

“ *An asset-based approach to building sustainable livelihoods* ”

Women in Transition Out of Poverty

Women and Economic Development Consortium
January 2001

The WEDC Partners

Donor Partners

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1. Preface

The Women and Economic Development Consortium

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

Although the WEDC partners come from different sectors of the economy, with different mandates and approaches, we share a desire to support the development of new ways to help low-income women become more actively involved in the economy. We want to learn how best to do this work and to share our learning with practitioners in the field, other funders and policymakers. This 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 knows that in order to achieve significant progress and learning, groups 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 are providing critical support that is generally not available to women's community groups for economic development work. Working in collaboration with our grantees, we have the opportunity to learn how low-income women can achieve greater self-reliance and economic independence, and to 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 to support. We decided to cast our net broadly and consider a range of approaches, including community business, worker cooperatives, training businesses and self-employment training. It was critical, however, that the projects and businesses be focused on low-income women. This decision is reflected in the results of the first grant round, a diverse portfolio of eight 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 know that a well-designed self-employment training program can become operational or expand relatively quickly and therefore have potentially more impact in three years. 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 three years. Projects receiving funds for more than three 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, multiyear approach to funding is critical for the projects. Our collaborative approach permits mid-course corrections, which were necessary in many instances. We firmly believe that programs need to be comprehensive and address a range of personal, financial and business issues.

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. This paper is focused on the women and their personal journeys toward economic self-sufficiency. Our next paper will address the issues faced by the community organizations that work to support the women.

We hope that this paper and the one that follows will be useful to practitioners and will provide an important perspective for potential funders and policymakers.

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The WEDC Grantees

First Grant Round: 1997

Alice Works: Dartmouth, Nova Scotia (1997-2000)

Alice Works (a project of Alice Housing) was a group business for women who had left situations of violence to build new lives. It promoted the hands-on learning of technical and entrepreneurial skills through the production and sale of hand-painted canvas accessories. The project evolved from the ideas and aspirations of women in a literacy group who wanted an opportunity to become economically self-sufficient. Alice Works became a juried member of the Nova Scotia Designer Crafts Council.

Developing Enterprising Women's Initiatives: Toronto, Ontario (1997-2000)

Self-Employment Development Initiatives (SEDI) designed this project to increase the number of Toronto agencies that can deliver self-employment training to low-income women. Twelve agencies took part in a comprehensive capacity-building program, which included organizational development and train-the-trainer workshops. Approximately 200 low-income women had the opportunity to become involved in enterprise-development activities ranging from self-employment-awareness workshops to comprehensive self-employment training. The project also documented and responded to the policy and regulatory issues that prevent low-income women from participating in self-employment.

Niagara Presents: Jordan, Ontario (1997-2000)

Niagara Food Innovations is a community-based business that originated with staff of Niagara Peninsula Homes, a local cooperative housing agency. Local women had minimal opportunity to improve their economic situations. However, many were growing their own produce and producing food items for their own use. This community business links women who are small-scale growers and food processors, enabling them to develop, manufacture and market their products jointly under the brand name of "Niagara Presents." Once approved to market under the label, the products are marketed in several ways. These include retail through an outlet on Niagara's Wine Route, wholesale through a sales representative and special events such as trade shows, and through gift-basket promotions to corporations and conferences. Working in collaboration with Niagara Peninsula Resources, the women are trained to produce their gourmet food products in a federally inspected commercial kitchen in Jordan, Ontario. This initiative supports women entrepreneurs, has created a local market for value-added food products and has developed an innovative model of flexible food manufacturing.

Regina Women's Construction Cooperative: Regina, Saskatchewan (1997-2002)

Saskatchewan Women in Trades and Technology established the Women's Work Training Program to provide a women-focused apprenticeship training program leading to inter-provincial journey papers in carpentry. The Regina Women's Construction Cooperative (RWCC) provided employment, technical experience and business experience for the trainees. In its three years of operation the RWCC developed a reputation in its chosen speciality of residential-access renovation – modifying homes to accommodate people disabled by age, accident and condition. The 13 women in the cooperative, all of whom were previously unemployed or underemployed, reached various stages of apprenticeship. While building technical skills and the business, the women also invested considerable time developing the bylaws and policies that governed the cooperative.

Rural Alliance Project: Stratford, Ontario (1997-1999)

The goal of The Rural Alliance Project, developed by Women in Rural Economic Development, was to encourage the establishment of alliances between women's rural micro-enterprises as a strategy to increase their economic sustainability. Through the facilitation of business alliances, the project increased the capacity of rural businesses to collaborate in order to reduce business costs, to enhance their support networks, to achieve a sustainable scale of business operations and to develop and deploy technical expertise.

Two Bears Self-Employment Ventures: M'chigeeng, Ontario (1997-2001)

The Self-Employment Ventures Project grew out of an earlier effort to establish a women's business incubator in this northern rural community. A comprehensive self-employment training program was adapted to address the special needs of Aboriginal women living on a reserve. Local women were trained to deliver the training. As part of the project, a curriculum that has been extensively used in a rural setting was adapted to the needs of Aboriginal women living on a reserve.

Women's Trades Centre: Calgary, Alberta (1997-2002)

The YWCA of Calgary is working over five years to develop a women's general contracting business specializing in home renovations. The business is increasing opportunities for women in trades to become entrepreneurs. The Women's Trades Centre also provides preemployment support and skills training for women entering the building trades, support, networking, mentoring and strategic alliances, and promotes the trades and related areas as viable career opportunities for women.

Wooden Dreams: Peterborough, Ontario (1997-1998)

Wooden Dreams was a group enterprise, sponsored by the YWCA of Peterborough, Victoria and Haliburton in partnership with Community Opportunity and Innovation Network (COIN), that produced hand-painted wooden accessories. The goal of the project was to establish a worker cooperative to manufacture reproduction wooden furniture.

Second Grant Round: 2000*Building a Dream: Thunder Bay, Ontario (2000-2003)*

Building a Dream is an extension of previous self-employment training developed by PARO, a Northwestern Women's Community Loan Fund. The objective is to provide a comprehensive self-employment training program for women on social assistance or disability, those with no source of income and the working poor. Starting with an extensive readiness and assessment stage, the program includes business start-up training and practical experience. PARO also offers peer-lending services, networking, mentoring and joint marketing opportunities. As project partner, the Thunder Bay Coalition Against Poverty (T-CAP) will provide support for basic needs and skill development.

