WOMEN’S VENTURE PROGRAM
PARTNERING IN THE TRANSITION FROM SURVIVAL WORK TO A SUSTAINABLE LIVELIHOOD
PROGRAM BACKGROUND
Established in 2004, Momentum’s Women’s Venture Program assists women experiencing barriers to economic success to develop a sustainable livelihood through self-employment. Through training and coaching support, the participants gain the skills and knowledge to start and operate their own small business.

Those accepted into the Women’s Venture Program participate in six months of self-employment training and business plan development, two evenings per week. The program is offered in two intakes per year, spring and fall, and accommodates 24 annual participants. The group training facilitates the formation of participant cohorts leading to strong social connections and support.

To complement the group training, each participant receives individualized weekly coaching sessions with a certified coach. The program Facilitator also provides day-to-day support to the women based on their individual situations. Participants also are able to access additional programming at Momentum (computer training, etc.) The program is designed specifically for women living on low incomes, and provides on-site child minding and transportation subsidies.

“I’ll always be grateful to the wonderful people at Momentum because they taught me not just how to start a business, but how to believe in myself and what I could achieve.”

- Participant, Women’s Venture Program

Momentum was one of seven grantees from the Canadian Women’s Foundation (CWF) Collaborative Fund that participated in a Pan-Canadian research project to document the outcomes of their self-employment and social purpose enterprise programs with low-income women.¹

During the research period from May 2004 to May 2007, Momentum staff worked with CWF staff, Eko Nornos Program Development Consultants and a team of staff from the seven other pilot sites to develop tools and frameworks for the research process. These tools were designed to collect information about all of the women who participated in the program, and ‘portrait’ data, detailed qualitative and statistical information from a representative sample of 12 women who had participated in the program.²

The research team would like to thank all of the women who were involved in the research process. They gave very generously of their time and effort. Wherever possible, an attempt has been made to capture their unique voice as they talk about their lives.

² For more information about research methodology, research tools and sustainable livelihoods, please see “Beyond Survival: Helping Women Transition Out of Poverty, 2010.” Methodology Report and Practitioner Resources available on the Canadian Women’s Foundation website: www.canadianwomen.org.
Women’s Venture Program: A Snapshot of Overall Business Development and Employment Results

Program results at March 31, 2007:
• 107 (100%) women have participated in the Women’s Venture Program
• 71 (66%) completed the training and business plan

Additional outcomes:
• 33 (54%) of these participants are working an outside job (FT/PT) instead of pursuing self employment
• 8 (7%) went back to school

Of the 61 operational businesses:
• 13 (21%) are full-time (over 30 hours/week) and 48 (79%) are part-time
• 25 (41%) of these women were working an outside job to supplement business income

DEMOGRAPHICS
The Women’s Venture Program drew upon an urban population of primarily working poor and under-employed women with a history of marginal attachment to the workforce including part-time, ‘start-and-stop,’ and low-paid work that shifts them in and out of the workforce.

At entry to the program, two portrait participants were social assistance recipients, although both were already making progress in moving off benefits by supplementing their income. Another participant was on long term disability and eight were working part or full-time. One woman was being supported by family.

VULNERABILITY
The Sustainable Livelihoods framework focuses on understanding the context that creates and perpetuates women’s vulnerability to poverty, in order to support more active, strategic interventions. It explores the context at two levels: that of the individual and her circumstances, and that of the broader institutions and systems that affect the options that are open to marginalized women. It acknowledges that while women can and do make choices that deplete assets and make their lives less stable, there are powerful external systems and forces that combine to keep them in a long-term cycle of poverty.

Women’s past creates vulnerability and affects their future opportunities. Two (17%) of the portrait participants had experienced abuse before coming to the program, and one during the interview period. Two (17%) were socially isolated.

