



BEYOND SURVIVAL

HELPING WOMEN TRANSITION OUT OF POVERTY

An Analysis of The Women's Economic Development Collaborative Fund

EXECUTIVE SUMMARY

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Canadian Women's Foundation



Based on research and writing by:
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For the full report [Beyond Survival: Helping Women Transition Out Of Poverty](#), please visit the "Publications and Resources" section of our website.

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About the Canadian Women's Foundation

The 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.

Since 1997, CWF has invested over \$7 million in women's community economic development programs as a key strategy to move women out of poverty.

About the Collaborative Fund Partnership

The Canadian Women's Foundation Economic Development Collaborative Fund was funded by CWF in partnership with:

- **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 investing 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. Support was also provided by: **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.

In addition to its financial investment, CWF served as the Administrative Partner for the Collaborative Fund.

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 sustainable livelihoods. By building their assets slowly, over time, they created a strong foundation for participating in the economy on their own terms, creating options to meet their evolving domestic and family demands.

Their progress was measured through a combination of quantitative indicators, asset maps, and personal interviews.¹

The research identified six key findings, which are discussed in more detail starting on page 7.

- 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.

¹ 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.

BACKGROUND



This Executive Summary presents the key findings, lessons, and implications from *Beyond Survival*, a report on the Canadian Women's Foundation Economic Development Collaborative Fund.² This initiative was a five-year \$4.8 million community economic development program designed to help low-income women move out of poverty and beyond mere survival, to a sustainable livelihood.

Through the Collaborative Fund, 1,682 women received employment training at ten sites across Canada, either in self-employment or through a social purpose enterprise (a business run by a nonprofit community group.)

The Collaborative Fund incorporated and expanded upon the learnings from an earlier CWF program, the five-year Women and Economic Development Consortium (1997 to 2001).

The key strategies for the new Collaborative Fund 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, in order to help low-income women move out of poverty and build a sustainable livelihood.
- **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.

² For the full report, please visit the "Publications and Resources" section of our website: www.canadianwomen.org.

Our Approach To Women's Economic Development

For the last ten years, Canadian Women's Foundation has used the **Sustainable Livelihoods** framework³ (see Figure 1, next page) as its model for helping low-income women to transition out of poverty. This framework provided the theory of change for the Collaborative Fund.

The Sustainable Livelihoods framework contains four elements, which are explained in detail on the following pages.

1) THE EXTERNAL CONTEXT

The first element in the Sustainable Livelihoods Framework is the external context.

As shown in Figure 1, this context has two levels:

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

Viewing women's economic marginalization within a broader socio-economic context acknowledges the powerful external forces that operate to keep many women in a long-term cycle of poverty.

Many of the women who attended our programs could not meet their own basic needs for food and housing and needed significant help just to get to a point where they could participate in the labour market. Once their basic needs were met, they then faced the challenge of trying to find work

³ This 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 framework was initially designed to focus on community assets. In 2001, the Sustainable Livelihoods framework was adapted in Canada by Eko Nomos to apply to economic development programs. Since that time, the framework has flourished as a 'field of practice' for women's economic development. For more information see www.livelihoods.org.

without essential supports such as affordable childcare and transportation.

Women’s participation in the economy has been seriously undermined by public spending cuts. Social programs that used to support low-income people through difficult times have become much harder to get. In 2008, only 39% of unemployed Canadian women received Employment Insurance benefits, down from almost 83% in the late 1980s.⁴ In addition, recent changes to social assistance programs mean that women who try to leave welfare for paid work often end up worse off.

Because women need flexible employment that accommodates their domestic responsibilities, many choose to work in “non-standard” jobs (part-time, temporary, contract, or seasonal). As a result, they earn lower incomes, have few opportunities for advancement, and few benefits.

**FIGURE 1:
THE SUSTAINABLE LIVELIHOODS FRAMEWORK**

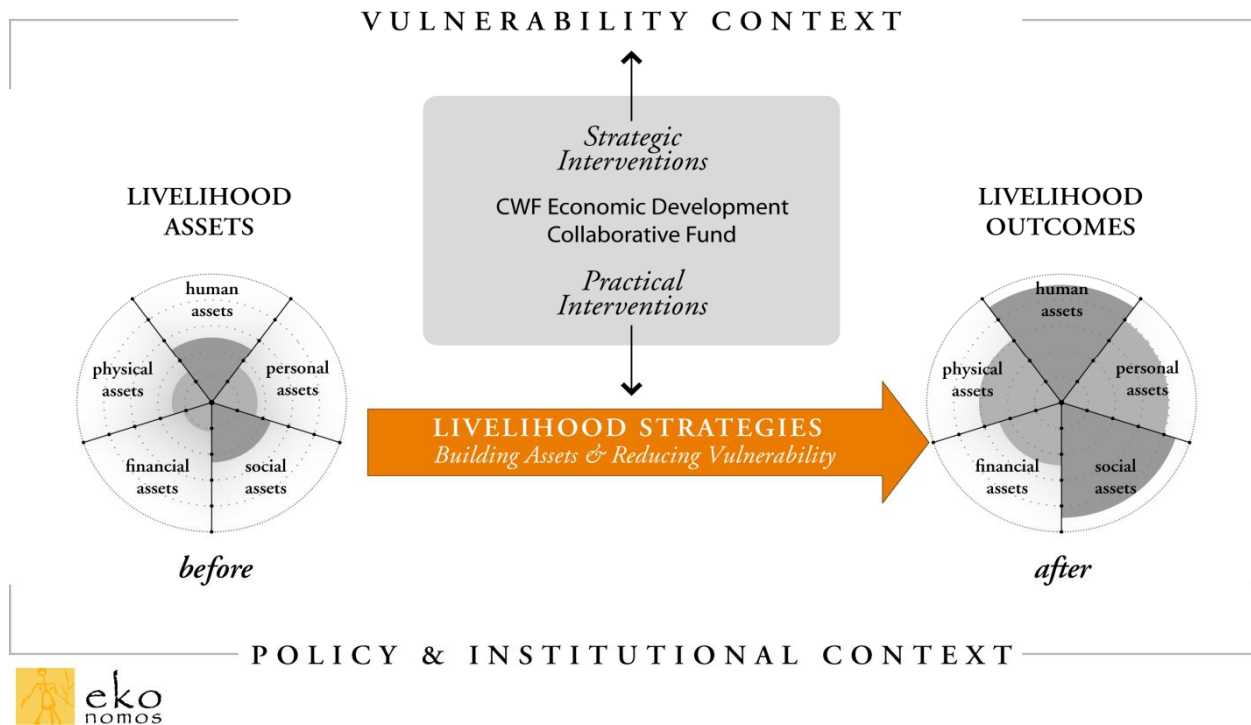
Self-employment is another option that seems to offer the flexibility women need. Although self-employed women report high levels of job satisfaction and a good work-life balance, their incomes are half that of self-employed men.⁵ Fifty-percent of self-employed women earn less than \$20,000.⁶

