

“ *A guide to
effective practice
in promoting
sustainable
livelihoods
through enterprise
development* ”

**Women in Transition
Out of Poverty**

Women and Economic Development Consortium

January 2002

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The Women and Economic Development Consortium

The Women and Economic Development Consortium (WEDC) is an innovative grant making partnership founded in 1996. WEDC brought together two public foundations, a bank, three private foundations and a corporation. A list of the partners follows.

Although the WEDC partners came from different sectors of the economy, with different mandates and approaches, we shared a desire to support the development of new ways to help low-income women become more actively involved in the economy. We wanted to learn about how best to do this work and to share our learning with practitioners in the field, other funders and policy makers. This, our second paper is part of fulfilling our commitment.

WEDC grew out of the work done since 1991 by its Administrative Partner, Canadian Women's Foundation (CWF). Since 1991, CWF has been making one year Economic Development Grants of up to \$15,000 to women's community groups for micro-enterprise projects, including self-employment training, feasibility studies and cooperative businesses. CWF knew that in order to achieve significant progress and learning, the groups would need larger grants, as well as the security afforded by multiyear commitments. As a relatively new foundation without a large resource base, but with experience in strategic alliances, CWF decided to recruit other funders to work in partnership and thereby provide a level of support that none of the partners could provide on their own.

Many Community Economic Development initiatives do not have a well-developed gender analysis, and women are often left out. By committing our funds over five years we could provide critical support that was generally not available to women's community groups for economic development work. Working in collaboration with our grantees, we would have the opportunity to learn how low-income women can achieve greater self-reliance and economic independence, and could identify models and best practices to increase the capacity of women's community groups to work with low-income women.

In 1996 the partners began to meet regularly, and to consider the types of projects we would support. We decided to cast our net broadly and consider a range of approaches, including community business, worker co-operatives, training businesses and self-employment training. It was critical, however, that the projects and businesses be focussed on low-income women. This decision was reflected in the results of the First Grant Round, a diverse portfolio of 8 projects with differing levels of expertise and needs.

We did not grant all the available funds in the First Grant Round. Due to time limits on the partners' commitments, funds for the Second Grant Round were only available for a maximum of three years. Optimally, support for community and cooperative businesses should exceed that. Nevertheless, we knew that a well-designed self-employment training program could become operational or expand relatively quickly and therefore have potentially more impact in the three years remaining. For that reason, we decided to focus on self-employment training projects in the Second Grant Round. We selected two such projects in early 2000.

At the outset, WEDC provided monetary grants of up to \$50,000 annually for core costs for up to 3 years. Projects receiving funds for more than 3 years received lesser amounts in the fourth and fifth years. After the first year, we offered financial support for business consultation and training and additional funds to enhance the core grants.

Our ideas about success and failure have been challenged countless times. We have heard over and over that our flexible, multi-year approach to funding was critical for the projects. Our collaborative approach permitted mid-course corrections, which were necessary in many instances.

We have had the chance to get to know our grantees and some of the women in the projects over the years, and we have learned alongside them. The courage and commitment of the practitioners and the women are truly inspiring. The first paper focussed on the women, and their personal journeys towards economic self-sufficiency. This paper shares our learning about effective practice in incorporating an asset based approach into women's enterprise development programs.

We hope that this paper and the ones that follow will be useful to practitioners, and will provide an important perspective for potential funders and policy makers.

Our five year partnership will be ending in the spring of 2002. We are working to establish a new partnership to continue supporting innovative grant making, programs and related research for women in Canada.

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the partners

thanks

Acknowledgements

“How do enterprise development programs intervene with low income women to build sustainable livelihoods?” This paper captures the experience of the nine WEDC-funded women’s economic development projects across Canada. It documents their work to support the transition of low-income women towards greater independence and the creation of livelihoods.

WEDC grantees and their organizations have contributed generously to the research through: candid discussions during site visits; participation in the WEDC listserv; enthusiastic participation in “Common Threads” National WEDC workshop of June 2000; the development and review of the case studies; the review of the draft paper; and, most important of all, the creative and innovative economic development work that they and their organizations are doing with low-income and marginalized women in their communities across Canada.

We would like to thank the Consortium-funded projects and their staff/practitioners for their time, knowledge, commitment and passion: Dawn Howell, Betty Ann Baker, Janis Stewart, Laura Day Corbière, Toby Goldberg-Leong, Michèle Gervais, Carol Rock, Julie Burch, Denise Needham, Valerie Overend, Lorraine Moulding, Rosalind Lockyer, Chris Mather, and Laura Grootveld. The first draft of this paper was also edited with the participation of twelve readers from across the country who gave freely of their time and expertise. We would like to thank them all.

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 have provided the foundation for our approach. We have adapted their well-refined framework for asset-based livelihoods development to a Canadian, gender-specific context.

The Women and Economic Development Consortium is a leader in the field of women’s economic development. This paper reflects the partners’ fresh vision, their genuine desire to learn about how we can best support women in moving out of poverty, their openness to working and sharing with their grantees, and their willingness to support higher-risk, more experimental programs for women and enterprise development.

We warmly acknowledge all the WEDC partners and particularly our partners at the Canadian Women's Foundation (the Consortium's administrative partner), which saw the importance of bringing funders and practitioners together in partnership to work for a common purpose. Moving the Consortium beyond the traditional role of funder, they pushed the 'women's agenda' on the national stage in an era where female-focused funding is no longer a priority.

We thank Jacqueline Scott (an active member of the Eko Nomos research team until a year and a half ago), for her contribution of realism and rigour to our developing analysis. We thank Erica Ferguson for her extensive organizational and research work which kept us focused. We also thank Claire Letemendía for her excellent work in editing this document.

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.

January 2002

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*Eko Nomos promotes innovation and
excellence in community-based economic devel-
opment programs.*

*women in
transition out
of poverty*

introduction

1. Introduction

How should practitioners of women's economic development define "success"? Is the aim to develop successful women-owned enterprises or to construct an anti-poverty strategy? The ultimate answer to this question is likely to be "both". While business development can be an entry point for growing a livelihood, a focus on the broader principles of social development provides for its sustainability. In striving for a balance between the two, we can gain a more holistic perspective that supports women to lay the foundation for long-term independence and economic security.

Women in transition out of poverty create their own success, transforming all aspects of their lives by moving out of crisis management and dependency, building long-term goals, and pursuing livelihood strategies through the development of a range of assets. Enterprise development work, when done effectively, becomes a powerful leverage point for both social change and economic development. The role of practitioners is to offer enterprise development programming as a platform for personal change and empowerment.

The Sustainable Livelihoods approach provides some clues about how to achieve this balance of business and social objectives. It aims to graft participatory social development principles and adult learning techniques into the very fabric of an enterprise development program. It helps to pin down that elusive "personal" aspect of business success with which all practitioners have struggled as they support low-income entrepreneurs through the difficult early phases of business development. And, above all, it acknowledges that women lead complicated lives. There is more to promoting business success than support for business planning. Factors such as family support, social connections, self-confidence and repayment of personal debts also play a vital role in women's transition out of poverty.

The work of Canadian organizations in women's economic development already embodies many of the philosophical ideas and practical approaches recommended here. This is because the Sustainable Livelihoods approach builds on long-established community development, participatory, and adult education techniques. From this base, it further contributes an effective framework within which community economic development (CED) organizations can better understand, organize and coordinate their efforts to combine social and economic objectives in their enterprise development work.

In this paper, we explore some practical strategies that might be designed and implemented by CED organizations seeking to integrate business development with anti-poverty work. Yet before we can begin, we must ask ourselves two tough questions:

In a funding and policy context offering mainly inflexible, short-term, project-based support for CED, is it possible for long-term, asset-based programs to succeed?

By recommending such a holistic approach, are we setting organizations up for failure?

Our experience with the Women and Economic Development Consortium portfolio has shown us that it is possible to adopt a Sustainable Livelihoods approach within the constraints of more traditional funding. Mature organizations have managed to patch together funding to develop longer-term programs that adapt to women's needs over time. Meanwhile, smaller organizations are moving more gradually and selectively to incorporate asset development strategies into their projects. Throughout this paper we will provide examples of how Consortium Grantees have used aspects of this approach.

There is also reason for cautious optimism on the grantmaking front. The Consortium itself offers a funding model that is grounded in partnership and investment, sensitive to the complex challenges facing women as they move out of poverty. Some signs of improvement in the policy climate suggest a shift towards a more asset-based approach.

Until the context offers greater support for a holistic approach to women's economic development, however, we would encourage organizations to consider the strategies suggested by this guide in light of their own context and assets. Just as women build upon their existing strengths to create a sustainable livelihood, organizations will need to assess their resources and capacity and introduce the Sustainable Livelihoods approach in a gradual way, keeping a longer-term perspective in mind.

1.1 Overview

This paper is intended as a practical guide to stimulate thinking and support decision-making in organizations that might wish to integrate the Sustainable Livelihoods approach into their economic development work with women.

Part One, **Women in Transition Out of Poverty: An Asset-based Approach to Building Sustainable Livelihoods** (January, 2001)¹, examined the idea of Sustainable Livelihoods from the perspective of low-income women. It introduced the concept of livelihood assets, explored the context that makes women vulnerable to poverty, identified the strategies that women use to build assets, and sketched the general stages that women go through as they move towards a sustainable livelihood.

Part Two is a companion to the original piece and completes the narrative overview of the Sustainable Livelihoods framework. It investigates the connections between women's stages of transformation and the design of economic development programs. Some practical strategies, techniques and tools are offered to support organizations in strengthening or implementing a Sustainable Livelihood approach in their work. It concludes with a discussion of the policy and funding implications of this approach.

methodology

1.2 Methodology

The original intent of Part Two was to capture the learning of the Women and Economic Development Consortium (WEDC) grantees and to begin to document the “effective practices” used by practitioners to support successful enterprise development.

The grantees all worked with women in a range of enterprise development approaches and interventions that lasted from 2 to 5 years. Although each project was unique, there was significant commonality in the philosophy, design principles and implementation strategies of their work with low-income women. Thus, rather than attempt to detail the range of designs and techniques used in self-employment, co-operative and community business approaches, it was decided that the Sustainable Livelihoods framework would be an excellent vehicle for capturing and condensing the essential learning about effective practices.

When the Sustainable Livelihoods framework was introduced, the Women and Economic Development Consortium grantees responded positively. It articulated for them many of the approaches and concepts with which they had been struggling in their anti-poverty work over the years.

¹ Ferguson and Murray **Women In Transition Out of Poverty: An asset-based approach to building sustainable livelihoods** WEDC, 2001. <http://www.cdnwomen.org/eng/3share/execsumm.htm>.

This general guide to the Sustainable Livelihoods approach emerged from both the project-based lessons and the authors' own experience with enterprise development. The learning is offered at three different levels:

- Goal Setting: the philosophical underpinnings of the Sustainable Livelihoods approach
- Design: considerations and priorities for programs to support women in building assets
- Delivery: asset-building program delivery techniques

Adding further to the learning, Eko Nomos recently delivered workshops supporting practitioners to gain familiarity with the Sustainable Livelihoods approach and to implement it in their work. The sessions have been invaluable in exploring actively the organizational implications of adopting this approach. We wish to thank Women and Rural Economic Development (WRED) in particular for their interest in it, and the feedback they gave us about how to integrate it into ongoing work.

Along the way, a number of resources were developed for the pro-active implementation of the Sustainable Livelihoods approach, including:

- The outline of a general implementation plan for organizations to integrate the Sustainable Livelihoods approach into their CED work
- two tools for tracking and documenting progress and outcomes for both clients and projects

All of these concepts, resources and tools focus on providing guidance to women-serving organizations, and we have continued to use the female pronoun throughout. We believe, however, that most of the concepts are universally applicable to all enterprise development programs serving low-income, marginalized people.

We are excited about this first Canadian attempt to document CED practitioners' collective knowledge about effective practice in their work with low-income women, and to offer some practical solutions to the ongoing challenge of combining the social and economic objectives in enterprise development. A successful merging of these last two objectives is necessary if we are to meet our long-term goal of building sustainable livelihoods for women.

2. *The Sustainable Livelihoods Approach*

2.1 Defining Sustainable Livelihoods

A livelihood is much more than a job or income generating activity. Women's livelihood strategies facilitate the development of their assets and capabilities, supporting them to move beyond basic income generation towards increased economic resiliency. When a woman has the skills, knowledge and confidence to find new work, as well as reserve resources and broad support networks to weather times of scarcity, she has developed a livelihood for herself.

A livelihood becomes sustainable when it can:

- Minimize vulnerability – coping with and recovering from shocks and stresses
- Ensure economic productivity – putting assets to work efficiently, in order to generate income and other resources

To be sustainable, livelihoods must also advance a broader goal at the household and community level: it is important to incorporate social equity, to ensure that livelihood opportunities are equally distributed both within and between households. ²

In summary, “A livelihood comprises the capabilities, assets and activities required for a means of living. ... A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future”. ³

2.2 Reviewing the Sustainable Livelihoods Framework

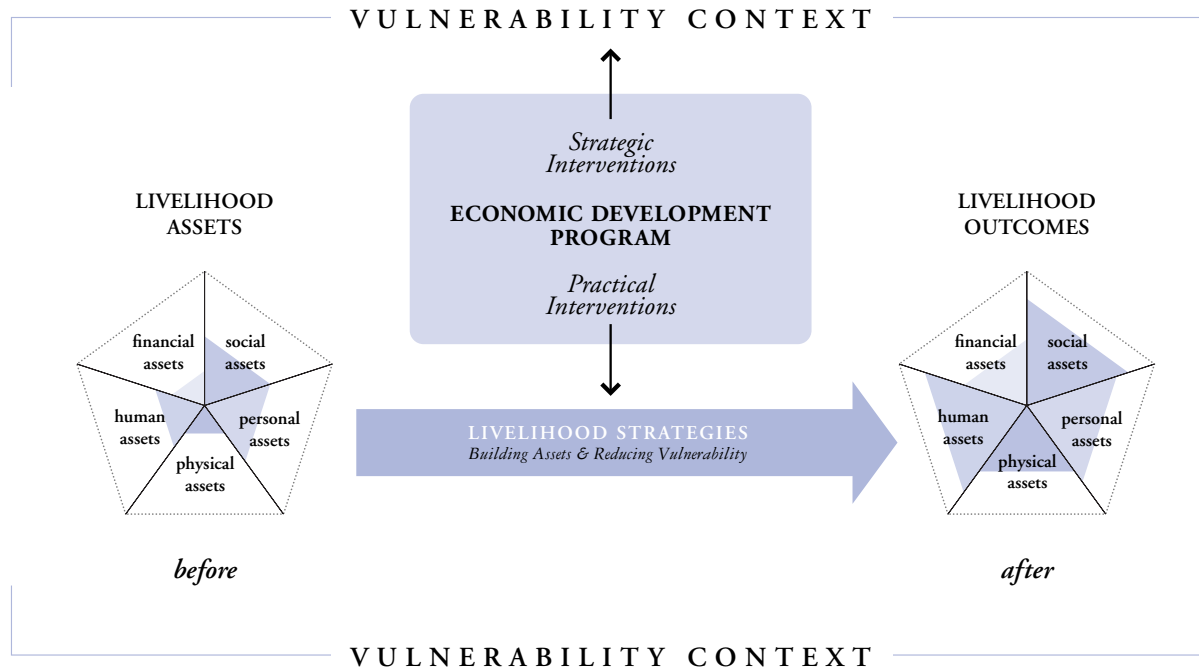
The conceptual framework that was introduced in Part One offers some ideas for organizations seeking to strengthen their economic development programming. Readers can consult <http://www.cdnwomen.org/eng/3share/excsum.htm> for more detail.