At intake, there were 12 women in portrait research group:
• 7 (58%) were visible minority women representing a broad range of cultural and linguistic groups (44% of all women in the program were visible minority).
• 7 (58%) of the participants had dependants (64% of all the women in the program had dependants).
• 2 (17%) were lone parents.
• 8 (67%) were Canadian citizens, and 4 (33%) were landed immigrants.
• 2 (17%) were younger adults, 5 (42%) aged 35-44 and 5 (42%) seniors.
• 5 (42%) were single and 7 (42%) were married or common-law.
• Education levels were high: all but 1 had completed high school and the rest had pursued additional training. 3 had completed university and 5 had completed college. 1 had also completed higher levels of university.
• 8 (67%) lived in a family-owned home. 4 (33%) rented their homes.
• 4 (33%) had been out of the job market for more than a year and 8 (67%) were underemployed in full- or part-time jobs at the time of joining.

“Over 90% have had experience with abuse (financial withholding, emotional abuse, psychological, isolation) but they don’t report that as abuse.” (Practitioner-researcher)

“One was in a divorce process, and another one was in a legal process – but that was for her daughter. She was paying for the lawyer to facilitate the divorce. She was more involved in it than her daughter – it was about custody of the grandchild. Yet another one was involved with property that she had had years before, and she was bankrupted, and just dealing with the loose ends.” (Practitioner-researcher)

“Safety is a big goal. If I stay I feel somewhat safe, if I leave I don’t feel safe at all, so I’m not leaving now, I’m just trying to be safe right now, so I don’t really know what I’m going to do, [I’m] visualizing where I want to be and where I want to go, and just always focusing on that, and thinking about where I want to go with my business.” (Participant)
The research team learned that participants’ stage of life is a strong predictor of vulnerability, particularly when responsibilities relating to dependent care are involved. Seven (58%) of the women had dependent children or adults. Three (25%) were involved in legal proceedings and an additional three (25%) had a chronic health condition.

• “One is still going through a bitter divorce. One is in a very poor marriage and got pregnant. She did that on purpose because she wanted a third child, but still wants a divorce. I think a lot of them have changed relationship dynamics.” (Practitioner-researcher)

• “She says she is happy with her life, because she wants to be there for her kids during the day and that’s the trade off.” (Practitioner-researcher)

Many are struggling with poverty and spend considerable time working to secure the basic requirements of survival.

The main employment barriers mentioned by portrait participants were: low self-esteem, lack/costs of transportation, lack of access to childcare, health issues, lack of affordable housing, family issues (e.g. divorce, abuse, single parenting) and isolation.

This vulnerability creates a pattern of frequent crisis and setbacks in livelihood progress. Seven (58%) of the portrait research participants experienced a crisis that undermined asset development during the interview period. These crises included three (25%) involved in legal proceedings, two (17%) who had experienced a serious illness and three (25%) involved in a separation or divorce.

WHY DO WOMEN COME TO THE PROGRAM?
The majority, or 11 (92%) of the portrait participants, came to the Women’s Ventures Program to become financially sustainable through their business.

• “I hadn’t worked since 2001, and I needed to find something to give me back a source of income. [It was] a matter of having purpose, something that I can work at day in and day out to get back into the business community… I’ve been away so long.” (Participant)

Many portrait participants noted that the program provided them with the first opportunity in a long while to focus on themselves and their future. The research team spoke of women’s desire to move from ‘survival’ employment towards more career-oriented work that offers a living wage, quality work and personal challenge. Momentum staff respect women’s different ideas of what constitutes a ‘livelihood’ and how they choose to work.

Practitioner-researcher comments:
• “They have these glamorous dreams of being their own boss, the childminding, being able to work from home. They also think that they have the ideas but not the business skills to make them into a reality.”

• “The language barrier – it’s difficult to get a job, and they don’t feel comfortable in that job because they can’t communicate. So they’re more comfortable being their own boss. Also, some women are very well qualified in their country of origin, and having a business here is a way to keep ‘face’.”

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

SUSTAINABLE LIVELIHOODS
Assets are the building blocks of a sustainable livelihood at the individual level and a sustainable community at the neighbourhood level. Women pursue various asset-building strategies that support them both in surviving and in coping with the context that makes them vulnerable to poverty, so that they can move towards stability and sustainability. A limited range of assets is what makes women vulnerable to poverty and social exclusion.

The Sustainable Livelihoods framework identifies five broad asset areas that offer a holistic picture of all the capabilities, resources and entitlements that women have invested in and developed over time. In its focus on women’s assets rather than their deficits, the framework avoids the negative, deficit-based approach that is so common to the social service and economic development fields.