2) ASSETS

The second element in the Sustainable Livelihoods Framework is assets.

Figure 1 (below) shows two circles within the Sustainable Livelihoods framework: Livelihood Assets and Livelihood Outcomes. These represent the state of women’s assets before and after participating in our programs.

Before, the women had few assets, leaving them vulnerable to setbacks and at risk of falling further into poverty. After, the women had built their assets and were more able to withstand setbacks.



⁴ From: *Women’s Poverty and the Recession*, Monica Townson, Canadian Centre for Policy Alternatives, September 2009, p. 26.

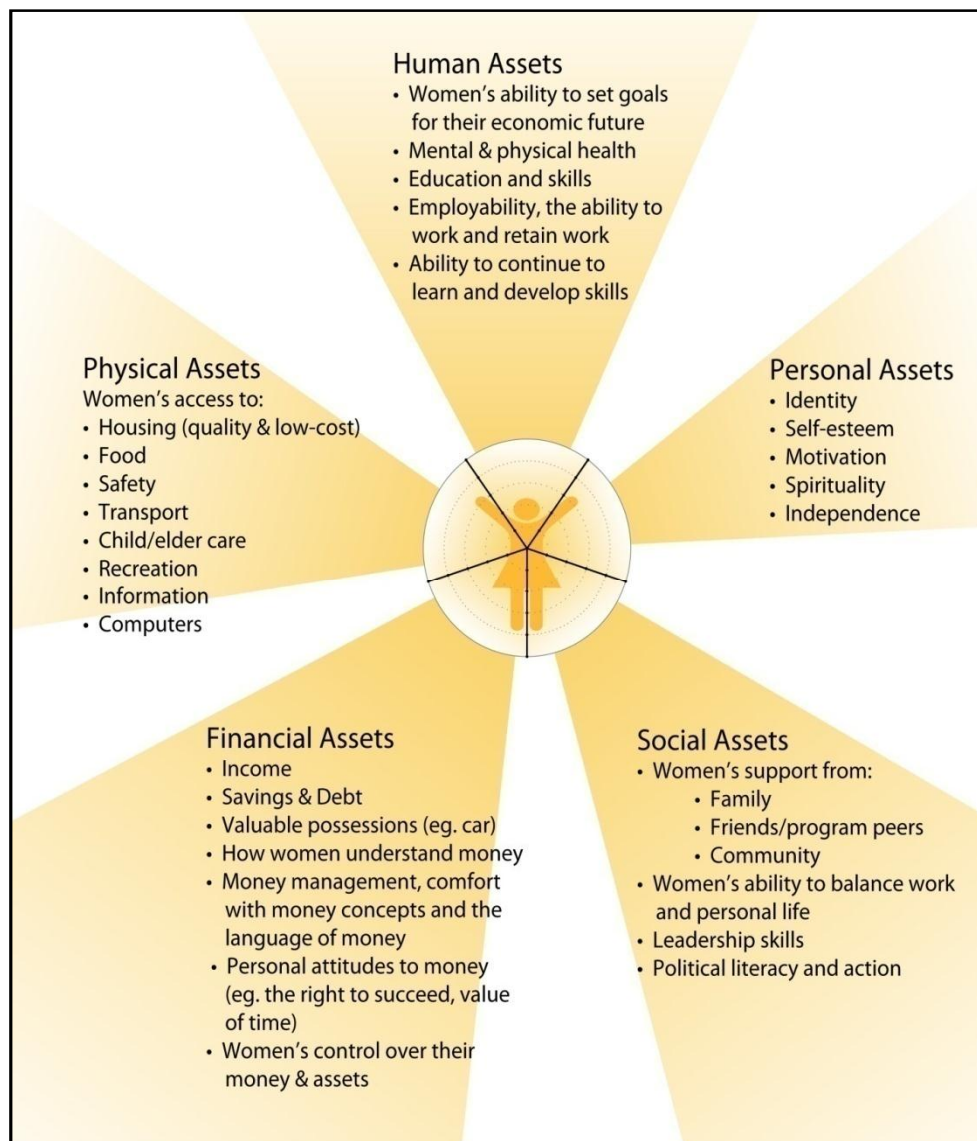
⁵ *Sustaining the Momentum: An Economic Forum on Women Entrepreneurs, Summary Report*, Industry Canada, March 2005, p. 18.