Self Employment Assessment and Business Development Program: Victoria, British Columbia (2000-2003)

This project builds on the previous work of Victoria Women Work! Society delivering self-employment training to low-income women. The program provides a start-to-finish support system for women on income assistance who are aiming for financial independence through self employment. After the assessment and training is completed, participants receive ongoing support through individual business coaching, personal coaching, Success Team meetings, mentoring, workshops and access to shared office resources and micro-loans.

thanks

2. Acknowledgements

“How do enterprise development programs benefit low-income women?” 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 toward 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 gender-specific Canadian context.

The WEDC 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 Beverley Wybrow and Debra Campbell at the Canadian Women's Foundation. CWF 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 in which 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 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 our households together during an intensive period of writing were greatly appreciated.

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

introduction

3. Introduction

This paper is about women and their transition out of poverty. It explores the process by which women use enterprise development as a vehicle to make changes in their lives, enhancing their independence and building a livelihood. It offers community economic-development practitioners some practical learning and concepts that may assist in strengthening their economic-development programs for women. It offers funders and policymakers a new asset-based framework to assist in the important work of supporting women to achieve self-sufficiency through enterprise development.

The paper has been grounded in case studies that describe women who have participated in WEDC-funded projects. The cases have allowed us to develop a picture of the women “before” and “after” their involvement in an economic-development project, exploring their transition over a two-to-four-year time line. We believe that the cases offer an accurate reflection of the range of low-income women’s experiences in Canada. As concrete examples, they provide us with clues to the broader experience of women in economic development. They also allow us to capture some of the general patterns that we’ve already seen in our work with women over the years.

Each of the women in the case studies came from very different life circumstances and dealt with her situation in a different way. None made her transition toward self-sufficiency alone. We must acknowledge that the WEDC projects are interventions designed to facilitate women’s involvement in the economy and, as such, played a role in supporting their participants’ transformations. We also recognize that not all of the women’s experiences in economic-development programs were positive.

Yet we know that WEDC grantees’ asset-based service delivery and support interventions do support women to build their assets. There is great potential for the broad application of this approach in economic-development programs for low-income women across Canada. It is clear, however, that practical implementation of asset-based programs at the grassroots level can only be as effective as financial resources and a supportive policy context allow.

There are encouraging indications of a change in policy thinking at the federal level. The 2000 Election Liberal “Red Book” reveals a significant shift in the federal government’s orientation, toward an asset-based perspective. It has promised more than \$1 Billion over five years to support “Registered Individual Learning Accounts” (programs that support the accumulation of assets by low-income Canadians for educational purposes).¹ We look forward to seeing what developments such new policy directions may bring.

¹ Liberal Party of Canada *Opportunity for All: The Liberal Plan for the Future of Canada, 2000*. Available on line at http://www.liberal.ca/lpc/pdf/platform_eng.pdf, pgs 10 and 32.

Working Toward a Sustainable Livelihood

“Most of us constantly strive to remain self-sufficient by balancing a number of personal and environmental factors... We manage our debt so as not to destabilize us. We must often improve or upgrade our skills or go back to school. We are aware of our surroundings and the safety of our family. We line up health care, child care, and know how to access other services that we might need. We spend time in developing our relationships... In looking at those people who fall into poverty or become disconnected it’s clear that the reasons for their destabilization fall into the same series of life issues that affect all of us: loss of a job, an assault in their home or problems with their relationships, among other things. Many of these issues are interrelated.”²

What is a sustainable livelihood? It is an outcome that most of us work toward, whether consciously or unconsciously: we wish to be able to maintain and cultivate ourselves and our households, to take advantage of opportunities for growth over time, and to remain resistant to shocks and stresses from within and without.³

All of our lives are vulnerable to external events. Strong well-educated women may have their self-sufficiency eroded by events such as spousal abandonment or job loss. Substance abuse or debt accumulation can destabilize a solid income earner. Yet in poverty, this vulnerability to external shocks and stresses increases dramatically, while the delicate process of juggling competing needs and pressures becomes a far greater challenge. The range of forces against which poor and marginalized women must struggle is formidable: low self-esteem, complex family relationships, hostile or indifferent communities, systemic gender discrimination and harassment, unemployment or underemployment, lack of education, ageism, racism and a daily grind that leaves women with scant energy to contemplate the possibility of transforming their conditions.

It is difficult for those of us who are more privileged to understand the tremendous courage required for these women to choose a path out of poverty. Yet we have all been hurt, at one time or another, by external events, just as we have all found it necessary to re-evaluate our personal circumstances, muster our own strengths and skills and call upon the support of others in order to continue on our journey.

² *What is Poverty? What is Self-Sufficiency?* Asian Neighbourhood Design (AND) Policy Brief, January 1996, pg. 6.

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

How can women move from poverty to begin creating sustainable livelihoods? Just as a woman's life is complex and constantly changing, her livelihood will depend on her identifying and building her own various strengths, assets and capabilities. A sustainable livelihood may be achieved when she can secure access, over time, to:

- Supportive relationships, networks and environments,
- Long-term earning power and financial security (savings, insurance),
- Up-to-date skills, knowledge and employability,
- Self-esteem, motivation, self-confidence and spiritual well-being, and
- Critical information, tools and capital.

The successful development of enterprises by women living in poverty requires the complementary objective of promoting all dimensions of their progress toward independence.

But there is a further component that remains essential to gather all of these assets and shape them into a sustainable livelihood.

Women and Power: An Active Transformation

We have seen that empowerment is at the centre of the transformation process: women must actively plan and take control of their lives and futures. Through a dynamic process of assessing themselves, and building personal and business assets, women can become decision makers and directors of their own transformation. Strategic intervention through programs may support that process, but change is ultimately accomplished through the personal revelation and self-directed action of individual women. It is this crucial recognition of their own power that will enable women to begin to cope with the external forces that impinge negatively upon them, so they can also begin to function independently even if they still have gaps and weaknesses in their assets.

We have seen that women's transition from poverty to sustainable livelihoods is very complicated and difficult, but we have also seen that success is possible. This paper reflects our growing perspective that economic-development work with low-income women requires a comprehensive approach, respecting the diversity and complexity of their lives. It explores the dimensions of women's livelihood assets, their vulnerability context, their asset-building strategies and the stages that women go through in their transformation toward a sustainable livelihood.

methodology

4. Methodology

In early June 2000 the WEDC brought staff from all of the nine projects across Canada to participate in “Common Threads,” a national workshop designed to support the projects in comparing notes about their programs and sharing commonalities.

