.
- **Practitioner Training** in the Sustainable Livelihoods approach, including the learning and development of evaluation tools.
- **Research and Dissemination** of learnings.

## THE GRANTEES

During its five-year mandate, the Collaborative Fund provided grants to ten programs from across Canada. Two programs were discontinued.

### Self-Employment (5 projects):

Self-employment programs helped low-income women to launch and/or expand a small business. Their training included business planning and development, and technical support for operations, marketing, and financing.

### Nanaimo Foodshare Society Nanaimo, British Columbia

The *WE FEAST: Women's Entrepreneurship, Food Enterprise and Skill Training Program* helped unemployed and underemployed women to

produce sustainable small-scale food and related products to sell at farmers markets, craft fairs and other public events.

\$235,200

**Momentum  
Calgary, Alberta**

*The Women's Venture Program* helped women who were unemployed/underemployed to develop a small business to increase their assets and achieve a sustainable livelihood.

\$270,200

**Women's Centre of York Region  
Aurora, Ontario**

*The Enterprising Women Program* helped women develop a business by providing business planning and consultation, peer support, and workshops.

\$189,883

**Fonds d'Emprunt Communautaire Féminin  
Lachute, Québec**

*The Self-Employment Training Program for Women* offered group training and individual coaching to help women develop a business plan. They also provided technical and financial support, as well as the Women's Loan Circle, a collective approach to business development emphasizing peer support.

\$241,651

**Compagnie F  
Montréal, Québec**

*Compagnie F (Promotion F)* operated a light lunch café and offered self-employment planning and start-up services to female entrepreneurs, including training, coaching, marketing, and promotion. The goal of the project was to help women entrepreneurs promote their businesses and to offer practical exercises, workshops, mentoring and networking activities that enhanced their marketing and promotional skills.

\$270,200

**Self-Employment Accelerators (2 projects):**

Two self-employment projects were considered 'accelerator' projects, as they were designed for women who had already completed a previous self-employment training program and had an existing business plan. Funding accelerator projects provided an opportunity to observe how low-income women make economic decisions in the latter stages of livelihood development.

**Community MicroSkills Development Centre  
Toronto, Ontario**

*The Business Expansion Program* was targeted to low-income women who had businesses that were still viable after six months to one year after launch, but were not yet economically self-sufficient. The program helped the women to identify and implement strategies to help their businesses grow.

\$270,200

**PARO  
Thunder Bay, Ontario**

*The Business Incubation/Accelerator Program* supported women during the launch and early growth phases of their business venture. The women received expert advice regarding strategic development, financing, information technology planning, alliance building, and marketing.

\$260,200

**Social Purpose Enterprise Projects (1 project):**

Social purpose enterprises (SPE) are revenue-generating businesses run by not-for-profit organizations. The purpose of an SPE is to provide meaningful paid employment to individuals who have difficulty finding and keeping employment. Typically, this includes recent immigrants, people with disabilities, substance users and/or people who are homeless or at risk of becoming homeless. SPEs provide a supportive atmosphere that is designed to accommodate each client's specific needs. Here, people can build their skills, gain increased confidence, and acquire valuable work experience, making it more likely that they will eventually find mainstream employment.

**YWCA Toronto, Skills Development Centre  
Toronto, Ontario**

*The LinksToJobs Program* was a community-based employment agency that offered a range of bridging services to women and employers, including on-the-job coaching, small business services, paid work placements, employment matching, and outplacement services.

\$182,281

**Discontinued Projects (2 projects):**

**Women's Employment Resource Centre  
Woodstock, Ontario**

*Imogene's and the Industrial Sewing and Manufacturing Program* was an industrial sewing and manufacturing business that helped women gain employment skills. This business received grants for three years, then funding was discontinued.

\$195,000

**Ka Ni Kanichihk  
Winnipeg, Manitoba**

*Self-Employment Program for Aboriginal Women (SEPAW)* assisted Aboriginal women in creating a small business to increase their participation in Aboriginal and/or mainstream communities and/or economies. The program received developmental grants for two years, after which funding was discontinued.

\$105,000

Chapter 2:

# OUR APPROACH TO WOMEN'S ECONOMIC DEVELOPMENT



## THE SUSTAINABLE LIVELIHOODS FRAMEWORK

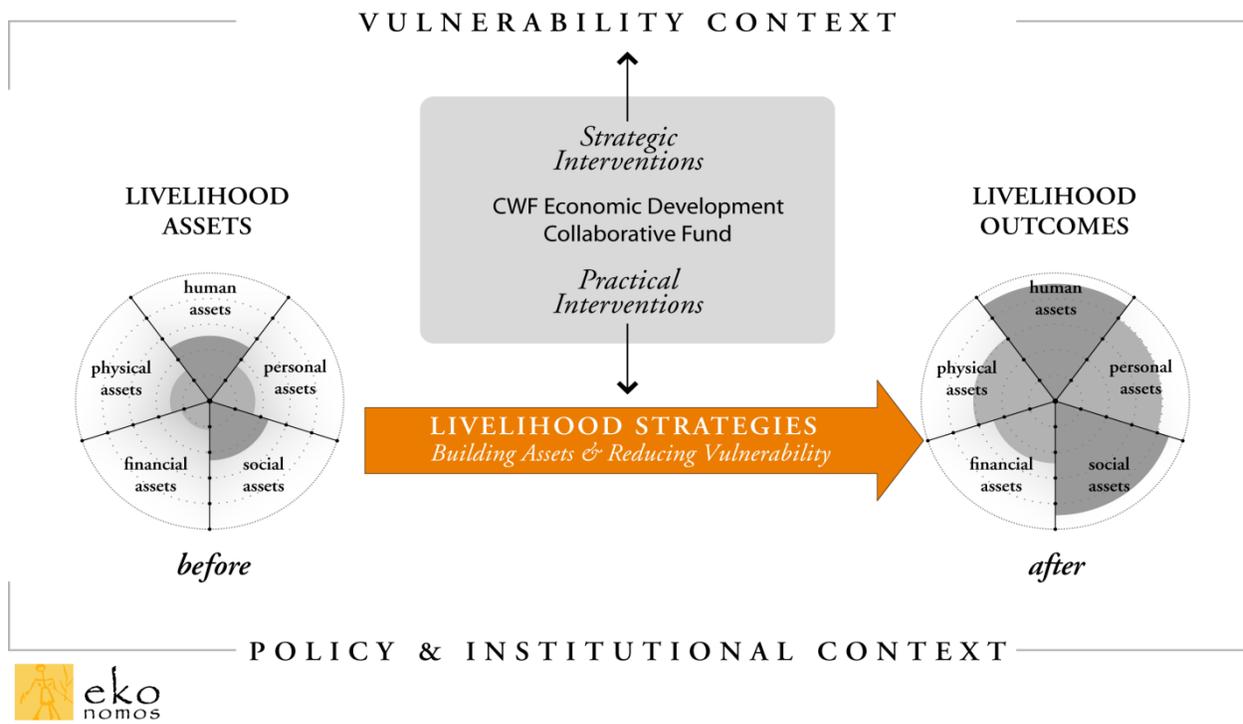
Canadian Women's Foundation has spent almost ten years exploring and evaluating the Sustainable Livelihoods framework, which provided the theory of change for the Collaborative Fund.

The Sustainable Livelihoods framework was first developed in the United Kingdom by the Institute for Development Studies at the University of Sussex, in cooperation with the British Department for International Development.

The Sustainable Livelihoods framework was initially designed to focus on community assets.<sup>6</sup>

In 2001, the framework was adapted in Canada by Eko Nomos to apply to economic development programs (specifically, the Women and Economic Development Consortium, the precursor to the Collaborative Fund). Learnings from this project were published in two reports (see page 1) which have been highly influential in promoting a more women-focused, holistic approach to program delivery in the field of women's community economic development in Canada.

**FIGURE 1:**  
**THE SUSTAINABLE LIVELIHOODS FRAMEWORK**



<sup>6</sup> For more information see [www.livelihoods.org](http://www.livelihoods.org).

Since 2001, the Sustainable Livelihoods framework has flourished as a 'field of practice' for women's economic development. The framework has been adapted by many organizations across Canada, each with their own way of applying the concept and the related tools. Although the framework has now been applied to everything from strategic planning with Boards to skills assessment with program participants, its primary use is still related to the implementation and planning of social and economic development initiatives.

Eko Nomos<sup>7</sup> has also applied the framework to program evaluation, by extending the day-to-day use of the tools to develop a foundation for documenting results and assessing progress; they continue to refine these participatory outcome-based tools. Since the Collaborative Fund included funding for research and learning, it was an excellent opportunity to build evaluative thinking into project planning and implementation. Through the Collaborative Fund research, this model has been expanded and refined.

The remainder of this chapter summarizes each of the four elements described in the Sustainable Livelihoods framework.

## A CONTEXT OF VULNERABILITY AND ECONOMIC MARGINALIZATION

The first element in the Sustainable Livelihoods Framework is the external context that creates and perpetuates women's vulnerability to poverty.

As shown in Figure 1 (previous page), this context has two levels:

- **Vulnerability Context:** Individual women and their circumstances, including traditional gender, domestic, and child-rearing roles.
- **Policy & Institutional Context:** The larger policy and institutional structures and processes that constrain women's economic choices.

<sup>7</sup>For an overview of Eko Nomos' extensive work with Sustainable Livelihoods, through the Toronto Enterprise Fund, Ontario Women's Directorate and other projects, please visit [www.ekonomos.com](http://www.ekonomos.com). For some of their recent publications that use the Sustainable Livelihoods Framework, see: *The Business of Inclusion*, Janet Murray and Mary Ferguson, Toronto Enterprise Fund, March 2004.

"Transforming Structures and Processes within the livelihoods framework are the institutions, organizations, policies and legislation that shape livelihoods. Their importance cannot be over-emphasised. They operate at all levels, from the household to the international arena, and in all spheres, from the most private to the most public.

They effectively determine:

- Access (to various types of capital, to livelihood strategies and to decision-making bodies and sources of influence);
- The terms of exchange between different types of capital; and
- Returns (economic and otherwise) to any given livelihood strategy."

FROM:

Section Two: Sustainable Livelihoods Guidance Sheets, DFID, UK  
[http://www.livelihoods.org/info/guidance\\_sheets\\_rtf/Sect2.rtf](http://www.livelihoods.org/info/guidance_sheets_rtf/Sect2.rtf)

Viewing women's economic marginalization within this broader context acknowledges that — while women can and do make choices that can deplete assets and make their lives less stable — there are powerful external forces that operate to keep them in a long-term cycle of poverty. By examining these factors, we gain a better understanding of the constraints placed upon women's economic development. This contextual view also allows us to identify potential opportunities and strategies for building a more enabling policy environment.

Many institutions and organizations, as well as government policies and legislation help to shape women's livelihoods.

The following section examines how changes in Canada's labour market, income assistance programs, and general social investments are affecting low-income women.

## The Labour Market

Existing labour market policies are founded in outdated notions of work and, as a consequence, exclude women from many government programs and benefits.

The current economy offers few flexible livelihood opportunities for women. Women in the programs often spoke of their frustration with the inability of the job market to offer work that is flexible, secure, and well-paid. Their search for quality work has been made more challenging by changes to economic patterns and labour market trends.

While women have dramatically increased their participation in the Canadian labour force over the past 30 years<sup>8</sup>, in the past decade there has been a marked decrease in 'standard' employment — full-time, secure work with benefits.

Non-standard work is defined as: "part-time employment; temporary employment, including term or contract, seasonal, casual, temporary agency, and all other jobs with a specific pre-determined end date; own-account self-employment (a self-employed person with no paid employees); multiple job-holding (two or more concurrent jobs)."<sup>9</sup> Canada's work force has been 'casualized,' with part-timers and contract workers replacing permanent full-time workers.<sup>10</sup>

The vast majority of the Portrait Sample women were either unemployed or precariously employed in non-standard work when they joined the Collaborative Fund programs.

Women take on non-standard work for a variety of reasons, mostly because they need flexible jobs to accommodate their unpaid activities (e.g., child care, elder care, housework, volunteering, etc.). Those with young children and other dependent family members are the most likely to have trouble finding the type of employment they want. Many low-income, less-educated women end up working in poorly paid, low skilled work with long, inflexible hours. To cope, they often take on multiple part-time jobs that can be scheduled according to family commitments.

<sup>8</sup> The increase was from 42% in 1976 to 58% in 2004. See *Women in Canada: A Gender-based Statistical Report* (5th Edition) Statistics Canada, Social and Aboriginal Statistics Division, March 2006. Highlights — p. 13.

<sup>9</sup> Rodgers (1989) in Vosko, Leah, Nancy Zukewich and Cynthia Cranford "Precarious jobs: A new typology of employment," *Perspectives*, Statistics Canada — Catalogue no. 75-001-XIE, October 2003, p. 19. <http://www.labourcouncil.ca/amillionreasons/Precariousjobs.pdf>

<sup>10</sup> *Ibid*, p. 16.

In choosing non-standard work, women have few rights and entitlements to the traditional social supports and benefits that cushion the risks and vulnerability of unemployment, ill health, disability, work-related injury and old age. Non-standard work is often outside the legal and regulatory employment standards and protections, and offers few of the benefits that came with traditional full-time work. While part-time work offers flexibility, it is also low waged, with few opportunities for advancement; the work is typically non-unionized and without benefits. It is also harder to qualify for Employment Insurance while working part-time.

In Canada, non-standard work now accounts for "almost two in five workers aged 16 to 69."<sup>11</sup> Forty percent of women in the Canadian economy are engaged in non-standard work.<sup>12</sup> About a quarter of working women work part-time; they make up almost 70% of Canada's total part-time labour force. Roughly a quarter of these part-time workers cannot find full-time work, while the rest choose part-time work for other reasons.

The shift towards non-standard work has resulted in more "precarious employment," which can be defined as follows:

- The **degree of certainty of continuing employment**, emphasizing both time horizons and risk of job loss.
- The notion of **control over the labour process**, linking this dimension to the presence or absence of a trade union and hence control over working conditions, wages and pace of work.
- The **degree of regulatory protection** — that is, whether the worker has access to an equivalent level of regulatory protection through union representation or the law.
- The critical element of income. **A given job may be secure in the sense that it is stable and long-term but precarious in that the wage may be insufficient to maintain the worker and any dependants.**<sup>13</sup> (*emphasis ours*)

<sup>11</sup> "Duration of non-standard employment," *Perspectives*, Statistics Canada, December 2004, p. 12.

<sup>12</sup> *Ibid*, p. 12.

<sup>13</sup> *Ibid*, p. 19.

These labour market trends are part of global economic patterns: “Most observers believe that precarious jobs have increased as a result of globalization and economic restructuring, which have affected most industrialized countries.”<sup>14</sup> As a result, there are more low-skilled, low-paid, temporary jobs that offer neither job quality, nor a living wage. Women in particular experience a job market that offers lower wages and a more limited range of work opportunities than men.

*“It makes me reflect on the nature of the job market and how poorly it serves the interests and needs of women – not just women but families – the lack of flexibility, poor income, boring jobs.” (Practitioner-Researcher)*

Many workers must now take multiple precarious jobs that are part-time, occasional and/or seasonal in order to earn enough income to survive.

In order to gain more control over the terms of their employment, many workers are also turning to self-employment. Women now comprise more than 35% of Canada’s self-employed workforce. Today, almost half of all small and medium-sized businesses have at least one female owner.<sup>15</sup>

Although self-employed women report high levels of job satisfaction and a good work-life balance, they are much less satisfied with their income and job security.<sup>16</sup> They earn an average before-tax income of \$34,000, about half the earnings of self-employed men.<sup>17</sup> Half of all self-employed women earn less than \$20,000.<sup>18</sup>

Women-owned businesses typically lag behind those owned by men in other ways, too. They are often in lower-paid service industries, are less likely to be incorporated, and have fewer liquid assets. They typically have smaller enterprises with fewer employees; more than half have no employees at all. Women also have more trouble getting financing for their start-up and expansion phases.<sup>19</sup>

<sup>14</sup> The Implications of Non-Standard Forms of Work for the Application of Federal Equal Pay Provisions, Monica Townson, December 2002, p. 1.

<sup>15</sup> Sustaining the Momentum: An Economic Forum on Women Entrepreneurs, Summary Report, Industry Canada, March 2005, p. 7.

<sup>16</sup> Sustaining the Momentum, March 2005, p. 18.

<sup>17</sup> *Ibid.*, pp. 7-8.

<sup>18</sup> *Ibid.*, p. 18.

<sup>19</sup> Paraphrased from “Exploring Motivation and Success Among Canadian Women Entrepreneurs,” Karen D. Hughes.

The notion of an ‘enterprise’ culture is changing the way individuals and institutions conceive of work and employment. Although this shift has a positive side, it also has downsides and tends to coincide with conservative trends in the economy.

Without appropriate policy and legislative responses, these recent labour market changes—including the explosion of non-standard work and the growth of self-employment — only serve to exacerbate women’s economic marginalization.

### Social Assistance Programs

Current social assistance policies and regulations place roadblocks in the way of those who wish to leave benefits, making it difficult to transition to paid employment.

The current social assistance system is based on a model that polices for fraud, rather than one that helps people to build up their assets. At the same time, in most provinces social assistance income levels have been reduced and/or frozen, leaving recipients to eke out a survival-based existence in extreme poverty.

Over the past ten years, ‘stepping’ programs — which used to provide recipients with graduated income supports as they moved into employment, as well as drug and dental benefits — have largely been dismantled. Now, in order to even be eligible for social assistance, an individual must completely deplete their savings and other assets.

If people work while collecting benefits and earn more than a certain level of income, those benefits will be reduced, or clawed-back. Since claw-backs are not coordinated (different calculations are made for child care, social housing and social assistance) they can actually add up to more than 100% of the actual income earned.<sup>20</sup> Other benefits, such as housing, childcare and GST rebates, will also be reduced; recipients who work may also lose their health benefits. Women who participate in economic development programs also face claw-backs and strict bureaucratic requirements.

<sup>20</sup> Richard Shillington is a private social policy researcher who has written extensively about the regressive nature of Canadian taxation and means-tested services. See <http://www.shillington.ca/>

### Trends in Women's Self-Employment in Canada:

“Canadian women’s entrance into self-employment and small business ownership in recent years has been nothing short of dramatic. In a relatively short period of time, they have ... [contributed] an estimated \$18 billion to the Canadian economy.”<sup>21</sup>

“Over the past two decades, Canada witnessed an increase in women’s entrepreneurship of over 200%. Since 1997, on average, women entered the small and medium-sized enterprise (SME) at twice the rate per year as men.”<sup>22</sup>

“Women entrepreneurs outpaced men in new business start-ups, although this rate has converged since 2000. This means that women are operating newer businesses, with 39% of majority women-owned small or medium-sized enterprises having entered the market within the past five years.”<sup>23</sup>

“By 2001, nearly half of all SMEs in Canada had at least one female owner. ... Women held majority ownership (51 – 100% equity in the firm) in 18% of SMEs, up from a 15% share the previous year.”<sup>24</sup>

“While men’s presence in SE has almost doubled [in the last three decades], women’s numbers have nearly tripled. ... [T]hey have made significant gains in key-knowledge-based sectors, with growing numbers in ‘upper-tier services’ such as management, education, professional, science and technical areas. ... [There is also] a sizeable group of female entrepreneurs in unincorporated solo businesses (62.7%), who remain concentrated in traditional female sectors in personal services and retail sales.”<sup>25</sup>

“The financial situation for self-employed women is worsened by their limited access to typical employee benefits such as health and dental plans, disability insurance, pension plans, Employment Insurance, and family care policies. Only 17% of self-employed people have full coverage for health, dental and disability, compared to 50% of regular employees.”<sup>26</sup>

As a result, people who try to transition to paid work quickly find themselves ineligible for benefits and/or lose any financial advantage they might have hoped to gain by working. Research shows that people who leave social assistance are often worse off. The system therefore creates a disincentive to work, and a long-term dependence on benefits.

Another essential income support program, Employment Insurance (EI), has also been reduced.

Over the last decade, it has become much harder to qualify for EI benefits; this is especially true in areas of the country with lower unemployment rates. Benefit levels have been steadily dropping and the maximum insurable earnings were frozen for ten years.<sup>27</sup> In 2004, only 32% of unemployed Canadian women qualified for benefits, down from 39% in 1996.<sup>28</sup>

These reductions to the EI program have had an especially serious impact on women because of their disadvantaged position in the labour market. Women earn lower wages than men, work fewer hours, are more likely to work in part-time,

<sup>21</sup> Environmental Scan: An Overview of Income, Labour Market, and Demographic Trends Related to Women’s Economic Development, A Report for the Canadian Women’s Foundation, November 2007, p.107.

<sup>22</sup> “Women Entrepreneurs,” Christine Carrington, in Small Business Financing Profiles: SME Financing Data Initiative, Industry Canada, Government of Canada, 2002, p. 83.

<sup>23</sup> *Ibid.*

<sup>24</sup> *Ibid.*

<sup>25</sup> “Exploring Motivation and Success Among Canadian Women Entrepreneurs,” Karen D. Hughes, Journal of Small Business and Entrepreneurships, Special Edition, 2005, p. 108.

<sup>26</sup> Environmental Scan, p. 9

<sup>27</sup> In the 1970s, the income replacement rate was 66%. This fell to 60%, then to 57% in 1993, then to 55% in 1996. From 1996 to 2006, the maximum insurable earnings was frozen at \$39,000, resulting in a maximum weekly benefit of \$413 per week. From: Towards A Better Employment Insurance (EI) System for Workers in Today’s Job Market, Canadian Labour Congress, February 28, 2007, p. 5. Available [http://www.canadianlabour.ca/sites/default/files/pdfs/02-28-07-Towards\\_a\\_Better\\_Employment\\_Ins\\_System\\_.pdf](http://www.canadianlabour.ca/sites/default/files/pdfs/02-28-07-Towards_a_Better_Employment_Ins_System_.pdf)

<sup>28</sup> From: Employment Insurance and Women: What You Should Know, New Brunswick Advisory Council on the Status of Women, Feb. 2009.

precarious jobs, and are more likely to move in and out of the workplace due to their family responsibilities. As a result, women have much more trouble accumulating the number of hours required to qualify for benefits; when they do receive benefits, they receive them for less time and their payments are lower.

### Cuts to Social Investments

Over the past ten years, cuts to social spending and downloading have weakened Canada's social safety net.

In addition to reduced social assistance and employment insurance benefits, there are also fewer public services such as legal aid, public housing, employment training, children's aid, and mental health counselling. Consumers now pay for a wider range of public services, making access much more difficult for people on low-incomes.

In rural areas, access to services is even more difficult because of a general lack of community infrastructure: there are fewer programs and, in many communities, services are simply not there. But even women living in urban and suburban areas face major barriers related to the costs of housing and transportation.

It is well known that affordable, quality social housing is not widely available in Canada, resulting in long waiting lists and, ultimately, increased homelessness. Too many low-income people pay too high a percentage of their income for rent and/or live in overcrowded housing.

Housing issues are particularly challenging for lone-parent families, the majority of which are headed by women. Without secure shelter, it is almost impossible to find or keep a job, or even to stay in a training program.

Women's participation in the economy has been seriously undermined by public spending cuts. Many of the women who attended Collaborative Fund programs could not meet their own basic needs related to food and housing, and often could not participate in the workforce because of a lack of essential supports (e.g. affordable childcare and/or transportation).

*"The system is broken and siloed. Rather than supporting women, it creates multiple barriers, and keeps them from moving ahead." (Practitioner-Researcher)*

Another root barrier to women's economic advancement is the organization of the social system itself. In addition to general cut-backs, there is a trend toward an increasingly complex and bureaucratic system. Governments at all levels are providing fewer in-person government services and more technology-based 'self-help' services.

Citizens are increasingly left on their own to figure out how to access these supports and services. Navigating Canada's social support system now requires self-advocacy skills, along with language literacy, political literacy, and institutional literacy.

Accessing government services typically requires a computer (for Internet and email) and/or a phone. Low-income women face a significant 'digital divide,' are more likely to have lower 'literacies' and skills, and are more likely to be excluded because of lack of information and excessive red tape. The Practitioner-Researchers told us that many women in their programs had difficulty accessing their basic rights and entitlements.

Community economic development practitioners are passionately committed to their work. However, they spend much of their time and expertise simply trying to create the conditions that will allow women to participate in their programs. These conditions should already be ensured by Canada's social safety net and an enabling policy environment. Staff must also work to extend women's participation into the broader society and the workplace. This foundation-building work greatly diminishes their ability to train women in business development and otherwise help them to build their assets.

## ASSET DEVELOPMENT

The second element in the Sustainable Livelihoods Framework are assets.

As illustrated in Figure 1 (page 5), the Sustainable Livelihoods framework contains two circles (Livelihood Assets and Livelihood Outcomes) which represent the state of women's assets before and after participating in Collaborative Fund programs. Each circle includes five different types of assets (see Figure 2, next page) which combine to create a holistic picture of women's resources and capabilities.

Before attending the programs, the women had few assets, leaving them vulnerable to setbacks and at risk of falling further into poverty. The strategic and practical interventions offered by the programs helped women to build their assets, become more able to withstand setbacks, and continue transitioning out of poverty and towards a sustainable livelihood. After attending the programs, their assets increased significantly.

In the previous Consortium program, the consultants identified a holistic range of assets (Figure 2, next page) that promote social inclusion and build women's livelihoods. This same view of assets has also been used in the Collaborative Fund.

The Sustainable Livelihoods framework is based upon the concept that women are vulnerable to poverty and social exclusion when they have a limited range of assets. Assets are the building blocks of a sustainable livelihood. When women are supported to create the conditions for economic participation they can build their assets and gradually begin to transition out of poverty and towards a sustainable livelihood, which we define as "long-term financial security." At this point, their livelihood is sustainable over the long-term because they have developed a strong foundation of assets, making them much less vulnerable to falling back into poverty.

A woman's assets are largely determined by the context in which she lives: her personal circumstances and the external policies and institutions that shape her economic choices.