These five broad asset areas are:

Social Assets
These assets refer to the social connections that women can draw upon to achieve their goals. By building a foundation of networks and contacts, they find that they have enhanced their support systems, making it easier for them to develop other assets.

Physical Assets
Physical assets include women’s basic needs for housing and food, plus access to the information and services required to build a livelihood.

Human Assets
Human assets refer to how employable a woman may be, in terms of her skills, knowledge, education and leadership. Although human assets are central to all livelihood strategies, they are not sufficient on their own to ensure progress towards a sustainable livelihood. This asset area also includes health as a pre-determinant of a women’s ability to participate in the economy.
**Personal Assets**
Less tangible are personal assets, which are connected to women’s sense of personal and cultural identity, and their private values and beliefs. These assets include self-confidence and self-esteem, as well as the motivation and strength that women may be able to bring to the process of personal transformation.

**Financial Assets**
Financial assets are earnings, money and financial security (including access to financial entitlements from government). They offer an important entry-point for transformation and development: the ability to earn money and decide how it should be spent provides women with a powerful means of reversing the downward spiral into poverty, and of building up a wider range of assets.

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**SAMPLE ASSET MAP**
The sample asset map below was modified by Momentum from a similar map developed by the Collaborative Fund practitioners at a grantee meeting.

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**Financial Assets**
Financial assets are our income, savings and sources of financial security.

**Personal Assets**
Personal assets are our intangible resources: our personal and cultural identity, our values and beliefs, self-confidence and motivation.

**Social Assets**
Social assets are relationships and networks that help us cope with day-to-day life.

**Physical Assets**
Physical assets are the basic material goods and services that everyone needs such as food, clothing, shelter and transportation.

**Human Assets**
Human assets are the knowledge, skills and abilities that help us live and work in our community.
OUTCOMES
What are the results of the women’s involvement in the program? The evidence of positive change is truly rich: the portrait snapshots of women’s progress over an 18-month period have provided detailed qualitative and quantitative information about the less tangible, intermediate outcomes in women’s lives as they move incrementally towards economic independence.

SOCIAL ASSETS
Many participants had increased feelings of belonging
Women are often isolated. Participation in the Women’s Ventures Program changed this for a number of women: eight (67%) spoke about increased belonging and nine (75%) had made new friends and built relationships of trust through the program.

Many participants improved their communication skills for better social connections
Nine (75%) portrait participants talked about having improved their communication skills, eight (67%) had improved their conflict resolution skills and two (17%) said that they were better able to manage anger. The development of these critical social skills appeared to improve women’s ability to develop better social connections and networks.

Many participants benefited from an ‘anchor’ relationship with staff
Four (33%) of the portrait participants received individual personal counselling and support for problem solving. All 12 (100%) received business coaching, through which they built long-term relationships of trust with staff.

• “Just knowing we’re here is a safety net for these women.” (Practitioner-researcher)

Women build social and business networks
All 12 (100%) of the portrait participants have stayed in touch with program staff and have also participated in community building activities and networking sessions.

• “There were many comments about the power of working in a group and not being alone dealing with their challenges. Having a positive and welcoming place to come and learn new skills and meet motivated, like-minded people was common feedback.” (Practitioner-researcher)

• “We have our peer support networking events; they’ll share contact information. We could put the whole course on-line but they have an identity as a group... We also have field trips so they can spend time together and build a community.” (Practitioner-researcher)

The program actively brings women together to learn and network. Over the past four years, it has held 14 networking sessions and 31 special workshops. In addition, all 12 (100%) portrait participants had access to a mentor during the program. Seven (58%) have shown increased leadership at Momentum and six (50%) in their communities, and are moving into volunteer roles that support the program. Three (25%) have shown leadership in organizing for change in their community.

• “There is e-mail among participants – they help each other and jump in with things that other people need. One of them had a ton of Air Miles that she was never going to use, so she gave them to another woman who hasn’t seen her mother in Chile in some time. They’re amazing.” (Practitioner-researcher)

Peer relationships are critical to business success
Peer feedback, insights and constructive criticism are often more powerful and better received than those of staff, and the program is designed to facilitate peer learning and review. By building a safe environment for learning and business development, women-centred training groups bolster each other’s confidence and business performance.