At the workshop, the researchers introduced both practitioners and funders to Sustainable Livelihoods, a holistic, asset-based approach to understanding women’s lives. The response was enthusiastic. People saw how this framework could contribute to a more accurate analysis of the condition of low-income women. The framework could also help to define more clearly the role of practitioners and funders in supporting women to move out of poverty.

During the workshop, the practitioners’ many observations about working with marginalized women to promote economic development were documented. Everyone participating in the workshop explored the factors that make women vulnerable and the assets that they tend to build during participation in economic-development programs. While each of the WEDC-funded economic-development projects is quite different, we discovered clear commonalities in their work with women and even stronger similarities among the women themselves. This paper captures our learning about low-income women’s transition to self-sufficiency.

Case Studies

As a follow-up to the workshop, the researchers introduced a four-part case-study exercise to be completed by all of the WEDC-funded projects. The case studies were designed as a focal point of the research in order to:

- Document actual stories proving that low-income women can take substantial steps toward independence and economic security,
- Draw together our collective learnings about marginalized, low-income women who participate in economic-development programs, and
- Provide examples that illustrate the various concepts introduced in this paper.

Grantees were asked to profile one of the women from their program who they could introduce with some familiarity, and who had undergone a transition toward self-sufficiency. In the end, we received eight case studies from nine projects.⁴

⁴ Four of the eight case studies have been summarized in a journalistic one-page format. One of these four studies is attached, in its original format in Appendix A, to show the amount of detail given in the full version.

The Development of Our Conceptual Framework

As was mentioned in the acknowledgements, the authors have adapted an international model as a conceptual framework for this paper. The Sustainable Livelihoods framework of DFID presented at the “Common Threads” Workshop in June was subsequently adjusted by the authors in reaction to the feedback of Canadian CED funders and practitioners.

The DFID website is at http://www.livelihoods.org/info/info_guidanceSheets.html. It will become apparent that there have been few substantial alterations to the overview framework. Rather, we have adjusted the order of presentation of some of the components and simplified the way that the overall context is presented.

In presenting our version of the framework, we have chosen to introduce the components in consecutive chapters, each building on the other and culminating in an overview of the framework in the final chapter. For those who would prefer to examine the overview before following through a description of the components, please turn to Diagram 5 in Section 10.

The real changes we have made to the DFID framework emerge in our efforts to “Canadianize” the content and to increase its gender sensitivity. In order to ensure the practical applicability of a theoretical framework, we have simplified much of the terminology and have worked to ground the concepts in the practical experience of low-income women and CED practitioners.

It is important to note that the assets-based approach has not as yet been consciously applied by any of the WEDC grantees. This paper has employed an assets-based framework in order to better illustrate the work that they are doing.

livelihood assets

5. Livelihood Assets

Traditional welfare-based approaches to poverty alleviation have tended to focus on the deficits of those living in poverty, identifying what women are lacking and then “fixing” those gaps by providing women with monthly allowances, housing, and training. While social assistance and other forms of income assistance and benefits are indispensable to ensure the stabilization and well-being of poor women and their families, the systems and structures attached to this approach have been shown to promote long-term dependency and to undermine any foundation for women’s self-sufficiency. As the social safety net weakens, it becomes even more important for organizations to experiment with new asset-based strategies to support women’s development of sustainable livelihoods.

By exploring and assessing the livelihood assets that women have at their disposal, practitioners can develop an understanding of the process by which women build a foundation for sustainable livelihoods. This will make us more effective in the work of supporting asset development.

Livelihood Assets

Livelihood assets are the basic building blocks that support women in pursuing self-sufficiency. We have categorized these assets into five key dimensions: social, financial, human, personal, and physical. Diagram 1, The Five Asset Building Blocks, gives an overview of each asset and its scope.

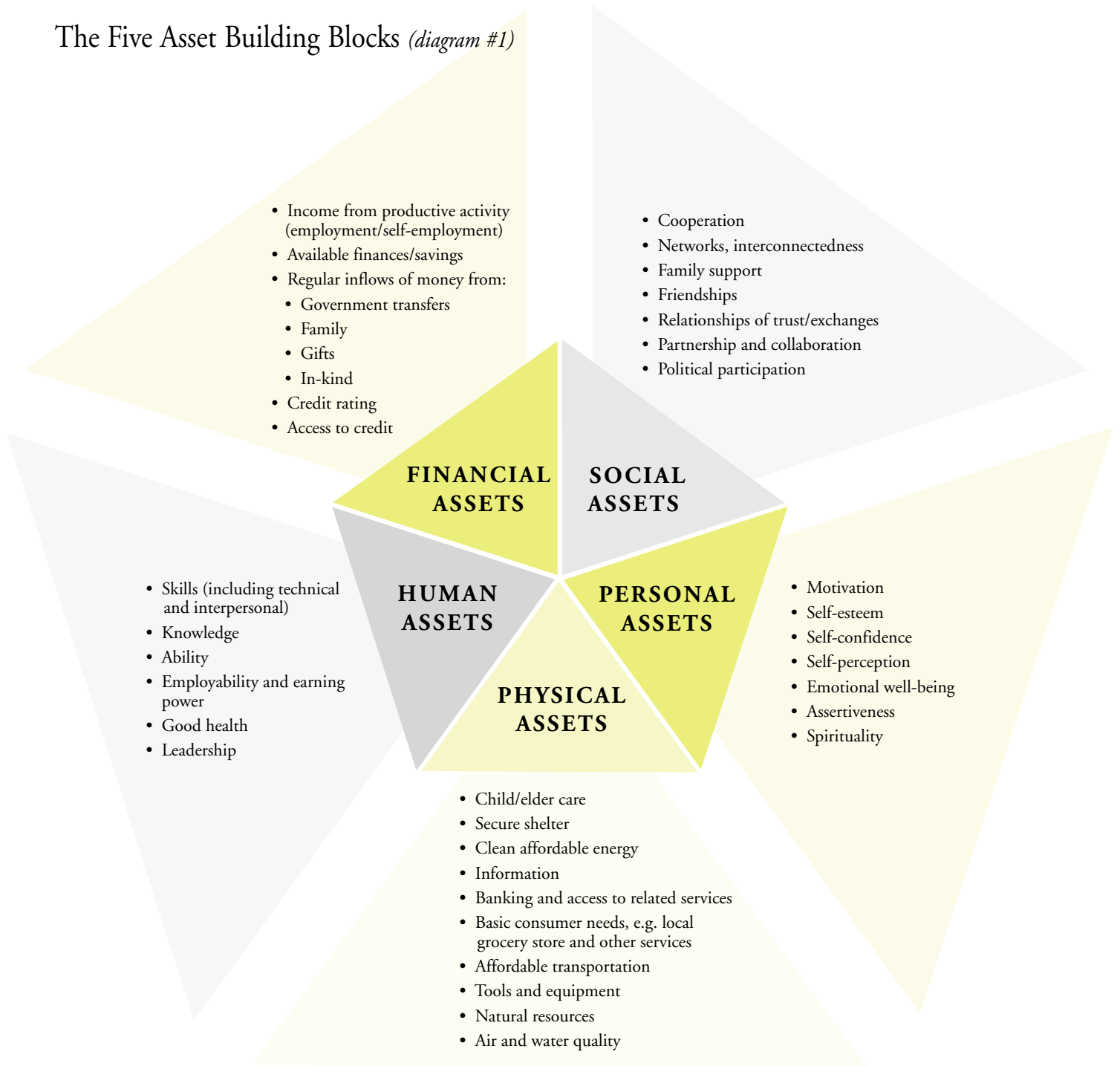
Women need to make investments in a range of assets in order to become self-sufficient and achieve their objectives. While in reality all assets are complex and interconnected, we have identified them as distinct categories so that women’s strengths, challenges and barriers can be better analyzed and understood.