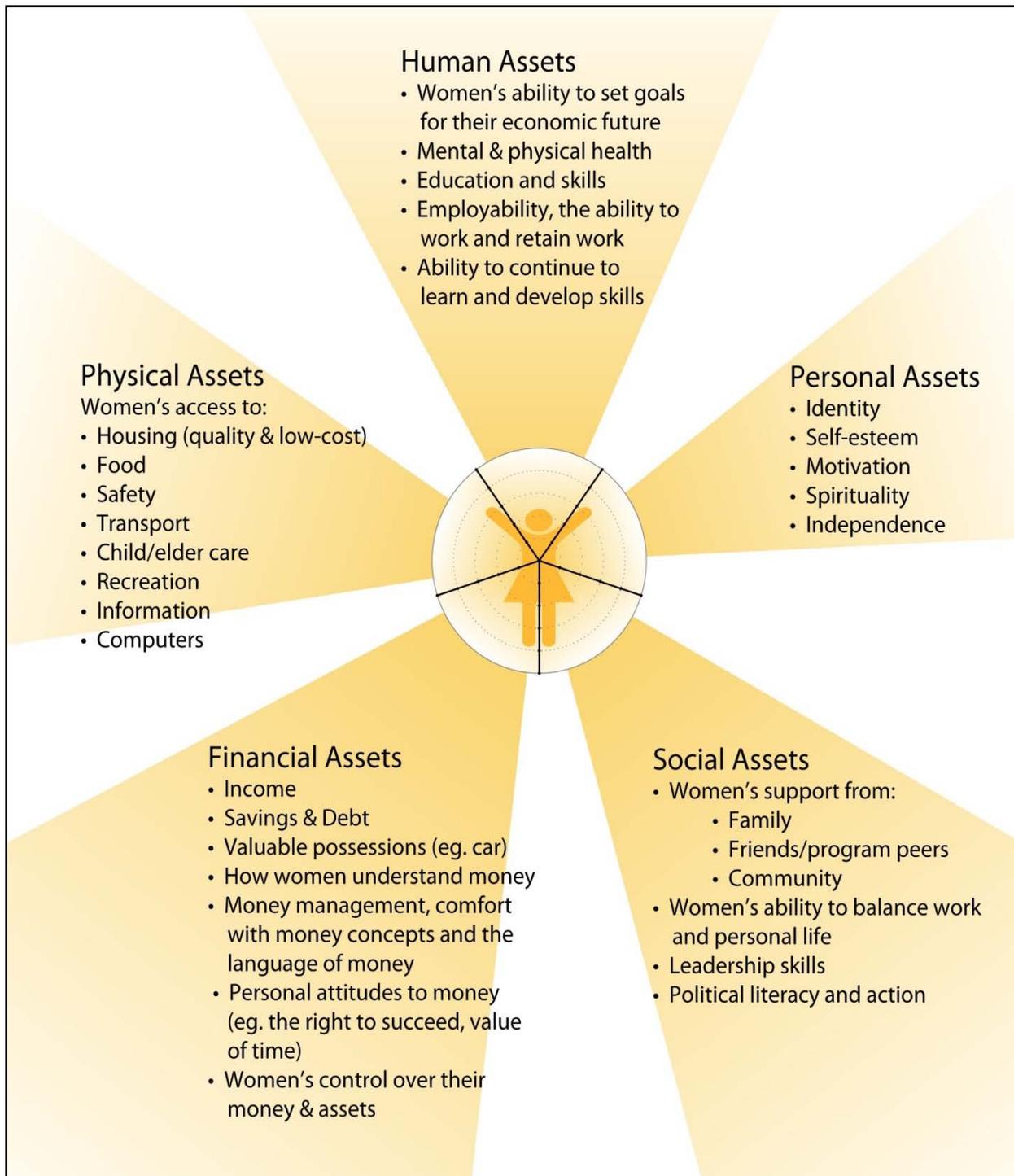
There are five types of assets that combine to create a holistic picture of women's resources and capabilities:

1. **Physical Assets:** Access to housing, food, plus the information and services required to build a livelihood. If physical assets are inadequate, it is extremely difficult to build other assets.
2. **Social Assets:** Connections, networks and contacts. By building a foundation of new social assets, women enhance their personal support systems and make it easier to develop other assets and achieve their goals.
3. **Personal Assets:** One's sense of personal and cultural identity and the motivation and strength to achieve personal transformation. This includes self-confidence and self-esteem, and personal values and beliefs.
4. **Human Assets:** Capabilities that enhance employability, such as knowledge, skills, education, and leadership. Health is another important human asset that affects women's ability to participate in the economy. Although Human Assets are central to all livelihood strategies, on their own they are not sufficient to ensure a sustainable livelihood.
5. **Financial Assets:** Earnings from employment, government benefits, other income, savings, possessions, and financial literacy. Financial assets are important entry points to transformation and development. The ability to earn money and decide how it should be spent provides women with a powerful way to reverse the downward spiral into poverty and build her assets (financial and other).

Asset development helped the Practitioner-Researchers and the donor partners to better understand the profound impact of social exclusion on the lives of disadvantaged women.

Focusing on assets rather than deficits also helps to avoid the negative needs-based approach that is so common to the social service and economic development fields.

**FIGURE 2:  
THE FIVE TYPES OF ASSETS**



## **STRATEGIC & PRACTICAL INTERVENTIONS — COLLABORATIVE FUND PROGRAMS**

The third element shown in the Sustainable Livelihoods framework (Figure 1, page 5) are the strategic and practical interventions offered through the Collaborative Fund programs.

The programs were an intensive, holistic approach to livelihood development that empowered the women to make decisions about their own economic future, take risks, and explore new strategies. The women were actively engaged to move through each stage of livelihood development. At each step, they built their assets and reduced their economic vulnerability.

The most effective programs used a customized, 'just-in-time' approach that could provide specific, targeted intervention for each woman, depending upon her current stage of livelihood development.

Chapter 9 contains key lessons for practitioners for delivering programs based upon the Sustainable Livelihood framework, including a list of common program principles and practices, patterns of asset development, the importance of early intervention, and program priorities for each stage of livelihood development. It also contains specific lessons for working with self-employment programs; Appendix One includes detailed lists of specific interventions for each stage of business development.

## **THE DYNAMICS OF CHANGE— STAGES OF LIVELIHOOD DEVELOPMENT**

We complete our examination of the Sustainable Livelihoods framework by describing the fourth element: the process by which low-income women transition out of poverty towards a sustainable livelihood.

In the Sustainable Livelihoods framework (Figure 1, page 5) this process is represented by the arrow labeled 'Livelihood Strategies.'

Figure 3 (next page) illustrates that this arrow actually has four distinct and predictable stages, which ultimately lead to a sustainable livelihood.

### **STAGE ONE:**

#### **SURVIVAL**

Women are unemployed, or underemployed in precarious jobs. They experience a cycle of chaotic crises, and ongoing depletion of their assets. As they begin to build assets, they move along the continuum, transitioning from Destabilized to Stabilizing.

### **STAGE TWO:**

#### **ENHANCING EMPLOYABILITY**

Women are more able to cope and meet their basic needs, allowing them to focus on employment readiness and identifying viable livelihood choices, through hands-on learning and trial and error. Women move from Engaging to Foundation Building.

### **STAGE THREE:**

#### **EXPLORING ECONOMIC POSSIBILITIES**

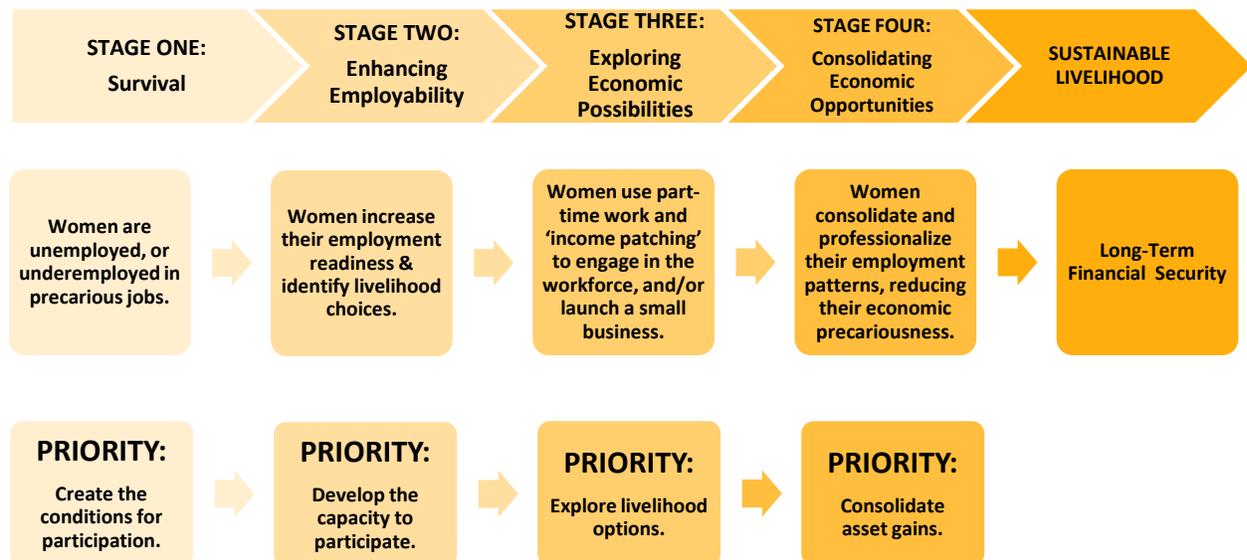
Women have developed a more stable foundation and begin to engage with the workforce through income-patching. Women launching a new business often support themselves through part-time work. Women are in Transition.

### **STAGE FOUR:**

#### **CONSOLIDATING ECONOMIC OPPORTUNITIES**

Over time, women consolidate and professionalize their employment patterns. Asset development begins to accelerate, reducing their economic precariousness. Women are in Consolidation, just one step away from achieving long-term financial security—a Sustainable Livelihood.

**FIGURE 3:  
THE STAGES OF LIVELIHOOD DEVELOPMENT**



### From Coping to Building Assets

In each stage of livelihood development, the programs focused on different priorities, as illustrated in the bottom row of Figure 3.

Our previous research taught us that when women are in survival mode and have few assets, program strategies must focus on supporting women to create the conditions for their participation by helping them to access basic needs and better cope with their life circumstances. Slowly, they begin to build assets.

Once they attain a certain level of assets, program interventions shift towards strategies that help them to develop the capacity to participate by reducing their social isolation, making them more employable, and/or helping them to develop their businesses. It is at the transitional stage that the social purpose enterprises and self-employment programs can be most effective.

However, women's progress is not linear: they often experience setbacks in their personal lives and in the development of their livelihoods. The Practitioner-Researchers often must work with women to rebuild lost stability and assets after these crises.

These stages of transformation, including the cyclical process set in motion when women experience setbacks, are further illustrated in Figure 4 (next page).

### PUTTING IT ALL TOGETHER

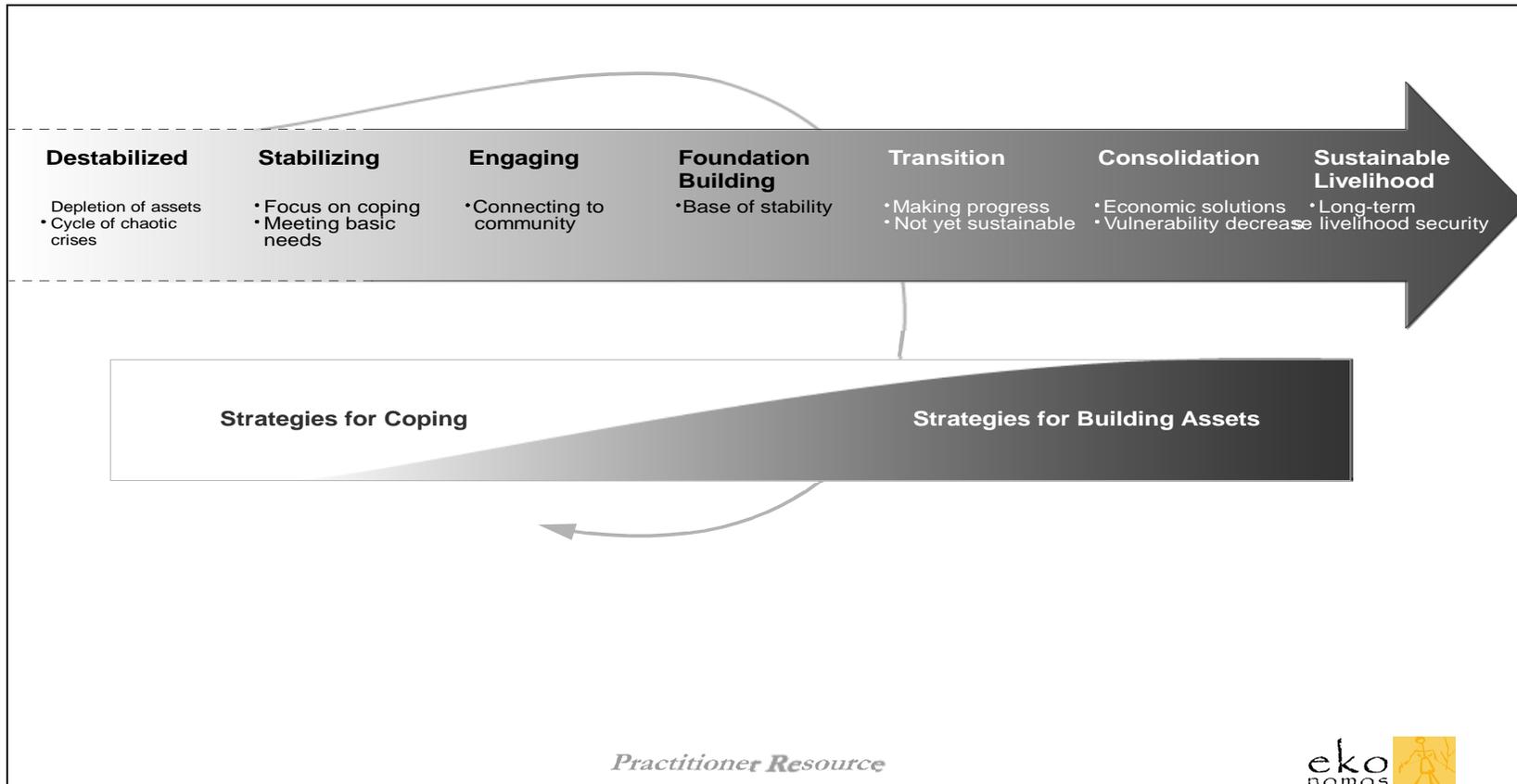
The Sustainable Livelihoods framework brings the multiple dimensions of women's poverty into clear focus.

Low-income women start out with few assets, struggling with their own individual vulnerabilities, an unfriendly economy, and an indifferent policy environment.

Through the Collaborative Fund programs, they receive strategic and practical interventions that support them to progress through the Sustainable Livelihood stages, building their assets and reducing their vulnerability as they go.

The end result: women begin to transition out of poverty, making clear and measurable progress towards a sustainable livelihood.

**FIGURE 4:  
THE STAGES OF TRANSFORMATION TO SUSTAINABLE LIVELIHOODS**





## Chapter 3:

# OUR RESEARCH METHODS



## ABOUT THE RESEARCH

The Collaborative Fund was not only a funding program, but also an investment in capacity building for learning and evaluation.

It included a learning and evaluation process that was designed to study how low-income women can best be supported to build sustainable livelihoods. The process was comprehensive, and included significant outcome evaluation and accountability measures.

The learning and evaluation process has produced excellent qualitative and quantitative information about program outcomes. Its participatory nature helped to create a rare environment of trust: grantees could openly discuss the challenges of the work, share ideas, and work in collaboration.

## THE RESEARCH TEAM

The learning and evaluation process was managed by Eko Nomos and included a team of front-line practitioners from the projects that received funding, and staff from Canadian Women's Foundation.

Front-line practitioners managed and implemented the research process for their individual projects (we called them Practitioner-Researchers). Their work anchored the entire process.

Many program participants also agreed to become involved in the research (see The Portrait Sample, page 21). The process would not have been successful without their trust, openness and commitment.

## THE THEORY OF CHANGE

As mentioned, Canadian Women's Foundation has spent almost ten years exploring and evaluating the Sustainable Livelihood framework. In the process, we have created a research-based "theory of change" about how livelihood development interventions can support low-income women to transition out of poverty.

A theory of change approach pushes both funders and practitioners to make explicit the connections between the activities funded by their investment and the longer-term effects of those activities.

*"[T]heory-based evaluation strategies have been developed as tools to help test and explain complex change processes. Theories of change seek to identify the interlocking assumptions that drive the need or desire for change. Through clearly defining and understanding these assumptions, it is easier to develop a road map that effectively lays out the processes and actions required to reach the agreed-upon destination."*<sup>29</sup>

The Sustainable Livelihoods framework provided the theory of change which anchored the entire Collaborative Fund evaluation process.

The research was designed to 'map' the women's outcomes. Outcomes mapping requires working backwards from the desired change, then ensuring that these hoped-for outcomes will actually result from the planned activities.

Having identified the expected pathways of change and waves of outcomes connecting current activities to long-term outcomes, our research process then sought to verify the underlying

<sup>29</sup> "Build Strong Foundations for Our Youngest Children," The Build Initiative's Theory of Change, Summary of Toward a Theory of Change for the Build Initiative: A Discussion Paper, Charles Bruner, p. 1.

assumptions, to provide evidence of expected outcomes, and to learn about the various livelihood strategies that women pursue as they attempt to build assets, reduce their vulnerability, and create a sustainable livelihood.

The research was grounded in a developmental approach:

*“Developmental evaluation refers to long-term, partnering relationships between evaluators and those engaged in innovative initiatives and development.*

*Developmental evaluation processes include asking evaluative questions and gathering information to provide feedback and support developmental decision-making and course corrections along the emergent path....*

*...the evaluator is part of a team whose members collaborate to conceptualize, design and test new approaches in a long-term, ongoing process of continuous improvement, adaptation and intentional change.*

*The evaluator’s primary function in the team is to elucidate team discussions with evaluative questions, data and logic, and to facilitate data-based assessments of where things are, how things are unfolding, what directions hold promise, what directions ought to be abandoned, what new experiments should be tried – in other words, data-based decision-making in the unfolding and developmental processes of innovation....”<sup>30</sup>*

*... “[a] theory of change, no matter what it is officially called, is central to... evaluation. In any prospective, forward-looking evaluation, a program’s theory guides the evaluation plan. Reciprocally, the evaluation provides feedback to a program as it evolves; it becomes a key resource in program refinement.”<sup>31</sup>*

<sup>30</sup> From: Learning and Evaluation for Trail Builder Initiatives in Vibrant Communities, Caledon Institute, Spring 2005.

<sup>31</sup> The Challenge of Assessing Advocacy: Strategies for a Prospective Approach to Evaluating Policy Change and Advocacy, Kendall Guthrie et al., The California Endowment, Woodland Hills, Oct. 2005, pp. 13 – 14.

## RESEARCH OBJECTIVES AND STRATEGIES

The purpose of the Learning and Evaluation Process was threefold:

### 1. To build capacity to design, deliver and fund programs that achieve strong livelihood outcomes.

This objective was designed as a three-pronged strategy to build the capacity of the Collaborative Fund and the grantees:

- Strengthen internal capacity to document outcomes and evaluate program delivery.
- Integrate Sustainable Livelihoods thinking and practice into program delivery, to build an understanding of asset-based, livelihood-oriented thinking into grantee programming and CWF monitoring.
- Incorporate a results-based management approach and practice into grant-making and the program delivery cycle.

### 2. To capture learning about effective practices in women’s community economic development.

- Build a collaborative learning culture in the program.
- Develop an understanding of how women participate in (and benefit from) self-employment and social purpose enterprise programs.
- Document strategies for effective livelihood development, and for strong program design and implementation.

### 3. To ensure accountability for program effectiveness and results.

- Track and analyze program performance statistics.
- Capture highly textured, qualitative information about outcomes.
- Towards the end of the project, perform a formal evaluation/stakeholder review.

## RESEARCH QUESTIONS

The Collaborative Fund evaluators and grantees agreed on the following questions to focus their learning:

### How do women develop a livelihood?

- What strategies do women use to build a livelihood?
- What stages do they go through as they move towards independence and self-sufficiency?
- Why do women choose self-employment/social purpose enterprise? What are the advantages/disadvantages of these options?
- What strategies do organizations use to build women's assets and support livelihood development?

### What is the quality of that life/livelihood?

- What is the nature of the work offered by self-employment/social purpose enterprise employment (hours, remuneration, viability, flexibility, independence, security, etc.)?
- What is the relationship between household dynamics (access and control) and livelihoods?
- What are daily patterns of work/quality of life?
- How viable are the women's businesses?
- Given the women's circumstances, do they have any other employment options that might be more viable?

### What policy issues are presenting barriers to women's livelihoods?

- What are the key policy impediments facing marginalized women as they work to build their livelihoods?
- What can we say about the barriers related to the mainstream perception of 'women's work' and so-called 'non-standard' work (e.g. part-time, seasonal and casual work, self-employment) and its implications for benefits/economic security?
- How can we create a case for the importance of women's community economic development?

## RESEARCH TIMELINES

The primary research took four years, from 2003 to 2007, when analysis of the data began.

Figure 5 (page 20) illustrates the Collaborative Inquiry Research Process used by the evaluators.

The main components were as follows:

### Foundation Building: Sept 2003 – Sept 2005

*Building the capacity and systems to implement outcomes research and learning.*

Grantees were selected late in 2003, followed by development of the Learning and Evaluation process and tools, and the delivery of workshops to build grantee capacity.

### Participant Tracking and Outcomes

#### Documentation: Sept 2004 – May 2006

*Documenting participant progress during their formal involvement with the programs.*

### Participant Portrait Interviews and Ongoing

#### Analysis: June 2006 - May 2007

*Annual interviews with participants after they leave the programs.*

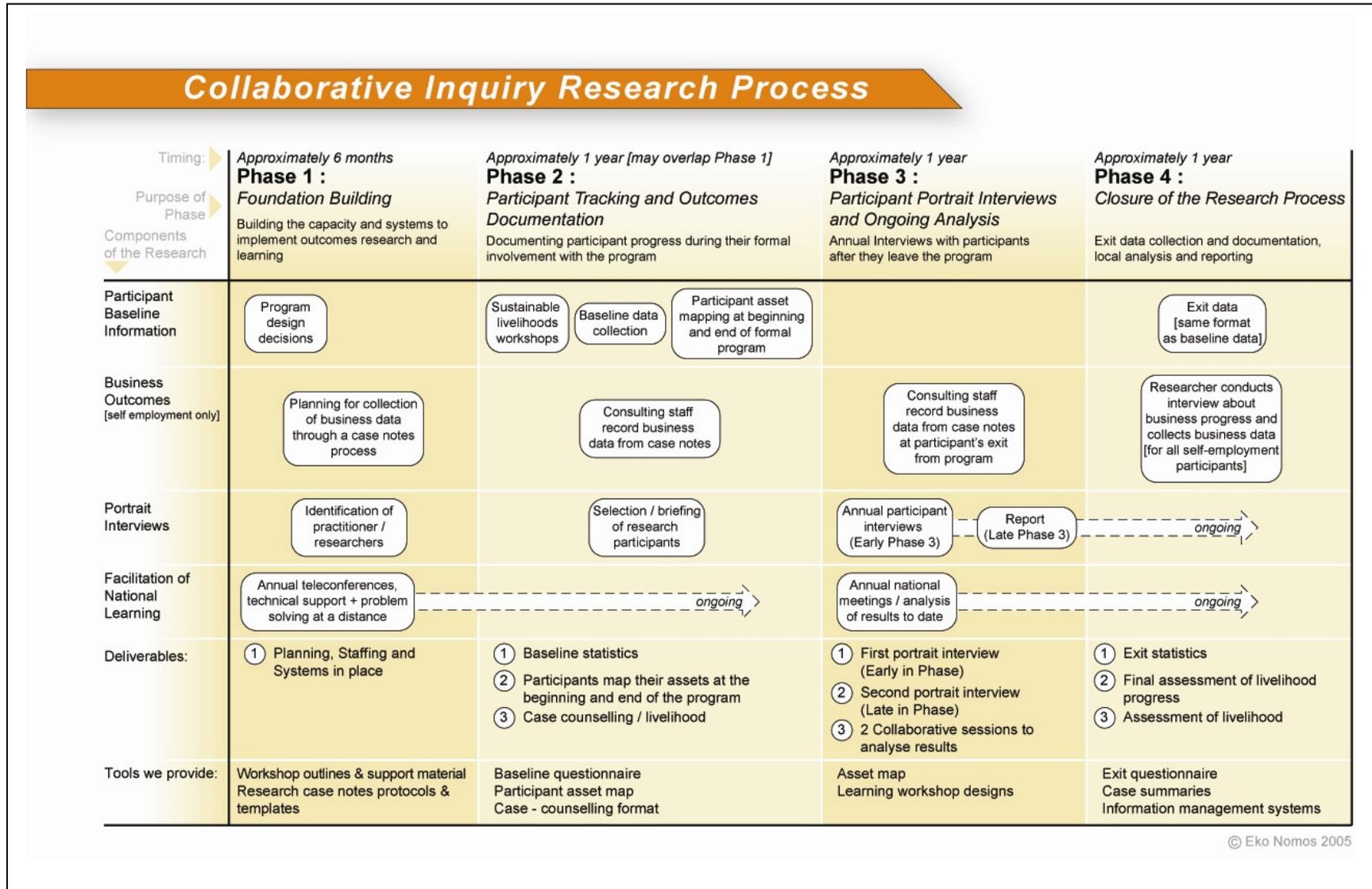
### Analysis & Reporting; Closure of the Research

#### Process: Summer 2007 - Winter 2008

*Exit data collection and documentation, local analysis and reporting.*

In May and June 2007, Eko Nomos facilitated On-Site Analysis Sessions with the Practitioner-Researchers and senior staff to discuss the initial findings and identify key outcomes; the sessions were also used to verify each site's statistics. From July to December of that year, Eko Nomos conducted a detailed analysis of the findings, conferred with the research partners, and prepared site outcome reports for each of the eight program sites that completed the research. In March 2008, a National Grantee/Donor/Partner meeting was conducted, bringing all of the research teams together to discuss the research findings and key learnings, in order to advance our understanding of women's livelihood development and close out the research.

**FIGURE 5:  
THE COLLABORATIVE INQUIRY RESEARCH PROCESS**



## RESEARCH DATA

The research provided two sets of data:

**Aggregate Statistics.** This data was collected from the 1,045 women who attended the programs between Spring 2003 and Spring 2007.<sup>32</sup> It included demographic data, participation rates, and the progress made by the women during the programs (e.g., business and/or employment activities).

**Portrait Sample.** This data was collected from a representative sample of 89 participants (see below) and included detailed quantitative and qualitative data.

### THE PORTRAIT SAMPLE

To deepen the research, the team developed an innovative approach that was participatory and qualitative: the Portrait Sample.

#### What was the Portrait Sample?

The Portrait Sample was a representative cross-section of approximately 10% of the women who attended the programs.

In-depth data was gathered from them through a series of interviews, workshops, self-assessments, and other sessions over the course of the programs.

This data from the Portrait Sample was then used to form conclusions about the broader population.

#### Why was it important?

The Portrait Sample was designed to give both participants and practitioners a voice in the research, while offering a cost-effective alternative to full-fledged impact research.

Based on traditional research techniques, the Portrait Sample strategy was a participatory, qualitative method that, when combined with information from other sources (grantee narratives, statistical semi-annual reports, annual financial reports, site visit notes, etc.) told a

<sup>32</sup> Women continued to join the programs after this date, but are not included in the research. As of December 2008, a total of 1,682 women had registered in Collaborative Fund programs.

fascinating story about how the Collaborative Fund programs helped women to build livelihoods.

The Portrait Sample methodology helped us to understand the women's goals and provided a holistic picture of their asset development.

It also enabled us to explore **changes in behaviour** (e.g., the development of self-directed decision-making skills) rather than focusing only on **changes in state** (e.g., having a job). This provided more insight into the sequencing of intermediate outcomes that lead to sustainable employment, and taught us more about the actual dynamics of livelihood development. As a consequence, we could identify which program practices were most effective in creating long-term asset gains.

While the teams did collect hard data about employment and income, the interviews with the women also provided rich qualitative learnings.

Although intensive and demanding, the Portrait Sample strategy allowed the women to share their experience directly with the researchers. It also helped the grantees to strengthen their programs, incorporate evaluative thinking into their work, become more analytical, and find new ways for women to give input.

#### How did it work?

Each site was asked to identify up to twelve Portrait Sample participants and commit to completing at least 10 portraits (knowing that some women might not be able to finish the process). In the end, 89 portraits were completed from the eight sites that finished the research process.

Each of the eight sites organized a series of workshops, self-assessments, interviews and data collection sessions with the Portrait Sample group. The Practitioner/Researchers were trained to conduct two in-depth interviews, collecting much more data than from the broader group.

#### What Portrait Sample data was collected?

The research teams gathered a wealth of data about everything from the women's income and employment, to their relationship status and physical health.

### Data Collection: Program Intake

When the women entered the programs, data was gathered by grantee staff from the Portrait Sample women. There were indicators in 34 categories, and more than 200 sub-categories.

Statistical categories included:

- Demographic
- Education and employment experience
- Income
- Primary and Secondary Income sources
- Gross Household Income
- Gross Personal Income
- Housing
- Factors that hold women back
- Livelihood progress

### Data Collection: Interview 1

Six months after intake, the Portrait Sample women were interviewed for the first time.

This interview had two parts:

1. **Assets:** The women were asked about their key strengths and assets, to assign a rating to each asset area, and to set a goal for making changes to each asset area.
2. **Barriers:** The women were asked questions about their vulnerability factors: the forces that hold them back from achieving their employment and/or business goals.