⁶ *Ibid*, p. 18.

Figure 2 (below) shows that the circles contain five types of assets which, taken together, 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.
5. **Financial Assets:** Earnings from employment, government benefits, other income, savings, possessions, and financial literacy.

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



3) STRATEGIC & PRACTICAL INTERVENTIONS — COLLABORATIVE FUND PROGRAMS

The third element in the Sustainable Livelihoods framework consists of the strategic interventions and practical supports (represented by the grey box in Figure 1, page 3) offered through the Collaborative Fund programs.

The programs used a customized, ‘just-in-time’ approach, providing targeted interventions for each woman appropriate for her current stage of livelihood development. This empowered them to make decisions about their economic futures, take risks, and explore new strategies.

4) THE DYNAMICS OF CHANGE— STAGES OF LIVELIHOOD DEVELOPMENT

The fourth and final element of the Sustainable Livelihoods framework is represented by the arrow (Figure 1, page 3) labeled ‘Livelihood Strategies.’

Figure 3 (below) shows that this process is comprised of distinct, predictable stages.

Stage One: Survival

Women are unemployed, or underemployed in precarious jobs. They experience a cycle of chaotic crises and ongoing depletion of their assets.

Stage Two: Enhancing Employability

Women are more able to cope and meet their basic needs, allowing them to focus on employment readiness. They begin to identify livelihood choices, through hands-on learning and trial and error.

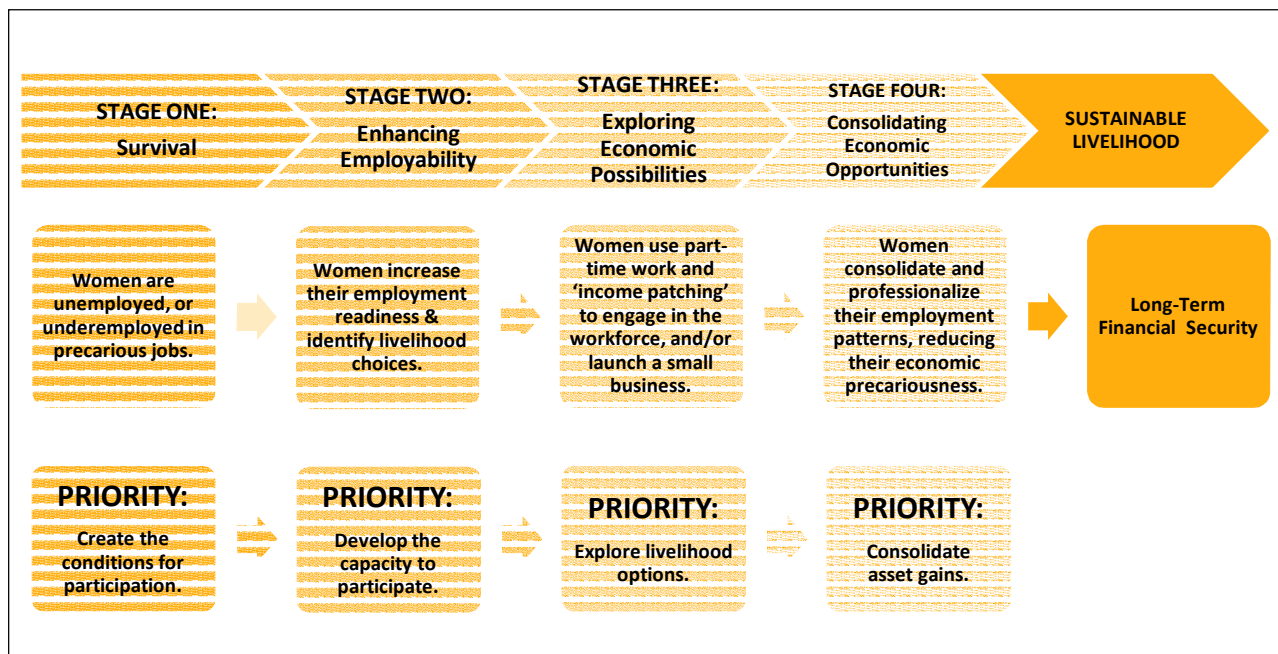
Stage Three: Exploring Economic Possibilities

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

Stage Four: Consolidating Economic Opportunities

Over time, women consolidate and professionalize their employment patterns. Asset development begins to accelerate, reducing their economic precariousness. They are just one step away from achieving the long-term economic security of a sustainable livelihood.

FIGURE 3: THE STAGES OF LIVELIHOOD DEVELOPMENT



KEY FINDINGS



Our research shows that the Collaborative Fund programs helped low-income women make clear and measurable progress along the Sustainable Livelihoods continuum.

Along the way, 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.

The 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.

The women’s progress was measured using a comprehensive evaluation process that included quantitative indicators, asset maps, and personal interviews.⁷

SUMMARY OF KEY FINDINGS

The evaluation process identified six key findings, which are summarized here and discussed in detail on the following pages.

- The women made strong gains in all five 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.