The Sustainable Livelihoods framework supports an anti-poverty approach in community economic development, building an understanding of the key factors that create and perpetuate poverty. Looking at assets rather than income, it identifies the essential feature of poverty as the limited ability of an individual or household to accumulate such assets. This vicious cycle is perpetuated by a context that promotes vulnerability through cycles, systems, trends and shocks.

² *Participatory Assessment and Planning for Sustainable Livelihoods*, United Nations Development Program (UNDP), 1999, p 3. www.undp.org/sl/Documents/Strategy_papers/Participatory_Assessment_for_SLSW.htm/PAPSL.htm

³ Section 1.1 Sustainable Livelihoods Guidance Sheets, Department For International Development (DFID) www.dfid.gov.uk

Diagram 1: Sustainable Livelihoods Framework



The framework explores three dimensions:

1. Assets and Livelihood Strategies (see Part One, pp.16 and 34)
Assets are the building blocks of a sustainable livelihood. Individuals and households pursue various livelihood strategies that support economic productivity and at the same time help them cope with the vulnerability context, thus moving towards stability and sustainability.
2. Vulnerability Context, (see Part One, p.27)
The factors that create and perpetuate vulnerability and poverty can be seen at two levels: that of the individual and her circumstances, and that of the broader context. This vulnerability context of cycles, systems, trends and shocks undermines her stability and security, and is often beyond her immediate control.
3. Organizational Techniques and Interventions for CED Practitioners
The role of programs is to support participants' livelihood strategies by promoting asset development and reducing vulnerability. Enterprise development is an effective entry point for achieving this twofold aim, pursuing both practical and strategic interventions.

While Part One dealt extensively with dimensions one and two, Part Two focuses on dimension three: it explores program techniques and interventions to promote Sustainable Livelihoods through enterprise development with low-income women.

3. Considerations in Adopting the Sustainable Livelihoods Approach

3.1 The Philosophy of Sustainable Livelihoods

The shift towards a Sustainable Livelihoods approach begins with an examination and adjustment of the grounding philosophy of the approach. The concepts of “livelihoods” and “sustainability” create new goals in economic development work by broadening our perspective: developing an enterprise is not the sole focus. Sustainable Livelihoods is an anti-poverty approach. Its philosophy is women-centred, empowering, activist, and committed to long-term results.

Woman-Centred

The Sustainable Livelihoods approach requires us to place women first, and get to know them as complete people, rather than compartmentalizing our work with them. It encourages us to build positively upon women’s assets, resources, aptitudes, abilities, skills and knowledge, rather than emphasize deficits.

Empowering

This work demands a participatory approach to CED. Women are actively involved in a process of developing knowledge and organizing so that they become self-directing: they can set their goals, assess their options, trust in their own achievements and take responsibility for their futures.

Activist on Two Levels

By exploring what makes women vulnerable at the macro-level and by assessing their assets at the micro-level, Sustainable Livelihoods offers practitioners a dual approach to dealing with women’s poverty. Because it emphasizes the context that perpetuates poverty and dependency, it encourages practitioners to promote social and economic change at this broader level, in addition to offering practical program techniques to build women’s livelihoods.

Committed to Long-term Results

By definition, the Sustainable Livelihoods approach seeks lasting results, acknowledging the complex and long-term nature of anti-poverty work. Identifying the five asset areas vital to a woman’s successful transition out of poverty — human, financial, social, personal and physical — it provides a more comprehensive and detailed picture of the outcomes of our CED work than a simple focus on employment and increased income levels. Sustainable Livelihoods also requires participants to define their own success. Women themselves say what they expect to achieve, so that more realistic expectations can be incorporated into practitioners’ plans.

3.2 The Practitioner's Role in Building Livelihoods

Practitioners play three important roles when incorporating livelihood development into their work:

Support women to invest in themselves

Practitioners use their program resources to support and augment women's livelihood strategies. Enterprise development is an excellent, practical entry point for such asset building.

Build a business context

In CED, the process of developing a successful business offers participants an opportunity to leverage the development of a wide range of assets. Enterprise development involves the discipline of survival: the women become responsible for the success or failure of the enterprise that they have started. So it is imperative that practitioners support independent business decision-making by participants, offering high quality, professional business information, problem solving advice and technical assistance. While a social perspective is very important, all of our work centres on a business perspective. The ideal is to combine both an understanding of the context in which women find themselves and an understanding of business principles.

Become an activist and a catalyst for change

Working with women in the long-term, we see the range of economic, social and policy factors that can undermine women's livelihood strategies and make them vulnerable. Keeping women's issues at the fore, we must support them to build a vision and a foundation for change.

3.3 Design principles

Women and Economic Development Consortium projects have learned a great deal about program design through years of innovation and revision. Over time, these practitioners have adjusted their programs to meet the needs of the women with whom they work. While the economic development approaches that have been funded by the Consortium may vary considerably, ranging from co-operative development and apprenticeship training through to self-employment training and peer lending, we have noted a commonality in the principles they use in designing and implementing their projects.

There are the six core design principles:

Emphasize a Holistic Perspective

When promoting enterprise development, the Consortium projects have learned that it is important to support a holistic range of women's livelihood strategies. Women don't compartmentalize their lives and can get "stuck" if a program focuses solely on developing one or two asset areas. The Sustainable Livelihoods approach provides an asset-based framework for women to look at their lives and build on existing strengths in each area.

"Holistic" does not mean that a program must be comprehensive in assisting a woman to deal with all of her problems. In an enterprise development context, it makes sense to be clear about the abilities, skills, resources and challenges with which a woman is dealing, and the role that these factors play in the success of the business as well as, over the long-term, the potential for a sustainable livelihood. However, it is important to focus and specialize. Working in all asset areas does not mean being all things to all people. The closer asset development connects to enterprise development the better. While Women and Economic Development Consortium programs often refer women to agencies that can deal better with non-business matters, they are still be aware of all of the existing challenges which bear directly on their ability to work with participants.

It is best to aim to develop assets in all five areas in a way that ties directly into the development of the enterprise. While human and financial assets obviously apply to enterprise development, the importance of the other three areas in supporting business development and, ultimately, livelihood objectives can also be shown clearly. Section Four highlights strategies for using enterprise development activities to build all asset areas.

Ground the Program in Participation

The Sustainable Livelihoods approach is built upon the active participation of the women a program is targeting. Participation and empowerment are directly connected and build on each other, enabling women to gain more control over their lives and to play more active roles as citizens. Active participation in a program is difficult to achieve, and requires organizations to affirm their respect for participants and their commitment to invest in participation. Yet practitioners can incorporate active participation into the design, decision-making, implementation, learning and evaluation stages of the program. Ownership of decision making within programs is often the first ownership these women have experienced in a long time, and marks a new shift in their thinking.

Shift Livelihood Strategies from A Focus on Survival to Longer-term Asset Building Strategies

There are two general categories of livelihood strategies: coping strategies and adaptive strategies. Practitioners can design their programs to support women to make the crucial shift from one to the other.

Coping Strategies

“Coping strategies are often short-term responses to a specific shock”⁵. Thus, in the face of shocks such as losing one’s job, a shortage of food, and domestic violence, coping strategies are immediate responses. They can include: looking for a new job, applying to Social Assistance for support, eating fewer meals or going to the food bank, and leaving a violent relationship. Coping strategies are essentially about survival and they can trap people in the present. They relate to individuals’ and households’ efforts to fulfil basic needs, establishing a foundation of security on which assets can then be built.

By international standards, the Canadian social safety net is fairly effective in supporting people to cope with shocks and stresses. We have a comprehensive system of institutional supports and services dedicated to dealing with people in distress. Yet that system has been less proactive in supporting people to break out of their vulnerability and poverty and move toward sustainable livelihoods. So programs can support their participants in coping with stresses and shocks while simultaneously moving them further into the realm of adaptive strategies.

Adaptive Strategies

“Adaptive strategies ... entail a long-term change in behaviour patterns as a result of a shock or stress.”⁶ Adaptive strategies allow women and their households to reduce their vulnerability by building assets, e.g. by diversifying sources of household income and improving education levels.

In the early phases of programs, practitioners will first be working with women to better cope with their current circumstances. It is important to link participants to the range of social and economic support services and to assist them to meet their immediate needs for shelter, nourishment, and security. Women will continue to work incrementally to improve their standard of living, yet programs can also support them to enhance their assets and move to adaptive strategies. This transition underpins successful programming, since it is through improvement in all asset areas that women’s vulnerabilities will be diminished.

⁵ Participatory Assessment and Planning for Sustainable Livelihoods, United Nations Development Program (UNDP), 1999, pg. 3.

⁶ Ibid.

There is currently some debate as to the extent to which basic needs have to be met before enterprise development programs can work with marginalized people to build further assets.⁷ We suggest that while women require the essentials – such as shelter, food and clothing – in order to start building assets, programs can begin to shift them from coping strategies to adaptive strategies early in the program. Enterprise development strategies are particularly effective in supporting women to meet basic needs at the same time as they begin a business.

Diagram 2: Coping and Adaptive Strategies in Sustainable Livelihood Stages

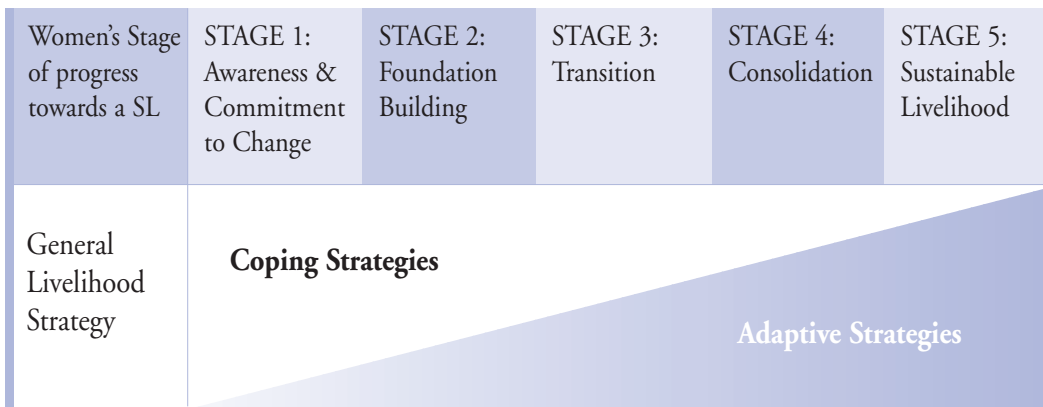


Diagram 2 reveals that coping strategies tend to dominate at the beginning of enterprise development programs, while adaptive strategies take a foothold early and gradually predominate as women move towards sustainability. The transitional stage represents the point where a woman shifts her strategy from primarily coping to primarily adaptive – from a focus on survival and sorting out the past to a focus on building assets and an economically viable future. There may be a seesaw effect as women move from dealing with crisis to planning a stable livelihood.

In the Women and Economic Development Consortium portfolio, the projects that worked with the most marginalized women (one group from a northern native reserve and another group in transition out of situations of domestic violence) tended to spend more time in the earlier stages of Sustainable Livelihoods strategies, only gradually moving towards longer-term asset building strategies.

⁷ Sherrie Torjman in " How Can Communities Reduce Poverty", Making Waves, Vol. 9, No. 1998, argues that basic needs must be in place before enterprise development can commence.

Build Towards Integration of Supports and Services

Programs that have supported women's livelihood aspirations for many years seem naturally to evolve towards integrated delivery of supports and services. This is because they pay attention to their participants' priorities and needs and can actively redesign their programs to respond to those needs over time, as women move forward at their own pace. Enterprise development programs have to anticipate and respond to the new challenges and requirements that emerge in a client group at different stages of progress towards sustainable livelihoods. As a result, many programs' supports and services will come to mirror these different stages of their clients' progress.

We have seen such a pattern in the Women and Economic Development Consortium portfolio of projects. The older, more established and mature Consortium-funded programs offer a wide variety of inter-linking business supports and services that are designed for a range of women at different stages in the development of their livelihoods. This level of program sophistication takes time to develop and requires a great deal of commitment, versatility, and flexibility on the part of the organization, as well as a trusting relationship among funders, programs and clients.

We have seen this in micro-enterprise development, as programs gradually evolve to include business training, access to credit, business counselling and technical assistance, mentorship, incubators, collective marketing strategies, and women's business networks. Programs often start out with an emphasis on asset building strategies most directly connected to enterprise development (human and financial), but as they become more familiar with women's livelihood strategies, they begin to be more conscious of and proactive in promoting the other (social, physical and personal) dimensions of asset development. Newer organizations tend to use training or credit as an entry point and gradually diversify their program as they grow and gain more expertise.

Community businesses and co-ops also work to implement business development strategies that offer a range of supports and services to participants, so that all asset areas can be developed simultaneously. Indeed, these programs tend to take a broader approach, offering skills development training related to the business idea/sector along with business development and management training, life skills, leadership development and mentorship.