• “The ones that are most successful – one of the groups formed a study group by themselves. I had nothing to do with it. The more they talk to each other, the more they move forward.” (Practitioner-researcher)

• “Momentum was providing what she needed to not collapse again; she always saw herself as isolated, she didn’t want to be connected to other women. There is a lot that’s changed for her, in not even two years, they bought their own place, she had a baby, wrote a book, she is connected to other women in the program, she now doesn’t feel like she is isolated or different from other women.” (Practitioner-researcher)
PERSONAL ASSETS

Personal assets grew significantly

The portrait research process clearly documents growth in women's personal assets. All of the portrait participants expressed stronger feelings of self-worth and strengthened confidence. 10 (83%) spoke about their hope for the future while eight (67%) developed their identity as an economic player as a business owner and/or employee. The confidence and sense of self-worth contributes to the development of all the other asset areas.

• "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 Women's Venture Program." (Participant)

Self-employment is essentially a transformative process—valuing self is key to livelihood progress

Many of the participants spoke passionately about the program providing them with their first opportunity to spend time on self, and to focus on career development and efficacy. The practitioner-researchers noted that women who have not had an opportunity to think about their future often come to the program to explore options and make choices. Staff spoke of the power of career decision-making.

In many respects, the business project that women pursue embodies the change that they are working to effect in their lives: it becomes their new, emerging identity and provides them with a hands-on opportunity to explore new behaviours and new ways of working. Over time, they more purposefully integrate who they are into the business, so that it increasingly reflects their assets, skills and operational preferences.

Increased self-confidence results in increased independence

All of the participants talked about their increased self-confidence and feelings of self-worth and self-respect as a result of both participating in the program as well as planning and implementing their business idea. Many spoke of feeling entitled to more, and connected their increased self-confidence to becoming more assertive. 10 (83%) of the women spoke about their feeling of control in their lives and noted that they had taken steps to become more independent. This contributed to more positive relationships. Eight (83.3%) spoke of becoming a better parent and five (42%) reported receiving more respect from family members.

• "Now she feels like her experience and credentials are worth so much, she was in the process of interviewing for a job that pays 120K a year, and she wanted to get that. Having the ability to earn her own income is very important to her. Before, she had all these ideas, but it wasn’t translating. Her credentials haven’t changed, her education hasn’t changed." (Practitioner-researcher)

The research showed that women were consciously taking more control in their lives in order to carry out the tasks that are a part of their business. Some talked about how this affected their families, for example through their making conscious choices about relationships, or managing and spending money (however little they had). The research team noted that this increase in control is strongly related to goal setting.

Rosie’s Story

Born in Canada, Rosie is a 40 year-old separated single mother of two teenage daughters. Her goals in coming to the program were to become more confident and increase her business knowledge and acumen. She has renovated her home (still owned by her estranged spouse) into an art studio for her business. She teaches art classes to children and adults. She has also developed her own line of jewellery, which she sells.

When Rosie first approached the program she was greatly affected by the stress associated with a pending divorce. It was becoming increasingly difficult for her to function and she was very depressed. Since then she has progressed to running a thriving business out of her home/studio, and feels much more confident and in control of her life. She is still very concerned about how the division of assets will go, but she is not letting that impede her progress. She says her business is doing better than ever; her classes are all full months in advance and there are more and more requests for classes and different kinds of classes, such as a couples class. She is now working full time in the business, as well as working for a hospital on the art advisory committee.

Rosie feels that she is progressing towards a sustainable livelihood and a good quality of life. She still worries what to do about the house not being in her name, and the reduction of child support payments that she will face when her oldest daughter goes away to school next year. She is also striving to balance her work and home life, to give her daughters the attention they need. She has moved through the phases from foundation building to consolidation, and is now working towards sustainability; but much of this picture depends upon the final division of assets between her and her estranged husband.
HUMAN ASSETS

Improved goal setting enhances business success

Participants greatly valued the asset mapping exercise assessing their prior learning and innate skills, aptitudes and resources. Many were amazed to realize all the skills that they already had, and began to find ways to put these to use. They developed a much more holistic understanding of the requirements of their business and how their circumstances can shift their priorities. Many talked about learning how to set goals and appreciated the way that they had learned to break the process of goal setting and decision-making down into smaller, more manageable pieces.