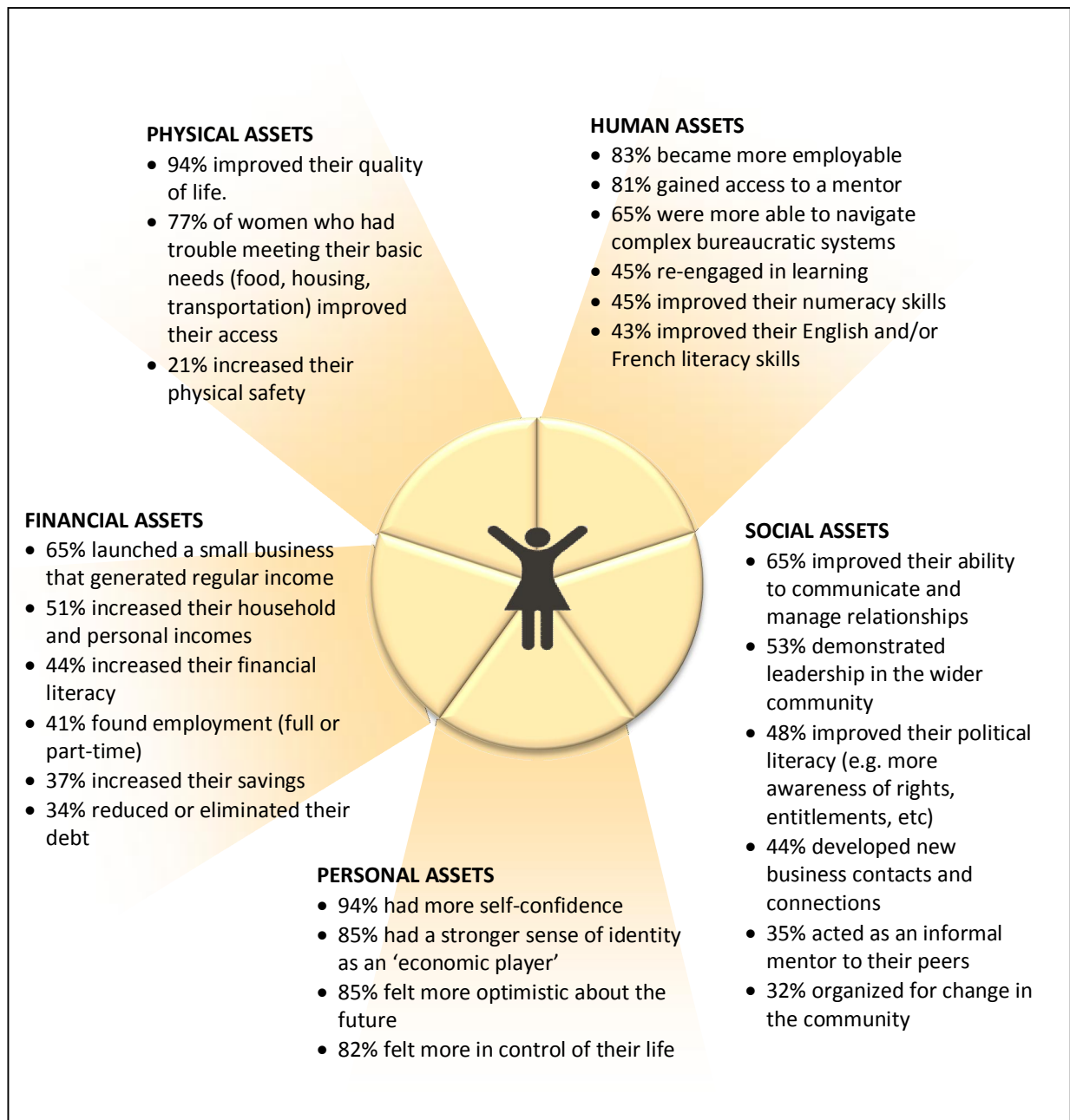
⁷ For complete details on our research and evaluation process, please see the [Collaborative Fund for Women’s Economic Development Research Methodology Report](#), available on our website: www.canadianwomen.org.

The women made strong gains in all five asset areas.

The women build 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 setbacks, and ensured that they continued to progress along the Sustainable Livelihoods continuum.

**FIGURE 4:
KEY ASSET GAINS**



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

Figure 5 (below) provides a snapshot of the most significant financial changes the women achieved during the research period.

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 financial gains were made 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 4 (previous page).

**FIGURE 5:
SNAPSHOT OF FINANCIAL GAINS**

	'BEFORE' (Interview 1)	'AFTER' (Interview 2)	% CHANGE
Has disposable income	18%	36%	100% Increase
Receiving income from multiple jobs/sources⁸	39%	60%	54% Increase
Personal income is over \$20,000	29%	40%	38% Increase
Has trouble meeting basic needs (food, shelter, transportation)	38%	9%	76% Decrease
Cannot find work due to weak employability or technical skills	19%	7%	63% Decrease
Receiving Social Assistance benefits (see next page)	28%	15%	33% Decrease
Household income is below the poverty line	56%	42%	25% Decrease

⁸ Portrait Sample women in self-employment programs. For details, please see the [Collaborative Fund for Women's Economic Development Research Methodology Report](#), available on our website: www.canadianwomen.org.