We have prepared a “profile” of the assets that are accumulated during women’s transformation toward self-sufficiency based on the “stories” of the women in the cases. By analyzing the case studies, we have captured many of the common investments that women make in themselves over time. We will explore the process and timing of that transformation in a further section of this paper. Our purpose here is to identify the key assets that women need to develop in order to move toward a sustainable livelihood.

Becoming self-sufficient is a very complex and personal journey. We fear that by generalizing about the commonalities among the women in the cases, we may have lost the rawness and intensity of this transformation process, so we have interspersed summaries of three of the orig-

inal cases throughout the text. They are excellent testimonials to women’s ability to change and we encourage you to read them separately in order to grasp the texture of these women’s lives and to understand the enormity of their accomplishments.

The Five Asset Building Blocks *(diagram #1)*



Adapted from Department for International Development Sustainable Livelihood Guidance Sheets 1999 - 2000 with participation from WEDC grantee staff

Social Assets

Social and political by nature, these assets refer to the connections that women can draw upon to achieve their goals. As such, they are highly important in determining a woman's ability to transform her context and to influence factors that make her and her family vulnerable. By building a foundation of networks and contacts, women find that they have enhanced their support systems, making it easier for them to develop other assets.

Case Summary

Before

Our case studies confirm that most women living in poverty are isolated and have limited connections to the broader community. While most had some degree of family support, their complicated family relationships often tended to sabotage their efforts to change. Similarly, friends often reinforced women's negative behaviour patterns, and exerted strong pressure to "change back." Women are used to giving, not receiving, and they found it difficult to make the time and space to focus on themselves and to plan for long-term change.

After

All of the women made substantial progress in broadening their social and political connections. Through participation in a program, they developed peer networks and new friendships that supported their new directions. Many women went further, getting out into the community to volunteer, building a network of professional and business contacts and, in a few cases, directly participating in the political process (e.g. lobbying to change government policy).

All worked to change patterns in their family relationships in order to build support for their new directions and enterprises. They worked to minimize family sabotage and were able to call on direct practical family support for the business, such as provision of child care and cosigning for loans.

The women also developed their leadership abilities, complementing the changes outlined above. At first they showed a willingness to ask for help and exchange expertise and, ultimately, many of them have become role models for their peers, positively influencing their ideas and attitudes.

Financial Assets

Financial assets include earnings, money and financial security. Probably the most tangible of all assets, these play a critical role in determining the security of a woman and her family, and form an important entry-point for her transformation and development. The ability to earn money and decide how it should be spent provides women with a powerful means of reversing the downward spiral into poverty and building a wide range of assets.

*C a s e S u m m a r y**Before*

All of the women in our cases were living in poverty and insecure financial circumstances. Six of the eight women were initially on social assistance. They had little or no savings and few assets. While some women earned money through the underground economy to contribute to meagre household resources and others had access to subsidized housing, many households were gripped in a debt cycle – borrowing until the cheque came in and often getting further and further into debt with credit-card companies, family and friends. In addition, many women’s economic literacy was weak, and they often possessed little understanding of or access to credit.

After

The most fundamental change in the area of finances was the increase in income from productive activity. Some women (especially those in rural areas) processed their own produce to add value. Six case-study women “patched” income from a variety of sources by complementing their business activity with part-time jobs or other income-generating activities. This approach to developing income incrementally allowed three to move off social assistance and most to make financial progress. In a couple of cases, participants lost assets as a result of the decision to get off social assistance as early as possible. They lost health benefits and, in some cases, earned less income, but were willing to accept these financial setbacks because of the potential for more income in the long-term, by being out of the restrictive social-assistance system.

There were visible signs of increases in women’s financial security. Six women increased their access to credit, either directly through the program or by improving their credit rating and references over time. All women improved their budgeting and financial management skills. The results were tangible: they had some spare money on an ongoing basis, and could accumulate some savings and emergency or “rainy day” funds. Longer-term gains included increased assets. For example, many women were able to purchase the tools of their trades and two women bought themselves houses.

Human Assets

Human assets represent a woman’s ability to command labour and wages and include not only her skills, knowledge, education, health and leadership, but also her ability to draw on the skills and labour of her household for support. Although human assets are central to all livelihood strategies, they are not sufficient on their own to ensure progress toward a sustainable livelihood.

This asset area is the one most emphasized and scrutinized by funders of community economic development who are focused on promoting skill and employability-related outcomes through training and capacity building.

*C a s e S u m m a r y**Before*

Women came into the economic-development programs with solid life experience and a desire to learn. Some had not completed high school and others had serious challenges related to low levels of literacy and/or a lack of ESL training. A large number of the women had focused their most productive years on raising children. They had little recent employment experience and their skills were limited or out of date. They had little access to computers and related technical skills.