All organizations use collaborative strategies to build an integrated approach. For example, they may form strategic program alliances with like-minded and complimentary agencies to support some aspect of asset development that they themselves don't have the resources to cover (such as a self-employment training program working with a women's counselling organization to make mutual referrals).

Diagram 3: WEDC Portfolio and Phases of Program Offered.

| <i>Phases of program delivery</i> | Phase 1 Pre-enterprise development | Phase 2A Streaming and Selection Phase | Phase 2B Business Planning and Development | Phase 3 Business Start-up and Implementation | Phase 4 Consolidation and Scaling-up | Phase 5 Sustainable Livelihoods |
|-----------------------------------|--|--|--|--|--|---|
| Alice Works | | | | | | |
| DEWI | | | | | | |
| NPH | | | | | | |
| PARO | | | | | | |
| SaskWITT | | | | | | |
| Two Bears | | | | | | |
| Victoria | | | | | | |
| WRED | | | | | | |

This chart reveals that many of the organizations funded by WEDC provide integrated programs that offer services to build sustainable livelihoods at a range of program phases. While the Consortium has funded initiatives that work at Phase 1 and Phase 4, there are few other funders in Canada that will fund project activities at these levels. Little formal work is currently being done by WEDC grantees at Phase 5, although the more sectorally focussed initiatives tend to offer business supports to established businesses.

Promote a dual strategy for building an enabling environment

Because the Sustainable Livelihoods approach emphasizes that poverty is promoted and perpetuated by broader contextual factors, it requires practitioners to adopt just such a broader perspective in their anti-poverty work. In order to support participants to build sustainability in the livelihoods they are creating, it becomes necessary for programs to intervene at two levels:

Practical interventions⁸

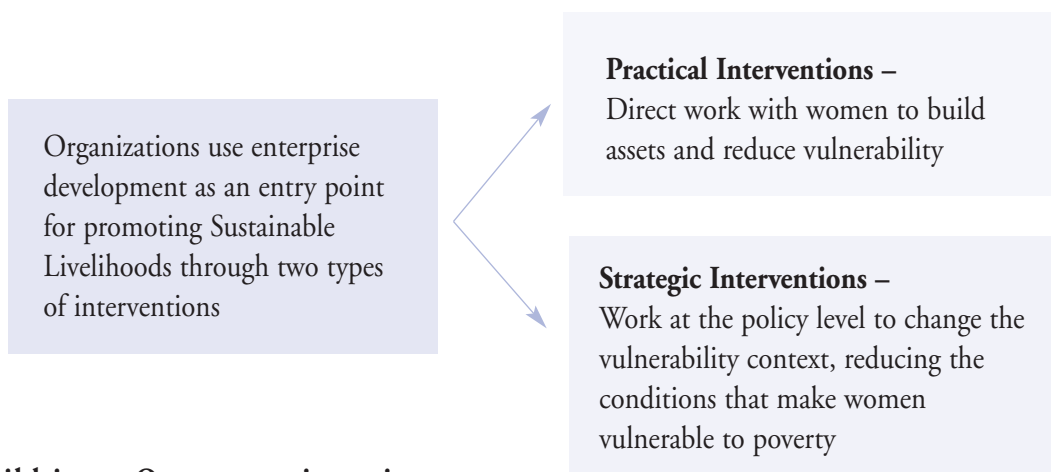
Organizations facilitate women’s strategies for building assets and reducing vulnerability at the micro-level. In community economic development work, these interventions can include business planning support, personal effectiveness training, technical skills development, knowledge enhancement, access to childcare, access to credit, and strategies to organize women.

⁸ The original reference to the concept of “practical and strategic” was made seventeen years ago, although the concept has been widely adopted and modified since. See Maxine Molyneux "Mobilization without Emancipation? Women's Interests, the State, and Revolution in Nicaragua" *Feminist Studies* 11:2 (Summer 1985): 227-254.

Strategic interventions

When organizations acknowledge the broader vulnerability context, they are examining the broader processes and policies that affect poverty within the community. Their program strategies will address the main factors that make their participants vulnerable to poverty, especially those that directly undermine the women's enterprise development. Strategic interventions thus work towards the goal of social and economic change at the macro-level. Many methods are used, including community building and organizing, alliance building, policy work, and advocacy.

The Women and Economic Development Consortium's project funding experience shows that it is often the more mature organizations that become involved in policy work, as their participants identify bottlenecks and barriers in their economic development efforts. It is important for organizations to make an investment in working at both the practical and the strategic level in order to change the vulnerability context. Otherwise, carefully built assets will erode as women are diverted from their livelihood strategies towards survival-oriented activities.

Diagram 4: Organizational Interventions**Build in an Outcome-orientation**

In order to implement the Sustainable Livelihoods approach effectively, learning and evaluation must be built into ongoing programming. Organizations set the agenda, working with participants to determine realistic expectations of results and timelines. Tracking and documentation of results, including statistical and narrative reporting and other evaluation and research activities, can be highly useful in building and strengthening programs. Keeping track of results can also provide concrete evidence about the impact of programs, to inform funders and influence public policy.

4. Integrating Sustainable Livelihoods into Enterprise Development Programs

Enterprise development programs are particularly effective entry points for facilitating change in the lives of marginalized women.

When designing a program to promote sustainable livelihoods through enterprise development, it is important to be familiar with the livelihood strategies that women pursue and recognize the stages of progress that they have achieved. In Part One, we mapped out the stages of transformation through which women move when building a sustainable livelihood. In this section we will describe the link between these stages of progress and generic program delivery phases. Practitioners can design interventions that best meet women’s needs by analysing their participants’ current stages of progress.

The following chart shows the link between women’s stages of transformation and the phases of program delivery. The phases of program delivery are typical of economic development programming.

Diagram 5: Linking women’s stages of progress towards a sustainable livelihood with the design of an enterprise development program.

| | | | | | | |
|--|---|----------------------------------|--|--|--------------------------------------|---------------------------------|
| Women’s Stage of progress towards a Sustainable Livelihood | STAGE 1: Awareness and Commitment to Change | STAGE 2: Foundation Building | | STAGE 3: Transition | STAGE 4: Consolidation | STAGE 5: Sustainable Livelihood |
| Phases of program delivery | Phase 1 Pre-enterprise development: | Phase 2A Selection and Streaming | Phase 2B Business Planning and Development | Phase 3 Business Start-up and Implementation | Phase 4 Consolidation and Scaling up | Phase 5 Ensuring Sustainability |

This diagram illustrates how the design of enterprise development programs fits particularly well with women’s livelihood stages. While all projects don’t necessarily work with women through all of the livelihood stages, this sequencing of activities is very common.

4.1 Phase 1: Pre-Enterprise Development

The purpose of this early phase of programming is to support women to assess their readiness to participate in enterprise development programs. Their basic needs must be met sufficiently for them to begin, and they must be ready to move out of an unstable life dominated by coping strategies and pursue longer-term, adaptive livelihood strategies. The practitioners' role is to channel women into programs and activities that best fit their interests and abilities.

Program activities for Phase 1 generally involve outreach, promotion and recruitment work including a series of workshops and decision-making sessions to:

- Raise interest in enterprise development
- Support women to assess their own readiness to be involved in enterprise development
- Facilitate women's decisions to make a change in their lives
- Explore the business idea, and the implications of enterprise development as an employment option
- Begin to work through the challenges of balancing business and personal responsibilities

Organizations plan their outreach, promotion and recruitment strategies in different ways, depending on the local context, the availability of resources and the nature of their program. Nevertheless, all Women and Economic Development Consortium-funded programs share some basic principles. Outreach activities tend to be open to all women, allowing them to explore a new employment option and make up their own mind about enterprise development. Promotion materials are designed to appeal to them directly. Regular and repeated sessions allow for marginalized women to attend, since they may take a long time to come out to an information session.

Challenges:

Realistically assessing basic needs

As women enter programs it is very difficult to assess whether their basic needs for shelter, food and security are covered. Women only begin to disclose their true circumstances over time, and so may not reveal the extent of their economic security at the beginning of a program. They might be moving continually to evade collection agencies, or have child custody issues, or they may not have enough physical strength to sustain a full day of labour because they are malnourished. Indeed, many women enter programs to address their basic needs. It is for this reason that many programs refer participants to food banks, and other related agencies, supporting

immediate access to such essentials as food, shelter and clothing, while simultaneously using enterprise development as a strategy for building long-term assets.

Little funding for pre-employment/pre-self-employment support

Although practitioners have identified this phase of the program as critical to reaching and mobilizing low-income women so that they can begin to build a livelihood, very little money is available from funders to support such entry-level work. It should, however, be incorporated into long-term Sustainable Livelihood designs. More mature, integrated programs do often include pre-employment support even in the absence of funding, thereby supporting women to explore their basic employability and a range of employment options, as well as make more informed employment decisions.

4.2 Phase 2: Selection and Streaming/ Business Planning and Development

Phase 2 corresponds with Stage 2, the foundation-building stage of women's livelihoods development. Phase 2 is divided into two parts, reflecting the substantial investment made by agencies in foundation-building activities. Part A concerns selection and streaming. Part B focuses on business planning and development.

Part A: Selection and Streaming

The main purpose of this phase is to assess potential participants' interest in and suitability for enterprise development as their main form of employment. Women who determine that enterprise development isn't appropriate for them or that the timing isn't right can thus be referred to other programs that meet their needs better.

Programs tend to offer a range of selection and streaming processes to a large number of women in the community. It is common to provide a series of workshops for self-assessment and the exploration of a business idea. These workshops produce an early assessment of how well the proposed business may support a livelihood.

Practitioners generally rely on self-selection for projects, believing that it is women themselves who are most qualified to make a decision about their future. Self-selection requires developing women's abilities to make informed decisions and choices. Those women who are interested in enterprise development but are clearly not in a position to proceed are often deferred admission to the program, although never rejected. They may be referred to other agencies for further assistance in building a foundation for personal change. Other participants may be asked to repeat components of the self-assessment and business feasibility sessions in order to prepare themselves and their business idea for the future.

Program activities relating to this phase include:

- Workshop series promoting self-assessment and feasibility assessment for an individual/group business
- Business feasibility work
- Program application support
- Program selection interviews
- Selection and streaming decision-making by staff
- Referral

Challenges:

Be clear about a target group and what can be achieved with them.

Many programs are responsible for maintaining tight eligibility and results-based criteria (defined by their funders) that restrict their ability to work with the people who most need the support. In many cases, programs select those participants who have the combination of assets and vulnerability profile that makes them most likely to succeed. This “creaming” is often done in response to funding criteria that demand high rates of success over shorter-term periods. The most marginal participants may be excluded. Practitioners know that, given appropriate time and resources, these more marginalized women could benefit, but unfortunately they wouldn’t show enough progress to satisfy funders. It is thus important to be very clear in communicating a target group and selection criteria. Creating appropriate expectations is also vital, so that women are not set up for failure.

Part B: Business Planning and Development

This phase supports women to sort out the range of family and other personal issues that continue to contribute to vulnerability, as well as to plan and start an enterprise. Through the programs, women can research and formulate a business plan that becomes the blueprint for a livelihood.

Business planning is an entry point for developing business skills, knowledge and a more in-depth picture of the business context. Effective practitioners encourage early business start-up and “learning by doing”, because it is the discipline of business development that offers women the most important, practical learning about themselves and their enterprise.

Apprenticeship or other specialized skills training such as computer or trades training may be required in order to ensure the viability of the business. This is especially true in the case of community businesses or co-ops where not all of the participants have technical experience in

the specialized sector of the business. Skill development in a new (often better paying) sector is an increasingly common enterprise development strategy for women's organizations keen to see women move into better-paid sectors of the economy where they are still under-represented.

Program activities relating to this phase may include:

- Building peer groups
- Business planning and management training in the areas of finances, operations and marketing
- Apprenticeship training
- Personal effectiveness training
- Supporting business start-up activities with coaching and technical assistance

Challenges:

Holistic planning to build a livelihood

The Sustainable Livelihoods approach requires practitioners to think long-term and to support women to develop livelihood strategies that will support them and their families during the 2-5 year timeline that it will take to develop the business. Self-employment programs necessarily focus on business development, yet it is also important to be able to guarantee women financial security while the business grows. Income patching, where women supplement their initial business earnings with money from part-time jobs and other income generating activities, is thus a common livelihood strategy during the start-up phase of the business.

In community businesses, the challenge is often to find financial resources and donations to supplement salaries during the start-up phase, before the business' sales are adequate to support the payroll.

The impact of strategic issues on the success of programs

Practitioners may also be dealing with policy and regulatory issues relating to social assistance and municipal by-laws. These can have an immediate bearing on the start-up and success of businesses. One common situation is that social assistance generally prevents social assistance recipients from accumulating assets and from investing in their business. Furthermore, time allowances for business start-up are generally unrealistic and unworkable.

4.3 Phase 3: Business Start-up and Implementation

This phase is a reality check. Practitioners support women to rework their business idea, adjusting operational, financial and marketing strategies as the business is implemented. This makes the business more viable and supports the development of a livelihood.

As women become more focussed on their business, they continue to undergo personal change; and as they move away from coping strategies towards more adaptive strategies, practitioners can also become more business-focused, customizing their work to each woman's individual learning and support needs. Activities may include:

- Coaching
- Lending and access to credit
- Mentorship
- Network development
- Specialized workshops
- Internet training
- Incubator services

Challenges:

Strategic level work continues in importance

Again, there may still be work here for practitioners regarding policy and regulatory issues related to social assistance or municipal by-laws. For example, many women begin to piece together income from more than one source. They may receive partial social assistance or have a part-time job and be running a fledgling business. The movement away from social assistance needs to be well timed so that women and their families are not cut off too quickly. It could be necessary to continue health benefits for a time after the business has started, since the prospect of losing these can be one of the main disincentives for women to move off assistance. Programs can negotiate "stepping" and incentive programs to support social assistance recipients in starting businesses while gradually reducing their benefits as they earn income.

The funding available doesn't often extend beyond this phase

Economic development projects typically are designed to work with women to the end of this phase and are funded for up to a year to accomplish this work. Business start-up is often the measure of success. But we have learned that sustainability of the business and of the family is a much longer-term and harder result to achieve, and the additional work required by women

is rarely funded. The current terms of funding are undermining the sustainability of livelihoods strategies, and may set up some programs and individuals for failure.