The Practitioner/Researchers also designed ‘asset maps’ that would allow them to track and document the changes in women’s lives over an 18-month period (dated from intake). All of the Portrait Sample women and most of the other participants completed asset maps.

### Data Collection: Interview 2

Eighteen to twenty-four months after Interview 1, a follow-up interview was conducted.

The women were asked the same questions as in Interview 1. In order to follow up on themes that arose in the first interview, the Practitioner-Researchers also added their own customized questions.

The Practitioner-Researchers also collected exit data that complemented the original intake data. This allowed for a direct ‘before and after’ comparison of results.

The site research teams also collected detailed qualitative statistical information about the businesses owned by the participants at each self-employment site. The aim was to explore the types of businesses, their level of success, and their ability to generate income for the owner and employment for others.

The Portrait Sample data included:

- Interim narrative report and summary of findings from the first interview.
- Summary of quantitative and qualitative asset/outcome indicators from the interview. (This database allowed us to make ‘counts’ of various qualitative indicators.)
- Conditions that made it possible for the women to participate in programs (10 categories and 60 sub-indicators; these related primarily to physical, social and personal assets).
- Personal capacity for participation that women developed through the programs, such as income status, employment, skills development and so on (21 categories and 100 sub-indicators; these related primarily to human and financial assets).
- Self-employment business development information and results (31 categories and 150 sub-indicators).
- Asset mapping summary, documenting patterns and the extent of asset gains.

The ‘Exit’ data base included:

- Demographic update (34 categories and 200 sub-indicators).
- Data about which elements of the programs were accessed by the women, and the skills outcomes that resulted (14 categories and 100 sub-indicators).
- Detailed vulnerability indicators (9 categories and 60 sub-indicators).

### What happened to the data?

The Practitioner-Researchers entered the data from each Portrait Sample participant into a database; Eko Nomos worked with the staff to ensure the data was consistently high quality. All of this data was documented and analyzed.

For more information on the research, please see the **Collaborative Fund for Women's Economic Development Research Methodology Report**, which is available on our website: [www.canadianwomen.org](http://www.canadianwomen.org).

The report includes a detailed description of the research methodology approach and process, the research tools, and all of the research questions.





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PART TWO:  
RESEARCH FINDINGS

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## Chapter 4:

# KEY FINDINGS



## INTRODUCTION

This chapter presents the key findings in graphic format. As in the previous chapter, all of this data was collected from the Portrait Sample women at Interview 2.

The data is presented in the following charts:

- Key Asset Gains
- Snapshot of Financial Gains
- Reductions to Social Assistance
- Social Return on Investment
- Progress Towards Sustainable Livelihoods
- Key Outcomes

Our analysis confirms that women's ability to transition out of poverty depends upon their capacity to build and retain assets. When women start from a position of having too few assets — whether physical, social, personal, human, or financial — they tend to develop financial assets last. Not until livelihood 'readiness' is well under way do women tend to make substantial financial gains. It takes time to secure employment and/or build a business that generates good income.

The charts illustrate that the women created a strong foundation of assets and progressed toward a sustainable livelihood. They improved their quality of life, became more employable, developed new social and business networks, had more self-confidence, increased their earnings, and started to pay off their debts. In the process, they strengthened their economic security, became much less vulnerable to setbacks, and created more stability for themselves and their children.

## SUMMARY OF KEY FINDINGS

The women's progress was measured using a comprehensive evaluation process that included quantitative indicators, asset maps, and personal interviews.<sup>33</sup>

This process identified six key findings, which are discussed in detail in this chapter.

- The women made strong gains in five key asset areas.
- The women made significant financial progress, even though this is often the last asset area to be developed.
- In less than two years, 84% of the women receiving Social Assistance were able to reduce their dependence.
- From an investment of approximately \$660,000, the Collaborative Fund partners achieved a 'social return' of \$1.3 million.
- In less than two years, the women made measurable progress moving out of poverty and towards a sustainable livelihood.
- In less than two years, half of the women's businesses were stable, growing, or consolidated.

<sup>33</sup> For complete details on our research and evaluation process, please see the [Collaborative Fund for Women's Economic Development Research Methodology Report](#), available on our website: [www.canadianwomen.org](http://www.canadianwomen.org).

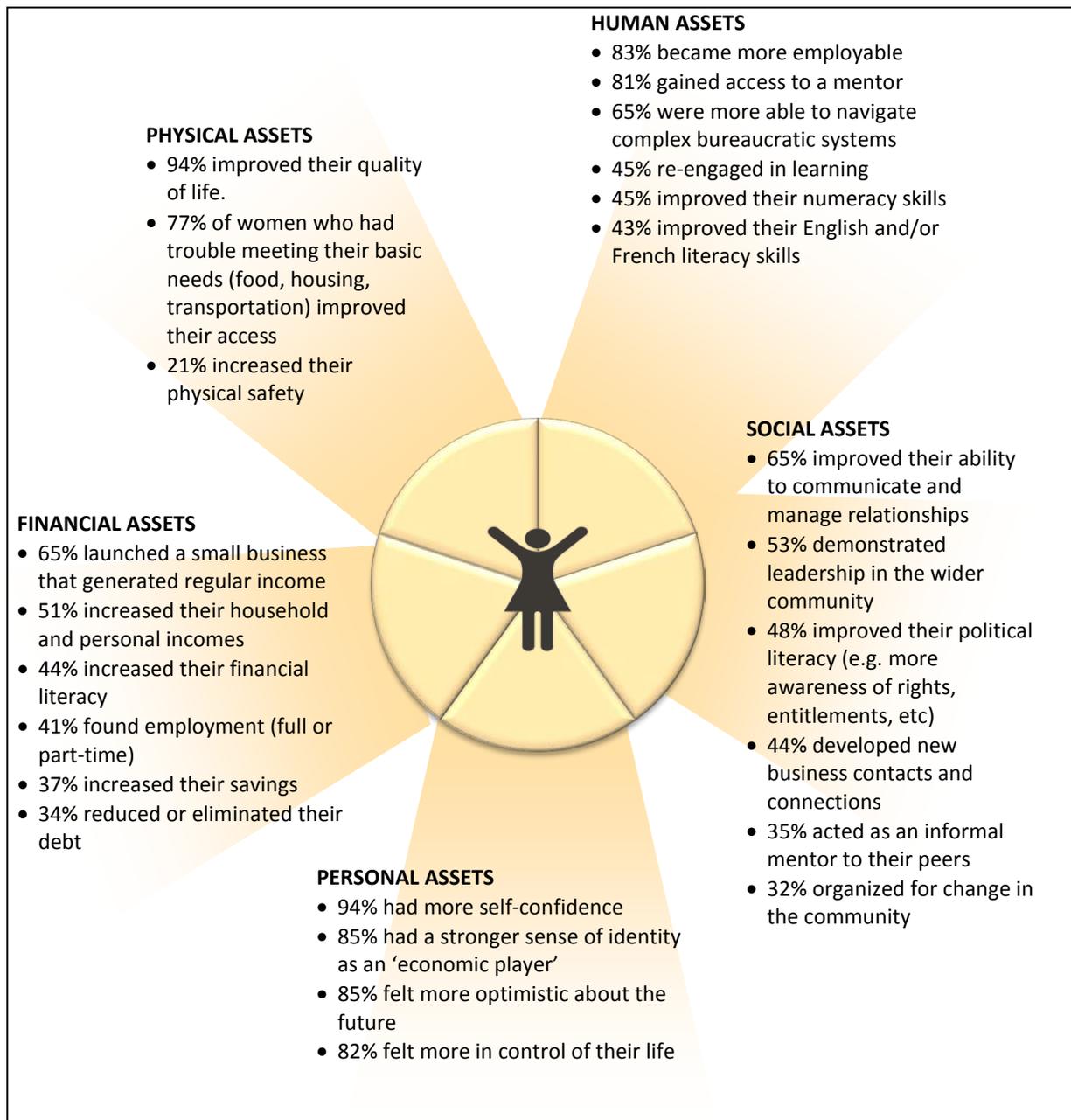
### The women made strong gains in all five asset areas.

The women built upon their existing assets, and developed new ones, in all five areas. These results flowed from a complex set of behavioural changes and new income-earning activities.

The broad range of the women's new assets reduced their economic vulnerability, provided a strong foundation to withstand crises and setbacks, and allowed them to progress along the Sustainable Livelihood continuum and move out of poverty.

Figure 6 (below) provides a summary.

**FIGURE 6:  
KEY ASSET GAINS**



**The women made significant financial progress, even though this is often the last asset area to be developed.**

Figure 7 (below) provides a snapshot of the financial changes achieved by the women from Interview 1 (6 months after program intake), to Interview 2 (18 to 24 months later).

The gains were significant: a 100% increase in the number of women with disposable income, a 54% increase in those with more than one income source, and a 38% increase in the number of women with personal incomes over \$20,000.

There was also a 76% decrease in the number of women who could not meet their basic needs, a 63% decrease in the number who could not find work because of weak skills, a 33% decrease in those who relied upon social assistance benefits, and a 25% decrease in the number of households living below the poverty line.

These results were possible because the women had first developed their physical, social, personal, and human assets. They had also developed non-monetary financial assets such as financial literacy and planning.

Women cannot transition out of poverty without advancing in all five asset areas. A full picture of their progress only emerges when the full range of their asset gains is considered, as shown in Figure 6 (previous page).

**FIGURE 7:  
SNAPSHOT OF FINANCIAL GAINS**

	<b>'BEFORE'</b> (Interview 1)	<b>'AFTER'</b> (Interview 2)	<b>% CHANGE</b>
<b>Has disposable income</b>	18%	36%	100% Increase
<b>Receiving income from multiple jobs/sources<sup>34</sup></b>	39%	60%	54% Increase
<b>Personal income is over \$20,000</b>	29%	40%	38% Increase
<b>Has trouble meeting basic needs (food, shelter, transportation)</b>	38%	9%	76% Decrease
<b>Cannot find work due to weak employability or technical skills</b>	19%	7%	63% Decrease
<b>Receiving Social Assistance benefits (see next page)</b>	28%	15%	33% Decrease
<b>Household income is below the poverty line</b>	56%	42%	25% Decrease

<sup>34</sup> Portrait Sample women in self-employment programs.

**In less than two years, 84% of the women receiving Social Assistance were able to reduce their dependence.**

At intake, 28% of the women (295 of the total 1,045 women included in the study) were receiving social assistance benefits.

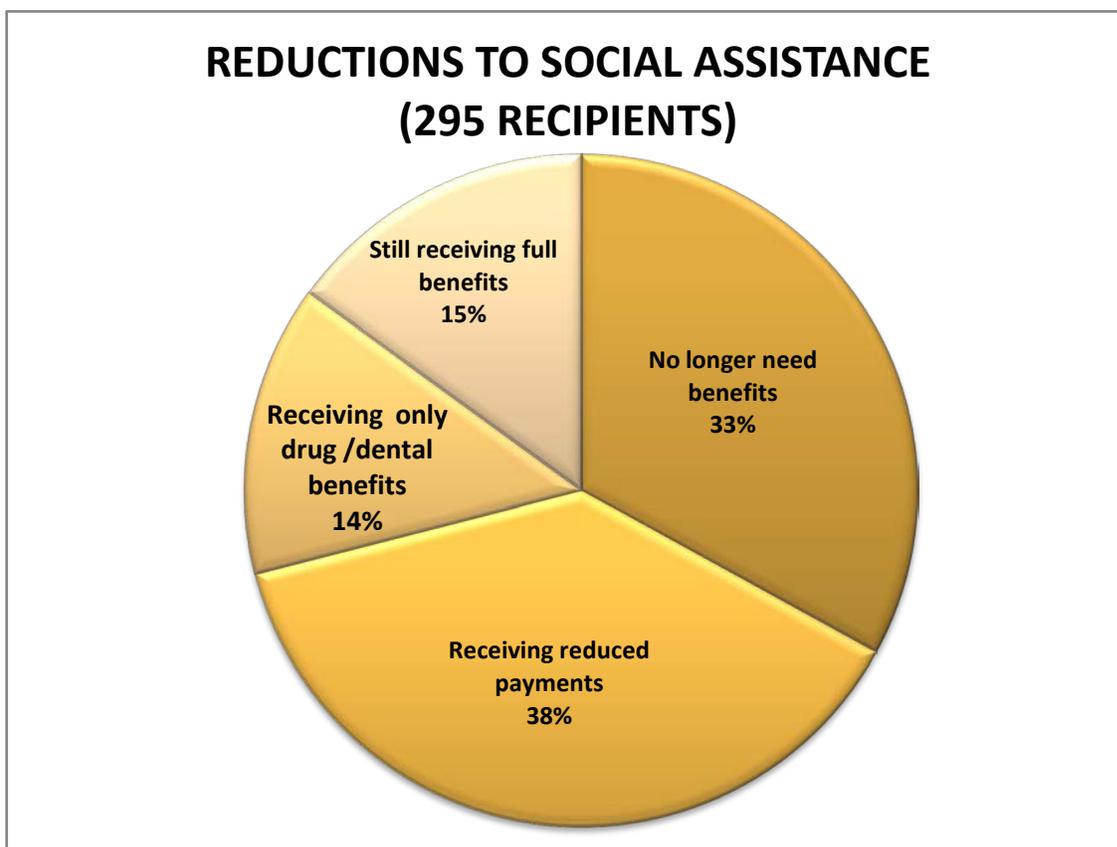
Over the research period, 96 women (33% of the recipients) left the social assistance program because they no longer needed to collect benefits.<sup>35</sup>

In addition, an estimated 112 women (38% of the recipients) received reduced payments, and 41 women (14% of the recipients) only needed the drug and/or dental benefits.<sup>36</sup>

Therefore, we estimate that 249 of the 292 women (84%) who were receiving social assistance benefits when the program began were able to reduce their dependence.

This is probably one of the most significant outcomes of the Collaborative Fund, resulting in an impressive financial return on its investment (see calculation, next page).

**FIGURE 8:  
REDUCTIONS TO SOCIAL ASSISTANCE  
(295 RECIPIENTS)**



<sup>35</sup> Based upon actual aggregate results for the total population of 1,045 women, as of March 31, 2007.

<sup>36</sup> Based upon estimates extrapolated from actual reductions achieved by the Portrait Sample women.

**From an investment of approximately \$660,000, the Collaborative Fund partners achieved a `social return` of \$1.3 million.**

Social Return on Investment (SROI) is a measurement of the total social, environmental, and economic value of a community program.<sup>37</sup>

The Collaborative Fund did not have a formal process of SROI, but as an example we have calculated the SROI for one specific financial outcome: reductions to social assistance.

As shown in Figure 8 (previous page), 84% of the women who received social assistance benefits at intake were able to reduce their dependence over the course of the programs. The sample calculation in Figure 9 (below) shows that an investment of \$659,030 has resulted in a direct savings to the social assistance system of \$1.3 million (note that these savings will recur every year).

**FIGURE 9:  
FINANCIAL RETURN ON INVESTMENT —  
REDUCTIONS TO SOCIAL ASSISTANCE**

This calculation does not include the wider, long-term social and economic benefits of 249 women becoming more financially independent.

For example, the women made many other types of financial gains: by the second interview, 433 had found jobs and 629 had launched a business. More than half of the women (51%) had achieved higher household incomes. The women also made many non-financial gains: better housing, increased literacy skills, more confidence. Not surprisingly, these non-financial outcomes are among the hardest to quantify. How do you calculate the social value of hundreds of women taking on more leadership in their communities? What is the monetary value of improved communication within families?

When the full measure of the women's asset gains and outcomes are considered, the real value of the Collaborative Fund becomes clear: when low-income women begin to transition out of poverty, everyone benefits.

**SAMPLE CALCULATION  
FINANCIAL RETURN ON INVESTMENT – REDUCTIONS TO SOCIAL ASSISTANCE**

A return of \$1.3 million on an investment of \$659,030.

**Collaborative Fund Program Costs = \$659,030 for 249 women**

\$2,234 per woman, including the cost of all grant making, technical assistance, and overhead. Total investment for 295 women receiving social assistance benefits = \$659,030.

**Estimated Social Assistance Savings per year = \$1.3 million**

Estimated savings from 96 women who no longer collected income support payments or drug/medical benefits (estimated at \$1,136,064, based upon the average pre-tax annual social assistance benefit of \$11,834 for a single woman with one child)

PLUS

Estimated savings from 41 women who no longer collected income support payments, but still received drug/dental benefits.

PLUS

Estimated savings from 112 women who collected reduced income support payments.

<sup>37</sup> *A Guide to Social Return on Investment*, Office of the Third Sector, April 2009, p. 8.

**In less than two years, the women made measurable progress moving out of poverty and towards sustainable livelihoods.**

Figure 10 (below) illustrates the women’s progress along the sustainable livelihood continuum.

By the end of the research period, 65% of the women had reached the latter stages of livelihood development:

- 29% had reached Stage 3: Exploring Economic Possibilities
- 27% had reached Stage 4: Consolidating Economic Opportunities
- 9% had achieved a sustainable livelihood

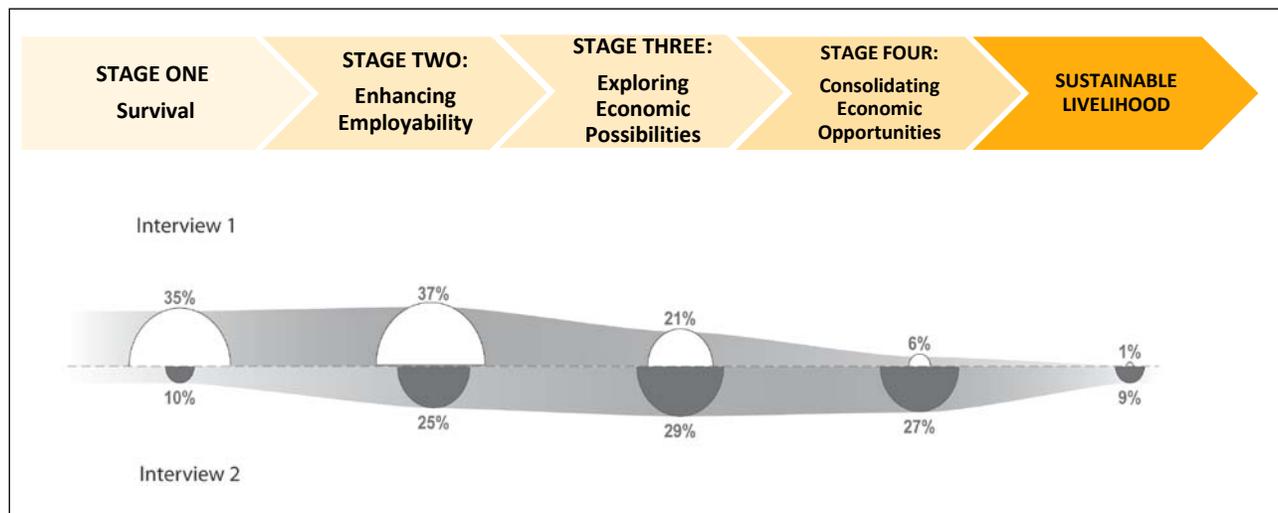
The most dramatic changes occurred for Stage 1: Survival and Stage 4: Consolidating Economic Opportunities.

At Interview 1, shortly after the programs began, 35% of the women were in Stage 1. Just 18 to 24 months later, at Interview 2, only 10% were still at this stage — the rest had moved on to Stage 2 or beyond.

At the other end of the continuum, at Interview 1 only 6% were in Stage 4. By Interview 2, more than one-quarter of the women (27%) had reached this stage.

As they moved through the stages, the women increased their earnings by finding work and/or launching or expanding a small business. In the process, they became much less vulnerable to setbacks, strengthened their economic security, and created more stability for themselves and their children.

**FIGURE 10:  
PROGRESS TOWARDS SUSTAINABLE LIVELIHOODS**



**In less than two years, about half of the women's businesses were stable, growing, or consolidated.**

The women who attended the Collaborative Fund programs developed a total of 629 businesses.

Figure 11 (below) shows how many businesses were at each stage of development when the research concluded. Almost 50% were in the latter three stages: Stabilizing, Growth, or Consolidation.

Twenty-two of the women had previously attended a business development program and were registered in business 'accelerator' programs. Not surprisingly, their businesses were more advanced than the others. Their participation in a prior self-employment program meant they had had more time to develop their business and to accumulate assets.

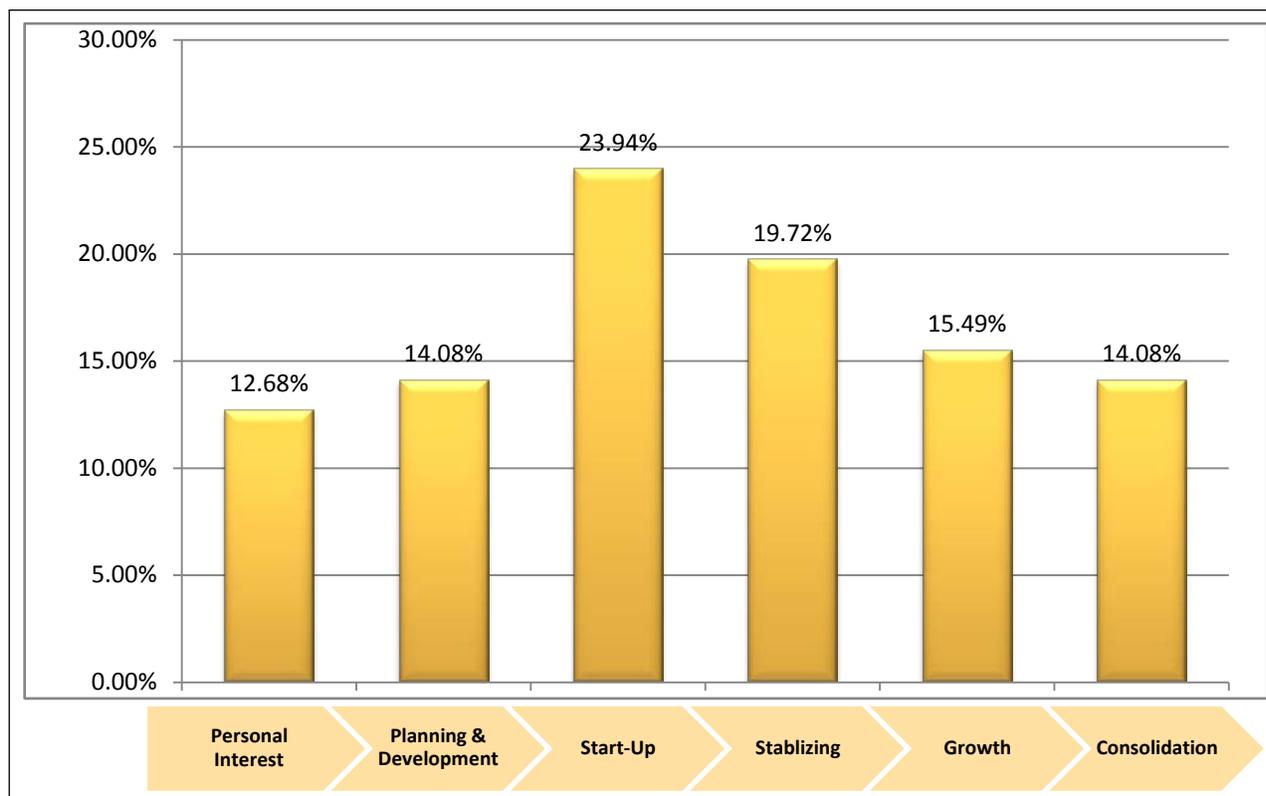
They had also had access to customized business development consulting for a longer period of time. This kind of support is extremely helpful, and appears to lead to stronger self-employment and employment results than traditional employment training programs.

During the research period, 59% of the women's businesses made sales.

Of these:

- 92% were still in operation when the research ended
- 57% of the owners worked full-time on their business
- 35% earned a minimum of \$1,000/month<sup>38</sup>
- 13% employed others (full or part-time)

**FIGURE 11:  
STAGE OF BUSINESS DEVELOPMENT AT INTERVIEW 2**



<sup>38</sup> This figure was chosen by the research team as a marker of progress towards a sustainable livelihood, not as a final income goal.

## SUMMARY OF KEY OUTCOMES

Figure 12 ( below) highlights the key outcomes the women achieved at each stage of livelihood development.

In practice, the women’s outcomes varied according to where they started out on the livelihood continuum.

The next three chapters describe who the women were, the state of their assets prior to attending the Collaborative Fund programs, and a detailed description of how the programs supported them to move through the four stages of Sustainable Livelihood development.

**FIGURE 12:**  
**KEY OUTCOMES (BY STAGE)**

	<b>STAGE ONE: SURVIVAL</b>	<b>STAGE TWO: ENHANCING EMPLOYABILITY</b>	<b>STAGE THREE: EXPLORING ECONOMIC POSSIBILITIES</b>	<b>STAGE FOUR: CONSOLIDATING ECONOMIC OPPORTUNITIES</b>
<b>PHYSICAL ASSETS</b>	Strengthened security of basic needs and access to program participation	Resilience and access to economic participation	Professionalization of physical assets	Enhanced sustainability of livelihood assets
<b>SOCIAL ASSETS</b>	Enhanced connections and community	Enhanced support for change	Enhanced professional networks	Professional leadership
<b>PERSONAL ASSETS</b>	Heightened optimism that change is possible	New identity as an economic player	Increased power in household decision-making	Increased independence and control
<b>HUMAN ASSETS</b>	Re-engagement in learning	Strengthened employability	Economic possibilities identified and tested	Progress towards employment of choice reduces precariousness
<b>FINANCIAL ASSETS</b>	Reduction of financial distress	Increased understanding of financial concepts	Investment in financial asset development	Consolidation of financial assets

## Chapter 5:

# PROFILE OF THE WOMEN



In this chapter, we introduce the women who attended the Collaborative Fund programs, provide a demographic profile, and describe how many attended each type of program, their reasons for attending, and employment goals.

### HOW MANY WOMEN PARTICIPATED IN THE PROGRAMS?

A total of 1,045 women attended Collaborative Fund programs from Spring 2003 to Spring 2007. This data was collected from all these women, when they first started in the programs.

Women continued to join the programs after this date, however, they were not part of this research. As of December 2008, a total of 1,682 women had registered in Collaborative Fund programs.

### WHO WERE THEY?

The Collaborative Fund women came from many different cultural, linguistic, and economic backgrounds, lived in many different types of households, and had a wide range of interests, skills, expectations and aspirations. Still, they had much in common and shared many entrepreneurial traits: personal strength, determination, creativity, persistence, and innovation. To a great extent, this was a result of the selection processes, which typically helped women to assess their interest in, and capacity for, self-employment and/or achieving a sustainable livelihood.

Over a third (39%) were immigrant women. These women were no longer ‘newcomers.’ For example, 72% of the Portrait Sample women were Canadian citizens, and 66% had lived in Canada for more than five years. Only 10% were landed immigrants; of these, most had lived here more than two years.

*“I think I am just as Canadian as anyone and want to pay my dues.” (Participant)*

Eighty-nine percent of the women were working-age adults, which reflects the age and make-up of the general working population. The research also confirms the fact that women are more likely to start a business when they are over 35 (69% of the Portrait Sample was in this age group).

### WHY DID THEY COME TO THE PROGRAMS?

The women had different reasons for coming to the programs: they were motivated by a recent personal crisis or life transition; they wanted to create a better future for their children; or they were seeking personal change.

*“They’re signing up for something that’s a productive activity; they wouldn’t sign up if they thought it was just a self-improvement course.” (Practitioner-Researcher)*

All of the women, for various reasons, were precariously employed or unemployed.