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

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

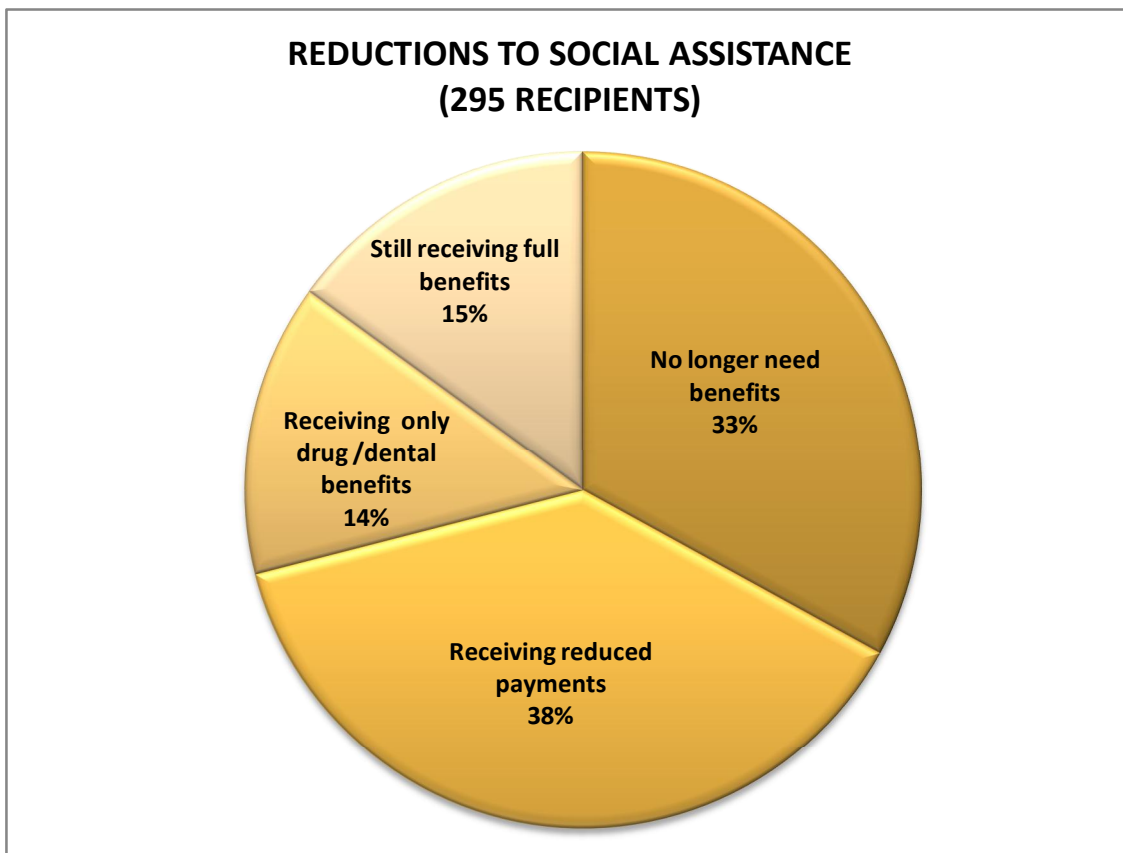
Over the research period, 96 of these women (33% of the recipients) were able to leave the social assistance program because they no longer needed to collect benefits.⁹

In addition, an estimated 112 women (38% of the recipients) received reduced payments, and an estimated 41 women (14% of the recipients) only needed the drug and/or dental benefits.¹⁰

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 6:
REDUCTIONS TO SOCIAL ASSISTANCE
(295 RECIPIENTS)**



⁹ Based upon actual aggregate results for the total population of 1,045 women, as of March 31, 2007. For details, please see the [Collaborative Fund for Women's Economic Development Research Methodology Report](#), available on our website: www.canadianwomen.org.

¹⁰ Based upon estimates extrapolated from actual reductions achieved by the Portrait Sample women. For details, please see the [Collaborative Fund for Women's Economic Development Research Methodology Report](#), available on our website: www.canadianwomen.org.

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.¹¹

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

Figure 6 (previous page) shows that 84% of the 295 women who received social assistance when the programs began reduced their dependence over the research period. Figure 7 (below) shows that this reduction means the cost of programs for these women (\$659,030) resulted in \$1.3 million in direct savings to the social assistance system. These savings will recur every year.

**FIGURE 7:
FINANCIAL RETURN ON INVESTMENT —
REDUCTIONS TO SOCIAL ASSISTANCE**

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.

This calculation does not include the wider, long-term social and economic benefits of these 249 women becoming more financially independent, or of the other women in program who also increased their financial assets.

The women made many other financial gains: 433 found jobs; 629 launched a business; and 51% achieved higher household incomes.

They also improved their lives in many non-financial ways: they found better housing; increased their literacy skills; became more confident; took on leadership in their communities; and felt more in control of their lives. Not surprisingly, these types of non-financial outcomes are among the hardest to quantify. How do you calculate the social or monetary value of hundreds of women taking on more leadership in their communities?

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.

¹¹ [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 8 (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

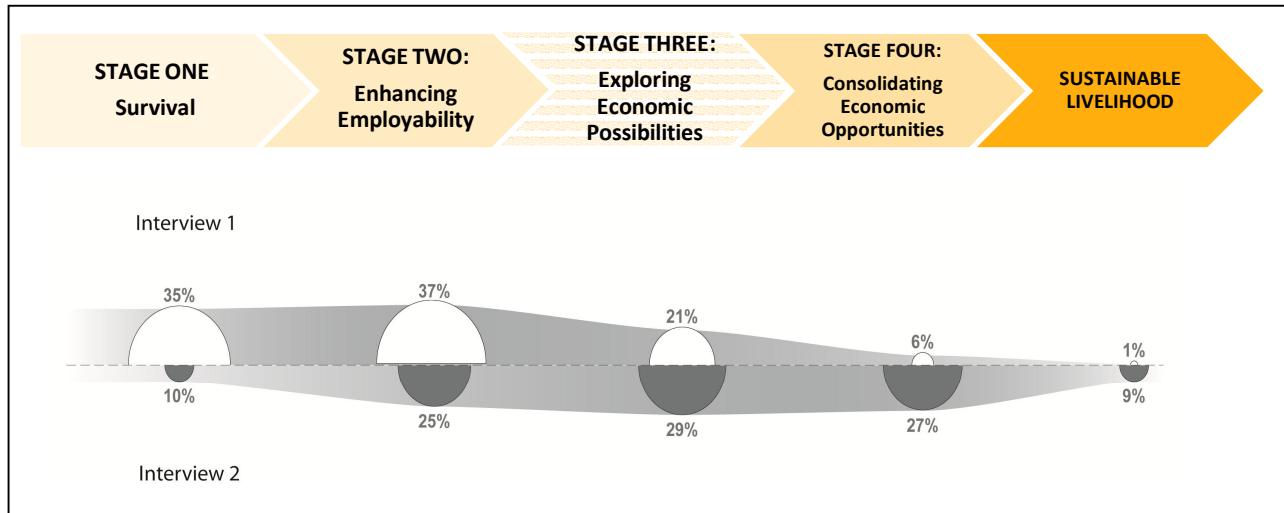
The most dramatic changes occurred for Stage 1: Survival and Stage 4: Consolidating Economic Opportunities.