4.4 Phase 4: Consolidation and Scaling up

During this phase practitioners work with women to assess progress to date and to take a hard look at the business' viability. Here, sustainability becomes a focal point, in many cases requiring scaling up operations and increased investment.

By this point women can usually focus more on business, and the family/work balance is largely sorted out. There may also be a gradual shifting off social assistance and other supports as the business becomes more stable and larger revenues are generated.

Practitioners tend to use group-based strategies to deal with the common technical assistance needs of established businesses. Activities can include:

- Facilitation of the development of business alliances for purchasing and marketing
- Specialized workshops
- Continuing apprenticeship training
- Incubator support
- More sophisticated forms of credit and investment, resulting in new lending products and relationships with banks
- Continuing mentorship relationships and networking
- Access to additional (new) skills training

Challenges:

Hard to get funding to support scaling-up activities

While activities to support business growth may also support the building of sustainable livelihoods for low-income people, they are not recognized as a charitable activity in Canada. It is difficult for programs to secure funding for these activities and it is difficult for charities to support these activities.

4.5 Phase 5: Ensuring Sustainability

In the end, business activity (possibly combined with the generation of other employment income) will create a sustainable livelihood. Few programs have resources to continue to track and support participants who are close to attaining a sustainable livelihood. It is generally assumed that their journey through business development will have equipped them to fend for their own interests.

While this is often true – we have seen the resilience and ingenuity of low-income women who successfully build a livelihood through business activity – there are many policy related issues that women cannot resolve easily by themselves. For example, in order to build long-term security, women need to ensure that disability and health insurance are in place.

Practitioners can continue to organize women through networks and alliances in order to meet participants' collective needs at each phase. In this way, it might be possible to establish supports such as a group insurance plan for enterprises.

In addition, successful participants can contribute greatly to the program as role models/board members/mentors. This brings the learning from the program full circle, building a base of informed, committed, influential supporters.

5. Sustainable Livelihoods Implementation Themes

At the beginning of Section 4, we introduced the phases of program delivery that support women as they move towards a sustainable livelihood. Below, we have outlined the basic elements of a holistic approach to building sustainable livelihoods that can be applied during any of those program phases.

In each of the five asset areas, we have identified three or four implementation themes to guide women to move towards the creation of a sustainable livelihood by building assets and taking practical steps to resolve vulnerability factors. A brief explanation of each livelihood support strategy follows.

Program Implementation Themes

These program implementation themes support asset-building and reduce vulnerability:

Social Assets

- Peer-based learning
- Participation in decision-making
- Connections

Financial Assets

- Building financial knowledge and practice
- Building financial assets
- Access to credit

Human Assets

- Self-directed learning and goal setting
- Skill assessment and building business-related skills
- Building sectoral skills and knowledge
- Health

Personal Assets

- Building self-esteem and assertiveness
- Building independence
- Stimulating motivation
- Balancing work and personal life

Physical Assets

- Meeting basic needs
- Building business infrastructure and assets
- Accessing information and supports

In addition, Appendix 1: Sustainable Livelihoods Implementation Techniques, offers a detailed resource on these strategies, offering practical techniques for building Sustainable Livelihoods into the various phases of a program.

5.1 Social Assets

Working to organize women

When women first arrive at the decision to make a change in their lives, many of them have been living in relative isolation, lacking the social and business connections that can support their progress towards a sustainable livelihood. Women-only programs provide an opportunity to organize women to work collaboratively with peers who are in similar stages of transformation.

Peer-based enterprise development programs are the first step. They build the foundations for a support base that will assist women to achieve the goals they have identified for themselves. Through peer-based learning, participants make new connections with and learn from other members of the group. Working with a group of peers provides a more comfortable setting within which to explore personal transformation. Women become less isolated, and develop a broader network for both business and personal support.

Peer groups can be organized functionally (e.g. to provide access to credit or training) and/or geographically (to respond to women's transportation challenges). The strategy of group development builds sustainability and cost-effectiveness into programs: as groups of participants become more pro-active in meeting their collective training and information needs, they create an inexpensive forum for service delivery that can continue long after program funding is over.

Strategies for organizing women change at different phases of program delivery. During the business start-up period, strategies can shift from a focus on peer connections to include the building of women's business networks. During the consolidation phase, strategies to promote business collaboration (e.g. marketing alliances) can assist businesses to reduce costs and remove many of the barriers that face small-scale enterprises. Throughout, organizations can organize women to call for policy and regulatory change: many voices are more persuasive than one.

As women move through the stages towards sustainable livelihoods, efforts invested into facilitating the peer group become more important, since program funding is often not long-term. The group can provide continuing peer consultation and support, even after the program support is withdrawn.

social assets

Participation in decision-making

By participating in decision-making, women become more motivated and committed to personal change. Practitioners can facilitate this from the outset by promoting self-selection, a pre-program process that supports women to make informed decisions about their employment future. Programs can offer models of decision-making for participants by ensuring that they make decisions together about the program's rules of interaction, class hours and course content priorities.

Business planning and development by nature force women to develop decision-making skills if they choose to continue developing the enterprise. Continuous exposure to this process over time develops women's understanding of how decisions are made, supporting them to apply that learning in their personal lives and ultimately giving them a sense of greater control in their lives.

Many programs work to promote women's participation in decision-making throughout the program at all levels. For example, women are invited to participate in strategic planning and pursue participatory evaluation strategies. Past participants are encouraged to act as Board members. And as businesses become established, programs can encourage women to be more active citizens, voicing their own insights into municipal by-laws, social assistance regulations or other policy issues, and working to change the problems they have identified.

Connections

Social and business connections are crucial to business success. Low-income women are often isolated, finding it difficult to establish useful social and business connections (i.e. mentors, sales contacts and financial advisors) to support their livelihood goals. Facilitating the development of these connections is an excellent investment that organizations can make to support women's livelihood strategies.

The connections can begin within a peer group, providing a safe, comfortable forum within which to meet like-minded, supportive women. This sets a tone for the program and provides a base from which women can begin to adjust relationship or friendship patterns that may undermine confidence and personal change. Peers often help each other by problem solving, pooling information and resources, and sharing links to suppliers and new customers.

From this base, programs can work systematically to build informal and formal opportunities to make connections. Formal opportunities include the development of women's business networks and conferences, access to specialized guest speakers, and mentorship programs. Informal opportunities include supporting women in making their own contacts to support selling, decision-making and problem solving, and making connections between participants with complementary businesses.

WEDC Grantee Experience

Alice Works' group process was designed to develop a peer group that understood the challenges faced by women leaving abusive situations. The opportunity to work with women sharing a similar history provided a chance to gain strength and broaden the number of social contacts for participants. The group worked together to make many decisions throughout the course of the program.

Women in Rural Economic Development (WRED) has a number of ongoing initiatives that work on developing connections between businesses to aid in their growth:

- WRED provides self-employment training in small peer groups organized geographically.
- Women's Business Networks provide a quarterly opportunity for businesswomen to promote their goods and services to other women business owners in their local communities.
- Business Alliances are facilitated, bringing complementary businesses together to develop joint marketing or purchasing initiatives.
- Regional Conferences are organized every two years, to help build connections between women's small businesses.
- A WRED business directory, available on-line, also promotes networking and mutual support of businesses.

5.2 Financial Assets

Building financial knowledge and practice

Business planning is a vital component in the development of women's economic and financial knowledge. Women living in poverty generally have little time to focus on increasing such knowledge since most of their energy is devoted to making ends meet. They may, however, already have good financial skills, gained from carefully managing tight budgets in order to survive. By building upon these existing skills, programs can often surprise women by showing them how much they know; and starting with a personal budget and cash flow, many of the principles of financial management can then be put into practice.

On entering the program, women may find it hard to imagine a financial future that is distinctly different from their present circumstances. Yet financial planning is a critical factor in supporting them to move beyond the hand-to-mouth existence that comes of living on minimum wage or monthly/bi-weekly government cheques, so that they can think about and develop a sustainable livelihood.

Building financial assets

Enterprise development and implementation are very demanding. The start-up of self-employed enterprises in particular presents great risks to women's (and their families') financial security. Yet if women are to build a livelihood, they must accumulate financial capital and savings.

As women build their own and their business' assets through enterprise development, very few financial resources are generated, leaving them cash strapped and vulnerable. They are presented with a trade-off between improving their families' immediate quality of life and building an investment for the future, while revenues generated often have to be re-invested back into the business.

Programs can support women to plan comprehensive strategies to meet short-term basic needs while also working to build financial assets sensibly and gradually. Women must be offered the tools and knowledge to answer some hard questions about the viability of their enterprise: what is its potential to build a livelihood, and should they proceed?

In co-operatives and community businesses, strategies to provide employees with adequate income during the transition phase often involve finding additional sources of funding to supplement wages until the business can generate enough to pay a living wage.

Low-income women building a self-employed business often patch income, taking part-time jobs in order to survive, as they continue to develop their businesses.

The role of social support systems (such as Social Assistance benefits, subsidized housing and health plans) in providing a buffer zone for women starting an enterprise should not be under-

estimated. The social safety net may be crucial to a woman's transition towards a sustainable livelihood. Organizations can strategize, working with various levels of government to provide social assistance recipients with exemptions from difficult regulations that restrict the development of business assets.

Strategies to develop financial assets evolve and become more sophisticated as the business consolidates. Programs are experimenting with strategies to promote access to credit and in some cases to support participants in identifying angel investors. The lack of adequate investment is often a cause of poor cash flow, insufficient business scale, weak revenue generation, and ultimately business failure. Programs can support businesses to build financial assets in any way possible, be it through the promotion of savings or through the provision of access to capital.

Access to credit

Access to credit is the most commonly mentioned business need, once the feasibility of the business has been determined. When women in poverty enter a program, they may already have unmanageable debt loads that must be addressed early on, or a bad credit rating that will have to be improved over the course of the program. Their unpredictable financial situation can also make them reluctant to borrow for their business, especially in the early stages, even if the business needs money to grow.

Furthermore, it's very difficult to link women into mainstream business banking for a variety of reasons, such as the size of the business, the lack of a credit history, weak credit ratings and banks' lack of confidence in women-owned businesses. Banks tend not to understand the needs of home-based businesswomen during business development, and generally don't offer lending that can accommodate this type of business. The most typical approach is to provide business lending through personal credit cards with exorbitant interest rates that can quickly plunge women into financial difficulties during the early stages.

When working to address the credit gap, it therefore becomes particularly important to pay attention to the exact stage that a business has reached, and build a plan for gradual, realistic growth. Decisions must be carefully made. While incremental steps are wiser, limited access to credit means that some businesses often grow more slowly than they could.

Business growth requires more flexible financing, responding to cash flow issues and supporting investments in equipment. Some programs work to link women to mainstream banking, while others provide parallel supports such as peer lending, loan guarantees and more formal lending programs that require formalized business plans. Business loans offered by these parallel programs tend to start out small and short-term, building in stages towards larger, longer-term loans. Loans tend to focus on the purchase of capital assets, such as the tools of the trade, and periodically offer support for operating costs.

Finally, some projects have worked to introduce innovation funds to support participants to take on more intensive product development and market research. Research and development are critical to business success, yet this phase of business development is chronically under-resourced.

WEDC Grantee Experience

Niagara Peninsula Homes (NPH) established Niagara Food Innovations (NFI) a for-profit enterprise that offers a kitchen incubator and retail operation for participants and other food processors in the broader community. NFI staff have learned that it is critical to hire an experienced business manager and to identify and work with a business planner/advisor with substantial technical expertise in their sector. Their technical advisor from the food sector has spent extensive time with them on a daily basis working with the NFI manager and board members to scale up the business, to re-structure the organization and ownership, to market and brand the businesses' products and services, and, most importantly, to build cash flow and implement financial planning procedures and management systems. Due to the lack of available equity financing, the business has had to adopt the debt-financing route to ensure that the kitchen is properly equipped. As a result, NFI is generating substantial sales now, but is still facing a cash flow crunch.

PARO works with its participants to plan carefully for the sustainability of each self-employed enterprise. Through training and coaching they prepare women for the fact that micro-enterprises can take time to grow and that it might be necessary to patch income together from a variety of sources until the business is able to provide adequate income. PARO works through peer lending groups to provide participants with access to credit and skills development. PARO enhances participants' motivation to build financial assets by starting with what participants know about finances and financial management, and supporting the development of a strong base of economic literacy. The peer lending strategy offers hands-on experience of financial planning and working with credit, and allows women to compare notes and learn from each other's experiences. By providing access to basic amounts of start-up capital, PARO supports sensible business growth and the development of a positive credit rating to ensure long-term access to mainstream banking and credit.

human

5.3 Human Assets

Self-directed learning and goal setting

Since business development requires a high degree of self-direction, promoting self-directed learning is a critical strategy for building livelihoods. This involves participants in goal setting, identifying their learning interests, needs and styles, and taking responsibility for their own progress. An excellent strategy for shifting women away from short-term “coping” towards long-term asset building, it strengthens leadership qualities and ensures that participants have the skills to sustain independent decision-making.

One of the early roles of the program is to facilitate self-direction by supporting individual goal setting and regular review of progress. A cycle is established that allows women to acknowledge their progress and achievements, and to feed their experience and learning back into renewed goal setting.

Skill assessment and building business-related skills

Organizations can support women to build a range of skills and assets by focusing on business development. Business planning and implementation promote holistic asset development, building skills through women’s practical experience. The business development process includes financial management, operations and marketing components that support development in all five asset areas. And, ultimately, these assets have a wider application than just business development, increasing participants’ general employability.

The most successful programs evolve to respond to emerging needs. From the earliest stages of the program, participants can be encouraged to assess all of their livelihood assets and to make informed decisions about their needs. Practitioners can be proactive in meeting these needs, offering skills development training often supplemented with “just-in-time” workshops and individualized technical assistance coaching.

Business start-up is a critical phase, offering participants a concrete opportunity to apply their new knowledge and augment their new skills. Organizations can support this learning by designing their programs to get participants out into the community where the future business will operate. Women can be encouraged to plan their home office space, talk to suppliers, set up personal books early to build book keeping skills, make cold calls and to start selling as soon as possible.