Many women were looking for work because of marital breakdown, job loss, or a downturn in their family’s economic circumstances. Others were experiencing a life transition that had changed their domestic responsibilities. Many of these transitions were related to their age and stage of life, e.g. pregnancy and birth, caring for pre-school children, having older children become more independent or leave home, or retirement (their own or their partner’s). Most were seeking to re-enter the job market now that their children were growing older; a third of the women fell into this ‘re-entry’ category.

Some women were looking to maintain the assets they already had, but most said they were there to build a better future and set a good example for their children.

*“My situation was making it worse not only for me but my children too. There were so many obstacles in my way and I didn’t think I could make it on my own.”*  
(Participant)

Many women expressed a passionate interest in personal growth and fulfillment. Most said they rarely had time to focus on their own interests, needs and abilities. These women came to the programs seeking refuge from past confusion and chaos, looking to gain more meaning and order in their lives.

Many women, particularly those in northern and rural areas, wanted a better quality of life, and were willing to trade-off income for increased self-expression and simplicity.

**FIGURE 13:  
DEMOGRAPHIC PROFILE  
(ALL PARTICIPANTS)**

EQUITY PROFILE	AGE	FAMILY STATUS
Immigrant or Refugee Women 39%	Youth (18-24) 8%	Dependents at home 56%
Visible Minority Women 36%	Adult (25-59) 89%	Lone-Parent 31%
Aboriginal Women 3%	Senior (60+) 1%	
Disabled Women 5%	Unknown 1%	

**WHICH PROGRAMS DID THEY ATTEND?**

In the total research population, 67% of the women (698) attended self-employment programs.

The remaining 33% (347) attended the YWCA Toronto’s Social Purpose Enterprise program.

In the Portrait Sample group, the proportion was different: 89% of the women (79) attended self-employment programs, and the remaining 11% (10) were in the YWCA Toronto Social Purpose Enterprise program.

**WHAT WERE THEIR EXPECTATIONS?**

At intake, the women were asked what type of employment they would prefer. Their choices reflected their differing priorities and abilities to engage in traditional full-time employment.

**Employment Goals at Intake:**

- 62% wanted full employment (including self-employment)
- 24% wanted partial/flexible employment (including self-employment)
- 7% wanted to ‘patch’ their income from a range of sources (not including social assistance)
- 7% wanted to get off social assistance benefits

Chapter 6:

# ASSETS AT INTERVIEW 1: 'BEFORE'



## WHAT MAKES WOMEN VULNERABLE TO POVERTY?

In this chapter, we describe the state of the women’s assets at Interview 1, when they first joined the Collaborative Fund programs.

This overview helps us to understand the context and reasons for women’s poverty, painting a vivid picture of the broader economic, institutional, and social forces that hold women back.

Figure 14 (below) summarizes the women’s family status, income/basic needs, employability, and employment. The narrative description on the next five pages describes their life circumstances according to each of the five asset areas.

This data demonstrated how a lack of assets leaves women extremely vulnerable to crises: with no strong foundation, a single setback can cause them to lose ground and fall deeper into poverty.

All of this data in this chapter was collected from the Portrait Sample women at Interview 1.

**FIGURE 14:**  
**PERSONAL PROFILE**  
**(PORTRAIT SAMPLE WOMEN )**

FAMILY STATUS	INCOME & BASIC NEEDS	EMPLOYABILITY	EMPLOYMENT
Married/Common-Law 55%	Living in poverty or low-income 77%	Employability affected by dependents at home 83%	Precariously employed 62%
Dependents at home 53%	Sole income earner 40%	Completed high school 79%	Unemployed 38%
Single 45%	Cannot meet family’s basic needs 38%	Experienced discrimination 20%	Not worked in more than one year 33%
Lone-parent family 25%	Intergenerational poverty 23%	Chronic physical health issues 19%	Receiving Social Assistance 25%
Socially isolated 23%	Hunger or inadequate nutrition 14%		Receiving Employment Insurance 14%
Experienced violence/partner abuse 21%			
No connection with family members 12%			

## OVERVIEW OF ASSETS AT INTERVIEW 1

### PHYSICAL ASSETS

*Physical Assets include housing, food, and personal safety; and access to child/elder care, transportation, recreation programs and social services, community information, and computers.*

#### **Many women could not meet their basic needs.**

At Interview 1, over one-third (38%) of the Portrait Sample women reported they could not meet their family's basic housing and food needs. Fifteen percent said that their housing was of low quality (lack of space, quality, security, privacy). Fourteen percent said that hunger and poor nutrition were a regular concern.

A lack of access to affordable transportation was a major barrier for 20% of the women. Almost 80% of the Portrait Sample women lived in urban or suburban settings. Eighteen percent were from rural or remote towns and villages, and 4% were from rural routes. Women in remote areas often find self-employment especially difficult because of weak social supports and a lack of transportation.<sup>39</sup>

#### **Many women had experienced a lack of safety and security.**

Twenty-one percent of the Portrait Sample had experienced domestic violence. Other women experienced violence outside of their household as a result of war (8%) and/or stalking or sexual assault (3%). Three of the four Aboriginal women in the Portrait Sample had experienced trauma related to residential schools.

Violence can cause a range of chronic physical, psychological, emotional, social and spiritual impacts. Nine percent of the women were suffering from post-traumatic stress.

The Practitioner-Researchers noted the violence was likely under-reported, as many women routinely cope with controlling and deprecatory behaviour from their intimate partners.

<sup>39</sup> The Collaborative Fund partnered with PARO to offer "PARO on Wheels", an innovative mobile self-employment program in order to reach women in the huge geographic territory that it serves.

#### **Child/Elder care significantly affected their employment options.**

Having children can be a significant determinant for precarious employment. Women with children often have less earning power: raising a family and taking care of a household can make traditional full-time employment difficult.

Fifty-three percent of the Portrait Sample women had dependents living at home, mostly dependent children. Five women were caring for ill or disabled adults, and three women were caring for other people's children. Eighty-three percent of women with dependents reported that this responsibility was holding them back in some way.

*"Doris's husband works nights at a truck stop and she works nights too, in shipping and receiving for minimum wage at [a major retail chain]. She wants the night shift so that she can see her daughters off to school in the morning. She's also taking care of her mother and a sister who has MS. She gets their meals and takes them to the doctor. She doesn't get any sleep. This woman is just exhausted." (Practitioner-Researcher)*

Twenty-five percent of the Portrait Sample were lone parents, slightly less than in the overall group (31%). This is much higher than in the general Canadian population (9% in 2001). Lone parenting has been shown to contribute significantly to family poverty.

Many women found childcare too expensive or inaccessible. Instead, they asked their families to help out, and/or sought flexible work. Most of the women wanted employment that gave them the flexibility to meet their family and domestic responsibilities.

### SOCIAL ASSETS

*Social Assets include support from family and friends; community connections; work-life balance; and leadership and political literacy.*

#### **Many women had limited support networks and connections to the community.**

When they started in the programs, almost 25% of

the women reported they were socially isolated because of illness, violence, the need to care for young children, and/or a lack of transportation (it was unavailable, it was unaffordable, or both).

They also spoke of their weak connections in the community and the lack of friends. Fifteen percent experienced serious family conflicts and another 12% said they were completely disconnected from their family, either due to violence and/or immigration, and therefore had no support from family members.

### **Relationship breakdown made the women vulnerable to poverty.**

At intake, 45% of the women were single and 55% were married or common-law. The women tended to experience a high level of relationship change; many had been recently divorced or separated. As their relationship status changed, their economic prospects also changed. Most of the women had lived with a low income for so long that they simply had no resources to help weather any kind of temporary crisis or transition.

Although many women were married, the Practitioner/Researchers cautioned against making judgments about the nature of these relationships and the economic benefits they might bring. Higher levels of household income do not necessarily mean that women are economically secure, as household resources are not necessarily shared.

*“My husband doesn’t give me any money, so I use my money for household things such as food and my own things. My business will help with that.” (Participant)*

*“I don’t really talk to my husband – he works all the time. I have plans for my future to stand on my own two feet but money is still an issue. The attitude is that he’s working, so it’s still his money. I don’t feel good about spending his money.” (Participant)*

*“My husband is not supportive of other people watching our children – but I can’t listen to that anymore.” (Participant)*

Some women lived in vulnerable, insecure relationships. Others lived in stable relationships where other household members had secure

incomes, but the women had no access to this money. Some women were the main income earner in their household, sometimes supporting an ill and/or unemployed spouse.

### **Women’s commitment to their family has a strong impact on their capacity to work.**

For many women, the dynamics of their personal relationships have had a significant bearing on their work choices. Many women mused on how they typically ranked themselves and their own future at a much lower priority: their spouse, children and extended family came first.

The women’s comments reflected a lack of personal power in their relationships. They had limited access to and control over household decision-making, including reproductive choices (whether to become mothers, whether to have more children, and/or who will care for children), how money is spent, household roles, and the division of labour.

During their involvement in the programs, many women began to realize that much of their economic disadvantage came from their expected roles as wives and mothers. Although they were strongly committed to fulfilling these roles, many wanted a better work/life balance and more control over the highly stressful, multi-tasking nature of their everyday lives.

### **PERSONAL ASSETS**

*Personal Assets include identity (personal and cultural); feelings of self-confidence and self-esteem; spirituality, values, and beliefs; independence and motivation.*

### **The women were highly motivated.**

The women came to the programs strongly committed to changing their economic and personal circumstances, and highly motivated to work. Everyone wanted to learn new skills and build employability. Many spoke about earning a living wage in a stable job that was personally challenging. Most women also wanted flexible work that allowed them to have control over the hours and conditions of work.

### **Many women were held back by very high levels of fear and self-doubt.**

The women often spoke of feeling debilitating fear and self-doubt, leading to procrastination and a reluctance to engage in work. They were often extremely self-deprecating, unable to recognize the value of their prior learning or their innate assets and abilities.

*“Fear is holding me back – fear of failure and of success.” (Participant)*

### **HUMAN ASSETS**

*Human Assets include education and skills; employability; mental and physical health; ability to set goals; the capacity to continue to learn and develop.*

### **The women were highly educated and committed to lifelong learning.**

The women were more highly educated than the average Canadian woman, and demonstrated a very strong commitment to learning. However, educational achievement alone is not sufficient to create a sustainable livelihood.

### **Women’s employability was often limited by racism and discrimination.**

Many women reported that their race, gender, identity, culture, age, and/or ability had been used by others to reduce their chances of finding and keeping a job, access services, or secure the entitlements of Canadian citizenship. This was particularly true for Aboriginal, immigrant, and visible minority women.

Practitioners noted that the immigrant women in their programs tended to be well educated and had strong professional qualifications. Despite this, most had trouble finding work in their field. Immigrants face many challenges, including recognition of their foreign credentials, problems in navigating new and complex institutions, and the lack of Canadian contacts and work experience. Indeed, we learned that many immigrant women choose self-employment because their opportunities for advancement in

traditional employment were so limited.

Many older women experienced ageism, and came to the programs to avoid workplace discrimination. At intake, 15% of the Portrait Sample talked about an ageist incident that had held them back.

### **Disabilities and chronic health issues also affected women’s employability.**

Nineteen percent of the Portrait Sample women had a chronic physical health condition, 18% had experienced serious depression and 5% had been diagnosed with a mental health condition. Older women said that as they grew older, health and disability issues increasingly limited their ability to work. For 12% of the women, their current health made full-time work impossible.

Eight percent of the Portrait Sample had a physical and/or psychological disability. This is lower than the Canadian average of 13%, reflecting the fact that disabled people face significant barriers; it is even difficult for them to participate in programs such as these that might enhance their economic and social engagement. (The Practitioner-Researchers noted that these conditions were self-reported; given the stigma attached to mental health and disability, it is possible that the actual numbers were higher.)

Women with disabilities wanted to find flexible sources of income to supplement their social assistance benefits, but they faced significant social and economic barriers.

### **The women had weak links to the labour market and/or were precariously employed.**

Precarious employment is defined as follows:

- a lack of continuous work
- no control over wages or conditions of work
- lack of social protection
- inability to earn a living wage<sup>40</sup>

<sup>40</sup> Paraphrased from Rodgers (1989) in “Precarious jobs: A new typology of employment,” Leah Vosko, Nancy Zukewich and Cynthia Cranford, *Perspectives*, Statistics Canada – Catalogue no. 75-001-XIE, October 2003, p. 19. Available at: [www.labourcouncil.ca/amillionreasons/Precariousjobs.pdf](http://www.labourcouncil.ca/amillionreasons/Precariousjobs.pdf)

By this definition, all of the women in the Portrait Sample were either precariously employed (62%) or unemployed (38%).

The women gave a variety of reasons for being in precarious employment:

- 30% Poor Job Market
- 23% Social Isolation
- 20% Discrimination (age, race, gender)
- 19% Low Employment Skills
- 17% Lack of Employment Experience
- 16% Lack of Canadian Work Experience
- 14% Unable to accept traditional work and/or hours

Thirty-three percent of the women had been out of the job market for more than one year when they started in the programs.

Many women had difficulty getting a job that paid a living wage or offered them the flexibility they needed to meet their personal or family responsibilities. Therefore, they focused on making ends meet through non-standard and/or 'survival' jobs, all the while hoping for higher quality, better-paid employment.

Surprisingly, 75% of women who were working or self-employed were in these 'survival' jobs — under-employed and dissatisfied with the work. Eighty-six percent wanted to find a better option.

*"I'm 30 and I should have a stable job, I should have a career, I should be earning more... Lots of 'should haves'." (Participant)*

*"Seeing the term 'underemployment' on the application form was significant. I never thought of myself like that. It was huge for me. It was the one word that spurred me to apply for the program because I am underemployed!" (Participant)*

The women's economic precariousness was also reflected in how often they 'patched' their income from various sources, taking multiple jobs or using self-employment to earn extra money. Thirty-three percent of the Portrait Sample used these sorts of multiple earning activities to make ends meet.

### **Many women were already self-employed.**

Sixty-five percent of the Portrait Sample women who registered in Collaborative Fund self-employment programs were already self-employed.

One quarter of the Portrait Sample were registered in 'accelerator' programs; they had previously completed a self-employment training program, and wanted to continue in another program to develop their businesses further.

### **FINANCIAL ASSETS**

*Financial Assets include income, earnings, savings, possessions, financial literacy, and access to own financial assets and/or the ability to control them.*

### **The women were in very difficult financial circumstances.**

Most of the women were financially distressed and had trouble making ends meet. Seventy-seven percent were low-income or living in poverty. They had weak links to the labour market, earned low wages, and had little personal income or savings.

The vast majority of the Portrait Sample women, (81%) were in debt. Many had large mortgages and carried credit card balances, or had other forms of crippling personal or household debt.

### **Those on public income assistance wanted to become less dependent on these benefits.**

One quarter of the Portrait Sample was receiving social assistance benefits, many for a long time (five were on some form of disability pension).

All of the women on social assistance joined the programs in order to find ways to engage in paid employment. Indeed, some were already supplementing their social assistance benefits by earning extra income.

### **Most women came from low-income households.**

Many of the women had lived in poverty for a very long time: almost one-quarter (23%) came from intergenerational family poverty.

Seventy-seven percent of the women<sup>41</sup> came from poor or low-income households:

- Poor: 57% of the women lived below the poverty line (13% had total pre-tax household incomes under \$10,000, and an additional 44% had total pre-tax household incomes of between \$10,000 and \$35,000).
- Low-Income: 20% lived in low-income households (the total household pre-tax income was above the poverty line but still considered low-income at less than \$50,000).
- The remaining 24% of the women were from households with pre-tax incomes of more than \$50,000.

There are several reasons why women with higher household incomes may have chosen to sign up for the programs. First, even when women lived in a higher-income household, they did not necessarily have access to this money; this fact becomes clear when their personal income was analyzed (see below). Second, some women used to live in poverty but recently increased their income by participating in a self-employment program; they were now in an accelerator program in order to expand this new business. Third, for women who came from rural or northern communities, the program may have been the only employment-related service available in their geographic area. Finally, the programs were universal: there was no means test to eliminate those from higher-income households.

### **Many women had very little personal income.**

The women's economic disadvantage became even clearer when we looked at their personal incomes.

At intake, almost all of the Portrait Sample women said they had some level of personal income. However, 73% had less than \$20,000 per year and 27% had less than \$5,000. This strongly confirmed their status as under-employed.

Given that 40% of the women were the sole income earners in their households, many of their families clearly faced serious economic hardship.

Twenty-five percent of the women were on public income assistance at intake; many were working to supplement their benefits.

At least 25% of women with children were not receiving their child support payments.

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<sup>41</sup> Seventy-nine women were willing and able to report their household income both at intake and at Interview 2.

## Chapter 7:

# ASSETS AT INTERVIEW 2: 'AFTER'



## HOW DO WOMEN BEGIN TO TRANSITION OUT OF POVERTY?

This chapter contains a detailed description of the women's journey through the Collaborative Fund programs, telling their stories through a combination of personal anecdotes, qualitative data findings, and quotes from the participants and the Practitioner-Researchers. This provides a personal view of the women's experiences and allows us to make links between their asset gains, their progress through the stages of livelihood development, and their ultimate outcomes.

The data contained in this chapter was gathered at Interview 2, which took place 18 to 24 months after Interview 1. It describes the state of the women's assets 'after' they experienced the program interventions.

The information in this chapter is organized by the four stages of sustainable livelihood development:

1. Survival
2. Enhancing Employability
3. Exploring Economic Opportunities
4. Consolidating Economic Opportunities

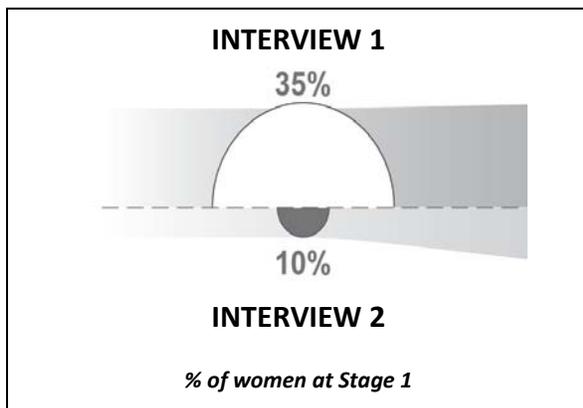
Within each of these four stages, the data is further organized by the five types of assets:

- Physical Assets
- Social Assets
- Personal Assets
- Human Assets
- Financial Assets

## STAGE 1 SURVIVAL: Creating the Conditions for Participation

At intake, 35% of Portrait Sample women were in Stage 1. Less than two years later, this number had dropped dramatically, by 25%.

By Interview 2, only 10% of the women were still at the Survival stage. Most of the women had moved to Stage 2: Enhancing Employability, or beyond.



In Stage 1, women needed to focus on creating stability, security, and other conditions that would make it possible for them to participate in the programs, and ultimately in society.

Focusing on survival inevitably distracts women from developing their other assets. Women cannot progress toward a sustainable livelihood without a solid foundation of secure income, food and housing. As these survival needs are dealt with, other pressing but longer-term issues come to the fore, such as access to medical services, quality of housing, quality of nutrition, financial matters such as debt, and legal matters.

Women may take more or less time in the survival stage, depending on their individual circumstances. The women in this stage were often coping with the aftermath of divorce, immigration, violence, health issues and/or long-term poverty, and were very vulnerable to setbacks.

Women who moved out of survival mode sometimes 'cycled back' because of a crisis.

## DEVI'S STORY

*Violence has been part of Devi's life since she was 11, when her father was murdered by a mob in Guyana. "Life was not easy, but we survived," she says.*

*She married at the age of 23, but later separated from her husband. She raised her four boys in what she thought was a safe community. "My kids were viewed as role models," she says.*

*Then, on Valentine's Day 2004, one of her sons was killed by bandits. He was 18. "He had just graduated from an advanced class in school and was very bright. He was set to go to university."*

*Devi applied for refugee status to come to Canada. She and her three boys moved in with relatives in Toronto. "We managed, but with three children – my youngest was a toddler – we were a burden."*

*She learned about a Collaborative Fund employment skills program. There she found the support of counsellors and learned valuable computer and office administration skills.*

*The program had a profound impact on Devi. "I am a different person. I have self-esteem, goals and a sense of direction." Currently, she works 30 hours a week at a community outreach program and wants to stay.*

*For now, her oldest son, 20, has to work but she hopes he will eventually go to university. Her second oldest, 18, plans to attend York University with the help of a government loan. Devi has started a scholarship program for her youngest son, who is five.*

*"I know it's not going to be easy, but I want to be independent, be a role model for my kids and see them succeed in life. Whatever it takes, I will do it."*

*"I am giving it all I've got," she laughs.*

### STAGE 1 OUTCOME: PHYSICAL ASSETS

#### Strengthened security of basic needs and access to program participation

At intake, 38% of the Portrait Sample women self-identified as having insufficient access to basic needs. Twenty percent said that lack of access to transportation was a major barrier; 14% said hunger and poor nutrition are regular concerns, and 15% had low quality housing (lack of space, quality, security, privacy). Fifty-six percent used the support and assistance of programs to increase their access to the means of daily survival.

The women said the practical support offered by the programs was vital: free registration, a schedule that accommodated their domestic responsibilities, childcare during program hours, and subsidized transportation.

Seventy-seven percent of the women who started out in Stage 1 said that the programs helped them to substantially improve their access to food security, housing, and personal security, allowing them to move on to the next stage.

More than half of the Portrait Sample women (56%) used the support and assistance of the programs to improve their daily survival.

It takes time to reach a point where access to basic needs is assured. At Interview 2, 9% of the Portrait Sample women still regularly used food banks; some even said that they still had to eat less than they wanted to, in order to feed their children.

### STAGE 1 OUTCOME: SOCIAL ASSETS

#### Enhanced connections and community

In Interview 1, many of the women said they were socially isolated; coming to the programs was often part of a conscious effort to connect to other women and the community.

All of the programs focused their early interventions on helping the women to develop support networks. Over the course of the programs, one in five women required the proactive support of programs to increase their social connections and supports.

*“With the birth of the baby I am realizing that I can’t do it all myself, and when I call upon others, they are willing to help me and it’s easier to accept. I need a lot more help.” (Participant)*

The programs offered a safe and welcoming environment where the women began to make friends and establish strong peer support groups. Sixty percent of the Portrait Sample women mentioned the powerful effects of these new relationships, as well as increased feelings of trust and belonging.

*“We still keep in touch with some of the women in the program and it is great to have the program keep us connected through invitations to events. Our family situation is much better. I am able to cope better with the children and balance my needs.” (Participant)*

The women saw the program staff as valuable, trusted sources of information and counsel, and were grateful for their support with problem-solving. Women who faced multiple barriers said that the support and advocacy offered by the staff was a key factor in securing their basic needs, and played an empowering role in their lives.

### STAGE 1 OUTCOME: PERSONAL ASSETS

#### A heightened optimism that change is possible

Women come to programs highly motivated, wanting to make positive changes. Many said their lives were in ‘chaos,’ and they wanted to put things in order.

From the outset, the programs supported the women to problem-solve and set realistic priorities for action.

By Interview 2, women were feeling a sense of hope and emerging possibilities. They realized that in order to change, they would have to overcome their fears and accept responsibility for their own economic independence. Gaining new confidence and learning new skills contributed towards feeling an increased readiness for employment.

*“Many women haven’t given themselves permission to figure out what they want to do – so when they come it takes a lot of time for them to focus on themselves.” (Practitioner-Researcher)*

Many participants spoke passionately of their dreams for self-employment. These dreams — even if unrealistic at this stage — provided a vision for the changes they hoped to make in the future.

### STAGE 1 OUTCOME: HUMAN ASSETS

#### Re-engagement with learning

Even though many of the participants were already well-educated, they spoke with excitement about how the programs had helped them to see learning in a new way. Interestingly, it wasn't the formal training they saw as most influential, but the practical, hands-on nature of the programs.

Forty-five percent of the Portrait Sample women said that the programs helped them 'learn how to learn.' Thirty-nine percent commented that the programs had been their first positive educational experience in a long while.

The women strongly benefited from assessing their current skill level and assets, working to solve problems, and using their existing skills to make progress on their business and employment ideas.

### STAGE 1 OUTCOME: FINANCIAL ASSETS

#### Reduced financial distress

The early focus on asset mapping helped the women take stock of their financial situation and confront the realities of their financial situation.

In Interview 1, over 80% of the Portrait Sample women had personal and/or household debt. At least a quarter of them said that this debt was their greatest source of stress.

*“Most of the women's stress is due to financial problems. All the women whose businesses are already running are unable to earn a living from them (they still need support from a spouse, another job, or assistance program). This asset area is the one in which women rated themselves the lowest. Several of them think of money only in terms of covering basic living needs.” (Practitioner-Researcher)*

Most of the programs also used a review of basic household finances as a way to develop basic financial literacy, such as record-keeping.

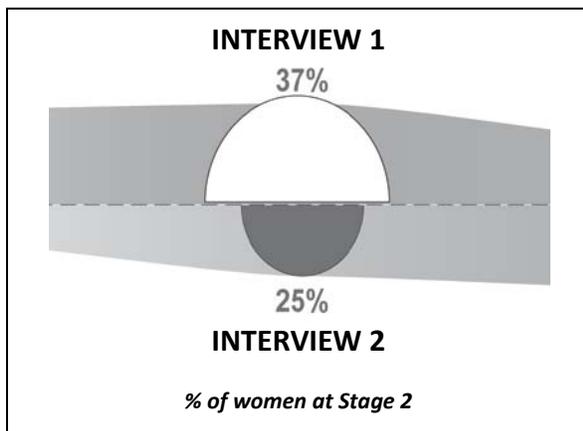
The programs also helped the women to access information and referrals for services such as debt counselling, banking, and personal financial management; this also helped to bring increased order to their financial situation.

*“Our financial situation was very stressful. We are not totally okay, but I feel things are getting better and hope it will continue to improve.” (Participant)*

## STAGE 2 ENHANCING EMPLOYABILITY: Developing the Capacity to Participate

At intake, 37% of the Portrait Sample women were in Stage 2. Less than two years later, this number had fallen by 12%.

By Interview 2, just 25% of the women were still at Stage 2. The others had moved on to Stage 3: Exploring Economic Possibilities, or beyond.



For women in Stage 2, the focus was to help women to build their pre-employment skills and create the ‘capacity to participate’ in the program, the economy, and ultimately, in society as a whole.

‘Capacity to participate’ includes an important set of personal assets, such as independence, abilities, perspective, and self-advocacy skills. Developing these skills helps women reduce their vulnerability to asset loss: they become more likely to make gains, and to keep them.

Many women in Stage 2 were re-entering the job market as they entered a new period of their lives or moved through a crisis. Some were already working, but were under-employed. They were well aware of the importance of employability skills, but often had low self-esteem and believed they lacked those skills. Through the programs, the women sought to become more employable and change their existing employment patterns.

One of the key findings of this research is that an intensive investment in the ‘capacity to participate’ is crucial if women are to develop their ability to connect to and benefit from the economy.

## AUDRYA'S STORY

*Audrya suffered from depression for a good portion of her life, but a Collaborative Fund self-employment training program helped her to leave depression behind and focus on her unique skills as an artist.*

*“The program was a wonderful group,” she confirms. “I received training in how to think with a business mind.”*

*More importantly, the program built her self-confidence. “I learned that if things weren’t going 100%, I had the tools to keep my level of confidence high,” she says.*

*The program taught her money management skills and increased her financial literacy. It also helped her to save money — through a money-matching component, participants who saved \$1 were matched with an additional \$3 from the program. The savings could be invested in a small business, used to pay educational tuition, or transferred to a homeowner’s program.*

*Audrya invested her funds in her business, Always Time for Creation. She facilitates holistic workshops for adults, visits schools as a guest artist, and performs for corporate events. She plans to take her business on the road to Australia, where she will facilitate workshops and retreats for a year.*

*For Audrya, the future is full of promise.*

**STAGE 2 OUTCOME: PHYSICAL ASSETS****Resilience and access to economic participation**

By Stage 2, women are more able to meet their basic needs, but still struggle to create stability and security for their families.