- “Whenever I come here and use the asset map I realize that my assets are growing.” (Participant)
- “I also learned when to change your goals, and not to beat yourself when you set ten things up and you haven’t been able to achieve them. If I see it I now change it.” (Participant)

Self-directed, practical learning is at the centre of Momentum’s approach, relying on participants’ internal drive, resilience and resourcefulness. The program acts as a mirror for them, providing a reality check on their plans and priorities. Many women have a dream of self-employment that is quickly reviewed and replaced by a more realistic sense of what it will take to succeed.

- “What I got out of [the program] was that it didn’t only help me learn about business but life… [It] was not only theoretical—it helped me to see skills that I had that I didn’t know I could put into place—[it was ] crucial.” (Participant)

Participants develop multiple literacies that enhance their capacity to participate in society and the economy

Participants developed various literacies to help them navigate complex systems and get what they want, in turn sustaining asset gains and reducing vulnerability. Of the portrait participants:

- 7 (58%) increased financial literacy—understanding of money/the value of their time
- 7 (58%) increased social literacy—ability to work with and get along with others
- 6 (50%) increased institutional literacy—knowledge of and ability to navigate complex bureaucratic systems
- 5 (42%) increased political literacy—knowledge of rights and obligations as a citizen
- 3 (25%) increased English or French language literacy
- “I am achieving lots, accomplishing lots, and I don’t have to feel bad about that, but it’s hard in this environment because it is socially unacceptable to be a wife and a mother. Everywhere you go people ask you what you do.” (Participant)
- “I want to buy life insurance for my own future retirement and stability as I get older, continue in my job, and grow in the job and get a better position and pay.” (Participant)

The act of planning and launching a business builds employment readiness

10 (83%) of the portrait participants said that they had improved their employability through implementing their business, and talked about being able to try out the skills, tools and practices introduced to them in self-employment training. Five (42%) gained employment experience through volunteering.

- “My skills are being used and appreciated at work. They are being noticed by my supervisor. My knowledge is increasing and abilities are growing.” (Participant)

Participants noted that the practical, opportunity-based approach to learning provided the most important and useful learning, and all valued their newfound ability to access information and resources, their increased entrepreneurial and business planning skills, and their increased financial management knowledge. They were also excited about actually using these skills regularly.

- “I’ve made a name for myself in the Ministry. I sit on the Government and Community Relations Board here in Calgary, and we just finished our strategic plan. I just might become a politician.” (Participant)

Women’s employment patterns grow through a trial-and-error approach and shift through income patching towards more focused, less precarious work

The process of developing a business is a profoundly creative gesture grounded in the woman’s personality, abilities and preferences. As she explores her business idea and develops different strategies for making ends meet while she develops it, she is actually learning how to explore and plan livelihood strategies.

By interview 2, 11 (92%) were still working on their businesses. Six (50%) were still developing their business but not generating any revenue, three (25%) were working part-time in their business and generating income, while two (17%) were working full-time on their business and generating income.

The portrait research revealed that many women found part and sometimes full-time jobs to support themselves while
they developed the business. In essence, self-employment is an entrée to the economy and income patching quite frequently complements it. The high employment rate in Calgary is currently providing many job opportunities and the Women’s Venture participants are taking advantage of those jobs. Five (42%) of the women were working full-time at interview 2 (there was one only at interview 1), and two (17%) were working a part-time job and a full-time job. Seven (58%) were working more than full-time.

The practitioners commented that the women had put so much energy into their business plans and their business that even when they found full-time employment they were reluctant to close the business. It had become part of their identity and they wanted to continue on with that aspect of their working lives even after they had developed a livelihood through paid employment.

While at intake, six (50%) of the portrait participants were satisfied with their employment situation, nine (81%) expressed satisfaction by interview 2. Interestingly, by interview 2, two of the newcomer women had moved beyond talking about lack of Canadian job experience as an employment barrier. As women acclimatized themselves to earning income and patching, they appeared to accelerate progress towards independence.