Building Sectoral Skills and Knowledge

In order to be viable, community and co-operative businesses will have to develop substantial expertise in the sector in which they work. This necessitates extensive sector-specific research, technical training and access to technical expertise from the sector.

Skills and sectoral training (including apprenticeship) become a major component in many group-based enterprise development approaches. Building sectoral skills is an important strategy to increase marginalized women's access to better paid work in sectors where they are under-represented.

Skills training can fit well in an enterprise development context, offering participants regular opportunities to apply their skills and in an apprenticeship setting, guaranteed work placements. The challenge lies in securing adequate technical expertise within the business to ensure the delivery of a quality service or product. Thus, careful coordination of the timing of the training and the business launch are required. In addition, it is important to hire a technical specialist to manage the business, to provide on the job experience and to mentor participants.

Self-employment programs tend to work with women whose enterprises will build on their existing skills, but can also support others to improve the quality and marketability of their products by providing technical and sectoral expertise.

Health

A focus on health is important when working with women in economic development. It is common to find a range of health problems facing marginalized women that affect their ability to work in a standard nine to five employment environment. Mental health issues are very common, ranging from stress and depression to more serious psychiatric and health conditions, including addictions. Some women are recovering from situations of domestic violence that can significantly erode their health. Others are coping with health problems relating to their persistent poverty, for example dental problems and physical conditions (e.g. chronic fatigue) caused by long-term malnourishment. Many women are also caregivers for ill family members.

Poor health is often a vulnerability factor that hampers progress towards a sustainable livelihood; and poor access to adequate healthcare and drug plans contributes to the problem. Women often stay on social assistance so that they can continue to have access to health benefits for themselves and their children. The government policy context could be improved if health care benefits were extended for women who are making the transition from social assistance to self-employment, or involvement in a community enterprise.

Through their involvement with a program, some women develop strategies to deal with their

health problems as a part of planning for their livelihood. It may turn out to be a positive step for a woman to defer her plans to participate in the business because she decides to get well first. Business planning often empowers women to gain more control over some of the factors that aggravate their health conditions, and earning income provides a boost to psychological health and nutrition.

Thus, organizations can play a triple role in resolving health-related challenges. They can refer women to agencies specializing in health issues; support them to advocate for their own health requirements; and help them plan for a livelihood that provides the flexibility they require to deal with their own (and their families') health needs.

WEDC Grantee Experience

Sask WITT identified the need for women-only training in construction trades and for hands-on, on-the-job experience in order to train women successfully to become employed in the construction sector. As a result, they designed a program that incorporated a pre-apprenticeship and mainstream apprenticeship training component, an on-site women-focused training component and the development of a co-operative business. In addition to learning a trade and earning their trade papers, participants gained experience in promoting the business, doing estimates, and working in residential renovations and various other projects through their involvement in the co-op.

This combination of business development with the development of sectoral knowledge can be complicated: it's important to ensure that the development and launch of the business complements the timing of skill development. Through the apprenticeship process women have become experienced carpenters and many are successfully employed in construction. They have decided not to implement the co-operative.

Victoria Women Work! uses the business planning process as an entry point to support the development of human assets. The learning agenda is geared to provide information to answer critical questions about the business on a just-in-time basis, starting with feasibility and working through a range of questions about business marketing, operations and finances. Participants' "life skills" are developed in the context of the professional and business skills that are required to run a business effectively. Whether they end up running their own business or not, the program supports women to develop self-directed learning styles, and to build practical planning and critical thinking skills that will help them in whatever work they do in the future.

5.4 Personal Assets

Building self-esteem and assertiveness

Personal assets are subtle and cannot be built directly, but through a number of indirect strategies related to enterprise development. Marginalized women often have low self-esteem and lack assertiveness. They may be exhausted from living in constant crisis. All of these factors make it difficult for them to participate in economic activity.

During the business development planning and start-up phases, women are faced with a multitude of decisions. Peer groups can provide powerful support for them, encouraging and augmenting self-esteem. Growing a business and earning money are also both powerful builders of self-esteem. Participatory decision-making, assertiveness training, and training in communication skills are additional examples of activities that help build confidence and assertiveness.

As women begin to experience personal change, program staff can reinforce new behaviours and help them to recognize their personal growth over time. Peer groups should be encouraged to recognize and to celebrate the successes of all members.

Building independence

Women entering programs often have dependency patterns that hinder their progress towards sustainable livelihoods. They may have relied on a partner or on the social assistance system for a long period of time, and consequently have limited ability to be self-directed. There is also the danger that women may become dependent on program staff for decision-making and direction; so it is important that they be encouraged to make their own decisions and build independence. Self-employment is the quintessential self-directed activity – in many respects the process of business development forces women to become independent in order for their enterprise to succeed.

Stimulating motivation

The act of expressing an interest in an enterprise development program demonstrates a woman's motivation to change. Yet motivation usually waxes and wanes during a program depending on the progress of the business and the challenges faced. During intake counselling, program staff can assess her readiness for the program, her determination and her ability to keep going in spite of difficulties and hard work.

Women find that it takes time and practical experience for them to determine whether they are suited to work in the enterprise. They have to sort through a range of personal and circumstantial factors that affect their enthusiasm for this new livelihood strategy they have pursued. As a result they can take months to move through the transitional stage, from coping to adaptive strategies. Once this is accomplished, they can begin to focus on the business with enthusiasm and commitment.

Program interventions to support motivation include the cultivation of peer support, network building and mentorship.

Balancing work and personal life

Women commonly place high priority on their family and personal responsibilities, but as they become more involved in business they have to develop effective time management strategies in order to meet their own needs, the needs of their families, and their business needs. In the early stages, they experience a great deal of stress because there is usually a change in their family relationships as they continue their program/business activities. If families aren't properly prepared for these changes, women can find that they receive minimal family support or, worse yet, experience sabotage of the business as family members attempt to get the woman to "change back" to old behaviours.

Programs will acknowledge these challenges and support participants to redefine and carve out new roles and work patterns in their family lives. Over time, many women are able to win their family's approval and respect, increasing their access to family labour and support in both the business and the household. Practitioners can also provide powerful role models for participants, demonstrating how to maintain an effective balance between paid work and personal responsibilities.

WEDC Grantee Experience

Developing Entrepreneurial Women's Initiatives (DEWI) promoted a self-selection process at intake, building on the understanding that women know their own needs best. The availability of program choices based on individual needs and decision-making gave participants an increased sense of control. Once in a program, women determined when they will meet as a group, and at later stages they organized sessions according to their own needs. They continuously evaluated programs and were involved in program design.

At **PARO**, participants are also actively involved in the organizational structure: the Board is made up of representatives from the existing peer lending circles. Women's values are built into the organization and reinforce the development of self-confidence and self-esteem in participants. All of these processes work to provide women with increased motivation, and a sense of ownership and control that transfer to other aspects of their lives.

Sask WITT has involved its participants in a program to provide mentorship and role models to native women in the community. Playing the role of leader in her community can transform the way a woman sees herself, augmenting the self-confidence and self-esteem that the program has already developed.

5.5 Physical Assets

Meeting basic needs

It is clear that a basic level of security, shelter, food and clothing is required as a foundation for asset building and as a starting point for involvement in enterprise development programming. A great deal of evidence from programs nevertheless indicates that the process of business planning offers a framework and support system within which women can continue to improve their foundation of basic needs while building assets for the future.

Although it is possible to work with women who have not attained stability or the provision of basic needs, this requires additional time and resources, and involves a more intensive process of group and individual support. As a result, self-employment programs tend to work with women who have a stronger foundation of assets and basic needs.

CED organizations may choose to promote group-based business development models when working with the most marginalized, high needs groups. This approach often identifies supplemental funding, allowing the business to pay participants salaries from the beginning, and as a result immediately cover most basic needs.

When supporting women to meet their basic needs, programs can build self-advocacy and problem solving skills, supporting women to resolve housing, health, food and other basic requirements. Practitioners can also partner with other agencies to ensure that women access the social supports to which they are entitled.

Building business infrastructure and assets

When women enter business programs they often have an idea of the physical space that would best suit their business. Yet if they hurry into expensive rental arrangements and unaffordable long-term commercial leases before making enough sales to enable them to move, they may quickly encounter financial difficulties.

Programs can consult with businesses to develop modest, appropriate operations bases. They can encourage women to start the business in an affordable space such as a home (for self-employed people) or a host organization (for community businesses). Buying used equipment is usually more affordable than new. A good solution for retail businesses is to begin selling at trade shows and smaller kiosks rather than opening with a retail shop. Program strategies can also include providing lower cost incubator space. Many organizations offer participants access to other business services at affordable rates, including access to telephones and computers with Internet connections, and support with photocopying and mailbox services.

Accessing information and supports

Women working on their own can become isolated and only develop a limited picture of all of the information and supports that are available to them during the development of their businesses. Programs can help facilitate connections to additional (often mainstream business support) services that might be required, such as sources of credit, marketing opportunities and information relating to business growth (e.g. legislation re: hiring and payroll).

Programs can also provide basic business infrastructure, such as computers and Internet access, so that women can do market research, business planning and set up computer-based book-keeping systems.

Building a culture of co-operation and sharing will also provide the women in the program with enhanced access to information as participants share ideas, contacts and resources.

WEDC Grantee Experience

Niagara Peninsula Homes (NPH) has developed a kitchen incubator facility – Niagara Food Innovations – in order to allow processors to make their products in a federally inspected facility. NFI provides infrastructure and technical expertise (in food science and production) for scaling up the processors that have products ready to market under the Niagara Presents label. In addition, the strategy of linking processors for collaborative marketing has led to the opening of a retail outlet for the Niagara Presents label at the kitchen site.

PARO provides incubator space for program participants who require larger, more professional space as a part of their strategy to scale up their business. A classic mistake of small businesses is to start off with too much infrastructure and thus unmanageable overhead costs. Grounded in the philosophy that it is better to start small and manageable, self-employment program staff support businesses to make cost-effective decisions about the space and equipment required for the business, encouraging them to look at more realistic options, such as second-hand equipment, equipment sharing, mail order instead of retail etc. These self-employment training programs encourage women to explore and plan for the challenges of home-based businesses, including organizing a small space to fit the needs of the business, balancing family demands, and estimating the cost of facilities used (hydro, heat, space, etc.).

6. Integrating Sustainable Livelihoods into the Organization

6.1 The Sustainable Livelihoods Planning Cycle

A systematic process is best for integrating the Sustainable Livelihoods approach into enterprise development work. This process can work for both new organizations at the beginning of their mandates, and for established organizations that already have experience in delivering enterprise development programming. It is grounded in a traditional project planning and implementation cycle that many organizations already use to plan their work.

Seven steps for integrating the Sustainable Livelihoods approach into organizations have been identified and incorporated into a basic program planning cycle. The cycle allows organizations to work at both the strategic and practical levels. It begins with the strategic work of establishing goals that promote sustainable livelihoods, and the development of projects that embody the Sustainable Livelihoods philosophy and design principles. The practical work of implementing programs then begins, supporting women to build assets, while also promoting strategies to remove barriers to participation and business success (e.g. providing access to transportation and child care). Tracking women's progress towards sustainable livelihoods is a practical activity that links the practitioners' thinking back to the strategic level. Learning is advanced about how to support women to build sustainable livelihoods, building a case for advocacy work to address the key macro-level challenges that undermine women's livelihood strategies.

Diagram 6: Sustainable Livelihoods and the Planning Cycle

Some important steps to implementing the Sustainable Livelihoods are:



... which then lead into a renewed scan, and the cycle begins again.

This section of the paper briefly explores the planning cycle and provides a short checklist of activities that will support organizations to implement the Sustainable Livelihoods approach into their enterprise development work.

6.2 Exploring the implications of integrating the Sustainable Livelihoods approach

The decision to adopt the Sustainable Livelihoods approach in enterprise development launches organizations on a course that may transform the way they work. A women-centred, participatory, strategic approach to implementing sustainable enterprise development work will ultimately build highly democratic, learning-oriented organizations. While this is a goal for which many CED agencies strive, it can have significant implications at a range of levels, affecting everything from the organizational and decision-making structures through to approaches to the delivery of services. There may also be cost considerations relating to the increased emphasis on participation and the implementation of Sustainable Livelihoods tracking and documentation systems.

The extent of the transformation required will depend on how much a program already embodies the Sustainable Livelihoods philosophy. For many women's organizations that have been working to develop community-based, participatory programs, the adjustments will be minor at the level of objectives and project design, requiring only the implementation of new tracking and documentation systems. For other organizations that have been taking a more traditional approach to training women in business skills, the changes will probably be more substantial.

Whatever the case, there is a range of activities that organizations can use to review implications and support the decision to proceed:

- Educate staff and board about the Sustainable Livelihoods approach
- Examine and affirm commitment to the philosophy of Sustainable Livelihoods
- Examine current organizational and project goals and assess their compatibility with Sustainable Livelihoods objectives
- Explore the role of staff in the process
- Assess implications of adopting the Sustainable Livelihoods approach
- Identify key skills and resources that will be required to implement this approach effectively

6.3 Scanning the organization and context

Once the decision has been made to proceed, it's most useful to start at the beginning of the project cycle by doing a scan that reviews the organization's assets and vulnerabilities. This scan could be implemented as a part of an ongoing strategic planning process or could be facilitated as a shorter, one-time session, but the target group, volunteers and staff should be involved in discussion, analysis and decision-making.

The following outlines a possible agenda for the scan process:

- Look at the context: what creates vulnerability for women? For the organization?
- Review the assets that participants are currently supported to build; assess the balance in asset development
- Reaffirm target group: who can most benefit from the Sustainable Livelihoods approach?
- Assess the program's potential to build sustainable livelihoods
- Use the Asset Mapping tool (Tool #1)⁹ to assess the strengths, weaknesses, opportunities and challenges that the organization faces
- Assess resources available to the organization to support the approach
 - Determine the appropriate scope of activity for your organization:
 - Decide the stages at which to work with women
- Decide which program phases to implement and when

6.4 Project planning and/or redesign

In their aim to create Sustainable Livelihoods, organizations will likely have to re-orient activities and timelines to be more in tune with the phases that women pass through as they progress towards a sustainable livelihood. Planning and/or redesigning projects must be grounded in a clear statement of purpose. As we have seen, organizations work most effectively when they develop both practical and strategic approaches to achieving their goals, building livelihoods over the long-term while promoting social and economic change.