Poor mental and physical health or disabilities had been important blocks to their employability. Two were directly motivated to become involved in community economic development activities because they needed to find alternative work arrangements as a consequence of health problems.

After

Early in the process of transformation, the women began to assess, recognize and build on basic transferable skills that they had often acquired through child-rearing and domestic management. Personal-effectiveness skills and technical skills related to the sector, and business awareness, increased as a result of work on the business, participation in training programs and peer problem solving. Furthermore, women broadened their business and regulatory knowledge, as well as their access to family labour and support.

Personal Assets

Personal assets, such as self-confidence and self-esteem, are less tangible, related to women's values and self-perceptions, but they exert a strong influence on women's motivation and courage – the core from which comes personal transformation. Women often remind us that they need to be true to their own values and priorities. For example, we have learned that time for children is a priority and that, while women want work, they desire challenging work that they feel has some value to society.

Yet women may also have to reexamine the way they see themselves and the world, in order to prepare for personal change. The complexity of this task can often be overwhelming and paralyzing, and women may find themselves held back by negative self-images and by fear of success. Personal change needs to happen slowly and incrementally, and we have learned that the process is not linear. Frequently it may be stalled by self-sabotage and other setbacks.

*C a s e S u m m a r y**Before*

Women came into programs motivated to earn more money and to make changes in their lives. Many were identified as shy and not assertive, yet their strengths, such as optimism, force of personality, humour, spirituality, honesty and reliability, all contributed to their belief that they could succeed. While the women tended to focus on taking care of others, which was important to them, they were less convinced of the importance of focusing time and energy on assessing and developing themselves. A wavering and underdeveloped self-image meant that they were easily pushed to self-doubt, often undermining the belief that change is possible.

After

Over time and with involvement in a program, all of the women enhanced their understanding of themselves and began to see that an investment in “self” can have benefits for the whole family. Women developed a clearer vision and purpose, and took on planning, one practical step at a time. A new foundation of self-knowledge, assertiveness and negotiation skills replaced women’s sense of themselves as victims. They began to exert more control over their lives and surroundings, and to consider themselves as equals in their relationships.

All of the women became motivated to make difficult choices and changes, taking responsibility for their emotional and physical well-being. In three of the cases, women resolved mental and physical health problems. In four cases, women removed themselves from abusive relationships.

Feeling more successful is a powerful catalyst. The women built self-confidence step-by-step by working on their enterprises. The small day-to-day risks and successes associated with being involved in an apprenticeship program and/or the development of a business contributed to a “can-do” attitude which relieved their fear of making mistakes and increased their self-reliance. In the long-term, they improved their self-image, were more tenacious and assertive, speaking out if they encountered a problem. One case writer noted that her case participant became “joyous” in her day-to-day life.

Physical Assets

Physical assets include the basic equipment, information, services and infrastructure required to build a livelihood. Lack of access to these assets is a core dimension of poverty. We have found that it is difficult to begin to work with women who have not first made solid progress in ensuring that their household's basic human needs (shelter, security and food) are met.

Case Summary

Before

In all of the cases, the women's basic human needs were met before they entered the program. While one woman owned a house, all of the others were renters. Some had access to subsidized public housing. None of those with care-giving responsibilities had managed to access child care and elder care and, as a result, their time was substantially limited by those obligations. Access to transportation, while important to all, posed a significant barrier to rural women, further isolating them.

Inadequate infrastructure for the group or individual enterprise was also a challenge. In most cases, workspace was limited, and women had only limited access to information and computers.

After

Access to child care or elder care was, in many cases, the key to women's finding the time to engage in income-generating activity. As the women developed their assets, they were able to increase their access to transportation, improve their housing quality and living environment (e.g. furnishings and heat) and ensure their access to banking and bank accounts.

Building business assets, such as tools, workspace, computers and equipment, is a necessity and a direct result of participation in business development. In all cases, women's participation in an economic-development program increased access to relevant information and resources. In all cases, involvement in an economic-development program ensured long-term access for groups and individuals to various business assets, such as clients, a strengthened manufacturing base, enhanced marketing networks, secure access to suppliers and business credit.

Kara

Two years ago, Kara lived in a small low-rent city apartment that she shared with her cousin's family who were on social assistance. This was an abusive situation made worse by the alcoholism of her cousin's partner. Kara had been divorced many years ago, leaving an abusive relationship, and her children are all adults with families of their own. She was forty-seven years old and had some acute dental and medical conditions that she had not been able to afford to treat. Her health problems made it difficult to find and keep work. She was on social assistance which gave her about \$350 per month. In addition, she earned \$50 per week as undeclared income for babysitting her two granddaughters while her daughter attended an upgrading training program.

While she would have liked to increase her self-employment income, she was dissuaded by the government's policy of deducting any additional income from the social-assistance cheques of those who earn extra money on their own. Thus Kara, like other recipients, was forced into the underground economy, even though the fact that she was hiding her income made her fearful of being reported, as well as feeling guilty and anxious.

Kara started with a good base of social support. She was part of the city's literacy network and a member of a weekly card-playing group. Initially, the project worked to help her develop and maintain a peer-support network, which improved her networking abilities and helped to reduce her feelings of loneliness and isolation. Through her involvement in the project's economic-development activities, she managed to secure enough money to set aside a personal emergency fund, establish a bank account and generate credit references. Meanwhile, she started to identify those transferable skills she already possessed that would assist her to find work. She began attending various training programs to increase her literacy, computer, business and life skills.

Kara found herself a room in a transitional housing program so that she could leave her negative housing circumstances. While living in transitional housing, she found herself providing support and encouragement for other women in the housing complex. As a result of her positive contributions, she secured references to a high-quality subsidized housing complex and she now has her own apartment, which ensures a safe, secure and peaceful environment. Another major sign of progress is her improved health. She was able to raise the support and resources required to resolve her health problems.

She shows a marked increase in self-esteem, and is being more confident and assertive in her dealings with her family and peers. She has recognized recurring patterns of abuse in her relationships and is now in the process of working to change those patterns. Kara is still on social assistance, but now feels more confident and optimistic about her ability to find rewarding work.

Asset Accumulation As a Strategy for Self-Sufficiency

We have learned that building assets requires a long-term, holistic approach in order to be most effective. Women and their families must have satisfied some basic needs before the process can begin. For example, participation in an apprenticeship-training program is impossible if you don't have housing.