**PHYSICAL ASSETS**

*Momentum has promoted the physical conditions that enable women to participate in the program and in the economy*

Intentional supports provided by the practitioners made it possible for women to participate in the program. Five (42%) increased access to basic needs, two (17%) accessed childcare, two accessed medical care/psychological counselling, two improved access to family recreation, two improved access to computers, one (8%) improved her food security and one improved her personal security.

• “We paid their transportation to and from the program, for clothes they get a referral to Walk-in Closet, I refer them to the Women’s Centre, they may get free access to computers, free legal advice, they can work on computers here, I told them about places in the city where rent is $600-800 per month.” (Practitioner-researcher)

Women’s Ventures continues to work with women in the long term, providing sustained formal networking and postgraduate supports and access to physical assets well after their participation in the program. Yet Momentum staff’s efforts towards creating the conditions for women to participate can be compromised by systemic conditions that limit the effectiveness of their work.

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**Julian’s Story**

Julian is a 29-year-old Latin-American single mother of a four year old son. When she came into the program she was new to Canada and pregnant, and the father of her child had just withdrawn any support she was receiving. It was very difficult for her. She went back to school and was working full time and raising her son.

She was and still is living with her brother to share expenses, and she recently became engaged to a man living in the United States. Her fiancé gives her a lot of emotional support and encouragement. Despite many struggles, she has since completed her Social Work diploma and is working full time as a Social Worker and part-time in self-employment, all of which makes her very happy and proud. Her business offers and promotes multi-cultural and diverse performing and visual arts, and she herself teaches dance classes. She plans to put more into the business during the summer months when the children are out of school (she has to rely heavily on her brother for childcare as well as for her IT connection).

Julian is working in a field that she is passionate about, and now that she has a good career and working situation, she wants to buy a new car and find a better place to live (she is dissatisfied with the security of her current neighbourhood). In her new position, she can meet her household’s basic needs and send money home to her mother every month, but she worries that she has no savings in case of emergency. Her bi-weekly cheque is always used up by the end of the month. Nevertheless, she is managing to balance work and personal life, and eventually would like to be able to pay for school for her son. At this point, she is between the stages of transition and consolidation, while on entering the program she was at the foundation building stage.
Women's Venture participants made impressive financial gains

At interview 1, three (25%) of the women had incomes below $5,000. By interview 2, none had incomes at this level. For the 10 women who reported their income at both interviews, three (25%) of the women had a personal income between $10,000-20,000, four (42%) between $20,000-35,000 and two (17%) between $35,000-49,000. One had an income of over $50,000.

DESCRIPTION OF THE PORTRAIT BUSINESSES

The portrait research provided a more textured view of the businesses developed through the program. Of the 12 portrait businesses, all received business training and consulting, and all completed business plans. Eight (72%) were registered sole proprietorships and one (9%) was unregistered, one (9%) was a registered cooperative and one (9%) an incorporated business.

The businesses were mostly in the service sector and most (10 or 91%) were home-based, while one (9%) rented space. Their business sectors were:

- 1 (9%) Retail
- 2 (18%) Financial/Business Services
- 1 (9%) Education and Social Services
- 3 (27%) Arts and Crafts
- 2 (18%) Accommodation, amusement and recreations
- 2 (18%) Personal and household services

Four (36%) were satisfied with their business locations and two (18%) needed more or better space for their business to operate. 10 (91%) of the women already had basic tools for the business, while one (9%) was unable to afford tools for her business.

Most of the businesses started as developmental businesses on entering the program, and they had made some progress. At interview 2, five (46%) were still developmental (continuing to business plan and test feasibility), two (18%) were start-up, and three (27%) were stabilizing (having identified a viable business idea and earning more substantial income).

As mentioned earlier, many women went on to full or part time work, but 11 continued to work on their businesses.

Business incomes and revenues varied. Over the year prior to interview 2, six (55% of the 11 reporting) increased their sales revenues and two (18%) decreased them. Participants tended to pay themselves in a range of ways: six (55%) were operating wholly on a sweat equity basis, three (27%)...
took periodic personal draws and one (9%) paid herself an hourly wage. Three (27%) of the businesses were breaking even and four (36%) were generating a profit while paying the owner.