Section 4 of this paper and Appendix 1 capture the learning of Women and Economic Development Consortium grantees about effective practices in the implementation of projects to support sustainable livelihoods. These sections offer practical ideas and techniques that can be adapted for other initiatives.

⁹ Appendix 2 provides two Sustainable Livelihood tools that can be used for a variety of purposes. Please refer to these tools and the user guide that accompanies them for further information.

The following checklist can guide organizations through the basic steps of redesigning their programs to incorporate Sustainable Livelihoods:

- State Sustainable Livelihood goals
- Review and incorporate the Sustainable Livelihood philosophy and design principles
- Review the strategies and techniques for supporting women's asset building priorities and for dealing with the vulnerability context
- Work at practical and strategic levels with:
 - Participants
 - Program
 - Policy Makers
- Explore strategies for supporting livelihoods (as outlined in section 3)
- Develop a realistic plan and timeframe for implementation
- Plan for documentation and evaluation
- Clearly articulate the results expected
- Develop a communication and advocacy strategy
- Determine main learnings about the program.

Detailed Sustainable Livelihoods programming techniques are outlined by program phase in Appendix 1.

6.5 Implementation

Two major challenges face organizations seeking to incorporate Sustainable Livelihoods into their work: building active participation into all levels of the organization and supporting all of their stakeholders to implement Sustainable Livelihoods concepts. Progress requires continual review, with support for problem solving, to ensure that everyone is working towards the same vision of success.

It is thus important to:

- Build participation and openness in the organization and its decision-making
- Offer staff and volunteer training in the concepts and tools of the Sustainable Livelihoods approach
- Focus on supporting and modeling independence with clients
- Spend time on professional development with staff especially in the area of self-directed learning and group building
- Adjust program strategies and techniques as women's stages of development and vulnerabilities change
- Work at the strategic level to deal with the challenges presented by the women's vulnerability context
- Engage in long-term policy work, such as organizing women and alliance building with funders

6.6 Tracking and documenting progress

Project documentation, including the collection of statistics, narrative information and qualitative data about the initiative and its participants, is critical to building accountability for livelihoods results into a program.

The cornerstone of results documentation is a system for tracking participant results. Using an asset-based approach, we have developed two tools to support the creation of a results-oriented information system. These tools build on the Sustainable Livelihoods philosophy, promoting participation and further asset building.

Tool #1: the **Asset Mapping Tool** (Appendix 2) develops base-line data about participants' assets, vulnerabilities and goals. It also provides regular "snap-shots" of participant progress in building assets and reducing vulnerabilities. Practitioners can use this tool to document their observations about clients, and/or as a programming tool with participants to support women in self-assessment and goal setting, as well as in gaining perspective on their own progress.

The Asset Mapping Tool can also be used at the program level for two purposes:

- to assess the project's asset development strategies for women in each of the 5 asset areas, analysing and evaluating the extent to which women's livelihood strategies are being supported by project activities
- to assess the organization's assets and vulnerabilities, so that priorities can then be set for organizational asset development

Tool #2: the **Group Tracking tool** (also in Appendix 2) summarizes the findings of each participant's asset map. It allows practitioners to develop a picture of the status of the whole group with which they are working, assessing the various stages of development that women are going through and projecting new supports and services that will be required to support the group's livelihood strategies. It also highlights the vulnerabilities and challenges that need to be dealt with strategically.

Tool #2 can assist the practitioner in making an educated assessment of the livelihood outcomes that the program will achieve. It allows for an informal judgement about each participant's potential to attain a sustainable livelihood and the time that process will take. These judgements can inform decision-making about the allocation of project resources.

These tools can form the basis of a participatory organizational learning strategy. By starting with participant results and then adding the project documentation that funders typically require of their grantees, organizations have a foundation on which to build a comprehensive assessment of the effectiveness of their work.

Some useful activities here are to:

- Implement client Asset Mapping tool (Tool #1) as a part of ongoing programming, building baseline data about participants
- If possible, gather stakeholders together to discuss learning priorities and to formulate key learning questions
- Develop a clear statement of the assets that the program is expected to develop and enhance: the list will then become the results indicators
- Update the client Asset Mapping tool every six months to get an up-to-date picture of client's progress and to track results indicators
- Initiate the use of the group tracking form (Tool #2)
- Regularly set formal team consultations to assess the progress and emerging needs of clients
- Involve participants in focus groups to discuss the research questions
- Keep a diary of client and program developments and trends
- Collect participation and demographic statistics
- Write narrative reports about progress

6.7 Assessing progress and results

At regular intervals, staff, participants and volunteers can come together to analyse the information that has been documented and to assess the progress of the implementation strategy. The discipline of carefully assessing levels of asset development and women's progress through the stages of livelihood development provides information about the outcomes of the program. It also allows organizations to evaluate their ability to meet their objectives. This stage feeds back into the beginning of the cycle with the renewed organizational and contextual scan that then leads to revision of the program design where required.

Organizations can thus change the terms of evaluation from externally motivated, funder requirements into internally driven, organizational learning processes. Rather than extracting information from participants, collective knowledge is developed and everyone gains. The power dynamics shift and organizations begin to accumulate collaborative learning strategies that result in more realistic program expectations. Knowledge then grows about how livelihoods can be effectively developed, and results accountability supported.

Some activities in this area include:

- Feeding ongoing documentation and learning into periodic program review sessions
- Building in consultation with and input from participants and volunteers, e.g. involve participants in verifying findings
- Reviewing the progress of Sustainable Livelihoods integration
- Identifying challenges to implementation
- Renewing organizational and contextual scan

6.8 Communicating and sharing results

Participatory approaches effectively transform the way an organization communicates: rather than just the traditional activity of reporting to funders, communicating means sharing learning and results with all stakeholders. This may require that more accessible, public documents be produced to keep people up-to-date with program developments and learning. In addition, a communication strategy should support the organization to educate funders and policy-makers, and to organize people for long-term policy and advocacy work.

A communications strategy will:

- Use a Sustainable Livelihoods framework as a foundation for reporting results
- Educate funders about the Sustainable Livelihoods approach and mutually explore its implications for the funding relationship, involving funders in the learning where appropriate
- Go beyond internal reporting to funders, using learning to promote public awareness and to change policy

implications

7. Implications for Relationships with Funders and Policy Makers

In making a decision to pursue the Sustainable Livelihoods approach, practitioners will be considering the implications for their relationships with funders and policy makers. A number of changes may be involved in taking a participatory, asset-based path to program development and delivery.

The appropriate support of funders and policy-makers is imperative to long-term success and sustainability. An organization cannot pursue Sustainable Livelihoods in isolation: there are too many vulnerability factors that can undermine a woman's progress towards a livelihood. Practitioners will be looking to secure changes in the terms of funding, and policy and regulatory change to ensure that there is an enabling environment to support participants in the accumulation of assets.

7.1 Changing Relationships with Funders

Just as CED organizations confirm their long-term commitment to integrated, women-focused, multi-service approaches to economic development programs (either through their own programs or alliances), many Canadian funders are moving in the opposite direction, towards more focused, project-based funding criteria. Furthermore, there is currently little money to support enterprise development initiatives for low-income people. As a result, it is critical that agencies explore ways of encouraging funders to partner in initiatives that adopt an asset-based social policy perspective.

The Women and Economic Development Consortium funding experience has been an exciting example of how funders can work in collaboration with practitioners to achieve long-term economic development objectives with low-income women. The Consortium has taken a partnership-based approach to funding and supporting its grantees to define realistic, achievable results; offer flexible, versatile types of longer-term funding; and begin to take a more invest-

ment-oriented approach to funding, providing support for business technical assistance and organizational capacity building.

Enterprise development programs require this kind of enlightened, proactive support from funders if they are to implement the Sustainable Livelihoods approach successfully. There are four areas in which organizations can work to enhance their funding relationships:

Types and Terms of funding

One of the most salient learnings of the Consortium grantees and funders is that enterprise development to support sustainable livelihoods is very complicated work with a long-term horizon for success. Currently most Canadian organizations that are able to secure funding for their CED activities move from project to project, working to piece together the various program supports through a range of different funding envelopes with diverse, and often restrictive criteria. This context has hampered the promotion and achievement of sustainable livelihoods for women.

Organizations promoting Sustainable Livelihoods require long-term, flexible, program-based support from funders. Building a sustainable livelihood can take five to ten years. While it is not always necessary to provide ongoing, intensive support as women move through the various stages, the sustainability of their enterprises would be increased by the provision of long-term consulting, technical assistance, access to credit and network development. Changes in personal life and asset development, both initiated and consolidated during the early phases of programs, also require support through a longer funding commitment.

Ironically, it is most common for program funding to be stopped just at the point when women's businesses are close to consolidation yet still very vulnerable. Long-term funding relationships between grantees and funders would allow organizations to plan activities to support the sustainability of their livelihood activities.

The Sustainable Livelihoods approach encourages us to work with participants to define their own priorities and programs, rather than chase funding and design programs for criteria that don't fit women's long-term priorities. Needless to say, this is a challenging ideal in a funding climate that offers few sources for women-focused CED funding, and may often provide only a piece-meal or scattered approach to development work.

The Women and Economic Development Consortium, with its strong understanding of the needs of women's organizations, did what it could to extend its funding time-lines and to increase the flexibility of funding. Although they continued to offer project-based funding, Consortium's grants of up to five years were in many respects similar to core funding. By max-

imizing the flexibility of funding terms, the Consortium gave grantees the opportunity to build more holistic programs to respond to their participants' needs. This meant that practitioners could pursue activities that many other funders won't fund, such as investing in training if it was required or offering programs to women in the early, pre-enterprise stages of progress towards a sustainable livelihood.

Results-based accountability

In a funding context that offers shorter-term, project-based support to organizations, results-based planning makes a great deal of sense. However, it is important for organizations to undertake formal project-planning processes that develop realistic statements of what can be achieved during a one to three year funding period. The Sustainable Livelihoods asset-based framework supports the projection of a much more detailed picture of the livelihood outcomes that will be achieved in a short to mid-term timeframe. This enables practitioners to be clear with funders about the results they can achieve and to establish realistic expectations of their activities.

A focus on results requires organizations to dedicate organizational resources to the tracking and documentation of participant and project level outcomes. Many organizations are already under-resourced, and this critical phase of the project planning cycle – linking learning back into doing – is often the first component of the organization's work to be stopped when resources are tight. If organizations are to have evidence to prove that their work is effective, project budgets must include resources for learning and evaluation, at minimum providing resources to support basic results tracking.

Investments in Organizations

Drawing upon the Sustainable Livelihoods framework, practitioners can assess their own assets and begin to take a more holistic approach to building their own organization's capacity. Healthy, sustainable organizations are able to build assets in all areas, especially balancing their ability to promote both economic and social development. For example, the field of enterprise development requires substantial sectoral and financial expertise that social development organizations don't have the resources to access. Funders can play a developmental role, assisting their grantees to take a hands-on, "just-in-time" approach to building business knowledge and expertise.

The Consortium placed high priority on supporting grantees to invest in themselves, by offering workshops, expertise and ad hoc funding to promote organizational capacity building and to provide technical assistance to enterprise development.

Collaboration and Partnership

In effect, the changes we have just described suggests that practitioners convince funders to adjust the way that they do business. This takes time, and emerges from common goals, intensive collaboration and transparency of decision-making. It involves a mutual transformation that can only come from proactive partnership in anti-poverty work.

Such a dual transformation has been the experience of the Women and Economic Development Consortium initiative. The Consortium and its grantees have developed close working relationships characterized by respect, mutual learning and common objectives. As a result, grantees have grasped and internalized the funders' perspective on results accountability, while the funders have developed an informed understanding of the constraints of economic development work with marginalized women, thus creating more realistic expectations of livelihood outcomes and timeframes.

In addition to collaboration with funders, alliances of organizations can become active in defining what is meant by asset-based social policy and in shaping changes in funding programs and policies.

7.2 Promoting Policy Change

Intensive asset building efforts with low-income women are often undermined by regressive public policies and other contextual factors. By working together on corrective efforts to inform and educate government, it may be possible for practitioners to remove barriers to women's enterprise development, to reduce women's vulnerability, and to build a positive, productive policy context.

The two powerful current examples of the need for work at the policy level are the cases of social assistance regulations and broader government treatment of the working poor. These discourage an asset-based, investment-oriented approach to economic development. Most social assistance regulations in Canada forbid the accumulation of assets by social assistance recipients. Worse yet, they actively erode assets in many provinces. Many WEDC funded projects were active in policy and regulatory work. They dealt with a range of policy issues, such as the social assistance system, equitable access of training funds for women and changes to provincial rules concerning equity hiring for crown construction tenders.

Diagram 7 offers some examples of the practical and strategic interventions that Consortium grantees have made in order to deal with these important policy issues and other problematic aspects of the vulnerability context. Organizations often purposely try to reinforce connections between practical and strategic interventions.

Diagram 7: Exploring Practical and Strategic Interventions.

| | Practical Interventions | Strategic Interventions | |
|---|---|--|---|
| Vulnerability Context | Program design and implementation | Participant Self-Advocacy | Organizational and Policy |
| Cycles and Patterns | | | |
| Child/eldercare responsibilities | <ul style="list-style-type: none"> • Build childcare into program hours • Provide program during school hours | <ul style="list-style-type: none"> • Support women to arrange required child care and related subsidies for themselves | <ul style="list-style-type: none"> • Work with funders to build support for accommodations into program budgets • Tie into and support advocacy efforts to promote the availability of child care |
| Systems | | | |
| Regressive social assistance and income support systems | <ul style="list-style-type: none"> • Practical support in preparing for the timing and budgeting required by SA offices • Designated case workers | <ul style="list-style-type: none"> • Support women to develop more positive working relationships with their case workers – self-advocacy | <ul style="list-style-type: none"> • Social policy research and advocacy at the municipal and provincial level to promote more realistic regulations for women on social assistance who are starting businesses |
| Lack of access to capital | <ul style="list-style-type: none"> • Design and implement loan funds • Facilitate connections with banks | <ul style="list-style-type: none"> • Business plan supports women to go out and approach banks | <ul style="list-style-type: none"> • Build relationships with local bank branches • Work to develop alternative investment opportunities for enterprises |
| Trends | | | |
| <p>Self-employment is a growing option for women.</p> <p>Social service agencies have an increased interest in promoting self-employment.</p> | <ul style="list-style-type: none"> • Build delivery capacity in the self-employment field. | N/A | <ul style="list-style-type: none"> • Policy and research strategy organized to promote interest and support for self-employment • Meet with Social Assistance /government officials to review current policy framework for enterprise development |
| Shocks | | | |
| Domestic violence and abuse | <ul style="list-style-type: none"> • Facilitate connection to shelter system | <ul style="list-style-type: none"> • Assertiveness training supports women to move out of violent situations | <ul style="list-style-type: none"> • Promote anti-violence training • Improve access to shelters |

8. *A New Asset-Based Mentality*

Until recently, Canadian CED groups have at best taken a piecemeal approach to changing or reforming the policy and funding context. It is always easy to provide a critique of social policy, but is very difficult to offer concrete, workable policy alternatives. If the Sustainable Livelihoods framework is to be embraced by funders and policy-makers, it will be essential to design and present better a case for asset-based social policy.