As shown in Figure 8, when the programs began, 35% of the women were in Stage 1. Just 18 to 24 months later, only 10% were still at this stage — the rest had moved on to Stage 2 or beyond.

At the other end of the continuum, when the programs began only 6% of the women were in Stage 4. When the research concluded, more than one-quarter (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 8:
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 9 (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.

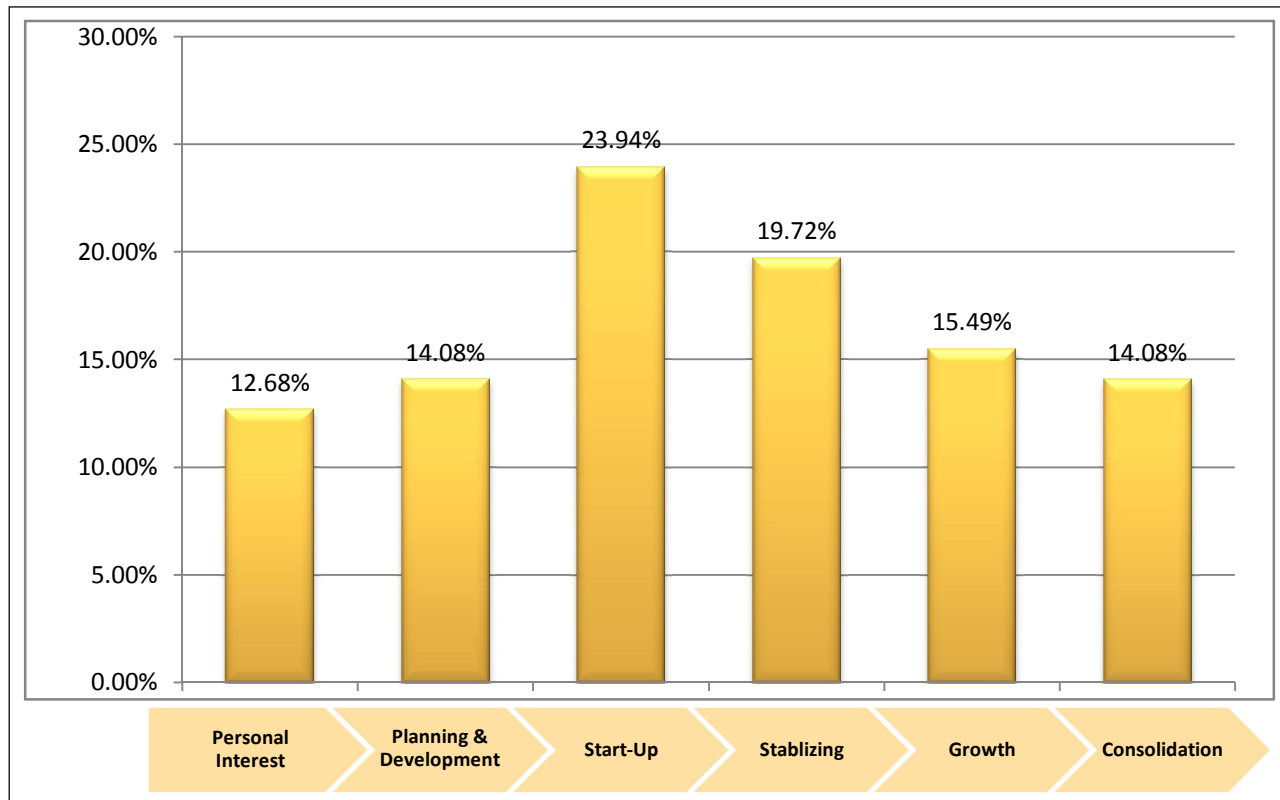
They had also had access to customized business development consulting for a longer period of time. This kind of support is extremely helpful, and appears to lead to stronger self-employment and employment results than traditional employment training programs.

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/month¹²
- 13% employed others (full or part-time)

**FIGURE 9:
STAGE OF BUSINESS DEVELOPMENT AT INTERVIEW 2**



¹² This figure was chosen by the research team as a marker of progress towards a sustainable livelihood, not as a final income goal.

KEY LESSONS



The research has generated numerous lessons about women's livelihood development, including overall lessons, lessons for practitioners working in the field of women's community economic development, and lessons specific to practitioners offering self-employment programs.