**Participants exhibit a strong risk aversion to debt financing**

During the year before interview 2, only one (9%) woman increased her debt, while three (27%) decreased in debt. Of the 11 portrait participants reporting, six had no business debt. Three (27%) financed their business from a gift from family, four (36%) by using credit card debt, and two (18%) got loans from a mainstream financial institution.

**ONGOING BUSINESS CONSULTING AND INTERVENTIONS ARE CENTRAL TO BUSINESS PROGRESS**

Business coaching helps women to develop realistic sales projections which contribute to keeping them focused on achieving their sales targets. Momentum’s certified coaches steer them towards more feasible business and employment choices, and also provides hard-edged research and insight into the viability of different business ideas and sectors.

**DYNAMICS OF ASSET DEVELOPMENT**

The inner mechanisms of women’s economic decision-making are complex and inextricably linked to their personal lives, yet the research observed patterns of livelihood development that were common to many participants. Below, we show the different stages that participants move through as they transition towards a livelihood, and note where Momentum’s participants fit in along this continuum.

The portrait research identified four distinct decision-making stages through which women may move. These stages represent an interconnected and overlapping series of decision-making cycles, rather like the coils of a slinky. A dynamic, non-linear presentation of the stages of transformation towards a sustainable livelihood better accounts for the challenges, trade-offs, and setbacks that women face as they work to build a livelihood. It also highlights the critical role played by the policy and social context in limiting the results of programs’ interventions with women.

**ECONOMIC DECISION MAKING CYCLES**

*The Sequence of Economic Decision-making Priorities in the Transition Out of Poverty*

![Economic Decision Making Cycles Diagram](image)

**THE DECISION MAKING LOOP**

![Decision Making Loop Diagram](image)
STAGE 1: SURVIVAL

Women at this stage focus on access to the stable, secure physical conditions that make it possible for them to participate in the programs, and ultimately in society. Often coping with the aftermath of divorce, immigration, violence, health issues and/or long-term poverty, they are the segment of the participant population that is most vulnerable to setbacks. They can also cycle back into this stage as a result of a crisis.

Practitioners learned that participants cannot make livelihood progress without a solid foundation of secure income, food and housing. As these survival needs are dealt with, other pressing longer-term issues come to the fore, such as access to medical services, quality of housing, quality of nutrition, financial matters (debt, lack of income) and/or legal matters. Women may take more or less time to secure the conditions of participation, depending on their individual circumstances. Regardless of the time taken, however, a focus on these survival assets inevitably distracts all of them from developing livelihood assets. Key outcomes related to this stage include:

- Enhanced connections and community
- Strengthened security of basic needs and access to program participation
- Heightened optimism that change is possible
- Re-engagement in learning
- Reduction of financial distress

STAGE 2: ENHANCING EMPLOYABILITY

The segment of the program population at this stage is seeking to improve employability and change employment patterns. Many participants are re-entering the job market as they move through a crisis or into a new stage of life. Some are already working, but are under-employed. Many have a self-perceived lack of skills, and/or low self-esteem. They are aware of the importance of employability skills in opening up economic possibilities. By building pre-employment skills and other assets, they create the capacity to participate in the program and ultimately the economy.

One of the main findings of the research is that an intensive investment in the capacity to participate is a critical step in building women’s ability to connect to and benefit from the economy. The capacity to participate is an enabling set of personal assets – including the independence, abilities, perspective and self-advocacy skills – that support participants to reduce their vulnerability to asset loss, and increase the sustainability of their access to basic needs and other asset gains over time.

Key outcomes related to Enhancing Employability:

- Enhanced support for change
- New identity as an economic player
- Resilience and access to economic participation
- Strengthened employability
- Increased understanding of money concepts

STAGE 3: EXPLORING ECONOMIC POSSIBILITIES

At this stage, participants focus on identifying livelihood strategies, exploring ways and means of balancing domestic, community and income earning responsibilities. They have increased self-confidence and a greater feeling of control over their futures; new options are within their grasp, but they must devise workable domestic arrangements that facilitate smoother engagement in economic activity.

Many practitioner-researchers noted that once a foundation of capacity and conditions are in place, women reach a critical turning point at which asset development begins to accelerate, and they can build more tangible livelihood outcomes. Access to improved employment and increased income appear to contribute critically to this acceleration of asset gains. Once a foundation is there, these concrete assets can be used by confident, self-directed women to leverage further changes in their lives.