We know that the process of transformation is not linear. The many setbacks and leaps forward during the transition to self-sufficiency can make women feel unstable and vulnerable to losing their investments at any time.

In order to maximize stability and progress, all asset areas must be developed at the same time because if only one asset is emphasized, women tend to get stuck. For example, if a woman focuses exclusively on her apprenticeship training or the development of the enterprise and neglects her other assets, she may find that problems such as family sabotage or substance abuse can undermine her attendance and, ultimately, her ability to complete the program.

It is clear that momentum grows in asset development once a basic plan and foundation are in place. Then a well-targeted investment can stimulate a snowball effect, moving all asset areas forward in a complementary way. The building of financial assets makes an excellent leverage point for this kind of effect in personal change.

For example, access to and control of income reveals clear powerful connections to further asset building. Once a woman earns her first \$25, she begins to put more value on her own time and skill. As a result, her self-esteem rises, she takes more control over decision-making and, ultimately, feels comfortable taking more risk and making contacts in the community.

The accumulation of assets makes women less subject to vulnerability. The more developed their assets:

- The more they can resist shocks and other forces and the quicker their recovery,
- The greater their access to resources and supports, and
- The greater the influence they have on their lives.

Sections 6 and 7 of this paper will further explore women's strategies for and processes of accumulating assets and building a sustainable livelihood.

Lessons for practitioners:

Supporting women to invest in themselves

The cases' "before" and "after" pictures have presented us with fairly comprehensive views of the state of "poverty" and the early stages of "self-sufficiency." They have illustrated the kinds of assets that require investment so that women can progress toward self-sufficiency.

Traditionally, programs have approached the problem of poverty from a deficit-oriented perspective. Women are often viewed as weak and helpless, in short, as "the problem." While attempting to "fill in" gaps in women's livelihoods through income supports and training, these programs can end up decreasing women's confidence, ownership and independence.

Learning from past practice, we advocate an assets-based approach to personal and business development for women. This reorientation in thinking emphasizes the importance of proactive support for women trying to move out of poverty and is also both positive and affirming. While it involves a process of assessing and building on women's existing strengths, ultimately it leaves up to women themselves the responsibility for maximizing their assets so that they can own and control their own futures.

Taking a holistic approach

Women generally don't compartmentalize life priorities; they view their lives holistically and can't give full attention to their work until they sort out their pressing personal and environmental problems. We need to remind ourselves constantly that women's families take top priority. This is one of the reasons why they may often choose self-employment. Flexibility and control of work hours can serve as a powerful answer to the continuous demands of childrearing and the household, and often lead to home-based income-earning strategies. CED programs thus need to take a more holistic, comprehensive approach. Each of the women must be seen as a complete person and given support in all aspects of her life as she moves forward.

"Holistic" does not mean a broad-based, unfocused, multipurpose approach. Effective programs support women in goal setting, planning and in building self-directed abilities toward a specific purpose.

Enterprise development is a good entry-point to help facilitate personal change

A focus on enterprise development provides a structure and process for building assets, even though it may not be the form of employment that is ultimately chosen. The process of business planning and development supports women to set priorities in all aspects of their lives, to ask themselves what they need to change or take care of in order to contribute to the business. Starting an enterprise provides new challenges, affirms positive directions, offers concrete rewards, such as income, and builds practical personal-effectiveness skills such as decision making, problem solving, networking, and learning.

Responding to women as individuals

We have seen how diverse women are. Effective programs find ways of responding to individual needs, challenges and learning styles. A peer-group-based approach that involves participants both as learners and “experts” can actually support the personalization of a program. In this setting women feel more comfortable expressing themselves and, as a result, the programs are more likely to meet their needs.

vulnerability

6. Vulnerability Context

Our direct involvement with women to support them in achieving their aspirations is often not enough. We have to examine women's environments to understand the broader forces at work that both strengthen and undermine their ability to build a sustainable livelihood. Only then can we begin to identify strategies for long-term change. The vulnerability context is this range of external factors and forces that directly or indirectly, positively or negatively, shapes everyone's environment.

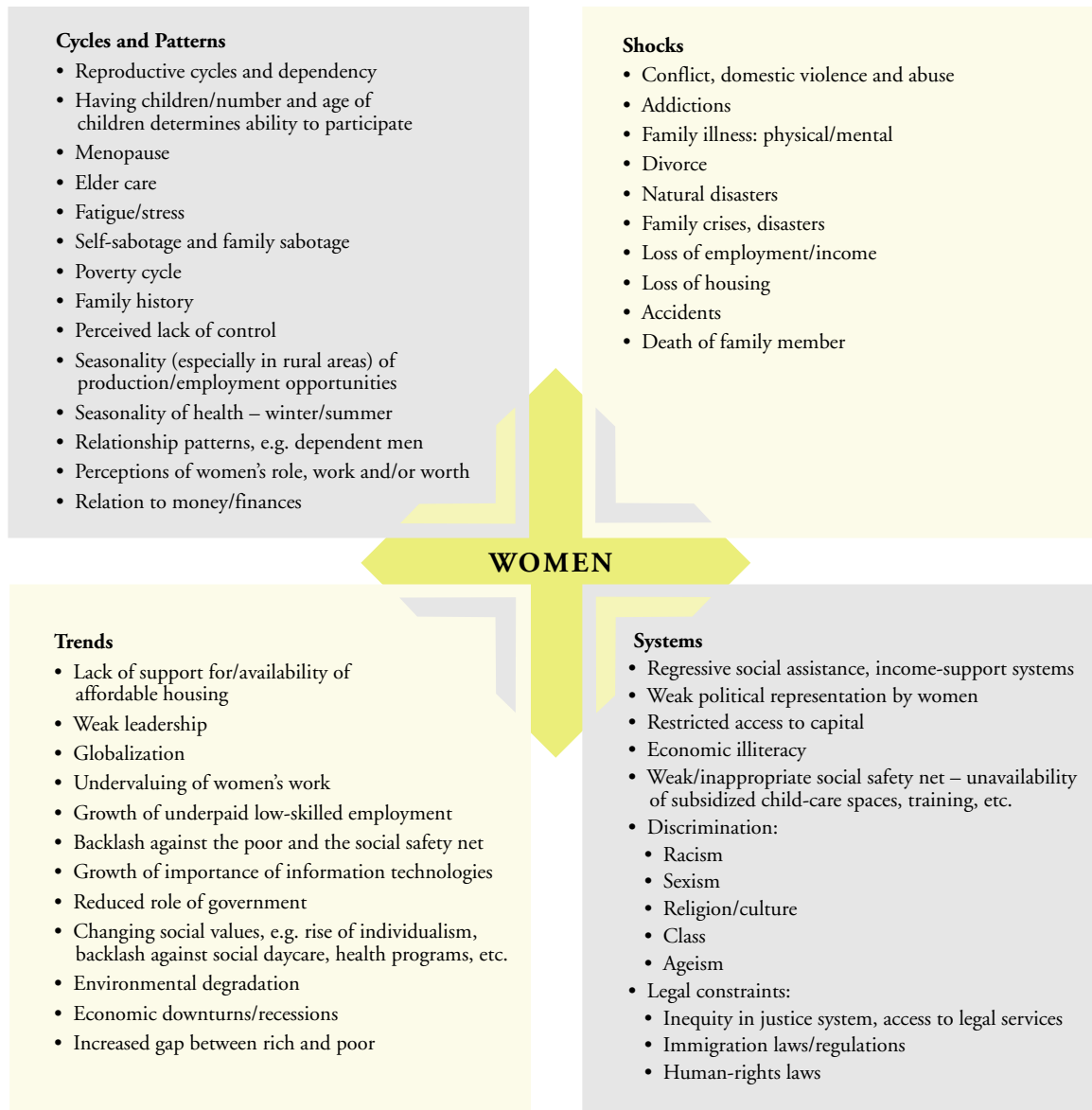
Women's lives and livelihoods are often fragile as a result of their immersion in the management of their households and care of their families. Low-income and marginalized women have fewer assets to cope with external stresses and may be less able to influence their environment to reduce those stresses. As a result, they fall behind in investing in themselves and become increasingly vulnerable. Livelihoods can be further destabilized by the vulnerability context, promoting a vicious cycle – and a downward spiral toward poverty.