With the support provided by the programs, women began to shift their focus from survival towards building assets, on the road to increasing their employability. The programs motivated the women to problem-solve and inspired them with the courage to tackle personal and employment challenges.

As they gradually sorted out their survival needs, the women also developed a broader perspective. Their attention shifts to fulfilling a more sophisticated set of prerequisites for economic participation. By Interview 2, 48% had more access to community information and services; 25% had more access to computers and 19% to the Internet; and 20% had more access to medical care and/or psychological counselling.

Although housing, medical/psychological care and transportation continued to be a priority for some women, the Practitioner-Researchers emphasized that many women were now able to focus on building resilience and reducing their vulnerability to crisis and asset loss.

Through training and practical application, women increased their self-advocacy skills in a range of functional 'literacies:'

- **Institutional Literacy:** 65% were better able to navigate complex, bureaucratic systems and find out more about appropriate supports.
- **Social Literacy:** 65% improved their ability to communicate, get along with people and manage relationships.
- **Political Literacy:** 48% had more awareness and knowledge of their rights, entitlements and obligations of citizenship.
- **Language Literacy and Numeracy:** 45% were able to improve their skills with numbers, and 43% improved their English and/or French language literacy.

These new skills made the women more able to 'work the system' in order to manage and protect their own interests and increase their capacity to make sustainable livelihood gains.

Twenty-one percent of the women wrote letters and 18% directly contacted a political official or bureaucrat in order to access their needs and entitlements.

*"I was in need of such a program when I started. I was considering trying different alternatives in my life, starting my own business... This gave me the opportunity to join while struggling with other things in my life. I was having many issues in different areas of my life when I joined the program, emotional, social, etc; nothing was in a good place. What I got out of it was that it didn't only help me learn about business but life, and that aspect was not only theoretical. It helped me to see skills I had that I didn't know I could put into place. This was crucial. It helped me to see myself as a businesswoman." (Participant)*

**STAGE 2 OUTCOME: SOCIAL ASSETS****Enhanced support for change**

Having connected to a community of women in Stage 1, the participants now began to establish more formal, sustainable peer networks.

The peer groups played a central role in building a foundation for personal change. They offered a safe place to share learnings and a sounding board to try out new ideas. The women began to reach out and build friendships.

Thirty-eight percent of Portrait Sample women said that their peer group was an important part of the program, highlighting the fact that it helped them to develop stronger social skills and become better at relating to others. Almost half said they regularly stayed in touch with other participants.

The women also served as role models for one another: for some, this personal bond helped them to develop more business-like behaviours.

*"One of the groups formed a study group by themselves. The more they talk to each other, the more they move forward." (Practitioner-Researcher)*

*“The networks were so valuable... I learned so much and gained many new friends.” (Participant)*

In addition to the peer groups, 81% of the Portrait Sample women also gained access to a mentor — another woman who had already struggled with the demanding early stages of business development. This relationship provided the women with practical advice and information, one-on-one coaching, and help with problem-solving.

*“After coming to the program I feel so much more supported. I now have direction and even share the learning with my husband.” (Participant)*

## **STAGE 2 OUTCOME: PERSONAL ASSETS**

### **New identity as an economic player**

*“The majority of the women lack self-confidence. Women are very aware of their weaknesses, but some of them have trouble acknowledging their strengths; they don't take credit for their successes or they take the blame for everything. Others have a high degree of self-knowledge, including both strengths and weaknesses. About half of them are surprised and proud of themselves when they surpass themselves. The majority have a tendency to advance slowly – they take longer than expected to progress – not fast enough. Women can also go from high self-confidence to being less self-confident during the business start-up phase.” (Practitioner-Researcher)*

The programs made a significant contribution to women self-identifying as an economic player. Sixty-nine percent of the women said they were taking more responsibility for their future, felt increased control over and independence in their decision-making, were learning to make decisions in a more systematic and decisive way, and were taking calculated risks.

*“The business is something that's theirs – they've created it – they're responsible for it. They're now being seen as professional – running a business that is generating income.” (Practitioner-Researcher)*

*“I am in a state of real transition. I am confident of the future, in my ability to set goals and achieve them. I need to take my confidence and apply it to a new business idea.” (Participant)*

Women also said their involvement in economic decision-making and business planning had led them to explore many dimensions of their personal, cultural and spiritual identity. This reassessment was leading to a transformation of their self-perception and behaviours.

This increase and shift in identity creates heightened self-esteem: an impressive 94% of the Portrait Sample women said they had more self-confidence and 89% said they had more self-respect. Eighty-five percent reported greater self-knowledge and — even more importantly — self-acceptance. Eighty percent said they had become more assertive in their dealings with people. Forty-eight percent were pleased about getting more respect from family members, and 39% spoke of becoming a role model for their children.

*“One participant's teenaged kids gave her a hard time with constant harassment over the phone. ‘I'm hungry. Come home and make lunch.’ She started to say, ‘Do it yourself.’ And they did. After a year, they realized that she wasn't going to quit. Now they are supportive of her business and making meals for themselves. They are proud of her, saying ‘We see you're happy – we see that you're changing.’” (Practitioner-Researcher)*

Many of the women were excited and grateful for the opportunity to focus on themselves, usually for the first time in a long while.

The programs also had a physical impact on the women. A substantial number reported that they were taking better care of themselves: they were eating better, exercising, and losing weight.

*“I am learning about my value and my value to other people” (Participant)*

*“I can be confident that I can create and deliver without needing approval.” (Participant)*

*“I have to be aware of negative self-talk and stop it.” (Participant)*

*“[T]he first phase of a business project is self-knowledge. This is the foundation on which a solid business project can be built. All our programs therefore begin with an inventory of assets and the formulation of strategies involving a lot of self-questioning and examination of the reasons behind*

*each woman's business project." (Practitioner-Researcher)*

## STAGE 2 OUTCOME: HUMAN ASSETS

### Strengthened employability

*"Women in the program discovered what they were good at. The importance of such self-discovery is not to be underestimated as it encouraged these women to engage actively with the world and to make choices that helped to sustain themselves emotionally as well as physically." (Practitioner-Researcher)*

The programs provided women with hands-on learning through an entrepreneurial 'project.' This strengthened their ability to set goals, reinforced their self-directed learning skills, and helped them to plan realistic livelihood strategies.

A striking 91% of the women talked about placing more value on their prior learning and knowledge. Many were surprised to discover a sense of mastery and accomplishment, realizing that their existing skill base provided an excellent, practical foundation for moving towards their goals.

Eighty-eight percent of the Portrait Sample women said that they were now better able to assess their existing assets, skills, and abilities. Eighty-two percent noted an increased ability to set realistic goals and carry them out.

Seventy-eight percent of the women spoke with pride about goals that they had already achieved. The women were now able to proactively identify their assets and intentionally devise strategies to strengthen them over time.

As a result of the programs, women increased their employability by acquiring hard skills such as IT and resume writing, as well as soft skills such as communication, networking, time management, conflict resolution, customer relations, job retention, and professional workplace skills.

Women in the self-employment training programs learned many practical and transferable skills relating to business development and planning, including financial management, record keeping, operational systems, marketing, advertising, pricing, and sales.

All of the participants gained experience and skills by working on their own business or in a social purpose enterprise (volunteering and/or working for the training organization itself). The women emphasized that this practical learning reinforced and internalized the formal, information-based learning that was offered in the training programs.

For example, a food-processing program offered a sectoral dimension to business planning: women learned the intricacies of starting a food processing business, such as the proper use and maintenance of kitchen equipment, food processing recipes and techniques, and information about challenges related to food industry regulation. This gave them a competitive edge during start-up.

### Participation in Training and Skills Development (Portrait Sample):

- 97% completed a business plan
- 95% participated in formal (yet participatory) classroom-based training to support business planning and/or employment planning
- 75% participated in pre-self-employment/pre-employment development (including self-assessment, vocational planning, life skills, and self-care)
- 29% completed a full employability assessment process
- 14% received certification training (e.g. food handling, CPR, etc.)

*"I have to be brave enough to go back to school. I believe in baby steps to get there...I am big into baby steps." (Participant)*

Eighty-three percent of Portrait Sample women clearly stated they were more employable as a result of participating in the programs.

As a result of the training and their own efforts, the women substantially reduced their perceived employment barriers, at least those within their own control.

At Interview 2, fewer women mentioned the following employment barriers:

Barrier	Intake	Interview 2
lack of previous job experience	17%	11%
weak employability or technical skills	19%	7%
lack of Canadian job experience	16%	6%
poor language skills	8%	3%

External factors beyond the women’s control continued to create barriers to their economic participation: a weak job market (28% at Interview 2, only slightly down from 30% at intake); and the expense and inaccessibility of childcare. This demonstrates the need to challenge the broader economic, policy and regulatory barriers to women’s economic participation.

*“Right now I am mapping my skills to see what is feasible and realistic for me. I don’t want to bite off more than I can chew.” (Participant)*

*“I am more persistent and focused. I have the determination to do this, because I have this goal for five years from now – I want to be financially independent, enjoy life, no worries, travel. Those are the things that motivate me. I have more goals than before. I know what I want and learn to start applying all the knowledge from the program. Sometimes, I feel like giving up and I tell myself ‘Oh, I can do this.’” (Participant)*

**STAGE 2 OUTCOME: FINANCIAL ASSETS**  
**Increased understanding of money concepts**

*“Many women indicated that they don’t have the money to pay for childcare to allow them to focus on their business, so there was a feeling of being trapped – no money/no childcare/no time to spend on business and no chance to earn income from the business. A few commented on their feeling of vulnerability because of not having an income and one indicated she had a lot of her self-worth tied up in having her own income – not having any income had an impact on her sense of identity.” (Practitioner-Researcher)*

Practitioner-Researchers discovered a serious gap in women’s knowledge and level of comfort related to money and money management.

The women were very skilled at ‘stretching’ their dollar, but many, particularly those in long-term relationships, had very little of their own money and/or little access to household financial management and decision-making. Many felt anxious when dealing with money.

The programs made a significant investment in developing women’s financial literacy. As a result, there were substantial outcomes in this area over time. The research revealed that an understanding of money concepts, tools, and management skills create a foundation for gaining hard financial assets such as income and savings.

*“Many women had no idea what a spreadsheet was. When we explained it they realized – ‘Oh it’s a budget – I do this all the time!’ – We remove fear. They’re doing financial management for their lives too – not just their business.” (Practitioner-Researcher)*

As a first step towards financial literacy, the programs supported women to document and analyze their personal financial situation. As a result, 64% of the Portrait Sample women developed a practical plan to stabilize and manage their personal finances.

Once this was done, the women put their newfound knowledge to work for them. Some started saving and some applied for credit, while others needed to deal with chronic over-use of credit, focusing on paying-off debt, consolidating debt, and/or improving their credit rating.

One of the most striking outcomes of this stage was the transformation of participants’ often negative, hostile attitudes towards money. For example, many women’s low self-esteem led them to believe they were ‘not worth’ earning a decent living wage. Others were well aware of their lack of knowledge about money concepts and tools; they acknowledged an innate fear that caused them to avoid managing their money.

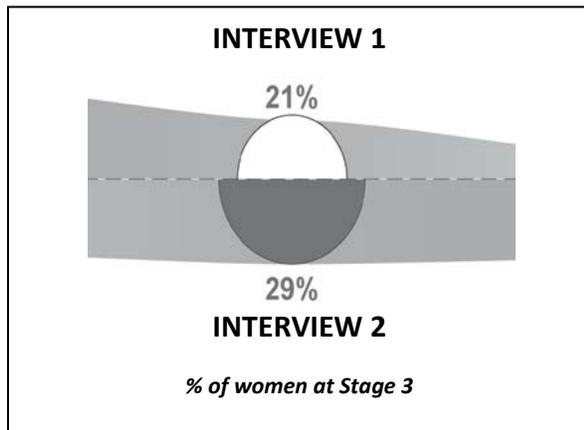
At Interview 2, 42% of the women talked about overcoming their fear of money, a growing sense of entitlement to money, and more understanding of the value of their time.

As women begin to earn money, they start building financial assets: 80% talked about working to pay off debt or build credit; 61% were saving money.

### STAGE 3 EXPLORING ECONOMIC POSSIBILITIES: Livelihood Exploration

At intake, 21% of the Portrait Sample women were at Stage 3. Less than two years later, this had increased by 8%.

By Interview 2, 29% of the women were at this stage; others had gone even further, and were already at Stage 4 or were already achieving a sustainable livelihood.



In Stage 3, women identified livelihood strategies and learned to negotiate the often conflicting demands of family, community and employment. Although they had more self-confidence and felt more in control of their futures, like all women, they still struggled to create balance in their lives.

Most of the women who started out in this stage had already attended an economic development program or had existing professional qualifications and were entering or re-entering the job market after a short absence. This group included immigrant women with significant skills and abilities who did not yet feel undermined by the reality of frequent rejection in the job market.

### ALICE'S STORY

*Alice was among the first wave of Aboriginal Canadians to get a degree. Having grown up in a family atmosphere of violence, it was no coincidence she chose social work as her specialty.*

*When her husband abandoned her with three small girls to raise, she was juggling single parenthood and a full-time job as a treatment manager at an abuse centre. Despite her busy schedule, Alice had dreams of working in the arts and running her own business.*

*She found the support to help her realize her goals through a self-employment accelerator program funded by the Collaborative Fund. The program provided Alice with the tools and support to launch and grow her own small business venture.*

*"They helped me be a risk-taker", she says.*

*The program gave her the confidence to take a break from her career as a social worker and develop Beedaubin (meaning Rising of the Sun) Arts Collaborative for Aboriginal and non-Aboriginal youth and elders. As Beedaubin artistic director, Alice finds the funds, gets grants and uses the arts as a tool to bring people together.*

*At 45, there are no limits for Alice. She'd like to get a doctorate in social work, the arts or community development.*

*"I feel I am only at the cusp of what I can do" she says.*

### STAGE 3 OUTCOME: PHYSICAL ASSETS

#### Increased professionalization of physical assets

As earning income and business development took on a more dominant aspect in their lives, the women began to put more effort into their professional image and operations.

Women in self-employment programs completed their purchase of essential technology such as a computer or cell phone, as well as items related to their specific industry and their business wardrobe. Many rethought the location, organization and functionality of their business space. Some moved their business out of their homes and into the program's business incubator (if available); this provided a professional space that was easier to organize and more suitable for meeting with clients and suppliers. Others made improvements to their houses or properties in order to accommodate their businesses. Five percent of program participants were helped to find long-term childcare.

In rural and remote areas where transportation was difficult, women often bought a used vehicle. For example, nine of 10 women in the PARO Portrait Sample bought a vehicle in order to make it possible to run their businesses.

Another key physical asset pursued at this stage was professional and sectoral information that could lead to employment and/or sales.

### STAGE 3 OUTCOME: SOCIAL ASSETS

#### Enhanced professional networks

Peer support groups continued to offer candid, constructive criticism, along with problem-solving and emotional support. Women began to forge long-lasting personal and business relationships with one another.

As the capacity of the peer support groups grew, the women began to organize ongoing learning and networking opportunities. The groups proved so useful that they often lasted long after the formal component of the program was over.

At this stage, women demonstrated an increased focus on business and professional connections. In the self-employment programs, collaboration was common: women often entered into short-term

joint ventures to promote their products and services (e.g. sharing a table at a local market, or jointly renting a booth at a trade show).

As women moved forward with their businesses and began to generate income, they became more committed to business networking sessions that brought all past participants together. Eighty-eight percent of Portrait Sample women attended some form of professional networking session.

*"All of them do effective presentations. They view it as a milestone. Many of them will have to present their business in a very succinct way. It's the same thing as doing promotion – [asking,] what do you want to achieve." (Practitioner-Researcher)*

One-third (32%) of the women played a leadership role in their community and 26% organized for change at the community level. This political activism often reflected the women's own reality: the programs encouraged them to take steps to resolve the challenges they faced in starting their business or finding quality employment.

*"I can now speak up not only for myself but for others too. I take a leadership role in my community and want to continue to be involved." (Participant)*

### STAGE 3 OUTCOME: PERSONAL ASSETS

#### Increased power in household decision-making

*"Not only do women struggle with managing conflicting priorities related to their businesses, but they also must balance those priorities with demands in their personal lives. The issues of having enough time, and access to personal supports and resources are particularly complex for those women who are single parents or sole financial providers. Balancing business and personal issues causes women high levels of stress, which can result in loss of focus, health and emotional concerns and isolation. Women were provided with the supports to balance their personal and family needs with their entrepreneurial goals, and remain committed to pursuing self-employment." (Practitioner-Researcher)*

*"Many cited increased confidence as an outcome of the program. Although some said that this faltered a bit post-program, they still indicated that they felt better prepared to tackle challenges of business and life." (Practitioner-Researcher)*

Our research has demonstrated that balancing between paid and domestic work is elusive; women are always multi-tasking and rushed.

As women built their business and/or engaged in employment, they quickly discovered they could not do the same amount of domestic work they had in the past. As they encountered innate contradictions between their new economic roles and their traditional care-giving role, household tensions began to rise. During this stage, the women began to renegotiate family relationships and the division of labour within the household.

Family members who had benefited from the women's nurturing role often exerted powerful pressure on them to 'change back.' For example, some partners insisted that the women continued to do the same domestic work and childcare as before; they wanted 'meals on the table at the regular time' before the women could work on their business. This pressure could undermine women's motivation and sabotage their progress.

The transition to formal employment is more straightforward: employed women bring in money right away and are more likely to work regular hours (although finding quality, affordable care for dependents remains hard). The families see the women's change in role/identity immediately, and while the adjustment period may be difficult, it is short-lived.

For self-employed women, the transition is more complicated. Because self-employed women often work out of their homes, family members see them as available and continue to place demands on their time. Their businesses are often seen as less important or valuable to the family because they often do not earn money right away. Many women work on their business only once their domestic tasks are completed.

However, as the women began to contribute to the household income, to assert their interests, and to apply their new skills, they began to command more respect from their family. They were also making efforts to build more positive relationships with family members.

Forty-four percent of the Portrait Sample women felt they had more power in household decision-making. Forty-three percent spoke of the increased

family responsibility that had come with their increased economic engagement; they noted that they were contributing to household expenses and child support. Thirty-six percent said they had more access to and control over family resources.

For self-employed women, their business was a significant part of their emerging new identity. Many interviewees spoke of the blurring of lines between themselves and their business. At the same time, however, they were becoming more realistic about what they could accomplish.

*"It's hard to separate work and life, because I'm always thinking of the shop. Monday and Tuesday I have off, but I'm still thinking of the shop."*  
(Participant)

*"My husband has just retired and we are in a transition and trying to find a space that works for us as a couple and independently. I want my space to do my business and I'm waiting for that space, so we have to work together through this period."* (Participant).

### STAGE 3 OUTCOME: HUMAN ASSETS Economic 'possibilities' identified and tested

At this stage, the women continued to learn, quickly absorbing new ideas, skills and behaviours as they actively engaged in the economy. As they explored new economic possibilities, they also deepened the realism and accuracy of their self-assessments. At the same time, they had also 'raised the bar' for their employment expectations: they wanted interesting, highly paid work that would allow them to meet their family responsibilities.

*"Goal setting has changed in that the women are looking more at jobs they are interested in and suited for, not just 'any' minimum wage job. They are looking for self-fulfillment, as they have researched different areas, and are starting to recognize their personal strengths and skills. All those with children spoke of giving children a better future."* (Practitioner-Researcher)

At this transformative stage, the women explored different types of work and experimented with new ways of organizing that work. Their employment patterns were still precarious; indeed, in this stage, many women increased the number

and types of income-generating activities as they sought to find a new balance.

*“I think you can have everything you want, you just can't have everything all at once. I fill myself up by doing something for me, my passion, my [business]. But I also value being at home, like my mom. But it's even more than that...it's how I want to be. Putting everything in balance, being a wife and a mom is huge for me.” (Participant)*

Participants began to express their opinions and needs more assertively and became more elegant in their problem-solving. Many talked about the incremental nature of their progress, noting that they moved ahead in ‘baby steps,’ with multiple ‘course corrections.’

Stage 3 takes time. While some women may have appeared to be ‘spinning their wheels,’ they were actually learning a great deal as they tried out new life patterns and behaviours. As they began to figure out how to accommodate their new roles and their family’s needs, their employment patterns and directions began to solidify. They spoke of ‘things coming together.’

As they gained experience in making career-related decisions and managing their work, they tended to hit a tipping point: Practitioner-Researchers noted that women at this stage become more intentional and deliberate in pursuing career-related work. They shifted from a primary focus on private matters related to children and spouses towards defining the kind of work they wanted and doing the work to make it happen.

The women began to change the way they saw themselves. They became more comfortable with engaging in the economy. Simultaneously, they rearranged and/or let go of some of their domestic work to make more time for paid work.

As they grew more independent and confident through the process of self-exploration and economic decision-making, their work-related goals sometimes changed. Through the process of self-exploration, a few women realized they were simply unable to work in a traditional workplace and/or at regular hours (13.5% at intake, 19% at Interview 2). However, the number of women interested in full-time work stayed fairly stable: at intake, about two-thirds of the Portrait Sample

women expressed an interest in full-time work; by Interview 2, this figure had risen only slightly.

### **STAGE 3 OUTCOME: HUMAN ASSETS** **Opportunities to experience livelihoods-oriented employment**

For the women, earning income was a powerful source of change. It increased their motivation and internalized all of the new employability skills and behaviours they had been learning.

While the program model emphasized livelihoods-oriented employment, the women were also encouraged to assess their current level of economic security and take steps to ensure they could make ends meet. Many women took part-time jobs while they developed their business ideas or looked for better employment.

This ‘income patching’ became a key coping strategy: it brought in increased income while providing the women with flexible work that gave them time to explore other options. The self-employed women tended to adopt a trial-and-error approach, patching income from many different sources as they adjusted their products and services to increase the viability of their business. Still, there was a danger that women could get stuck in this precarious form of employment.

The programs also tried to provide opportunities for the women to gain experience in the sort of career-related work that they desired: 22% were linked to long-term, part-time employment; 17% were placed in voluntary internships; 13% were provided with paid work placements; and 9% were linked to long-term, full-time employment.

Self-employment and Social Purpose Enterprises (SPEs) both proved to be effective for building employability and offering concrete opportunities.

Many self-employment programs were able to provide women with paid work experiences, contract work, and/or marketing opportunities. Their business ideas were assessed and put to the test for their ability to generate a livelihood. Women were trained to thoroughly research their business idea for feasibility to determine if it had the potential to generate the desired income.

*“There are certain parts of their lives that have to be dealt with right away. They’re still doing what they set out to do – the idea may change, but there is a real commitment to building a business. They say: ‘This business is me – I’m not going to let go of me. I’m doing this because I want to.’” (Practitioner-Researcher)*

The YWCA SPE program trained participants and encouraged them to pursue better paid, high quality employment. For those who were employment-ready, the program offered external placements with corporate employers, which often led to full-time, well paid employment. Those who needed more skills or work experience could be placed in the SPE for a paid or volunteer work placement. There, they gained practical work experience, a chance to internalize their new learnings, and job references, all through an accommodating work environment.

Women knew their employability was determined by their education and skills. Seventy-six percent of the Portrait Sample women said they were interested in continuing to learn. Many women were already engaged in some form of ongoing learning, either reading, participating in courses, or planning for additional formal study. During the research period, 7% registered in a post secondary institution for part-time or full-time studies, and 6% completed their high school equivalency.

*“My skills are being used and appreciated at work – they are being noticed by my supervisor. My knowledge is increasing and my abilities are growing. I’m developing leadership skills and accountability at a new job. I dream of being a satisfied person. To achieve that I need to improve all asset areas of my life – a combination of many dreams that make up my life. The trick is to balance all my desires and dreams.” (Participant)*

### **STAGE 3 OUTCOME: FINANCIAL ASSETS** **Investment in financial asset development**

By Stage 3, the women generally had a good foundation in financial literacy and could shift from focusing on their personal finances to focusing on their business finances and financial planning.

*“Probably one third of those women are living on their business income; others might be taking a draw, but not full-time income. I think it’s a matter of time. A lot*

*of them are putting money back into the business. They’re using the money to buy inventory or do a website.” (Practitioner-Researcher)*

Many continued to pay down debts and build their savings. Sixty percent of the Portrait Sample women reduced or eliminated their debts, and 41% increased their savings.

The exploration of livelihood opportunities required women to make difficult decisions about which income sources would be the most effective and/or appropriate for them. Many were faced with a trade-off: lower-paid but reliable work in the short-term, against the potential of their business to generate better income over the long-term.

*“We are encouraged by the progress within the financial asset areas. Women are taking a draw, improving their housing, planning for the future, taking out RRSPs, and saving. Women in [the early business development stage] work with considerable challenges, so any financial progress is impressive.” (Practitioner-Researcher, Accelerator Program)*

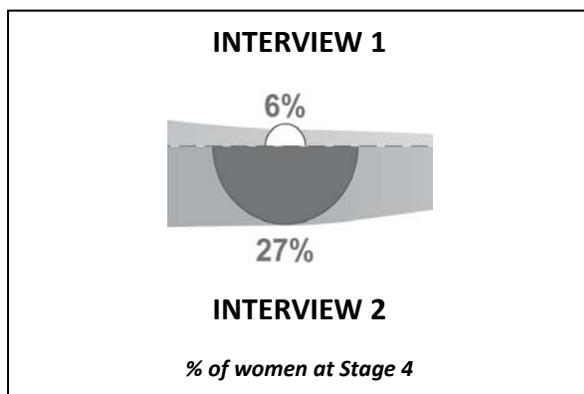
At this stage, the self-employed women started to develop routines and become more organized; they began to think of their time as valuable and to expect a financial return for it. While most women showed a strong aversion to financial risk — only a few pursued business loans — they did become more sophisticated and professional in their use of financial tools and services such as record keeping and financial planning.

## STAGE 4 CONSOLIDATING ECONOMIC OPPORTUNITIES

At intake, only 6% of the Portrait Sample women were at Stage 4. Less than two year later, this had increased dramatically, by 22%.

By Interview 2, over a quarter of the women (27%) were now just one step away from long-term financial security.

Another 9% had even gone beyond Stage 4 and had succeeded in achieving a Sustainable Livelihood (see Figure 10, page 30).



In this stage of livelihood consolidation, women increasingly shifted from private concerns to public concerns: they were ready to focus on their business and/or their career of choice.

The research identified two categories of women at Stage 4: those who had worked through the earlier stages with the support of a Collaborative Fund program, and entrepreneurial women who had already sorted out their work-life balance.

The exploration of livelihood possibilities that the women had conducted in Stage 3 now bore fruit. They were more aware of their options and could see which opportunities were within their grasp. Strongly self-directed, they began to exert their newfound power and consolidate their gains. They moved out of 'trial and error' mode into deliberate decision-making and intentional asset building. With access to a living wage, they now had the means to invest in a more sustainable livelihood.

### STEPHANIE'S STORY

*Stephanie is in her early thirties, married with two children. She has been out of the workforce for a long time but now that her children are older and in school, she saw an opportunity to start her own business. She wanted flexible, interesting work that paid a decent wage.*

*At first, Stephanie planned to develop a food product. She put a lot of energy into developing a recipe and plan, and kept changing her ideas as she learned more about the challenges and barriers related to food processing.*

*Ultimately, she decided to build upon an existing business. For over a year, she had occasionally taught exercise classes. She now decided that this could be a viable business if she formalized the idea and improved her pricing.*

*She and her husband created a workspace/exercise studio in their back yard, a practical and professional space. She scheduled her exercise classes around the needs of her family, teaching over the noon-hour and during the evening, keeping her weekends free to spend time with her kids.*

*After the classes, she offers tea to the participants, along with informal counselling for those who need it. Stephanie has struggled with addictions in the past and has a lot to offer from her life experience – she wants to share that experience with other women.*

*The business has taken off, and Stephanie is currently earning about \$23,000 per year.*

*Her plan is to continue to slowly refine the business, then expand when her daughters are older and she can work longer hours.*

**STAGE 4 OUTCOME: PHYSICAL ASSETS****Enhanced sustainability of livelihood assets**

*“To my great surprise, the biggest area of improvement observed by the women was related to physical assets, even though this is the asset area in which we invest the least time and resources. An explanation for this could be that this type of asset is very tangible and easily measurable compared to other areas that are less easily quantifiable.” (Practitioner-Researcher)*

Our research shows that physical assets do not change very much until women can substantially increase their income. Over time, however, they built enough assets to become more resilient, which enables them to recover more quickly from setbacks.