Overall Lessons

Women successfully engage with the economy through both self-employment and social purpose enterprise programs: The research confirmed that participation in either one of the two types of Collaborative Fund programs — self-employment and social purpose enterprise — offered women a competitive edge that increased their likelihood of finding better-paid, higher quality employment. The key to success was the combination of livelihoods thinking and self-direction that supported women's economic decision-making. This blend of strategies was strikingly effective, demonstrably helping women to 're-imagine' themselves as economic agents. Although some women ultimately did not pursue self-employment, the process of developing a small business significantly enhanced their employment skills and led to numerous business contacts; many were ultimately offered full-time jobs.

Women define 'economic success' in the context of their life situation: Our research helps to answer a seemingly puzzling question: Why do women choose to engage in 'non-standard' work when it is often so poorly-paid and precarious? Our research shows that women define their success in relation to their domestic circumstances and personal priorities. Women need flexible work that allows them to earn a decent wage while meeting their domestic commitments, but the current economy offers few 'family friendly' jobs. This is why a livelihoods focus serves low-income women so well — it allows for a range of priorities.

Women's livelihood development is cyclical, not linear: As women explored new economic options, changed their behaviour, and progressed along the

Sustainable Livelihoods continuum, they did not progress in a straight line, but in a cyclical, looping manner. At each stage, women used their new learnings to rethink their economic decisions. Sometimes this caused them to temporarily cycle back to an earlier stage. In addition, 53% of the women experienced a crisis (often related to their physical health or the needs of a dependent) which resulted in a setback. Without a solid base of assets, these personal crises significantly slowed their progress.

Lessons For Practitioners

Successful programs share common principles: The most effective programs were based upon the following principles and values:

- Women-Centred /Learner-Centred
- Participatory
- Flexible, Customized, 'Just-in-Time' Programs
- More Support for Very Low-Income Women
- Knowledgeable and Committed Staff

Asset development follows predictable patterns: Although women accumulated each of the five types of asset holistically, there was a definite pattern of sequencing. In the early stages, Social and Physical assets were key; in the middle stages, Personal and Human assets tended to play a larger role; and in the latter stages, Financial assets became critical. The program activities anticipated and led this process. This clustering was consistent between the two types of programs — self-employment and social purpose enterprises.

Asset development leads to 'Tipping Points': Once women created a strong foundation in all five asset areas, their asset development began to accelerate and it became much more possible for them to build tangible livelihood outcomes. Another tipping point was reached as the women began to earn higher incomes: they were more confident, independent, and motivated. They began to see themselves as 'economic players,' and became much more intentional in their economic decision-making.

Specific early interventions lead to stronger financial outcomes: Two specific types of intervention, delivered early in the programs, played a major role in moving women out of poverty. The first were those that addressed barriers to women’s participation in the economy — childcare, transportation, mentoring, coaching, and loan funds. The second type of intervention helped women develop the capacities to sustain their participation in the economy. Financial literacy training and mentors were especially transformational at this stage, as well as supports to develop personal assets such as independence, self-advocacy, motivation, and self-confidence.

Each stage of livelihood development requires targeted practices: The Collaborative Fund programs offered specific practices at each stage of livelihood development. The focus in Stage One was to build a solid base of assets. In Stage Two, an emphasis was placed upon self-directed learning, improved planning and decision-making, and exploring new economic options. Stage Three saw these new learnings reinforced through practice, and the development of professional behaviours; the goal was to enhance and/or retain new economic arrangements. In Stage Four, the focus was on retaining and solidifying women’s asset gains in order to reduce their vulnerability to setbacks, while also encouraging them to ‘give back’ by sharing their new knowledge with peers, or taking on leadership roles in the community.

Lessons For Self-Employment Practitioners

For self-employment, business feasibility is key: The evidence suggests that women who try to build a personal interest into a business had the most difficulty in growing their business and were more likely to abandon its development. 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: The most effective route to women’s business success is long-term development consulting. This support should include regular reassessments of goals and strategies, and customized coaching with business planning, marketing, operations, and

financial management. This type of support helps to maintain momentum and leads to asset gains that can be sustained over the long term. Even if self-employment is not ultimately pursued, these services result in stronger employment outcomes.

Women may temporarily need to patch their income from various sources: In the early stages of livelihood development — when women focus on exploring their livelihoods options and work-life balance — many earned income from more than one source, e.g., a part-time job plus self-employment. In the latter stages, this pattern was reversed: women tended to choose either full-time self-employment or full-time employment.

Business scale-up may not always be necessary: Although many do eventually choose to scale up their business, in the early stages of livelihood development the women often chose to keep their businesses small. This is understandable given that the vast majority of them chose self-employment because it would give them the flexibility to earn an income while continuing to meet their domestic responsibilities.

The need for business credit depends upon the stage of business development: Thirty-three percent of the women¹³ said that access to credit had been a problem. However, in the early stages of business development, under-capitalization was only one factor that restricted the growth of the women’s businesses. Typically, the women were initially averse to financial risk and reluctant to go into debt, and deliberately chose business ideas with low start-up costs. Nevertheless, there is evidence to suggest that, in time and with ongoing consultation, many women do choose to scale up.

Each phase of business development requires different interventions: Our research identified seventeen implementation themes that support women to build assets through self-employment training. As the women’s businesses grew and developed, the themes stayed the same but the interventions to achieve them became increasingly sophisticated.¹⁴

¹³ This figure reflects data gathered from the Portrait Sample. For details, please see the [Collaborative Fund for Women’s Economic Development Research Methodology Report](#), available on our website: www.canadianwomen.org.

¹⁴ For details, please see Appendix One of the [Beyond Survival](#) report.

IMPLICATIONS



As this research shows, the Sustainable Livelihoods framework is highly effective in supporting low-income women to transition out of poverty.