Practitioners generated a list of factors that increase women's vulnerability to poverty. These factors have been grouped under the four categories used to describe the vulnerability context.

- *Cycles and Patterns* are long-established repeating patterns connected to the changing stages of women's lives, their reproductive choices, their roles and responsibilities in the family, their relationships and seasonality.
- *Trends* are broader social, economic and political forces and changes that emerge over time. They can have serious impacts on a family's security.
- *Systems* are the formal and informal ways that society functions, including the built-in biases and forms of discrimination, that can enhance or reduce women's opportunities.
- *Shocks* are sudden or catastrophic occurrences that can destroy assets directly and can also force people to draw on their asset reserves. Shocks can be random events such as a fires or floods, but they can also be the culmination of negative effects in cycles, trends and systems. For example, the shock of divorce is the culmination of negative relationship patterns.

The following diagram provides a synopsis of the many factors that WEDC practitioners agreed make women vulnerable to poverty.

Vulnerability Context (*diagram#2*)



It is possible to help women become more resilient in the face of the range of destabilizing forces that the vulnerability context presents, and to help them to take advantage of its positive aspects and opportunities. We have learned that by supporting women to identify and build their own assets, they can directly reduce their vulnerability to poverty.

Adapted from Department for International Development Sustainable Livelihood Guidance Sheets 1999 - 2000 with participation from WEDC grantee staff

Analysis of the Case Studies

When exploring women's vulnerability through the case studies, we started by asking questions about how women find themselves living in poverty. For example, what is it that makes women become isolated? How do they get out of date with current labour-market skills? What may have happened to increase their debt load?

Although women's lives are extremely diverse and complex, some convincing patterns emerged from the case studies. The cycles and patterns associated with the creation and maintenance of their families had the single most significant impact on women's vulnerability. Shocks such as divorce and illness were also significant. Although just as important, systems and trends were noted less frequently in the case studies. Women were often too busy dealing with the immediate circumstances of their lives to pay attention to systems and trends. We know however that although these forces are less tangible, they are instrumental in creating further vulnerability in women.

Cycles and Patterns

Reproduction Cycles and Patterns of Caring

The single most-common factor that increased women's vulnerability in the case studies is their reproductive role. The emotional and physical demands of pregnancy and motherhood, often combined with destructive relationship patterns with partners, have a profound and frequently negative influence on women's security.

A woman is particularly vulnerable when she has young children. This is especially true of single parents. The growth and care of a family takes an inordinate amount of time, reducing availability of time for earning income. When women stay at home to raise children, they lose employability and earning power. They become out of touch with the skills required to compete in the marketplace or their previously acquired skills become outdated, while others may not have had any previous connection to the job market. Self-confidence and self-esteem are also undermined.

Women undergo profound physiological and psychological stress during the child-rearing years. They are no longer responsible for just themselves. The case studies confirmed this pattern, revealing that women put the needs of their children, and often their partners, before their own. They found it difficult to see that they needed to spend time on themselves in order to build a positive future for themselves and their families.

Children, in turn, observe their mothers' selfless behaviour, and thus the patterns continue into the next generation. In our case studies, we found three examples of older women taking on responsibility for their grandchildren and/or for elderly parents, thus compromising their ability to build assets because of the caring role they assumed within the family.

Age Patterns

The late forties and fifties can also be a very vulnerable time for women, particularly if they are single and/or living on social assistance. After years of substandard nutrition and health care they may have more health concerns, such as the early onset of osteoporosis, that can limit their work options. Systemic discrimination often leads them to believe that they cannot compete with younger people, especially in areas of high unemployment. Once they are no longer of immediate importance in their role as family caregivers, they tend to become “invisible,” as a consequence, there is little public interest in supporting programs to assist them.

Relationship Patterns

The case studies identified relationship patterns as an important restraining factor for women. Many experienced some form of family sabotage as they began to change. Children or partners might attempt to force women to “change back” to old relationship patterns. Four of the women lived in situations of serious domestic violence and psychological abuse which had profound and lasting negative effects on the women, forcing them into survival mode, undermining their self-esteem and virtually eliminating any possibility of thinking about the future.

Systems

Welfare policies were frequently noted in the case studies as presenting a range of challenges to the women who were living on social-assistance benefits. In addition to the long-term dependencies that the system creates for social-assistance recipients, most often mentioned were the inflexible policies that restrict women’s involvement in enterprise development, limiting additional earning and asset accumulation. These policies hamper and often undermine social-assistance recipients’ transition to self-sufficiency by limiting their ability to take risks, to invest in the business and to accumulate savings to ensure their family’s subsistence during the developmental phase of the business.