The outcomes of this stage include:

- Progress towards vocational employment reduces precariousness
- Professional leadership
- Enhanced sustainability of livelihood assets
- Increased independence and control
- Consolidation of financial assets

STAGE 4: CONSOLIDATING ECONOMIC OPPORTUNITIES

Here participants increasingly shift from private to more public concerns, and a focus on their chosen form of employment and full-time business operations. The focus on possibilities in the previous phase now bears fruit: they can identify opportunities that are within their grasp. They are increasingly aware of livelihood-oriented options, moving out of trial and error mode into more deliberate decision-making, strong self-direction and intentional asset building. As the interviews confirmed, women are consolidating their livelihood gains and exerting their newfound power in economic decision-making. With a living wage, they have the
means to enhance their asset gains strategically, investing in further assets that will build a sustainable livelihood.

Key outcomes at this stage include:

- Professional leadership
- Enhanced sustainability of livelihood assets
- Increased independence and control
- Consolidation of financial assets

**CONCLUSIONS**

The role of the program is to facilitate personal transformation and open up economic options through self-employment development interventions

The Women’s Venture Program plays an important role in building livelihoods by promoting self-assessment, goal setting and self-direction through business development. This is a powerful process that supports low-income women to engage in the economy and build independence, moving out of poverty on their own terms.

- “The women are taking this program part-time, but there are serious expectations from one week to the next. When they come to that level of tension, I help them reframe the focus, and I help them see everything they have accomplished. I help them take baby steps. When they say they can’t write a business plan, I say “you’ve already written a feasibility study”. When they get overwhelmed all they see is Mount Everest. [I say], just look right in front of yourself, just take that next little step and you’ll get to the top.” (Practitioner-researcher)

**Women's identity is enhanced by self-employment development**

We have seen that even though many of the women who came to the Women’s Venture Program found part and full-time employment, they continued with their businesses. These enterprises were linked to their sense of personal identity: through investing in the businesses, they were transformed to see themselves as economic players. This transformation increased their motivation, enhanced their skills and self-knowledge, and in the process made them more employable.

- “I think that it’s clear that self-employment is transformative. It’s empowering. In a lot of other programs they think that you have to go through all this personal growth before starting the business, knowing where the business is going to be is another side to the financial success. Asking for a loan is just a door they won’t even look at. Now they have the confidence to go to a bank, have a business plan and ask for a loan, or even to their family or partner.” (Practitioner-researcher)

- “If you set the bar high enough and people have to achieve something, and it’s something that is theirs but has to be pulled together at a high level – it increases capacity, it’s quite transformative.” (Practitioner-researcher)

**Participants made impressive livelihood progress**

Over the 18-month research period, the women made striking progress towards livelihoods, as detailed by the women’s self-identified progress through the livelihood stages described above. The very low unemployment rate in Calgary contributed significantly to this. Nevertheless, only one of the portrait participants was not self-employed at interview 2.

- “There is only one person pursuing just employment, who gave up on the business. They are getting better jobs outside of their businesses. They are getting education, sometimes related to their business, and sometimes to their employment.” (Practitioner-researcher)

The rest are still working at various stages of business development. The work that they have undertaken to add to their self-employment income has moved them towards livelihoods. Nine (75%) of the women were either in transition or consolidation by interview 2. At interview 1, none of the women was in either of these stages.

“If we were running this program in a recession, the businesses would be farther along, because there is nothing else out there. We have to put this into the context of the job market here. Employers are really flexible, and the women can run a business in their spare time.” (Practitioner-researcher)
Different conceptions of progress and new approaches to funding are critical to livelihoods-based programming

Momentum has faced many challenges in ensuring the funding and resources to implement and sustain the long-term, holistic program approach that staff know is most effective. Although staff understand that funders have different requirements that result in shorter-term, project-based funding, they are urging funders to rethink timelines for and expectations of program outcomes. In this regard, they commended the Collaborative Fund for its commitment to the longer-term, more flexible funding that has allowed them to design a program to provide ongoing, long-term support for business development and livelihoods transitions.