However, the research also shows that the current economic and policy context makes this transition much more difficult than it needs to be. The practical work of helping women to move out of poverty must be accompanied by changes in the economic and policy environments.

The research offers several implications for funders and policymakers that will help to ensure women's economic security.

Programs based upon the Sustainable Livelihoods framework require a long-term investment: The evidence is unmistakable: achieving economic independence takes time. Short-term programs may move women forward temporarily, but they will likely lose ground when the program ends. Considering the many economic and policy barriers they face, it is not surprising that low-income women need time to consolidate their asset gains.

The design of early stage interventions is crucial to success: As our research shows, it is not the type of program (e.g. self-employment or social purpose enterprise) that matters so much as its design. Early-stage investing in 'conditions to participate' and 'capacity to participate' creates an indispensable foundation for achieving sustainable outcomes.

Sustainable Livelihoods programs require a parallel investment in professional development: Implementing an asset-based livelihoods approach requires new ways of working and new staff roles. Organizations need an internal 'champion' who will manage the transition, explore the implications for programs, and promote staff training.

A more strategic focus on cultivating employment and business development supports is needed: Most women's organizations are new to social purpose enterprises and need to build their capacity to provide training, technical assistance,

and business development. Funders can play a key role in ensuring that this work becomes a priority in the economic development sector.

Strong program outcomes require organizational capacity: Among the community organizations that received our funding, those that were larger and/or had stronger internal capacities and infrastructures tended to exceed their targets, achieve better outcomes, and serve more women from visible minority and newcomer groups. Organizations that did not meet their targets were either new to the work, struggling with leadership or staffing challenges, or were unable to provide women with the proper infrastructure support. In order to effectively deliver programs based upon the Sustainable Livelihoods framework, traditional employment training organizations may need an investment in capacity-building, especially for social purpose enterprises. This support must be provided early, before the initiative is launched.

An asset-based livelihoods approach helps to transform organizations: The program design used in the Collaborative Fund proved to be transformative for the grantee organizations: the emphasis on learning and evaluative thinking helped them to create an atmosphere of continuous improvement. Learnings gained through our programs were transferred to other program areas and even enhanced organizational capacity in non-program areas. Our Skills Institutes, which brought together grantees from across the country, allowed them to share their experiences, deepen their learnings, and advance the women's economic development sector as a whole.

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. The women's economic development sector is seriously under-resourced and over-extended. The effectiveness of their programs is constantly undermined by chronic underfunding and much accumulated learning is lost when funding ends and the programs cease

operations, or when outcomes are not adequately documented. Most practitioners struggle just to deliver their programs. They do not have the resources to conduct in-depth evaluations, explore alternative ways of working, carry out policy analyses, or build a movement that will help to broaden women's economic choices.

Government policy should complement rather than constrain women's lives. 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. They pay a high price for choosing to have a family, and are routinely forced to make trade-offs that constrain their earning power. The expansion of non-standard work exacerbates women's existing economic marginalization. Self-employment is an important option, but it too brings significant policy challenges. And, while there is a significant demand for skilled workers – especially in trade and technology industries considered 'non-traditional' for women – little is being done to ensure that women will be able to take advantage of these highly-paid emerging opportunities. New policy and funding strategies that address the realities of women's lives are clearly needed.

MOVING BEYOND SURVIVAL



This research is unequivocal: programs based upon the Sustainable Livelihood framework help women to transition out of poverty, move beyond survival, and progress toward a sustainable livelihood.

The results of the Collaborative Fund are impressive: more than one thousand low-income women made measurable progress towards a sustainable livelihood. In the process, they decreased their economic vulnerability, created more secure futures for themselves and their families, contributed to the overall economy, and shared their new knowledge with the community.

Our analysis confirms that women move out of poverty only when they have the capacity to build and retain assets. Our programs facilitated this process through the delivery of customized, ‘just-in-time’ support that addressed each woman’s current needs, whether her immediate priority was food and shelter, financial literacy, analytical skills, or a business mentor.

Programs based upon the Sustainable Livelihoods framework provide women with the necessary time to build assets, experiment with different combinations and forms of paid work, while they simultaneously rethink the timing and organization of their domestic responsibilities.

We learned that livelihood development for women happens in predictable stages. However, their progress is cyclical, not linear. Over the course of the research, many women experienced personal setbacks that affected their progress. After these life crises, practitioners needed to work with women to regain stability and rebuild assets.

Still, over time, women sorted out how to balance their domestic responsibilities with building a strong foundation of assets that would allow them to participate in the economy. They made progress whether they were in a self-employment program or a social purpose enterprise program.

With continued support, the women were able to maintain their motivation, advance their economic pursuits, and even start to give back, volunteering their time and expertise to the organizations that had helped them.

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.

Many policy issues holds women back economically, and how they can best be helped to transition out of poverty.

Our research raises a fundamental question: what price do women pay for being mothers? Clearly, our society and economy does not recognize or accommodate women’s values, priorities, or family caretaking responsibilities. Women’s economic options are shaped by the choices they are forced to make as they attempt to meet their multiple responsibilities. Along the way, they are severely constrained by unnecessary barriers: there is a critical need for policy change.

The Collaborative Fund’s success was directly related to its five-year timeline and its flexible funding terms. The evaluation process was intense, generating important new knowledge about the effective implementation of programs based upon the Sustainable Livelihoods framework.

We hope that our work will encourage other community economic development organizations to integrate the Sustainable Livelihoods framework into their work, and to advocate for the funding and policy changes that will help to ensure women’s economic equality and security.



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