What would asset-based social policy look like? While it is outside the scope of this paper to develop an asset-based policy statement, we can return to the core philosophical concepts of Sustainable Livelihoods approach to explore the basic elements on which such a policy might be founded.

People Centred and empowerment-oriented

By putting people front and centre, asset-based policies would be grounded in an understanding of marginalized, low-income people and their needs. These policies would also encourage the active involvement of low-income Canadians (and the community-based agencies that serve them) in decision-making and priority setting, enabling them to take responsibility for their own development. While social policy can't focus exclusively on women, it will be important for any asset-based policy to recognize women's special needs and challenges and to build in gender sensitivity.

Commitment to micro- and macro-level action

The Sustainable Livelihoods approach acknowledges the impact of external, contextual forces on the success of women's livelihoods. An asset-based social policy would support a dual approach to building sustainable livelihoods by providing resources for practical action at the community level, and working to reform the myriad of social, economic and taxation policies that present barriers to asset accumulation by the poor. The challenge would be to build an enabling policy environment to promote the accumulation of assets as they have been broadly defined in this paper.

Focus on Long-term Sustainability

Asset-based social policy would embody an anti-poverty approach, offering long-term program funding to organizations that can support women to achieve sustainable livelihoods. It would advance an investment-based perspective, promoting practical interventions that take a holistic approach to building the assets of individuals and communities. Results-based accountability would be essential, offering funders regular reports of project outcomes and assessments of the various stages of participants' progress towards a sustainable livelihood.

We have a long way to go before we are able to connect asset-based anti-poverty work that is being done at the grass roots level to a social policy context that is truly compatible with, and supportive of asset accumulation and sustainable livelihoods objectives. While it is premature to offer a road map for that journey, the merging of practical Sustainable Livelihood approaches and policy directions can be successful if practitioners and funders strive to involve low-income people in setting priorities and direction, working together to achieve common goals.

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Appendix 1: Effective Practices in Enterprise Development

| <i>Phases of program delivery</i> | Phase 1 Pre-enterprise development: | Phase 2A Streaming and Selection: | Phase 2 B Business Planning and Development: | Phase 3 Business Start-up and Implementation: | Phase 4 & 5 Consolidation and Scaling-up: |
|---|---|--|---|--|---|
| Social | ↓ | ↓ | ↓ | ↓ | ↓ |
| <i>Working to organize women</i> | <ul style="list-style-type: none"> • Make it clear at intake that group will become network to support business in the longer term | <ul style="list-style-type: none"> • Facilitate group building for peer learning and support • Introduce the concepts and expectations of group work – and the value of networking | <ul style="list-style-type: none"> • Facilitate constructive peer criticism | <ul style="list-style-type: none"> • Facilitate group and individual consulting • Self-sustaining group – support removed gradually | <ul style="list-style-type: none"> • Group purchasing and selling arrangements |
| <i>Participation in decision making</i> | <ul style="list-style-type: none"> • Group determines norms and meeting schedule | <ul style="list-style-type: none"> • Listen to participants re: timing of program to meet seasonal requirements • Invite family members to event – get people to think through and discuss participants’ involvement with their families • Encourage market research through cold calls and internet search | <ul style="list-style-type: none"> • Facilitate group decision making re: content that they need – build motivation for learning • Facilitate connections to government and marketing opportunities – be sensitive to dependency issues – don’t do for them – but facilitate their doing it | <ul style="list-style-type: none"> • Encourage participants to become involved in decision making of the organization through board and committee work • Pay people for time and involvement in decision making – transportation, child care costs should be covered as well | <ul style="list-style-type: none"> • Encourage participants to speak out re: need for policy changes |
| <i>Connections</i> | <ul style="list-style-type: none"> • Recognize skills from volunteer work | <ul style="list-style-type: none"> • Internal group network begins to form • Explore community involvement | <ul style="list-style-type: none"> • Connect women to existing business networks • Create networks where there are none | <ul style="list-style-type: none"> • Facilitate specialized sectoral networks to stimulate growth • Facilitate alliance building among group members and their acquaintances • Encourage identification and connection to mentors | <ul style="list-style-type: none"> • Volunteer in community |

social assets

Effective Practices in Enterprise Development

| <i>Phases of program delivery</i> | Phase 1 Pre-enterprise development: | Phase 2A Streaming and Selection: | Phase 2 B Business Planning and Development: | Phase 3 Business Start-up and Implementation: | Phase 4 & 5 Consolidation and Scaling-up: |
|--|--|--|---|--|--|
| Financial | | | | | |
| <i>Building financial knowledge and practice</i> | <ul style="list-style-type: none"> • Debt counselling • Economic literacy development begins • Basic personal budget drafted drawing on existing financial "know-how" | <ul style="list-style-type: none"> • Financial goals clarified • Basic training in financial planning • Market research/competitor analysis • Patching decisions – encouraging women to look at a range of alternative sources of income | <ul style="list-style-type: none"> • Financial management training • Basic business financials – budget, cash flow, balance sheets • Detailed pricing analysis • Research by-laws, legal insurance etc. requirements • First money earned • One-on-one consulting – just in time basis -Pricing/marketing - Financials etc. • Hiring requirements determined • Partnership agreements • Key elements of any financial management program: <ul style="list-style-type: none"> • Personal finances: managing debt, how to save, setting up a bank account, the role of credit, budgeting, managing family finances and preparing a simple balance sheet • Business finances: <ul style="list-style-type: none"> • financial viability of the idea, pricing, budgeting, cash flow planning, balance sheets, assessing credit needs, business banking and credit negotiations, financial management and systems (e.g. invoicing, managing petty cash, basic book keeping, etc.) | <ul style="list-style-type: none"> • Basic bookkeeping systems organized • Clarify taxation requirements: income tax, PST and GST • Determine employee contribution requirements • Organizational policies/systems – e.g. Personnel/ pay scales etc. | <ul style="list-style-type: none"> • Financial planning • Increased use of hired financial expertise – book keepers, accountants |

financial assets

continued next page >

Effective Practices in Enterprise Development

| <i>Phases of program delivery</i> | Phase 1 Pre-enterprise development: | Phase 2A Streaming and Selection: | Phase 2 B Business Planning and Development: | Phase 3 Business Start-up and Implementation: | Phase 4 & 5 Consolidation and Scaling-up: |
|-----------------------------------|---|--|--|--|--|
| Financial | | | | | |
| <i>Building financial assets</i> | <ul style="list-style-type: none"> Assess income stability and level of financial security – is this the right time to start a business? Assess form of enterprise selected -- is it the right business? Assess debt | <ul style="list-style-type: none"> Support to do personal financial statements reaffirms basic financial skills Personal banking in place Feasibility assessment includes basic revenue/ expense and income projections | <ul style="list-style-type: none"> Business registration Facilitate connections to mainstream banks Business bank account opened Purchase of business start-up assets – encourage participants to pursue cheaper options such as used equipment Deal with issue of debt – many women are debt averse but will need to finance their businesses through debt | <ul style="list-style-type: none"> Access wider range of business banking services Sophisticated financial support: cash flow, debt ratios etc. Investment in business deepens – programs encourage women to make adequate investments in the business, otherwise potential for growth is limited | <ul style="list-style-type: none"> More sophisticated business structures and ownership Line of credit established Build in supports for the future – e.g. insurance, disability etc. Scaling up strategies identified to promote business sustainability e.g. alliances, increased scale of product, collective purchasing Exporting, internet, e-commerce, mail order |
| <i>Access to credit</i> | <ul style="list-style-type: none"> Assess access to credit at intake | <ul style="list-style-type: none"> Women often see credit as their primary need – the program needs to focus on feasibility and financial planning before determining credit needs Explore credit rating Support to determine sources of finance – heavy personal investment (friends/family) Peer lending groups form | <ul style="list-style-type: none"> Expense/sales projections (cash flow) – determine credit requirements Access to credit at this stage a major barrier to start-up – support planning for more realistic, staged business development (e.g. kiosk not storefront) Peer lending can be done without formal business planning because loan circles can help with repayment plus business planning Business plan details credit needs and strategy for accessing credit Community loan fund programs assess business plan to make lending decisions Loans usually short-term, debt financing | <ul style="list-style-type: none"> Support access to bank contacts Credit focussed on growth Accessing loan builds credit rating Cash flow is often the primary financial problem related to growth – participants encouraged to approach banks | <ul style="list-style-type: none"> Facilitate contact with equity investors |

Effective Practices in Enterprise Development

| <i>Phases of program delivery</i> | Phase 1 Pre-enterprise development: | Phase 2A Streaming and Selection: | Phase 2 B Business Planning and Development: | Phase 3 Business Start-up and Implementation: | Phase 4 & 5 Consolidation and Scaling-up: |
|--|---|---|--|--|--|
| Human | ↓ | ↓ | ↓ | ↓ | ↓ |
| <i>Self-directed learning & goal setting</i> | <ul style="list-style-type: none"> • Self-directed learning implemented for duration of program • Goal setting is central to self-direction | <ul style="list-style-type: none"> • Goal setting begins at both personal and business levels • Peer group sets goals • Experience goal setting success • Sustainable Livelihoods perspective – support participants to plan all aspects of a strategy to build a livelihood (e.g. income patching) | <ul style="list-style-type: none"> • Reinforce personal and business goal setting as part of ongoing attitude • Experience of business planning allows people to project into the future • Support ongoing review of long- and short-term goals – acknowledge successes • Restructure how failure is seen: it becomes a process of learning lessons and building experience | <ul style="list-style-type: none"> • Support participants in developing a more realistic sense of time it takes to achieve goals • Acknowledge goals achieved – set new goals | <ul style="list-style-type: none"> • Set new goals to achieve scale and sustainability |
| <i>Skill assessment and building business-related skills</i> | <ul style="list-style-type: none"> • Self assessment: <ul style="list-style-type: none"> - skills - entrepreneurial ability - gaps identified - strengths • Streaming: channel participants into appropriate activities – support them to make informed choices • Some participants move into other training or further education | <ul style="list-style-type: none"> • Business idea is focussed and made more realistic as a result of assessment • Support decision making re: form of business, e.g. co-op, community business, self-employment • Ensure involvement of an entrepreneurial leader who is very knowledgeable about business planning and development | <ul style="list-style-type: none"> • Practical, hands-on learning of business principles through planning and implementation • Main components of business training include: <ul style="list-style-type: none"> - operations - marketing and pricing - financial management - connections/networks • Model learning by doing <ul style="list-style-type: none"> - ensure that participants take responsibility for their own business and learning agendas • Basic business training results in draft business plan • Acknowledge skills as they develop | <ul style="list-style-type: none"> • Consulting and coaching support problem solving on an ongoing basis • Ongoing ad hoc workshops for group identified priorities e.g. selling skills become very important at this stage, especially pricing • Internet and computer training • Make connections between self-esteem and charges for services and/or products • Don't just have a guest speaker re: insurance – get women to make calls to research their own insurance needs – come back to the group with information to discuss as a group. | <ul style="list-style-type: none"> • Facilitate ongoing business analysis • Further refinement of business plan • Businesses become more specialized, so people may need to delegate to others • Building an organizational commitment to ongoing learning |

human assets

Effective Practices in Enterprise Development

| <i>Phases of program delivery</i> | Phase 1 Pre-enterprise development: | Phase 2A Streaming and Selection: | Phase 2 B Business Planning and Development: | Phase 3 Business Start-up and Implementation: | Phase 4 & 5 Consolidation and Scaling-up: |
|---|--|--|---|--|--|
| Human | | | | | |
| <i>Building sectoral skills and knowledge</i> | <ul style="list-style-type: none"> • Support participants to identify strategies to respond to skills gaps in the business, e.g. skills relating to the business idea, computer training • Plan apprenticeship strategy for businesses in trades | <ul style="list-style-type: none"> • Begin building sectoral knowledge through market research and training • Initiate any training and/or apprenticeship plans • Ensure access to the ongoing support and input of a person with technical expertise in the specific business sector | <ul style="list-style-type: none"> • Parallel programs developed in house to support the technical skills required for the sector, e.g. product development • Product/service development – e.g. quality control, experimenting with what is marketable and cost effective to produce (this can in itself be an entry point for a sectoral marketing strategy – see NFI example) • Clarify legislation related to sector, e.g. health regulations governing food processing • Continue with more in-depth sectoral knowledge building by contracting sectoral specific technical assistance providers, job-placements, workshops, informal networking, mentorship etc. • Get sectoral experts to critique business plans | <ul style="list-style-type: none"> • Encourage participation in trade shows • Support the collaboration and mutual support of like or complementary businesses in a sectoral approach • Collective purchasing and marketing | <ul style="list-style-type: none"> • Build participants’ commitment to ongoing research and development • Provide research and development funds • Support more sophisticated forms of packaging and distribution • Support marketing labels and flexible manufacturing networks • Open retail outlets to market products |
| <i>Health</i> | <ul style="list-style-type: none"> • Role modeling of program staff • Time management and stress reduction. | <ul style="list-style-type: none"> • Referral to support services: mental health, addictions, violence prevention, etc. • Time management and stress management workshops ‡ • Health/wellness assessment • Building positive relationships and awareness of toxic people | <ul style="list-style-type: none"> • Plan business to accommodate physical and mental health issues • Encouragement to be advocate for own health • Workshops on key health issues facing the group – e.g. addictions, depression, violence... • Group support for health changes | <ul style="list-style-type: none"> • Encouragement to sort out lingering health problems | <ul style="list-style-type: none"> • Health insurance/ disability insurance in place for long-term security |