As their income security increased, women were able to improve their nutrition, housing and general quality of life. One-quarter of the Portrait Sample women were able to increase their families' access to leisure, including having money to allow their children to participate more fully in school activities. Others had enough disposable income to take a vacation.

At Stage 4, the women were encouraged to think about making financial investments that would help to ensure their ongoing security. Self-employed women began to spend more money on professional business services, hiring bookkeepers, accountants, and marketing specialists. A few women purchased insurance and invested in their retirement; these strategies would help to ensure that their financial gains were sustainable over the long-term.

**STAGE 4 OUTCOME: SOCIAL ASSETS****Women are building professional leadership**

In Stage 4, the women became more strategic and proactive in promoting their businesses, cultivating professional contacts, and thinking about their business's reputation.

They were also more confident in taking on leadership roles in the program or the community. Many 'gave back' to the programs by sitting on Boards, volunteering, or helping other women with business training and consulting. Thirty-five percent of the Portrait Sample women acted as informal mentors for their peers.

*“I've made a name for myself in the Ministry. I sit on a Board here, and we just finished our strategic plan. I just might become a politician.” (Participant)*

**STAGE 4 OUTCOME: PERSONAL ASSETS****Increased independence and control**

By Stage 4, the women had established a strong identity as a business owner or an employee.

Eighty-two percent of the Portrait Sample women said that they felt more in control in their lives. Seventy-two percent said they had taken steps to become more independent, and that they were feeling more comfortable and confident in their decision-making.

As a result of the programs, women increased their ability to navigate complex systems, make contacts and get the resources they needed.

Change requires risk. With greater experience and confidence, women became excellent decision-makers, learning how to take calculated risks and manage the consequences of their choices.

**STAGE 4 OUTCOME: HUMAN ASSETS****Progress towards employment of choice reduces precariousness**

As the women moved from exploring economic possibilities to pursuing concrete opportunities, they became more realistic about their options.

Their employment choices tended to be full-time, enabling them to move away from income patching and other coping strategies. Their livelihood strategies were more deliberate and their asset building more intentional. As a result, they reduced the precariousness of their work.

At this stage, the self-employed women tended to make tough decisions about whether to continue their business. The skills and contacts they developed when planning and launching their businesses often resulted in full-time job offers and the promise of a more sustainable livelihood.

**STAGE 4 OUTCOME: FINANCIAL ASSETS****Consolidation of financial assets**

Over the research period, 433 women (41% of the total 1,045) found full or part-time employment as

a result of their participation in a Collaborative Fund program. Sixty-six percent of these women attended self-employment training, while the remaining 34% were registered with a social purpose enterprise.

By Interview 2, over half the Portrait Sample women had increased their incomes. Although income tracking is an extremely complex process, our research indicates that these gains were made across most income brackets.<sup>42</sup>

Fewer women lived in poverty. At Interview 1, 57% of the women had household incomes under \$35,000. By Interview 2, this number had dropped to 42%. Personal incomes were higher, too. At Interview 1, just 29% of women had personal incomes over \$20,000. By Interview 2, this had increased to 40%.

Women were also much more likely to have disposable income. At Interview 1, only 18% of the women reported that they had some amount of disposable income. By Interview 2 this had doubled to 36%. In addition, well over half had reduced or eliminated their debt.

Many women who were receiving social assistance benefits began to earn an income. The research showed evidence of a continuum of reduced dependence: at first, women used the additional income to supplement their benefits; later, they earned enough to move off benefits entirely. However, before making the decision to leave social assistance, women needed to be sure they would actually be better off.

Although some women achieved only small increases in their income, it was enough to move their households out of 'survival' mode — a critical first step towards economic security and independence. Whatever the size of the increase, women said it was vital to their family's quality of life. Even a small increase in income can lead to

<sup>42</sup> The challenges in tracking long-term income data are many: some participants do not wish to disclose their income for reasons of privacy and confidentiality; many participants have more than one income source; income can be defined in many ways, such as household income, personal income, business revenue, business profit, which creates confusion for participants and data integrity challenges for Practitioner-Researchers; the complexity of the data collection process was further compounded by the low literacy levels (financial and/or language) of many participants.

major improvements to the amount and/or quality of food and other essentials that can be bought, and to women's housing situations. Practitioner-Researchers also noted that income is empowering for women; for example, bringing more confidence to become involved in household decision-making.

Through 'hands-on' experience, the women now had strong financial management knowledge and skills. They also had active plans for developing and managing their financial assets. The self-employed women were building equity in their business and becoming more strategic in the management and investment of their business revenues. As their businesses grew, the women shifted away from informal sources of financing, and were more likely to have a relationship with a bank.

For women who were starting a small business, Income patching proved to be a critical strategy. At intake, 39% of those portrait participants who were pursuing business development were also working in one or more full-time or part-time jobs. By interview 2, this had jumped to 60%. A few women had more than four different sources of income.

*"My business is viable as I have set it up. I want to work on it part-time right now. I go to the clients to provide the service, so I can take my business anywhere. ... Things are getting better, but until I deal with my personal needs first, I will not aggressively put myself into my business. Working a part-time job and part-time on my business is good for me right now."*  
(Participant)

Income patching appeared to increase as women focused on exploring their livelihoods options and work-life balance. There was a substantial temporary shift away from full-time self-employment as the women devised strategies to make ends meet while they developed their businesses.

The evidence suggests that women who move on to more advanced stages of livelihood development tend to reverse this pattern, narrowing their focus to one dominant form of viable employment: most women choose either full-time self-employment or full-time employment. After a time, if it became clear that a business idea could not generate a living wage, women tended to scale down, adapt, or close their businesses.

## SNAPSHOT OF THE WOMEN'S BUSINESSES

In this section, we present an overview of the small businesses created by the women who attended the self-employment programs.

We analyze what motivated the women to launch a small business, the types of businesses and operations they created, the income generated, and their stage of business development at Interview 2.

### Overall Results (All Women)

Sixty-seven percent of the total 1,045 participants included in the research attended self-employment training programs.<sup>43</sup> Of these, 72% attended early micro-enterprise training/credit programs, the remainder attended accelerator programs.

The women developed a total of 629 businesses. In addition to providing employment to the owner, the businesses also created an additional 13 jobs.

During the research period, 59% of the businesses made sales. Of these:

- 92% were still operational when the research ended
- 60% were home-based
- 60% already existed before the programs started
- 57% of the owners worked full-time on their business
- 35% earned a minimum of \$1,000/month<sup>44</sup>
- 26% of the owners worked outside the business to supplement their income
- 13% employed others (full or part-time)

Thirty-two percent of the businesses were still in start-up mode and had not yet made sales. Of these:

- 52% of the owners worked outside the business to supplement their income (a

<sup>43</sup> This represents 698 out of 1,045 women. The remaining 347 women attended a social enterprise program.

<sup>44</sup> This figure was chosen by the research team as a marker of progress towards a sustainable livelihood, not as a final income goal.

rate twice as high as for businesses that generated sales)

### Detailed Results (Portrait Sample)

The following data was drawn from the 71 Portrait Sample women who attended self-employment programs.

#### Entrepreneurial Type

The Portrait Sample women were categorized according to their motivation for starting their small business, and their entrepreneurial 'type':<sup>45</sup>

Typology of Entrepreneurs:

- Work/Family Balance entrepreneurs—70%
- Necessity entrepreneurs—20%
- Classic entrepreneurs—10%

“Work/Family Balance” entrepreneurs typically see self-employment as a way to earn money while also meeting their domestic commitments. As their family circumstances change, they continually assess the usefulness of self-employment. They tend to grow their business slowly, but as they gain experience and become more comfortable with business development they often continue to work and invest in their business.

“Necessity” entrepreneurs become self-employed because they can't find work that provides the income and flexibility they need. They are the most likely to leave their business behind once they develop more skills and become more employable.

“Classic” entrepreneurs start their own business for the challenge and independence, as well as the higher earning potential. They tend to grow their business quickly and to hire employees. Longer-term research is needed in order to better understand how and why women might enter self-employment as a 'classic' entrepreneur.

<sup>45</sup> These categories were developed by Karen Hughes. See “Exploring Motivation and Success Among Canadian Women Entrepreneurs,” Karen D. Hughes, *Journal of Small Business and Entrepreneurship*, Special Edition, 2005, p. 114.

## Type of Operation

The vast majority of the Portrait Sample businesses (83%) were home-based, and 65% of the women were sole proprietors.

The interviews showed that women had many creative and innovative ways to run their businesses. Many self-employed women adapted their operations and marketing to harmonize with their domestic and community responsibilities. For example, one woman sold her products on the road while she traveled for a community volunteer commitment. A yoga teacher arranged her class schedule for when her children were at school.

## Type of Businesses — Portrait Sample

- Arts and Crafts—25%
- Financial/Business Services—13%
- Small-Scale Food Processing—11%
- Retail/Wholesale—11%
- Education/Social Services—11%
- Personal and Household Services—9%
- Health Services—9%
- Accommodation/Event Planning—7%
- Communication—3%
- Agricultural and Natural Resources—1%

## Income Generated

Two-thirds of the Portrait Sample businesses (65%) generated regular income of \$1,000 per month for their owners; some (14%) generated over \$1000 per month.

The majority of the Portrait Sample women (57%) worked full-time on developing their business, but 40% also worked in another job at the same time to supplement their income.

Most of the businesses were in the service sector, which is consistent with women's self-employment and the overall labour market. However, service sector jobs offer lower earning potential. Many women needed to find additional income sources as they could not earn enough from their business.

## Stage of Business Development

Figure 15 (next page) illustrates how many of the Portrait Sample women's businesses were at each stage of business development at Interview 2.

Businesses develop in the following stages:

- Personal Interest: initial concept
- Planning: researching ideas, assessing personal and market feasibility
- Development: setting up basic operations, promoting sales, testing markets
- Start-Up: making sales, testing viability, refining idea, implementing information and accounting systems, focus on sorting work/life issues/distractions
- Stabilizing: adjusting production, refining pricing, strengthening systems and operations, deepening sectoral connections and knowledge, anticipating and dealing with growth of demand and production, quality control, breaking even
- Growth of Production and Sales: systematically targeting markets, increasing sales, improving customer management/relations
- Consolidation: moving into professional space, professionalizing operations, determining profitability, making decision to continue with business, raising fees/pricing, earning profits
- Mature Business: Scaling up production, raising capital, hiring employees, focusing on increased revenues and profits

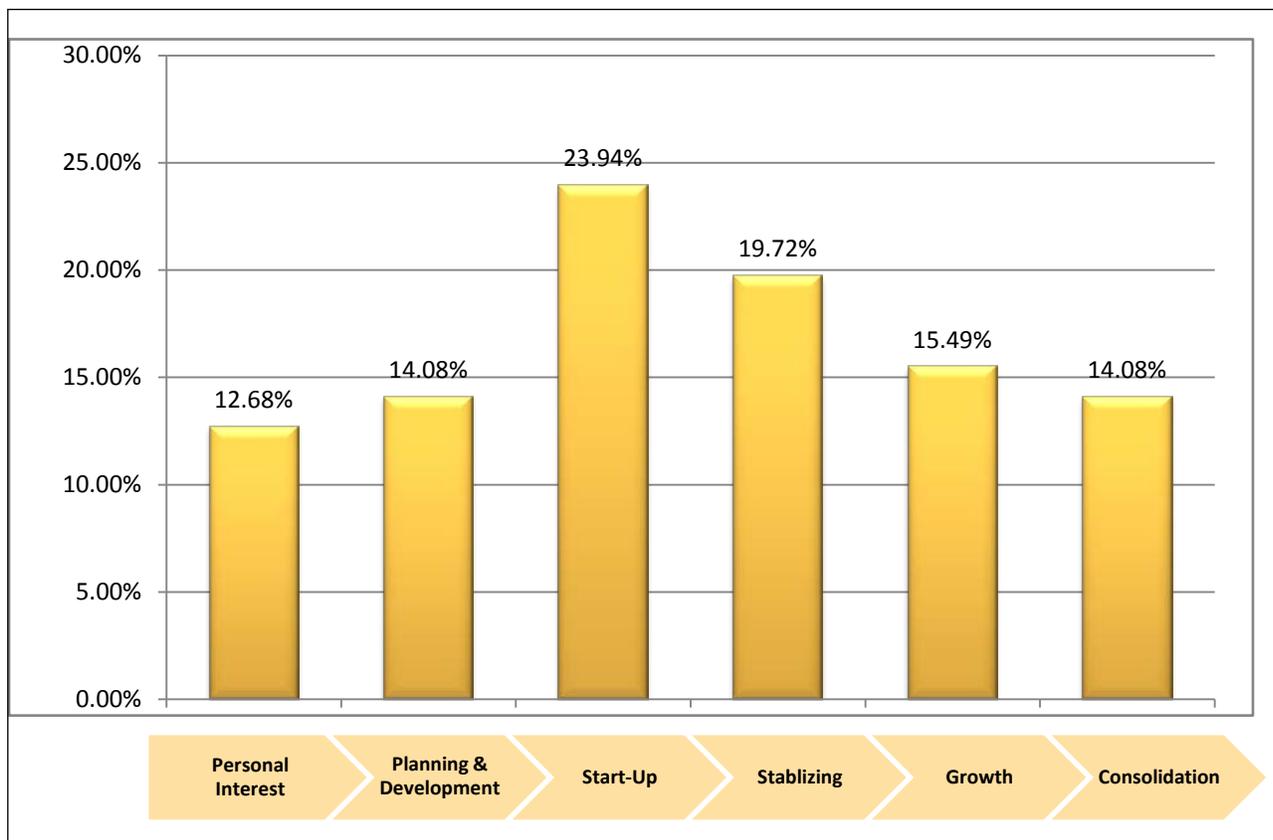
As illustrated in Figure 15, in less than two years, about half of the businesses were at the Stabilizing, Growth, or Consolidation stages. The rest were still in the Personal Interest, Planning & Developmental, or Start-Up stages.

Not surprisingly, the 22 businesses in the self-employment 'accelerator' programs were more advanced than the others, for several reasons: the women were especially committed to their business idea; their participation in a prior self-employment program meant they had had more time to develop their business and to accumulate assets. They had also had access to customized business development consulting for a longer

period of time; this kind of support is extremely helpful, and appears to lead to stronger self-employment and employment outcomes than traditional employment training programs.

The women's pace of business development was also linked to their motivation for launching the business, their level of income security (i.e., how much free time she had to work on a business which was likely not yet generating a large financial return), and their life stage (i.e., the demands of her domestic responsibilities).

**FIGURE 15:  
STAGE OF BUSINESS DEVELOPMENT AT INTERVIEW 2**





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PART THREE:  
LESSONS & IMPLICATIONS

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## Chapter 8:

# KEY LESSONS FROM THE RESEARCH



*“[This research] has reinforced our view that women are very talented and resourceful in making ends meet. You can see a clearer pattern of how women build resilience over time.” (Practitioner-Researcher)*

We set out to study the livelihood progress of the 1,045 women who participated in the Collaborative Fund programs during the research period. We wanted to find out whether self-employment and social purpose enterprises would be successful entry points for low-income women, leading to productive economic engagement. From the beginning, the outcomes were carefully charted, so no major surprises emerged. Indeed, the research confirmed what practitioners already told us about working with low-income women.

What is most exciting is that now, for the first time, in addition to anecdotal support for the programs’ success, we now have concrete and measurable evidence. It is now possible to present a solid case for continued long-term funding of this work. In addition, we can now question some common assumptions that have been made by policy makers and funders in the field of women’s economic development.

### GENERAL LESSONS

The research presents some general lessons on creating sustainable livelihoods.

First, the research re-confirmed that participation in a Collaborative Fund program — whether self-employment or social purpose enterprise — offered women a competitive economic edge.

Second, we learned more about how women view economic success. Two crucial questions emerged from our closing discussion with practitioners: “Who defines success?” and “What price do women pay for being mothers in our society?”

Third, the research clearly demonstrated that women’s livelihood development is cyclical, not linear. This clarifies which interventions should be offered at each stage of economic development.

### Women successfully engage with the economy through both Self-Employment and Social Purpose Enterprises.

Participation in any of the Collaborative Fund programs — whether it was a self-employment program or a social purpose enterprise program — increased the women’s likelihood of finding better-paid, higher quality employment. Since seven of the eight funded programs that completed the research were self-employment programs, we gathered more information about this type of program.

The combination of livelihoods thinking and self-direction to support women’s economic decision-making was the key to the programs’ success. This blend of strategies was strikingly effective, and demonstrably helped women to ‘re-imagine’ themselves as economic agents.

In the self-employment programs, another key strategy was the focus on a practical livelihood ‘project.’ This was transformative, offering women the opportunity to experiment with different forms of livelihoods and to control their own economic engagement.

*“Participants have incorporated their whole selves into what they are selling. If you’ve been a bystander all your life, this is very powerful.” (Practitioner-Researcher)*

To meet the dual demands of family and household income during the critical child bearing and rearing years, women often choose more flexible, non-standard employment arrangements that provide

mainly precarious employment, rather than more formal ‘nine to five’ jobs. As the research showed, this is why Self-Employment and Social Purpose Enterprise such as good entry points for women’s economic engagement.

Self-employment is especially effective in supporting a more flexible ‘transitional’ approach to economic engagement. The women often said that non-standard work arrangements (particularly ‘income patching’ from part-time self-employment and part-time employment) suited their needs as they moved through different stages in their lives. This was true for newcomer women who were entering the Canadian job market for the first time, for women who were re-entering the job market as their children entered school, for ‘empty nesters’, and for women caring for aging parents.

Although the research offered up a complex employment picture, it clearly confirmed that the Portrait Sample women increased their income-earning capacity through an evolving combination of self-employment, part-time employment, and full employment. The programs proved to be effective entry points into the economy, whichever program they attended, and whichever type of employment they ended up choosing.

### Self-Employment

The research showed that although women often started out by income patching or in ‘contingent’ work, the sustained pursuit of self-employment eventually allowed them to jump to either full-time freelance ‘professional/technical’ consulting or ‘core’ professional work.<sup>46</sup> Women who went into

<sup>46</sup> “The British management scholar, Charles Handy, predicts that all competitive firms and institutions of the future will have three types of workers. Handy uses the term **shamrock organization** to describe the organizational structure he envisions, with each type of worker representing one of the leaves in a shamrock. The first leaf of the shamrock is made up of the **professional core**. It consists of professionals, technicians and managers who possess the skills that represent the organization’s core competence. Their pay is tied to organizational performance, and their relations will be more like those among the partners in a professional firm than those among superiors and subordinates in today’s large corporation. The next leaf is made up of **self-employed professionals or technicians** or smaller specialized organizations who are hired on contract on a project-by-project basis. They are paid in fees for results rather than in salary for time. They frequently telecommute. No benefits are paid by the core organization and the worker carries the risk of insecurity. The third leaf comprises the **contingent work force**, where there is no career track

the programs already self-employed were able to increase the amount and quality of their paid work.

Business development is an effective means to internalize new ideas, skills and behaviours. Whether women actually launch an enterprise or not, or whether it ultimately succeeds or not, the process dramatically increases their capacity to participate in the economy.

Self-employment proved to be particularly effective for well-educated immigrant women. Many highly educated immigrant women said that business development led to work that used their knowledge and skills, and allowed them to ‘leap frog’ to higher, more challenging levels of employment. Indeed, the research demonstrated that for these women, self-employment created a substantial return on investment, particularly in an economy that offers few family-friendly employment opportunities. Self-employment empowers women to innovate and create a new economic future that is grounded in their own interests, skills and circumstances.

*“I feel I now know so much more about not just how to be prepared for work but also how to deal with politics at work or with different communication and personalities.” (Participant)*

While women’s early stage business ideas may appear limited to their ‘comfort zone’, offering weak financial potential, the research shows that such enterprises were a valid and promising entry point for leveraging the capacities and skills that would increase women’s employability and help to create a less precarious livelihood. Nonetheless, the practitioners paid particular attention to the strength of the women’s business ideas, with a view to long-term economic viability and their potential to generate income.

Finally, financial literacy training and access to mentors proved to be key foundational supports that contributed to early financial gains. These

and often no routine jobs. These are usually part-time workers who will experience short periods of employment and long periods of unemployment. They are paid by the hour or day or week for the time that they work.” (emphasis ours). From *Making Sense of Labour Market Information – The Shift to Non-Standard Employment, Part 1*, Charles Handy, 1992, p. 153. Available at: <http://workinonet.bc.ca/lmisi/making/chapter2/SHIFT1.htm> (sourced August 2007).

interventions should be incorporated into all programs for women's livelihood development.

### Social Purpose Enterprises

YWCA's LinksToJobs was the sole Social Purpose Enterprise (SPE) program that was funded. It provided flexible training, one-on-one coaching, and paid work placements with a network of employers; many of these placements led to job offers. During the placements, the women received on-the-job follow-up from SPE staff to solve any employment issues and ensure job retention.

LinksToJobs was an unusual and highly innovative business that proved to be a very successful bridge to employment. This program was the source of many of the Collaborative Fund's positive employment results. An impressive 133 (45%) of LinksToJobs participants found full and/or part-time work. An additional 36 participants were hired by YWCA Toronto to work in the enterprise itself, in full and/or part-time work.

While the SPE had an excellent record of placing its job-ready graduates, YWCA staff noted that it was also important to address the needs of women who were not yet at this stage; some required a more intensive, longer-term intervention. The research confirmed that some women need time to develop their employability assets, and that participation in the SPE accelerated this process and made access to a quality job more likely. The research suggests that it makes sense to continue using Sustainable Livelihoods tools and processes to build the capacity of these women to participate in the economy.

Although it is difficult to draw conclusions about the SPE model based on a single program, LinksToJobs provides an innovative example of how women's organizations can increase the viability and effectiveness of their employment readiness training: link women to good jobs through strong partnerships with employers. These collaborations offer a promising way of connecting the 'supply and demand' sides of the employment equation.

### Women define 'economic success' in the context of their life situation.

Our research has enabled us to answer an apparently puzzling question: why do women choose to engage in 'non-standard' work when it is often so poorly-paid and precarious?

As it happens, this is not an irrational or hastily conceived choice. Indeed, women are remarkably rational and systematic in their economic choices.

Women's economic decisions are never just about paid work. Their economic aspirations are intimately linked to their stage of life and the needs of their family.

Through our conversations with participants, we learned that women place high priority on ensuring the well-being of their families, and that they seek flexible, 'family friendly' forms of work that allow them to earn money while also meeting their household and community commitments. While they wanted and needed more income, most said that their main priority was their domestic and child-rearing responsibilities — their families came first. They wanted interesting, fulfilling work that provided a reasonable income *and* flexibility.

Women's work straddles the private and public realms — their unpaid (and largely unrecognized) domestic and reproductive work is the mainstay of the household economy. If they also do paid work, this generates direct income for the household.

The existing economy offers very few flexible, well-paid employment options. Yet even when a traditional full-time job might be possible, the research revealed that many women still prefer to carve out their own form of work. This is why a livelihoods focus, rather than an employment focus, serves low-income women so well: it allows for a range of priorities.

The research confirmed that low-income women view their businesses and/or employment holistically. Their main motivation for working is not simply to make money or climb a career ladder. Rather, they move through a dynamic process of learning, exploration, informed priority setting and planning, consciously shaping their career choices.

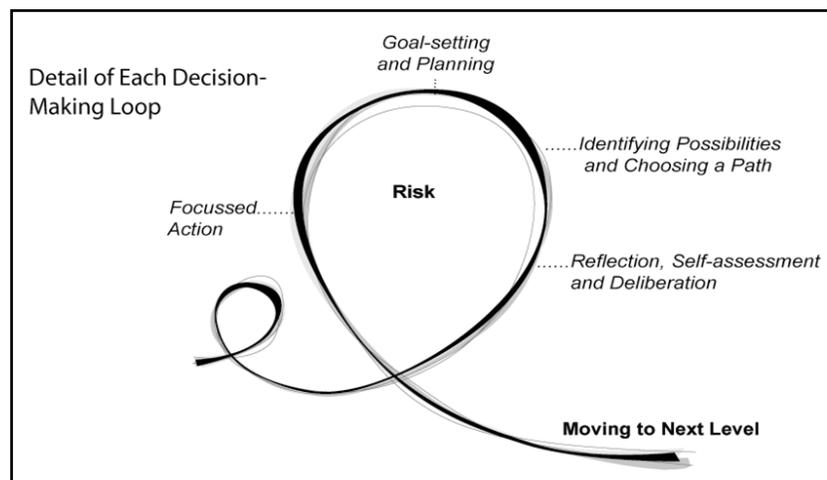
*“Now we have a better idea of the ‘conversation’ that goes on in women’s heads as they think about their future.” (Practitioner-Researcher)*

The self-employed women were generally satisfied to keep their enterprises small; only a small percentage showed an entrepreneurial interest in rapidly scaling up their businesses. This was not solely because of their aversion to risk. They made trade-offs between flexible work and a higher income, placing less emphasis on income and profit. They were not solely motivated by the desire to earn money and be ‘one’s own boss’. They made conscious choices that would accommodate their different roles and obligations. Women’s definition of business success emerged from their motivation for starting their business (see Entrepreneurial Type, page 58).

The livelihood strategies they chose were intimately connected with their domestic circumstances and their personal priorities, not just the state of the economy and the availability of work. Women used the programs to explore multiple roles and ways to participate in the economy, seeking a way to transform their economic identity in a way that fit with their other life roles.

Successful programs must be based upon a deep understanding of the complex trade-offs required by women’s multiple responsibilities.

**FIGURE 16:  
THE DECISION-MAKING LOOP**



### **Women’s livelihood development is cyclical, not linear.**

As women explored their economic options and changed their economic behaviour, they did not progress towards a sustainable livelihood in a straight line, but in a cyclical, looping manner.

Moving along the sustainable livelihoods continuum required making a series of decisions, which took the form of a loop. Each decision-making loop included the following steps, as illustrated in Figure 16 (below):

1. Reflection, assessing assets, and deliberation about the future.
2. Identifying possibilities and choosing a path.
3. Setting goals and planning.
4. Exploring options.
5. Taking informed action.

At the core of the decision-making loop was women’s desire to prepare for change and manage risk. This process of economic-decision making was inextricably linked to the women’s economic and personal circumstances. As women worked through each decision, the Practitioners-Researchers worked to actively support their capacity to develop new strategies and adapt new behaviours.

At each stage, women used their new learning to make on-going economic decisions; sometimes this included rethinking their original strategies. This often lead to temporarily cycling back to an earlier stage of the continuum.

Each of the four stages of livelihood development includes its own decision-making loop. At each stage, different priorities must be addressed in order to finalize each decision and move to the next stage, and each priority requires a different strategy. This gives us a much clearer picture of how to support women's asset development.

When this decision-making loop is combined with the stages of livelihoods development (see Figure 3, page 14), it transforms a one-way, linear process to an interconnected overlapping series of decision-making cycles, rather like the coils of a Slinky toy (see Figure 17, below).

Women's progress was also strongly affected by personal setbacks. The research found that a startling 53% of the Portrait Sample women experienced a crisis which caused them to temporarily cycle back to an earlier stage, stopping or slowing their economic progress. Many of these crises sprang from the women's life stage, such as the birth of a child or the need to take care of elders.