human assets continued

Effective Practices in Enterprise Development

| <i>Phases of program delivery</i> | Phase 1 Pre-enterprise development: | Phase 2A Streaming and Selection: | Phase 2 B Business Planning and Development: | Phase 3 Business Start-up and Implementation: | Phase 4 & 5 Consolidation and Scaling-up: |
|---|---|--|--|---|--|
| Personal | ↓ | ↓ | ↓ | ↓ | ↓ |
| <i>Building self-esteem and assertiveness</i> | <ul style="list-style-type: none"> • Reinforcement of existing skills in intake processes • Be conscious of using clear, positive language throughout | <ul style="list-style-type: none"> • Use participatory decision making • Notice and compliment behaviour changes • Encourage group to do the same for other group members • Informal decision making with support from the group | <ul style="list-style-type: none"> • Communications training – assertiveness – language and tools of effective communication • Giving and receiving feedback • Encouragement to delegate | <ul style="list-style-type: none"> • Networks provide additional role models | <ul style="list-style-type: none"> • Invite women to become involved in organization and to support others trying to achieve sustainability |
| <i>Building Independence</i> | <ul style="list-style-type: none"> • Acknowledge positive choice. re: expressing interest in program | <ul style="list-style-type: none"> • Facilitate decision making that respects individual choice | <ul style="list-style-type: none"> • Participants go into community to do their own research and report back | <ul style="list-style-type: none"> • Mentorship | <ul style="list-style-type: none"> • Mentorships continue • Women themselves invited to mentor |
| <i>Stimulating Motivation</i> | <ul style="list-style-type: none"> • Determine motivation | <ul style="list-style-type: none"> • Counselling to assess readiness and support for personal change | <ul style="list-style-type: none"> • Seek balance between program time and interacting with business community to collect information to support business development • Business behaviours support momentum for personal change, e.g. change in dress and personal care and presentation, promptness and better organizational skills | <ul style="list-style-type: none"> • Networks and peer groups are most influential in helping to keep the momentum of change • Presentation to networks • Mentors help to develop motivation | <ul style="list-style-type: none"> • As business grows motivation increases. Provide ongoing networking workshops |
| <i>Balancing work and personal life</i> | <ul style="list-style-type: none"> • Program staff act as role models | <ul style="list-style-type: none"> • Design program elements to be sensitive to women's personal needs | <ul style="list-style-type: none"> • Program design sets tone and expectations – professionalism is modelled by program staff • Need for balancing strategies increases here | <ul style="list-style-type: none"> • Facilitate peer support in change | <ul style="list-style-type: none"> • Balancing strategies continue |

Effective Practices in Enterprise Development

| <i>Phases of program delivery</i> | Phase 1 Pre-enterprise development: | Phase 2A Streaming and Selection: | Phase 2 B Business Planning and Development: | Phase 3 Business Start-up and Implementation: | Phase 4 & 5 Consolidation and Scaling-up: |
|--|---|--|--|---|--|
| Physical | ↓ | ↓ | ↓ | ↓ | ↓ |
| <i>Meeting basic needs</i> | <ul style="list-style-type: none"> Assess whether basic shelter and food are in place Support connection to insure that basic needs are covered | <ul style="list-style-type: none"> Assess participant needs and identify challenges to program access Plan program to ensure accessibility to childcare, transportation etc. | <ul style="list-style-type: none"> The business planning process is also a means of gradually building access to basic needs Support participants to plan for long-term needs such as child/elder care Often flexible scheduling can meet those needs | <ul style="list-style-type: none"> As income is generated, basic needs are gradually answered. Housing improved | <ul style="list-style-type: none"> Encourage growth to sustainable levels |
| <i>Building business infrastructure and assets</i> | <ul style="list-style-type: none"> Referral to other social services and institutions as required | <ul style="list-style-type: none"> Social assistance requirements understood by staff (especially policies re: assets for self-employed people) | <ul style="list-style-type: none"> Design workspace (e.g. home office, collective work space etc.) Identify tools and supports required for business implementation, e.g. computer etc. Encourage participants to buy affordable assets, e.g. second hand equipment. Start small but not too small – don't need as much infrastructure during start-up – can scale up gradually | <ul style="list-style-type: none"> Manage social assistance requirements relating to asset limits Services to support the business – e.g. Photocopying, mailboxes etc. Business incubators | <ul style="list-style-type: none"> Establish infrastructural supports for scaling-up, e.g. industrial kitchens and food scientists for scaling up batches Support upgrading in office to meet needs, e.g. shift from home office to more formal office |
| <i>Accessing Information and supports</i> | <ul style="list-style-type: none"> Communicating opportunity and possibilities to support informed decision making | <ul style="list-style-type: none"> Orient participants to the program Provide list of resources for business development Encourage participants to do their own research and contact making | <ul style="list-style-type: none"> Access to business information – blend of providing it and encouraging them to get it | <ul style="list-style-type: none"> Technical assistance re: business development Use past business information and experience to inform decision making | <ul style="list-style-type: none"> Resources to hire bookkeeper, lawyers, accountants, financial planners – programs can support businesses in this decision making |

physical assets

Appendix 2

Tool #1 – Asset Mapping Tool

Introduction

The authors have developed an Asset Mapping Tool to support organizations and their participants in tracking and assessing asset building in each of the five areas.

The asset mapping approach can give practitioners excellent qualitative information about the outcomes of their programs. A commitment is required, however, to spending the resources necessary for ongoing evaluation and a long-term investment in tracking and documentation.

Purpose

The tool can be used in a number of different ways. The authors have used the tool for the following four assessment purposes.

At the participant level:

As a programming tool to support participants to assess their assets and to track their own progress towards a sustainable livelihood.

As a documentation tool for staff to track participant progress with semi-annual ‘snap shots’ of participants’ assets.

At the organizational/project level:

As a tool to assess the extent to which a program is holistic and effective in supporting participants to develop assets in each of the five areas.

As a strategic planning tool to support the assessment of the organization’s assets in each of the five areas.

Overview of the tool

There are a number of components to the asset mapping worksheet:

- An overview of basic demographic information about each participant (some of this information can also be built into your client tracking/statistical reporting system if you wish)
- A space for a brief narrative of the forces that made the participant vulnerable to poverty
- A narrative description of the person's current status in each asset area
- A self-assessed numeric rating in each asset area
- A space for the participant to state their long or short-term goals in each asset area
- A circular template to support the visual "mapping" of the semi-annual progress of asset development

Implementation

The following instructions are for organizations that are planning to undertake asset mapping as a programming tool for participants. When participants map their assets at the beginning of a program, the intention is to assist women to take stock of their assets in a positive way so that they can begin to envision the foundation for future asset development. In addition to the assessment of their current assets, the tool also provides participants with an opportunity to set goals in each of their asset areas.

Participants are best introduced to their own asset areas in facilitated sessions. It is important to keep in mind that this is a powerful tool and requires delicacy, respect and trust. Confidentiality and privacy are important.

General steps to implement the tool with participants:

- Meet with participants and inform them of the research and documentation work you are planning. What is its purpose? How will they be involved? What is required of them?
- Secure people's consent to participate in the research. Have them sign waivers that commit both practitioners and participants to the research, and guarantee confidentiality.
- Facilitate a session, either with a group or on a one-on-one basis, implementing the tool to collect initial, baseline information. In presenting the tool to participants, emphasize the notion that we all have assets that we can build on.
- Repeat the process every six months.
- Analyse changes and trends with the involvement of participants. What do they have to say about outcomes to date? Are there any emerging patterns? Have they managed to reduce their vulnerability?

A note of caution

It is important to be aware of the power dynamics of collecting this kind of information. Who is collecting the information? Who has access to the learning? Who is assessing scores? How is the information to be used? Can you guarantee a respondent's privacy and confidentiality? These tools can be controversial, and a clinical research approach can offend participants. We recommend, where possible and appropriate, the direct involvement of participants in asset mapping. The tool will be most powerful if participants are involved in telling their own stories and interpreting what is to be learned from the asset maps.

Illiteracy may present difficulties when using this tool. Asset mapping can be facilitated on an individual basis if necessary.

The authors find scoring helpful, since many people have never had an opportunity to assess themselves or to score their progress. As they score themselves, they see their strengths and the areas that need work and can then begin to build further assets and set goals. Yet scoring can bring back negative memories of school. This component of the tool does not have to be used if it is deemed to have a negative effect. The scoring component is not intended to provide an external judgement on the participant's progress, but rather to support the participant to see concrete evidence of their progress towards a sustainable livelihood.

Tool #1 *Tracking participant progress towards a sustainable livelihood*

Demographic Information

| | |
|--|--------------------|
| Date of Assessment: | |
| Name: | Age: |
| Marital Status: | Dependents: |
| Ethnic Origin: | Housing: |
| <input type="checkbox"/> Rural <input type="checkbox"/> Urban | Transportation: |
| Access to Child Care: <input type="checkbox"/> Yes <input type="checkbox"/> No | Sources of Income: |

What is it that makes this person vulnerable to poverty?

Human

Readiness to Earn Income: Health, training and education

Goal:

1 2 3 4 5

Personal

Motivation self-esteem

Goal:

1 2 3 4 5

Social

Family and friends, communities and support networks

Goal:

1 2 3 4 5

Physical

Housing, food, access to services

Goal:

1 2 3 4 5

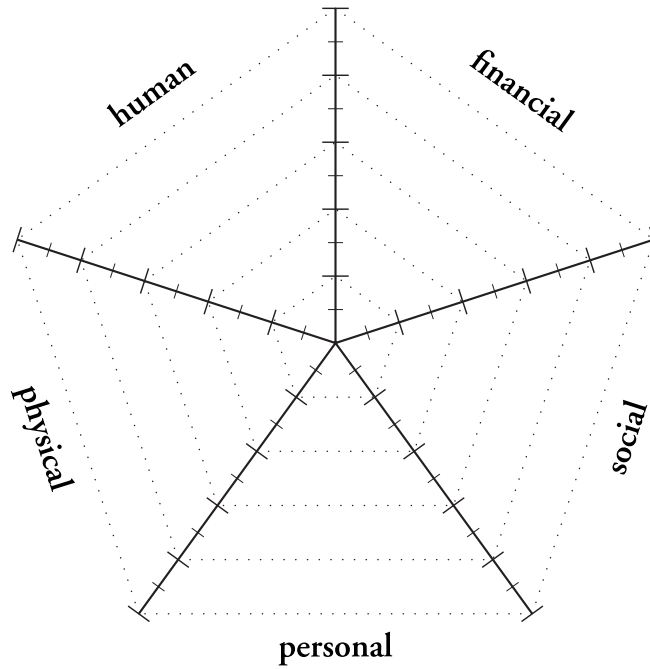
Financial

Money and possessions

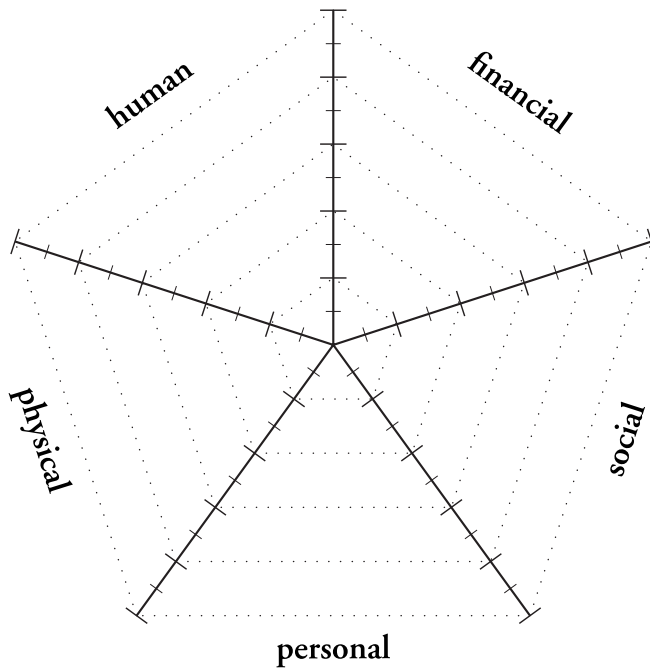
Goal:

1 2 3 4 5

Pre-Program Profile



Current Profile



Introduction to Tool # 2

This tool can be used to keep track of participants as they move through the stages of personal transformation. Participants develop at different rates within the group; this chart can be used to identify specific client needs at various points throughout the program.

The tool can also be used to help determine fine-tuning in program delivery, identifying the changes that might be necessary to meet the needs of a particular group more effectively.

Steps to analysis of your client portfolio:

- Examine the individual notes, conclusions and recommendations that you have developed for each client.
- Analyse the group's progress overall.
- Look for patterns, issues and emerging program priorities.
 - Ask yourself the following questions about the group:
 - What stages are your participants going through at this particular time?
 - What are their current sustainable livelihood strategies?
 - How many are moving into a new stage now or within the next few months?
 - What are their key vulnerabilities?
 - What are the priorities for staff action?
 - Can this action be taken with the whole group or some portion of the group?
 - Are there any emerging considerations that will affect the design and/or delivery of your program over the coming months?
 - Are there any actions that should be taken at the strategic level to address policy issues?

Tool #2 *Tracking participant progress towards a sustainable livelihood*

| Date of Assessment: | | Program Planning Notes: | | | | | | | | |
|----------------------------|--|--|---------------------------------------|------------------------------|---------------------------------|--|--|--|--|--|
| | | Stage 1 Commitment to change | Stage 2 Foundation Building | Stage 3 Transition | Stage 4 Consolidation | Stage 5 Sustainable Livelihood | | | | |
| Participant Name | | | | | | | | | | |
| 1 | | | | | | | | | | |
| 2 | | | | | | | | | | |
| 3 | | | | | | | | | | |
| 4 | | | | | | | | | | |
| 5 | | | | | | | | | | |
| 6 | | | | | | | | | | |
| 7 | | | | | | | | | | |
| 8 | | | | | | | | | | |
| 9 | | | | | | | | | | |
| 10 | | | | | | | | | | |

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