These crises included:

- Illness of self or family member—24%
- Job loss—12%
- Divorce/separation—12%
- Loss of housing—12%
- A death in the family—11%
- Legal issues—10%
- A serious accident—5%
- Problems related to income support programs—3%

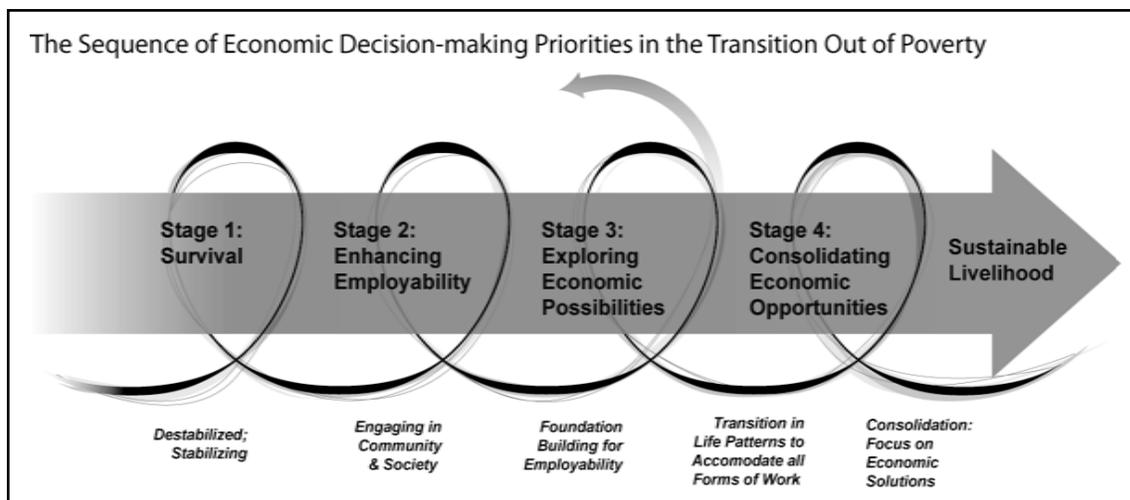
Many women needed a long time to figure out solutions to these life changes. Still, the women told the Practitioner-Researchers that these crises, while difficult, also presented opportunities for personal change.

The dynamic, cyclical pattern of women's progress was generally observed regardless of the type of program in which they were participating. This pattern more accurately describes the challenges, trade-offs, and setbacks that women face as they work to move out of poverty.

This pattern offers fascinating clues for how to develop more effective livelihood development practices, especially with regard to facilitating women's economic decision-making.

It also highlights the critical role played by the policy and social context in exacerbating the life crises and setbacks that women experience, hampering their efforts, slowing their progress, and worsening their economic outcomes. Indeed, it is likely to be relevant to all women.

**FIGURE 17:**  
**ECONOMIC DECISION-MAKING CYCLES**





## Chapter 9:

# LESSONS FOR PRACTITIONERS



Our research offers numerous lessons for practitioners who deliver community economic development programs for low-income women.

These learnings are not simply about how to deliver better employment programs, but how to use livelihood-oriented economic development strategies in order to reduce the precariousness of women's work and to help them build more livelihood-oriented forms of employment.

Our research revealed that successful programs shared certain principles and used common practices, which we summarize in this chapter. We also observed predictable patterns of asset development; these are also included.

We also present a summary of effective program priorities for each stage of livelihood development, as well as specific advice for working with asset-based self-employment programs. (Appendix One has a full list program interventions for each stage of business development).

Practitioners can use this information to design programs based upon strong values, with clear priorities and targeted activities delivered at times that will best maximize each woman's progress.

## LESSONS FOR ALL PRACTITIONERS

### Successful programs share common principles.

This section explores the following key principles and/or practices for effective livelihoods-oriented programs:

- Women-Centred /Learner-Centred
- Participatory
- Flexible, Customized, 'Just-in-Time' Programs
- Knowledgeable and Committed Staff

The Canadian Women's Foundation

Our findings in this section have been distilled from one-on-one discussions with the Practitioner-Researchers, tele-learning sessions, annual grantee learning sessions, site visits to each program, and the Collaborative Fund Skills Institutes.

Our comparison of the Collaborative Fund program sites revealed remarkable similarities. Despite variations in design and whether they delivered self-employment, business acceleration, or social purpose enterprise, all shared similar approaches.

The livelihoods approach is about opening up economic opportunity. It moves beyond the usual focus on 'getting a job' towards a more holistic understanding of women's various roles and responsibilities. The programs supported women to find manageable, realistic ways to engage in the economy that met their immediate survival needs while also moving them closer to higher quality work that was more personally challenging and fulfilling. This approach built discipline and, ultimately, better employment retention and advancement potential.

*"The asset mapping exercises helped me realize that I am a whole person and that the business is mine and that it's good. I see that I have good things about me and can learn more. I see that I am a strong woman."*  
(Participant)

The programs were grounded in the following shared principles and common practices that the Practitioner-Researchers brought to their work:

### Women-Centred /Learner-Centred:

A woman-centred approach recognizes each individual's different needs and priorities. The goal is to create a foundation of safe and respectful learning where women feel confident to try out new ideas, and experiment and take risks, all while engaging with their peers.

Beyond Survival: Helping Women Transition Out of Poverty

A feminist approach, centred on women's lived experiences, helps to build an understanding of the systemic forces that can hold women back. This is especially important during the early stages of livelihood development, when women may be escaping from relationships of control and/or violence, developing a new, more independent identity and/or exploring how to balance domestic and paid work.

*“Our approach takes into account all aspects of women's lives, not only the business person. We often say to women: ‘In order to advance, all of you must advance, not just one aspect, such as the business side of you. You have to consider yourself as a whole with all your sides.’” (Practitioner-Researcher)*

Asset development is an ideal approach for women because it helps them to avoid their tendency to focus on their perceived faults and deficits: they receive practical support to notice they have existing skills and assets, and to learn how to build upon them.

#### **Participatory:**

The programs were designed to actively support women to build their decision-making skills and their capacity to be self-directed (the ability to assess goals and direction, and to plan and carry through with a series of actions that lead to the accomplishment of the desired goal).

The programs provided a venue to begin making decisions about everything — from day-to-day program events to their economic futures. This empowered the women to take more risks and explore new strategies, and to determine for themselves which actions would be appropriate and realistic.

*“The program did more for me than just helping me get a job. I feel more settled, skilled and confident of a better future.” (Participant)*

The women were encouraged to contribute to discussions and decisions about program content and delivery issues, such as group norms, scheduling, and so on. They were also helped to take concrete steps to connect to existing social networks and to organize new ones.

The program staff acted as a guide, helping them to internalize the concepts of evaluative thinking and independent decision-making; sometimes they challenged the women's choices. Over time, women became more proactive, resourceful, and independent — whether they were developing a business or looking for work. Women were supported to assess their assets and explore a wide range of economic options that had the potential to offer a living wage.

Business development is an excellent vehicle for taking charge of one's economic future because it builds skills in decision-making and self-directed learning. Women in business development are responsible for their own time, activities and investments, and have the freedom to challenge themselves and build the business as they see fit.

*“Business is about creativity. I want to look at ways that artists of Aboriginal heritage can gather – I want to bring creativity and social interaction to the business.” (Participant)*

#### **Flexible, Customized, ‘Just-in-Time’ Programs:**

A flexible, customized, and ‘just-in-time’ approach to program delivery is one that continually adapts to women's needs as they move along the sustainable livelihoods continuum.

*“This was an extremely useful program, an opportunity that had all the elements ... related to my life circumstances ... It was the most complete and even customized, which is a luxury for a non-profit. This is exactly what seems to be lacking in other programs – the capacity or luxury to actually cover every single aspect of all the assets that any participant will be going through. That is a successful key. That makes a difference.” (Participant)*

Each woman moves at her own pace, discovers her own approach, and identifies her own priorities. In order to promote successful livelihood gains, staff must adapt and refine their supports and services as women's individual needs change.

#### **More intensive supports for very low-income women:**

A focus on the most disadvantaged requires more intensive funding. To work effectively with very

low-income women who face multiple barriers to employment, programs require much larger per participant budgets to facilitate this deeper investment. More ‘pre-employment’ skills development and related work must be funded into order to develop women’s capacity to participate in the program.

Participants will also benefit from lower staff-participant ratios, and anchor relationships that can offer customized attention to asset mapping, goal setting, self-directed learning, planning, economic decision-making and personal transformation.

### **Knowledgeable and Committed Staff:**

Working with the Sustainable Livelihoods approach requires staff with a broad range of professional skills, abilities, contacts and knowledge. In addition to their core expertise in business development, entrepreneurial activities, and/or employment preparation, they must also have an understanding of the sustainable livelihoods approach for economic development.

There are distinct differences between a business development program and a livelihoods-oriented program; they have very different goals, practices and outcomes. Collaborative Fund programs are geared to support economic engagement not just through self-employment, but also through enhanced employability, income patching and reducing the precariousness of women’s work.

Staff must also have excellent group facilitation skills, and expertise on the dynamics of poverty. They must be knowledgeable about the numerous challenges facing low-income women (including housing, family violence, mental health, addictions, immigration and settlement, social assistance, government services, etc.). Staff must also balance helping women meet their immediate survival needs (for example, through income patching), while continuing to encourage them to strive for higher-quality, more challenging work that provides a living wage. Staff must also find non-judgmental ways to encourage women to become more strategic in balancing their domestic and paid work lives, in order to advance their livelihood goals.

*“The coaching and mentoring were the best. They helped me focus on my business and see that I can do this. They helped me not be so scared – not so alone.”*  
(Participant)

Supporting women in a holistic manner means having the capacity to help them address many different issues. For example, at Interview 2, 9% of the Portrait Sample women were still experiencing domestic violence<sup>47</sup> and many women mentioned continued discriminatory incidents that held them back: sexism (14%), racism (12%), ageism (11%), and homophobia (3%). Staff need to find ways to support women to face these challenges.

Staff should seek ways to advocate for women, not just individually but at multiple levels (local, provincial, national) in order to challenge and change regressive policies related to social assistance, employment insurance, and access to credit.

The program staff played a key role in fostering a culture of mutual respect, security and support. The women repeatedly emphasized that the program staff were an extremely valuable resource. Ideally, staff provide trusted, long-term ‘anchor’ relationships for women as they work to build their assets and move towards a sustainable livelihood.

### **Asset development follows predictable patterns.**

All the programs were based upon the Sustainable Livelihoods framework; it is understood that women’s ability to transition out of poverty depends upon building and retaining assets.

The final discussions with Practitioner-Researchers advanced our knowledge about patterns in asset development: sequencing, clustering, substitution, and trade-offs.<sup>48</sup>

### **Sequencing:**

Our asset mapping verified that although asset accumulation advances holistically, each type of

<sup>47</sup> This number had fallen from 21% at intake.

<sup>48</sup> The concepts of sequencing, substitution, clustering and trade-offs were advanced on the Livelihoods Connect website [www.livelihoods.org](http://www.livelihoods.org).

asset plays a smaller or larger role depending on the stage of livelihood development.

In the early stages, Social and Physical assets are key to women's advancement. Then, in the middle stages, Personal and Human assets tend to play a larger role. Finally, Financial assets become critical, as well as complementary improvements in Physical assets.

As the Practitioner-Researchers pointed out, this means that program activities must be properly sequenced in order to anticipate and lead this process. For example, there is substantial anecdotal evidence to show that women make faster financial gains if they have mentors and financial literacy training early in the process.

Once women have developed a solid base of personal capacities and employability skills, they begin to participate in the economy, accumulate assets, and sustain them. There is clear evidence that asset development accelerates visibly once a sufficient foundation of conditions and capacity for participation is in place.

Different assets lead to different livelihood outcomes. If these patterns are better understood, practitioners will be more able to design effective programs for helping women to transition out of poverty.

#### **Clustering:**

As noted, groupings of assets appear to cluster and take precedence at different stages.

However, we were surprised to find that this clustering does not appear to be associated with any particular livelihood strategy: it does not vary very much between the two different types of programs (Self-Employment and Social Purpose Enterprise).

#### **Substitution:**

The research did not provide obvious evidence of asset substitution, and this question merits further discussion with practitioners in the field.

It is evident, however, that Collaborative Fund programs provide their assets to substitute for and to bolster participants' underdeveloped assets, for

example providing employment contacts, technical assistance, equipment, and other resources.

#### **Trade-Offs:**

As previously mentioned, the women made numerous trade-offs in response to their personal, family and economic circumstances. Resolving these trade-offs required a challenging process of intense exploration, discussion and soul-searching.

TRADE-OFFS		
Family income	VS	Child rearing responsibilities
Personal time and development	VS	Domestic and community responsibilities
Immediate but low-income employment	VS	Investing time and money in developing a business that has uncertain outcomes but will potentially be more rewarding in terms of personal satisfaction, higher income, and long-term economic security

#### **Asset development leads to 'Tipping Points.'**

Many Practitioner-Researchers noted that once the women created a broad foundation of assets, they tended to reach a critical tipping point where asset development began to accelerate. At this point, it became much more possible to build tangible livelihood outcomes. Higher income and better employment appear to be a critical aspect of this acceleration — the women now had concrete assets, along with the confidence and knowledge with which to leverage them.

Another tipping point was reached as the women gained experience engaging with the economy and began to earn higher incomes. They became more confident, felt more independent, and began to see themselves as an 'economic player.' As their new skills and behaviours became internalized, their motivation increased and they became more intentional in their economic decision-making.

### **Specific early interventions lead to stronger financial outcomes.**

We now know enough about asset development to state unequivocally that specific early interventions play a major role in shaping women's ability to move out of poverty. Their long-term success may depend more on these interventions than on which type of economic activity or program they attend.

Two types of early investment are required:

- Program practices that **create the conditions that support women's participation in the economy** (programs with stronger outcomes provided complementary services that work to build the conditions that make it possible for women's participation, such as childcare, transportation, loan funds, mentoring, and coaching, etc.)
- Program practices that **develop the capacities that sustain participation** (programs support women to develop an enabling set of personal assets, including independence, perspective, self-advocacy, motivation, and confidence—financial literacy training and mentors were especially transformational).

These up-front investments were essential to helping women participate in the economy by facilitating their economic decision-making, increasing their confidence to engage with the economy, and reducing their vulnerability to asset loss.

### **Each stage of livelihood development requires targeted practices.**

The Collaborative Fund programs offered specific practices at each stage of livelihood development (see Figure 18, next page). These practices are summarized below:

#### **STAGE 1**

##### **Survival: Creating the Conditions for Participation**

As mentioned, program activities at this stage were designed to create the conditions that support women's participation in the economy. Practitioner-Researchers facilitated this process by helping women to develop each of the five asset

areas holistically; the main goal was to build a solid base of assets. This reduced their economic vulnerability and established a set of conditions that would help them to advance beyond survival.

#### **STAGE 2**

##### **Enhancing Employability: Developing the Capacity to Participate**

At this stage, the Practitioner-Researchers focused on helping women to develop the capacities that would sustain their economic participation — the skills, aptitudes and behaviours that create economic possibilities. The main role of staff at this stage was to facilitate women's learning and open up their economic possibilities.

Women were guided through a deeply personal exploration of their identity, skills and aptitudes. They also began to explore and analyze different ways they might connect to the economy and earn income. Staff used self-directed learning to actively push women to set goals and improve their planning and decision-making abilities.

#### **STAGE 3**

##### **Exploring Economic Possibilities: Livelihood Exploration**

In this stage, new learnings were reinforced, livelihoods exploration and planning continued, and professional behaviours were developed. The goal was to enhance and/or retain the new work arrangements.

#### **STAGE 4**

##### **Planning Economic Opportunities**

At this stage, women relied less on staff support. As women began to commit to a clear livelihood strategy and intentionally began to build assets, they accelerated their gains and became more and more professional in their working life.

Many women were motivated to 'give back' to the program and to the community; indeed, they had much to give.

The goal for staff was to support women to make these contributions while continuing to ensure they sustained their existing assets and developed new ones in order to reduce their vulnerability to setbacks.

**FIGURE 18:  
EFFECTIVE PRACTICES  
(BY STAGE OF LIVELIHOOD DEVELOPMENT)**

	<b>CREATING THE CONDITIONS FOR ECONOMIC PARTICIPATION</b>	<b>DEVELOPING THE CAPACITY TO PARTICIPATE</b>		
	<b>STAGE ONE: SURVIVAL</b>	<b>STAGE TWO: ENHANCING EMPLOYABILITY</b>	<b>STAGE THREE: EXPLORING ECONOMIC POSSIBILITIES</b>	<b>STAGE FOUR: CONSOLIDATING ECONOMIC OPPORTUNITIES</b>
PHYSICAL ASSETS	Ensure access to childcare, transportation, and other basic needs.	Support economic participation.	Reassess requirements for business development and/or professional employment.	Support women to retain and develop their existing assets.  Support women to find ways to contribute to the program and the broader community.
SOCIAL ASSETS	Provide anchor relationships and connect women.	Organize women to support each other.	Build professional connections.	
PERSONAL ASSETS	Support problem solving and confidence building.	Build self-confidence and motivation.	Promote economic decision-making.	
HUMAN ASSETS	Create a foundation for learning.	Enhance self-direction and employability.	Plan economic opportunities.	
FINANCIAL ASSETS	Assess financial assets and vulnerability.	Promote financial literacy.	Financial planning and asset building.	

## **LESSONS FOR SELF-EMPLOYMENT PRACTITIONERS**

### **For self-employment programs, business feasibility is key.**

Many women in Collaborative Fund programs viewed self-employment as a ‘dream job’ that would bring them high incomes, flexibility, and personal challenge.

The programs played an important role in guiding women through a research and decision-making process that helped them assess the realities of self-employment, including the feasibility of their business idea and their own suitability for this type of work. Business development can only progress if women perform a reality check on their dream.

The Practitioner-Researchers observed that many women were encouraged by friends and family to sell a popular craft, a favourite recipe, or otherwise try to build a personal interest into a business. While it can be positive for women to build on their innate skills and abilities, the evidence suggests that it was these women who had the most difficulty in growing their business and were more likely to abandon its development.

As the reality of professionalizing, scaling up and improving the efficiency of production began to sink in, many women spoke about how difficult, isolating, and sometimes boring it was to turn their personal interest into a profitable enterprise. They were invariably forced to change their initial idea, or drop their business altogether. Sometimes, their passionate attachment to a specific vision could hold them back.

The quality and viability of the business idea is critical to success. Although a business idea can serve as an effective entry point for economic exploration, staff should always emphasize an entrepreneurial, ‘project-oriented’ approach.

### **Long-term success requires long-term support.**

Initially, business development is about learning by trial and error. Over time, women become more deliberate and intentional in their economic decision-making, as they begin to ‘live’ their business. Still, it takes time to ensure long-term viability; even mainstream business development can require as long as five years. For women, the process may be even longer, given their steady, cautious approach.

After a brief, up-front investment in formal training, the most effective route to women’s business success is consistent, systematic, long-term, customized development consulting. This includes ongoing reassessment of each woman’s goals and strategies, and strategies to reinforce new learnings through direct application of skills and concepts such as business planning, marketing, operations, and financial management.

This approach will promote business momentum and sustainable asset gains. Even if the business is ultimately not pursued, these strategies will result in stronger employment outcomes.

### **Women may temporarily need to patch their income from various sources.**

During business start-up, many women needed to use income patching to make ends meet. In the early stages of livelihood development — when women focus on exploring their livelihoods options and work-life balance — there was a substantial shift away from full-time self-employment.

In the latter stages, this pattern was reversed: women tended to choose either full-time self-employment or full-time employment. If women decided their business idea would not generate a living wage, they either scaled it down or closed it altogether.

### **Business scale-up may not always be necessary.**

The assumption that women should always scale up their business may be faulty. It is not always realistic to expect women to significantly grow their businesses and/or to scale up in terms of employees and profits. The research tells us that up to 90% of the Portrait Sample women (at least in the early stages of business development) pursued self-employment because it promised the flexibility to earn an income while continuing to meet their domestic responsibilities. They actually managed their businesses in such a way that they would not grow out of control.

Nevertheless, there is some evidence to suggest that, over time and with ongoing consultation, many women do choose to scale up. The challenge is that once women arrive at a point in their lives where they are ready to grow the business, their original ideas may no longer have the potential for growth. Still, by then women would be more likely to have developed the personal capacity and the technical skills to pursue other, more feasible ideas. There is extensive evidence that once women have the experience and information to judge the viability of a business idea, they readily adjust and revise their plans as their needs and circumstances change.

### **The need for business credit depends upon the stage of business development.**

Thirty-three percent of the Portrait Sample women said that access to credit had been a problem. However, in the early stages of women’s business development, access to financing may not be as critical to their success as is often assumed.

*“Women business owners were less likely to make a request for debt than men. Women’s lower request rates were not a matter of access so much as need. Of those women entrepreneurs who did not apply for financing in 2000, 86% said it was because external financing was not needed.”<sup>49</sup>*

Typically, the women were averse to financial risk and reluctant to go into debt. They often chose

<sup>49</sup> “Women Entrepreneurs,” Christine Carrington, in *Small Business Financing Profiles: SME Financing Data Initiative*, Industry Canada, Government of Canada, 2002, p. 89.

business ideas that had low start-up costs and that could easily be run out of their homes; many home-based sole proprietorship businesses do not require capital financing. And, since many women kept their businesses small on purpose, under-capitalization was only one factor that restricted the growth of their businesses.

*“We’ve had some success in getting women to take loans to grow their business – not by extortion or threat, but by making business a do-able, viable thing. Over time we take away that sense of fear – and say ‘here’s what’s positive about it.’” (Practitioner-Researcher)*

**Each phase of business development requires different interventions.**

Self-employment practitioners can combine ‘just-in-time’ business development strategies with targeted interventions for each stage of livelihood development. Our research identified seventeen key program themes for self-employment programs.

In each phase of business development, the themes remained constant but the interventions became more complex and sophisticated.

For full details, please see Appendix 1, page 81.

## Chapter 10:

# IMPLICATIONS FOR FUNDERS AND POLICYMAKERS



Community economic development programs are highly effective in supporting low-income women to build livelihoods and engage in the economy.

However, throughout the course of this research, Practitioner-Researchers from across the country said that government at all levels have not recognized the important role these initiatives could play in addressing women's poverty and economic exclusion.

The Practitioner-Researchers also stressed that the practical work of building women's employability must be accompanied by changes in the economic and policy environments. Our research provides ample evidence of the social, economic, and policy contexts that negatively affect women.

This chapter summarizes strategies for funders and policymakers that will help to ensure women's full economic participation.

### **Programs based upon the Sustainable Livelihoods framework require a long-term investment.**

The Collaborative Fund's success is directly related to its five-year timeline and its flexible funding terms.

The return on this investment has been impressive: not only have hundreds of low-income women been helped to begin the transition out of poverty towards a sustainable livelihood, but important new research has been developed about effective practices in women's economic development.

The need for a long-term intensive investment was acknowledged, as well as the need to work at advanced stages of business development.

The livelihood development process requires long-term programs that span all of the stages through which women pass as they transition out of poverty. A long-term investment by funders is imperative.

Understandably, many funders and donors want to see immediate and concrete results. In response, many economic development programs use traditional, training-focused approaches that are designed to meet these expectations. However, this short-term, project-based approach to poverty reduction is unlikely to result in sustainable livelihoods for women.

*"I suspect that some funders might just be looking at the number of businesses that succeed. But I celebrate people doing things they couldn't have done a year before. When a woman who didn't speak English a year ago is able to give a presentation, that's success. What are women looking for in terms of self-employment? It is something that gets them moving – self-direction. There are skills that come together that help them begin to put together their own future." (Practitioner-Researcher)*

The evidence is unmistakable: achieving economic independence is a complex process that takes time. As we saw from the Portrait Sample research, women's journey to economic independence is cyclical, full of setbacks and detours.

Short-term programs may move women forward temporarily, but women are placed at risk of losing ground when the program ends and the supports and services that led to their success are removed.

Women need numerous opportunities to model new behaviours and try out new strategies. They make steady progress when they have ongoing supports that help them maintain their momentum

and build upon their asset gains. By ensuring that services continue to be available, it is more likely that women will retain these gains, increase their pace of asset accumulation, and become able to sustain the changes they have worked so hard to achieve. Just as it can take years for a business to fully mature, it can take a long time for a low-income woman to consolidate her asset gains.

Funders also need to realistically assess their desired employment outcomes: given the context of women's multiple responsibilities and socio-economic constraints, it is not surprising that achieving economic and/or personal change takes time. This is true for all women, not just those living with low incomes.

### **The design of early stage interventions is crucial to success.**

As the research has shown, it is not the type of program (e.g. Self-Employment or Social Purpose Enterprise) that matters so much as its design. This is especially true in the early stages, when the foundation is laid for the conditions and capacity for participation. Early-stage investing in 'conditions to participate' and 'capacity to participate' creates an indispensable foundation for achieving sustainable outcomes.

### **A livelihoods approach requires an investment in professional development.**

Designing and implementing a program based on the Sustainable Livelihoods framework requires teamwork, coordination, and professional training. It often requires new staff roles, and new ways of working that focus on self-direction.

In successful programs, staff have an intimate understanding of their target population. They are able to work with women 'where they are at,' and are therefore much more likely to facilitate their transformation and empowerment. Organizations that adopt the approach most effectively often have an internal 'champion' who manages the transition, explores the implications for programs, and promotes staff training.

The women's economic development sector needs several types of professional development: skills-based training (including advanced training for

experienced staff in mature organizations), public policy capacity, and leadership development.

### **A more strategic focus on cultivating employment and business development supports is needed.**

The research component of the CWF National Skills Institute (2003) found that the majority of participating women's organizations were new to Social Purpose Enterprises and required training and technical assistance, especially in business development.

Our research highlights the need for women's community economic development programs to increase, deepen and formalize their access to employment and business development supports and resources provided by both the public and private sector. Funders can play a key role in ensuring that this development work becomes a priority in the economic development sector.

### **Strong program outcomes require organizational capacity.**

Capacity building and technical support should be provided early in the initiative and may need to be targeted.

Grantees that did not meet their targets were either new to the work, or struggling with challenges related to organizational leadership or staffing. Some projects could not provide women with the proper infrastructure support (e.g., a commercial kitchen) to help them get their businesses off the ground and/or become viable. Grantees need help in order to ensure their projects include essential infrastructures.

Training organizations that are trying to move into economic development work for the first time may require a substantial investment in capacity-building and organizational readiness. This is especially true for social purpose enterprises, which have a 'double bottom line': social outcomes as well as business outcomes. In such cases, a business advisory council that focuses on the enterprise will add value and expertise to both the program and the organization as a whole.

### Specific Strategies for Funders

Funders should look for programs that:

- Work with a clear target population.
- Use an intensive selection process to ensure that women understand and agree with the framework and are ready to participate.
- Have fundamental respect for women's abilities.
- Are grounded in high expectations of women's personal, professional and business performance.
- Facilitate women's economic decision-making and engagement.
- Integrate a self-directed approach into all activities (e.g, the onus is on the woman to develop her own economic options).
- Offer a continuum of supports and services that are long-term, diverse, and evolving.

Larger organizations with strong capacity and infrastructure exceeded their targets, had stronger outcomes, and served more poor or low-income, visible minority and newcomer women.

### **An asset-based, livelihoods approach helps to transform organizations.**

The women who attended Collaborative Fund programs were not the only ones who experienced positive change: the organizations who delivered the programs also found the asset-based, sustainable livelihoods approach to be transformative.

Using staff from grantee organizations as presenters, keynote speakers, and on Collaborative Fund advisory committees was mutually beneficial: it provided public profile for the grantee organizations and leadership development opportunities for their staff, and provided the donor partners with relevant, current and personal examples of the successes occurring in the field.

The Collaborative Fund research process was highly positive. It provided the Practitioner-Researchers with the tools, skills and evaluative thinking processes to create an environment of

continuous improvement, resulting in higher quality programs. Learnings gleaned from their work in the Collaborative Fund were transferred to other program areas. The emphasis on learning and evaluative thinking even enhanced their organizational capacity in non-program areas.

The Collaborative Fund's Skills Institute, which brought together grantees from across the country, allowed practitioners to share their experience, deepen their learnings, and advance the women's community economic development sector as a whole.

Participation in the Collaborative Fund brought other benefits to grantees. Grantees were able to leverage additional funding for related programs, such as loan funds, program expansions, and partnerships, in part because of the credibility and sustainability of the Collaborative Fund's multi-year commitment. Six of the eight grantees secured significant funding from Status of Women Canada, the Province of Ontario, and a private foundation.

### **The critical role of women's community economic development organizations must be recognized.**

Government spending cuts have had a serious impact on the financial viability and well-being of the nonprofit sector.

In addition, current government policy and spending priorities do not appear to include women-focused initiatives or activities related to building a stronger social economy. We appear to have entered a post-feminist era, in which the 'women's agenda' is presented as complete. Gender-neutral programs and policies are judged sufficient to reach and serve women, a notion that this research strongly disproves.

Women's organizations are experiencing much uncertainty and insecurity; they are constantly in survival mode, and must compete with one another for a shrinking funding pot, even though demand for their services is actually growing.

The women's economic development sector is seriously under-resourced and over-extended. Most practitioners are very interested in exploring alternative ways of working and building a

movement that reaches more women. However, like all grassroots organizations, they do not have the funds to do much developmental work or conduct policy analyses.

As a result, within the sector there is an absence of agreement on priorities and entry points for change.<sup>50</sup> There is no common long-term vision about what could be achieved through an asset-based approach. While they can identify issues that affect the people with whom they work, organizations quickly become overwhelmed when trying to make a more comprehensive list of the broader contextual challenges.

Community economic development programs ebb and flow along with the availability of funding. Pay rates are low and funding terms are unduly restrictive. In order to cope, staff take on heavier workloads, leading to burnout and frustration, which undermines the credibility of their work. The effectiveness of the programs is constantly undermined by chronic underfunding.

Community economic development organizations that work with low-income and/or marginalized women have found that mainstream government programs do not fund entrepreneurship.

As a result of the poor funding outlook and the lack of sufficient start-up capital for economic development initiatives, the Social Purpose Enterprise field in particular appears to be in a perpetually developmental and emerging state. Social enterprises rarely have the opportunity, time and resources to mature. Much accumulated learning is lost when their outcomes are not adequately documented, and/or when funding ends and the programs cease operations.

The research component of the CWF National Skills Institute (2003) found that the majority of participating women's organizations were new to social purpose enterprise and required training and technical assistance, especially in the area of business development.

A key challenge for women's community economic development organizations is to strengthen their effectiveness in enterprise development; they

<sup>50</sup> With the possible exception of Quebec, where practitioners tend to be more politically active.

must also provide more enterprise development support and access resources from both the public and private sector.

### **Government policy should complement rather than constrain women's lives.**

As previously discussed, economic decision-making is far more complex for women: they are forced to navigate employment choices in a context that neither respects nor supports their multiple roles. Women pay a high price for choosing to have a family, and are routinely forced to make trade-offs that constrain their earning power.

In the labour market, the expansion of non-standard work has served to exacerbate women's existing economic marginalization. While self-employment is an important option, it too brings significant policy challenges.

*"The financial situation for self-employed women is worsened by their limited access to typical employee benefits such as health and dental plans, disability insurance, pension plans, Employment Insurance, and family care policies. Only 17% of self-employed people have full coverage for health, dental and disability, compared to 50% of regular employees."<sup>51</sup>*

Another labour market change — the shortage of skilled workers — also affects women. Within the next two decades, Canada will be short one million skilled workers, and little is being done to ensure that women will be able to take advantage of these emerging opportunities.

Labour shortages will be especially severe in science, technology, engineering, healthcare, and technical trades. Vacancy rates in these fields are already as high as 42%. Trades and technology jobs are the most in demand, with the most earning potential: women are seriously underrepresented in all of these fields.

When it comes to full economic participation, women face multiple systemic barriers. New policy and funding strategies that address the realities of women's lives are clearly needed if women are to broaden their economic opportunities and choices.

<sup>51</sup> [Environmental Scan](#), p. 9

## Chapter 11:

# CONCLUSION



### MOVING BEYOND SURVIVAL TO SUSTAINABLE LIVELIHOODS

Our work in the Collaborative Fund has been guided by the Sustainable Livelihoods framework, which helps to create an understanding of the broader context that creates and perpetuates women's vulnerability to poverty.

Women struggle to create flexible and sustainable livelihoods, seriously hampered in their efforts by a socio-economic context that offers few employment opportunities that address the reality of their lives.

Our research has led to many new insights into the Sustainable Livelihoods framework. We now have a much clearer picture of how women develop assets, the strategies they use to advance, and the forces that hold them back. We also know more about how women's community economic development organizations can best support their participants, and which interventions lead to the strongest results, and when.

Our research confirmed that:

- Women's economic choices are shaped by the broader socio-economic and political context.
- Women's ability to transition out of poverty depends upon a developing a holistic range of assets — everything from stable housing to self-esteem to a reliable income.
- Women are best supported to transition out of poverty through targeted interventions that are delivered in a participatory, women-centred and customized manner.
- Women build their assets over time, and move towards sustainable livelihoods in distinct and predictable stages.

Our analysis confirms that women's ability to transition out of poverty depends upon their capacity to build and retain assets. When women start from a position of having too few assets — whether physical, social, personal, human, or financial — they tend to develop financial assets last. Not until livelihood 'readiness' is well under way do women tend to make substantial financial gains. It takes time to secure employment and/or build a business that generates good income.

Most women who attended the programs did increase their financial assets, but not overnight: the process was slow and steady. Initially, most women's businesses were small and generated little revenue. Many women needed to 'patch' their income from more than one source in order to improve their finances, and some continued to work in precarious, non-standard employment.

Yet as they moved out of precarious employment towards livelihoods-oriented work, their incomes started to stabilize. Over time, the quality of their work and their income levels did improve; some earned high wages from traditional, full-time employment.

While the Collaborative Fund programs offered a necessary structure, the women's achievements stemmed from their remarkable determination and resourcefulness.

The programs helped the women secure basic needs, ensured they created a broad foundation of assets, and encouraged them to develop analytical thinking. All of this was delivered in a way that communicated a fundamental respect for the women's right to self-determination.

The Collaborative Fund programs supported women to pursue asset-building strategies that would help them to move beyond survival and towards a more stable and sustainable future. The research demonstrated that the programs offered a new approach to women's economic decision-

making, one where they had time to experiment with different combinations and forms of paid work, while simultaneously rethinking the timing and organization of their domestic responsibilities. This process of decision-making and strategizing significantly enhanced their long-term economic prospects.

Our previous research taught us that assets and outcomes must be understood in terms of gradual stages of livelihood development. We now understand the ‘Slinky Effect:’ progress towards a livelihood is not linear: even though most participants begin at the transitional stage, many experience setbacks in their personal lives that slow their progress. The program workers often ended up helping women to rebuild lost stability and assets after these life crises.

As the women sorted out how to meet their evolving life priorities, they began to build a strong foundation for sustained economic participation. This progress occurred whether they attended a self-employment program or a social purpose enterprise program.

Our research illustrates that women’s economic development is about more than finding a job or launching a small business — it is about pursuing one’s own livelihood path. The wealth of statistical and qualitative evidence that we gathered over the research period verified that the Collaborative Fund programs were highly effective in facilitating this process. With continued support, the women were able to maintain their motivation, advance in their chosen jobs and/or careers, and even start to give back, volunteering their time and expertise to the organizations that had helped them.

We have found the Sustainable Livelihoods model to be transformational at many levels — for the women, for the organizations that work with the framework, and for the broader non-profit sector.

The Collaborative Fund’s success is directly related to its five-year timeline and its flexible funding terms. The research period was sufficiently long, and the design and implementation sufficiently in-depth to identify qualitative changes in livelihood strategies as the women progressed.

The results are impressive: more than one thousand low-income women made measurable

progress towards a sustainable livelihood. They began to transition out of poverty, decrease their economic vulnerability, create more secure futures for themselves and their families, share their new knowledge with the community, and contribute to the overall economy. As they did so, important new knowledge was generated about how to support women’s livelihood development.

We have learned much about how to help women transition out of poverty, and developed an exceptionally strong case for extending and/or expanding community programs that are grounded in these concepts.

We hope that our research will encourage other community economic development organizations to integrate these approaches into their work, and that many funders will support their efforts.

## **CLOSING THOUGHTS**

A major reason why women must struggle so hard to create a sustainable livelihood – and a major reason why they are so vulnerable to poverty in the first place – is that the broader economic and policy context does not recognize or value their multiple family and domestic responsibilities. There is ample evidence of the policy-related changes that are needed if women are ever to achieve economic equality and security.

The evidence from the Collaborative Fund’s investment in long-term, in-depth research with over a thousand women from coast to coast provides a rare opportunity to build consensus among all stakeholders regarding the advocacy and policy-related changes that are needed to advance the women’s community economic development sector.

Ongoing advocacy aimed at increasing support for women’s community economic development should be a priority: a strong, collective call for change in this area is vital.



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PART FOUR:  
APPENDICES

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## Appendix One

# INTERVENTIONS FOR SELF-EMPLOYMENT PROGRAMS



The Collaborative Fund self-employment programs had five phases of business development:

- Phase 1: Pre-Enterprise Development
- Phase 2A: Streaming and Selection
- Phase 2B: Business Planning & Development
- Phase 3: Business Start-Up & Implementation
- Phase 4: Consolidation & Scaling Up

Our research confirmed that different program interventions were required for each phase; these are listed in the charts in this appendix. This approach allows self-employment practitioners to combine ‘just-in-time’ business development strategies with targeted interventions for each phase of livelihood development.

### Key Training Components

**Business Training:** operations; pricing; marketing; financial management; connections and networks.

**Financial Management:** personal finances, managing debt, how to save, setting up a bank account, the role of credit, budgeting, managing family finances, preparing a simple balance sheet.

**Business Finances:** financial viability of the business idea; pricing, budgeting, cash flow planning, balance sheets, assessing credit needs, business banking, credit negotiations, financial management and systems (e.g. invoicing, managing petty cash, basic bookkeeping, etc.)

Our research also identified seventeen key program themes for developing each of the five types of assets. In each phase of business development, the themes remained constant but the interventions become more complex:

#### Physical Assets:

1. Address Basic Needs
2. Build Business Infrastructure & Assets
3. Provide Information & Support

#### Social Assets:

4. Build Organizing Skills
5. Build Decision-Making Skills
6. Build Connections

#### Personal Assets:

7. Build Self-Esteem & Assertiveness
8. Build Independence
9. Build Motivation
10. Improve Work-Life Balance

#### Human Assets:

11. Support Self-Directed Learning
12. Build Skills In Self- Assessment And Business
13. Develop Sectoral Knowledge & Skills
14. Improve Personal Health

#### Financial Assets:

15. Improve Financial Knowledge & Practices
16. Build Financial Assets
17. Improve Access To Credit

**FIGURE 19:  
EFFECTIVE SELF-EMPLOYMENT PRACTICES  
(DEVELOPING PHYSICAL ASSETS)**

## EFFECTIVE SELF-EMPLOYMENT PRACTICES DEVELOPING PHYSICAL ASSETS

<b>PHASE 1: PRE-ENTERPRISE DEVELOPMENT</b>	<b>PHASE 2A: STREAMING &amp; SELECTION</b>	<b>PHASE 2B: BUSINESS PLANNING &amp; DEVELOPMENT</b>	<b>PHASE 3: BUSINESS STARTUP &amp; IMPLEMENTATION</b>	<b>PHASE 4: CONSOLIDATION &amp; SCALING UP</b>
<p><b>ADDRESS BASIC NEEDS</b> Assess whether basic shelter and food are in place; if not, create connections to ensure they are covered.</p> <p><b>BUILD BUSINESS INFRASTRUCTURE &amp; ASSETS</b> Communicate opportunity and possibilities to support decision-making.</p> <p><b>PROVIDE INFORMATION &amp; SUPPORT</b> Provide referrals to other services/institutions as required.</p>	<p><b>ADDRESS BASIC NEEDS</b> Identify barriers to program access; ensure the program design facilitates access to childcare, transportation, etc.</p> <p><b>BUILD BUSINESS INFRASTRUCTURE &amp; ASSETS</b> Build knowledge (staff and participant) regarding social assistance issues, especially policies on acquiring assets.</p> <p><b>PROVIDE INFORMATION &amp; SUPPORT</b> Provide a program orientation, including a list of resources for business development; encourage participants to also conduct their own research and develop contacts.</p>	<p><b>ADDRESS BASIC NEEDS</b> Support participants to plan for long-term needs e.g., child and elder care.</p> <p><b>BUILD BUSINESS INFRASTRUCTURE &amp; ASSETS</b> Support the creation of personal workspaces (e.g. home office, shared space); identify necessary tools (e.g. computer) and materials; encourage small and affordable start-ups (e.g. used equipment).</p> <p><b>PROVIDE INFORMATION &amp; SUPPORT</b> Provide some information, but increasingly encourage participants to find it themselves.</p>	<p><b>ADDRESS BASIC NEEDS</b> Needs begin to be addressed and housing begins to improve, through increased income.</p> <p><b>BUILD BUSINESS INFRASTRUCTURE &amp; ASSETS</b> Ensure that regulations regarding the accumulation of assets does not affect qualification for social assistance benefits; provide support with photocopying, mailboxes, and other business services; use business incubators if appropriate.</p> <p><b>PROVIDE INFORMATION &amp; SUPPORT</b> Provide technical assistance with business development.</p>	<p><b>ADDRESS BASIC NEEDS</b> Encourage participants to grow their businesses to a sustainable level.</p> <p><b>BUILD BUSINESS INFRASTRUCTURE &amp; ASSETS</b> Identify necessary infrastructure for scale-up (e.g. industrial kitchens, professional offices, etc.).</p> <p><b>PROVIDE INFORMATION &amp; SUPPORT</b> Support decision-making on hiring necessary business professionals (e.g., lawyers, accountants, financial planners, food scientists, etc.).</p>

**FIGURE 20:  
EFFECTIVE SELF-EMPLOYMENT PRACTICES  
(DEVELOPING SOCIAL ASSETS)**

## EFFECTIVE SELF-EMPLOYMENT PRACTICES DEVELOPING SOCIAL ASSETS

<b>PHASE 1: PRE-ENTERPRISE DEVELOPMENT</b>	<b>PHASE 2A: STREAMING &amp; SELECTION</b>	<b>PHASE 2B: BUSINESS PLANNING &amp; DEVELOPMENT</b>	<b>PHASE 3: BUSINESS STARTUP &amp; IMPLEMENTATION</b>	<b>PHASE 4: CONSOLIDATION &amp; SCALING UP</b>
<p><b>BUILD ORGANIZING SKILLS</b> Make it clear at intake that the group will become a network to support the businesses in the longer term.</p> <p><b>BUILD DECISION-MAKING SKILLS</b> Support the women to determine the group norms and meeting schedules.</p> <p><b>BUILD CONNECTIONS</b> Recognize skills from their volunteer work.</p>	<p><b>BUILD ORGANIZING SKILLS</b> Facilitate the group-building process to encourage peer learning and support.</p> <p><b>BUILD DECISION-MAKING SKILLS</b> Ensure participants provide input on scheduling re: seasonal needs; facilitate discussions on inviting families to events; encourage market research through cold calls and internet searches.</p> <p><b>BUILD CONNECTIONS</b> Support the group network; encourage involvement in the broader community.</p>	<p><b>BUILD ORGANIZING SKILLS</b> Facilitate constructive peer criticism.</p> <p><b>BUILD DECISION-MAKING SKILLS</b> Encourage group to make decisions re: program content; facilitate contact with government providers or marketing opportunities (but don't hand-hold).</p> <p><b>BUILD CONNECTIONS</b> Provide initial connection to existing business networks; support them to create new networks if needed.</p>	<p><b>BUILD ORGANIZING SKILLS</b> Facilitate group and individual consulting; gradually remove support for groups to encourage self-sustainability.</p> <p><b>BUILD DECISION-MAKING SKILLS</b> Encourage participation on boards and committees; pay honorariums and cover associated costs such as transportation and child care.</p> <p><b>BUILD CONNECTIONS</b> Facilitate specialized sectoral networks and other new alliances; provide support to identify and connect with mentors.</p>	<p><b>BUILD ORGANIZING SKILLS</b> Facilitate the creation of group purchasing and selling arrangements.</p> <p><b>BUILD DECISION-MAKING SKILLS</b> Encourage participants to speak out on issues of common interest, e.g., the need for policy changes.</p> <p><b>BUILD CONNECTIONS</b> Encourage community volunteering.</p>

**FIGURE 21:  
EFFECTIVE SELF-EMPLOYMENT PRACTICES  
(DEVELOPING PERSONAL ASSETS)**

## EFFECTIVE SELF-EMPLOYMENT PRACTICES DEVELOPING PERSONAL ASSETS

<b>PHASE 1: PRE-ENTERPRISE DEVELOPMENT</b>	<b>PHASE 2A: STREAMING &amp; SELECTION</b>	<b>PHASE 2B: BUSINESS PLANNING &amp; DEVELOPMENT</b>	<b>PHASE 3: BUSINESS STARTUP &amp; IMPLEMENTATION</b>	<b>PHASE 4: CONSOLIDATION &amp; SCALING UP</b>
<p><b>BUILD SELF-ESTEEM &amp; ASSERTIVENESS</b> Reinforce existing skills in the intake process; use clear and positive language.</p> <p><b>BUILD INDEPENDENCE</b> Acknowledge their positive choice in expressing interest in the program.</p> <p><b>BUILD MOTIVATION</b> Determine motivation levels.</p> <p><b>IMPROVE WORK-LIFE BALANCE</b> Program staff should provide a healthy role model.</p>	<p><b>BUILD SELF-ESTEEM &amp; ASSERTIVENESS</b> Notice and compliment behavioural changes (encourage participants to do this for each other, too); practice decision-making with group support.</p> <p><b>BUILD INDEPENDENCE</b> Facilitate decision-making that respects individual choice.</p> <p><b>BUILD MOTIVATION</b> Provide counseling to assess readiness and support personal change.</p> <p><b>IMPROVE WORK-LIFE BALANCE</b> Design program elements to be sensitive to women's personal needs.</p>	<p><b>BUILD SELF-ESTEEM &amp; ASSERTIVENESS</b> Provide training on communication, assertiveness, giving and receiving feedback; encourage delegation.</p> <p><b>BUILD INDEPENDENCE</b> Encourage participants to do their own community research and report back to the group.</p> <p><b>BUILD MOTIVATION</b> Provide time for research both in the program and in the community; support new behaviours such as promptness, organizational skills, and dress and personal care.</p> <p><b>IMPROVE WORK-LIFE BALANCE</b> Use the program design to set realistic expectations and a healthy balance; as stresses increase, support the creation of deliberate strategies for balance.</p>	<p><b>BUILD SELF-ESTEEM &amp; ASSERTIVENESS</b> Continue to offer new role models through networks.</p> <p><b>BUILD INDEPENDENCE</b> Provide ongoing support to mentor relationships, as needed.</p> <p><b>BUILD MOTIVATION</b> Use peer groups, networks, and mentors to keep the momentum moving; encourage participants to make presentations at these venues.</p> <p><b>IMPROVE WORK-LIFE BALANCE</b> Use peer groups to provide support for positive changes.</p>	<p><b>BUILD SELF-ESTEEM &amp; ASSERTIVENESS</b> Invite participants to become involved in the organization in order to help others working towards a sustainable livelihood.</p> <p><b>BUILD INDEPENDENCE</b> Provide ongoing support for mentorships as needed; encourage participants to become mentors.</p> <p><b>BUILD MOTIVATION</b> Provide ongoing networking workshops.</p> <p><b>IMPROVE WORK-LIFE BALANCE</b> Encourage the implementation of 'balancing' strategies.</p>

**FIGURE 22:  
EFFECTIVE SELF-EMPLOYMENT PRACTICES  
(DEVELOPING HUMAN ASSETS)**

**EFFECTIVE SELF-EMPLOYMENT PRACTICES  
DEVELOPING HUMAN ASSETS**

<b>PHASE 1: PRE-ENTERPRISE DEVELOPMENT</b>	<b>PHASE 2A: STREAMING &amp; SELECTION</b>	<b>PHASE 2B: BUSINESS PLANNING &amp; DEVELOPMENT</b>	<b>PHASE 3: BUSINESS STARTUP &amp; IMPLEMENTATION</b>	<b>PHASE 4: CONSOLIDATION &amp; SCALING UP</b>
<p><b>SUPPORT SELF-DIRECTED LEARNING</b> All learning in the program should be self-directed; use goal-setting.</p> <p><b>BUILD SKILLS IN SELF-ASSESSMENT AND BUSINESS</b> Assess current skills, strengths, entrepreneurial abilities; identify skill gaps. Channel into appropriate activities and support to make an informed choice; some may be better suited for other training or education or programs, e.g. apprenticeship.</p> <p><b>DEVELOP SECTORAL KNOWLEDGE &amp; SKILLS</b> Begin to address skills gaps.</p> <p><b>IMPROVE PERSONAL HEALTH</b> Introduce time management and stress reduction strategies; program staff should provide a healthy role model.</p>	<p><b>SUPPORT SELF-DIRECTED LEARNING</b> Support early success in goal setting: create both personal and business goals; create goals for the peer groups; plan all aspects of potential strategies to build a livelihood (e.g. income patching).</p> <p><b>BUILD SKILLS IN SELF-ASSESSMENT AND BUSINESS</b> Explore potential business forms (co-op, community business, self-employment); bring in a role model who is entrepreneurial and very knowledgeable about business planning and development.</p> <p><b>DEVELOP SECTORAL KNOWLEDGE &amp; SKILLS</b> Conduct market research; other training begins; ensure ongoing access to technical advisors with expertise in chosen fields.</p> <p><b>IMPROVE PERSONAL HEALTH</b> Provide referrals as needed (mental health, addictions, violence prevention); time management and stress workshops; assess health &amp; wellness; build awareness of positive relationships.</p>	<p><b>SUPPORT SELF-DIRECTED LEARNING</b> Reinforce new attitudes and forward-thinking through ongoing reviews of long and short-term personal and business goals; acknowledge successes; reframe failures as learning experiences.</p> <p><b>BUILD SKILLS IN SELF-ASSESSMENT AND BUSINESS</b> Provide hands-on training and development; create draft business plans; ensure participant ownership of business and learning agendas.</p> <p><b>DEVELOP SECTORAL KNOWLEDGE &amp; SKILLS</b> Facilitate technical skills (e.g., quality control, health regulations) through in-house programs, external partners, job placements, mentors, informal networks; use experts to critique draft plans.</p> <p><b>IMPROVE PERSONAL HEALTH</b> Ensure business plans accommodate health/personal needs; provide workshops on key issues facing the group (e.g. addiction, depression, violence).</p>	<p><b>SUPPORT SELF-DIRECTED LEARNING</b> Encourage realistic attitudes about how long it takes to meet goals; continue to acknowledge successes and encourage the ongoing review of goals and plans.</p> <p><b>BUILD SKILLS IN SELF-ASSESSMENT AND BUSINESS</b> Provide ongoing coaching and problem-solving supports; provide ongoing workshops as needed to address group issues; provide IT training (computer/internet); make the links between self-esteem and appropriate pricing for goods and services; use participants as a resource to deepen the group's knowledge.</p> <p><b>DEVELOP SECTORAL KNOWLEDGE &amp; SKILLS</b> Encourage attendance at trade shows; support collective purchasing/marketing and other collaborations.</p> <p><b>IMPROVE PERSONAL HEALTH</b> Support for addressing long-term health issues.</p>	<p><b>SUPPORT SELF-DIRECTED LEARNING</b> Encourage new goals that will achieve sustainability.</p> <p><b>BUILD SKILLS IN SELF-ASSESSMENT AND BUSINESS</b> Facilitate ongoing business analysis, further refinements of business plans; encourage more delegation as businesses grow and specialization increases; support an organizational commitment to ongoing learning.</p> <p><b>DEVELOP SECTORAL KNOWLEDGE &amp; SKILLS</b> Encourage a commitment to ongoing research and development (provide funding if possible); encourage more sophisticated packaging and distribution models; support marketing labels and flexible manufacturing networks; open retail outlets.</p> <p><b>IMPROVE PERSONAL HEALTH</b> Ensure long-term security through adequate health and disability insurance.</p>

**FIGURE 23:  
EFFECTIVE SELF-EMPLOYMENT PRACTICES  
(DEVELOPING FINANCIAL ASSETS)**

## EFFECTIVE SELF-EMPLOYMENT PRACTICES DEVELOPING FINANCIAL ASSETS

PHASE 1: PRE-ENTERPRISE DEVELOPMENT	PHASE 2A: STREAMING & SELECTION	PHASE 2B: BUSINESS PLANNING & DEVELOPMENT	PHASE 3: BUSINESS STARTUP & IMPLEMENTATION	PHASE 4: CONSOLIDATION & SCALING UP
<p><b>IMPROVE FINANCIAL KNOWLEDGE &amp; PRACTICES</b> Offer debt counseling; begin developing economic literacy; draft basic personal budgets based on their existing financial ‘know-how.’</p> <p><b>BUILD FINANCIAL ASSETS</b> Assess financial stability and security, i.e., is this the right time to start a business?</p> <p><b>IMPROVE ACCESS TO CREDIT</b> Assess current access to credit.</p>	<p><b>IMPROVE FINANCIAL KNOWLEDGE &amp; PRACTICES</b> Support them to clarify financial goals; provide basic training in financial planning; support research into market analysis and competitors; encourage them to consider a range of income sources (patching).</p> <p><b>BUILD FINANCIAL ASSETS</b> Reaffirm financial skills through a personal financial statement; ensure personal banking structures are in place; conduct feasibility assessments (basic projections for revenue, expenses, and income)</p> <p><b>IMPROVE ACCESS TO CREDIT</b> Explore credit ratings (but focus first on feasibility and financial planning); determine potential sources of financing; consider peer lending groups.</p>	<p><b>IMPROVE FINANCIAL KNOWLEDGE &amp; PRACTICES</b> Provide training on financial management and basic business finances; encourage research on business requirements (by-laws, legal issues, insurance, etc); support them to consider their need/desire for employees or partners.</p> <p><b>BUILD FINANCIAL ASSETS</b> Support with business registration, connecting to a mainstream bank, and opening a business account; provide advice on purchasing business assets (including less expensive options, such as used equipment); discuss good vs bad debt.</p> <p><b>IMPROVE ACCESS TO CREDIT</b> Use cash flow projections and written business plan to determine credit requirements; support a realistic startup (perhaps phased-in); loan circles could help with business planning; community loan funds would assess the business plan for viability.</p>	<p><b>IMPROVE FINANCIAL KNOWLEDGE &amp; PRACTICES</b> Support the creation of basic business systems and policies, for example, for bookkeeping and human resources; clarify tax requirements (income tax, PST, GST).</p> <p><b>BUILD FINANCIAL ASSETS</b> Support access to a wider range of banking services as needed; provide help with understanding and managing cash flows and debt ratios; encourage appropriate levels of business investment.</p> <p><b>IMPROVE ACCESS TO CREDIT</b> Facilitate contact with banks; keep credit focused on growth and building credit ratings.</p>	<p><b>IMPROVE FINANCIAL KNOWLEDGE &amp; PRACTICES</b> Continued financial planning; increased use of hired expertise (bookkeepers, accountants, etc.).</p> <p><b>BUILD FINANCIAL ASSETS</b> Support the development of more sophisticated business structures, establishing a line of credit, and disability insurance; identify strategies to support business scale-up and increased production: alliances, collective purchasing, exporting, internet sales, mail order, etc.</p> <p><b>IMPROVE ACCESS TO CREDIT</b> Facilitate contact with equity investors.</p>



Canadian Women's Foundation  
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