The cases confirmed that women continue to experience bias and discrimination on the basis of gender, race and/or age, limiting their access to resources and decision making, and increasing their vulnerability to poverty.

Trends

Changes in the types of work available and the skills/education required in the job market can make women feel out of date and unemployable. Computer literacy is required for most jobs, but many women who are entering or reentering the workforce don't have the required levels of technical skill. For women with outdated skills, unskilled minimum-wage jobs are usually the only ones available.

Although trends were not commonly identified in the case studies as factors that have an impact on women's vulnerability, we know that technological change, globalization and labour-market changes (such as the growth of part-time unskilled low-wage employment) all contribute to the marginalization of women.

Shocks

Shocks, such as an abusive relationship or divorce, have a dramatic influence on women's vulnerability to poverty. The impacts of abuse on a woman's well-being and self-perceptions are severe and require a long period of recovery.

Loss of employment was a shock that triggered the spiral into poverty in three of the cases, resulting in immediate, substantial drops in income and, ultimately, in the need to make use of social-assistance benefits. Few families have reserves large enough to handle the effects of long-term unemployment. The decrease in financial assets has an immediate effect on stress levels because of decreased access to basics, such as food and housing.

Illness is a shock that can affect vulnerability. Physical and/or mental illness of oneself or a family member often requires a response and/or care-giving from the family. More often than not it is the women who assume this responsibility.

Most women already feel vulnerable if they are on social assistance. When any changes to the social-assistance system are announced (such as "snitch lines," complicated reporting processes, liens on property and narrowing of eligibility criteria), women feel them as psychological shocks, leaving them even more vulnerable, with the sense that the system is hostile – not approachable or flexible. Many women live in constant fear that their next cheque will be late or will not arrive at all.

Lessons for practitioners:

Grounding programs in a solid understanding of women's lives

Given the complexity of women's circumstances and the challenges they face, practitioners must take time to understand the women with whom they work. Effective programs adopt a people-centred approach, getting to know the women and their community, and analyzing the challenges that make them vulnerable. Efforts should be made to understand women's needs fully before the program begins. Challenges and opportunities can continue to be explored effectively through peer-group sessions.

Finding an effective strategy to decrease women's vulnerability

Effective programs work at multiple levels to effect changes. Women are significantly affected by environmental factors that are often out of their short-term control. Personal circumstances also affect their ability to work. For example, the need to care for dependents and the presence of violence and/or substance abuse within families are challenges that take a particularly heavy toll on the lives of women.

Programs need to respond by developing a three-tiered strategy for change, working simultaneously at the levels of:

1. participant (and often her family),
2. community, and
3. policy/regulatory.

The valuable work done with women at a practical level to support them in building a livelihood can easily be undermined by the factors that make them vulnerable. Effective programs start by encouraging women to first build up their social assets and then to start work on broader collaboration and community connections (e.g. through mentorship programs, women's business networks or by partnering with other groups to organize women to answer broader community needs).

In the long-term, it is crucial for programs to work at the strategic level in order to change the systems, cycles and forces in the vulnerability context that have been identified as high priority. These changes can begin modestly by organizing and supporting women to influence local decision-making on business issues, such as out-dated bylaws and restrictive interpretations of social-assistance regulations. Later, as organizations become more experienced and sophisticated, they can work at higher levels, in order to influence policy on important long-term issues, such as access to credit, child care and further program funding to support their enterprise development.

May

May is a rural woman in her late fifties, living with her husband. Although she was able to draw steady income from rent on a different house that she owns, she felt that she wasn't of any worth because she wasn't able to contribute much money to the household.

As an older woman, May believed that she had little to offer the world. She was overwhelmed by the controlling personality of her husband, who continually worked to undermine her self-confidence and self-worth. She was lonely and depressed when she came to the project and she suffered constant debilitating fatigue.

May had always enjoyed making jams and other preserves and the project helped her develop this interest into an opportunity to generate income by growing her own produce and processing products for sale to high-end food retailers. May was connected to a mentor and a supportive peer network. She was also provided with basic business information relating to product development, sales and marketing, which she used to build a solid part-time business based on her existing skills in gardening and canning.

May managed to increase her contribution to the household finances by patching together the rental income she received with her new self-employed income. As her business continued to expand, she was able to accumulate a personal emergency fund. Her emotional state mirrored her improved financial situation. She is now much happier and more confident in herself and in her future.

Yet her husband continues to try to convince her that she is financially and emotionally dependent on him and that she has nothing to contribute. Her growing success has given her the self-confidence and self-awareness to finally recognize that she is living in an abusive relationship. She is considering leaving him and moving to another province to live with her daughter.

Things are still difficult for May as her health has been making it difficult for her to grow her own produce and her ongoing marital problems continue to be a source of stress. She continues to depend on the rental income that her house generates, but she has greatly increased her earning capacity by building on the income from the growing sales of her product.

building assets

7. Strategies for Building Assets

A strategy can be defined as a grouping of activities that help women accumulate assets. For example, a woman may decide that her strategy is to improve her access to capital. She might engage in a number of activities that will make that possible. These activities could include building a better credit rating by borrowing and paying back smaller amounts of money, getting credit references and getting a cosigner for a loan.

From the case studies, we were able to identify patterns of strategies that most of the women used to increase their assets. Several factors became important for women to arrive at these strategies, such as self-direction and a change in focus from “subsistence” or “survival” thinking to longer-term planning. Women also needed to take into account their vulnerability context when deciding how to implement changes in their lives.

Diagram 3 offers a visual assessment of the “scores” that were noted in order to capture women’s asset picture, before the program and after the program, and summarizes the intermediary strategies that support women in building a sustainable livelihood. We have averaged the scores for each of the eight cases and “mapped” them onto the asset chart. The overall investment in asset building is quite impressive.

Social Assets: Connections and Cooperation

Minimizing sabotage and building family support

Women’s complex family relationships exerted one of the strongest influences upon their ultimate success. All of the practitioners talked about the devastating effect of family sabotage on women’s ability to achieve independence. Initially, their families viewed many of the women negatively. Yet when family members began to see positive change happening, they often became supportive. But women also become more proactive in drawing upon family as a resource for moral support, financing, assistance, connections and backup for household chores.

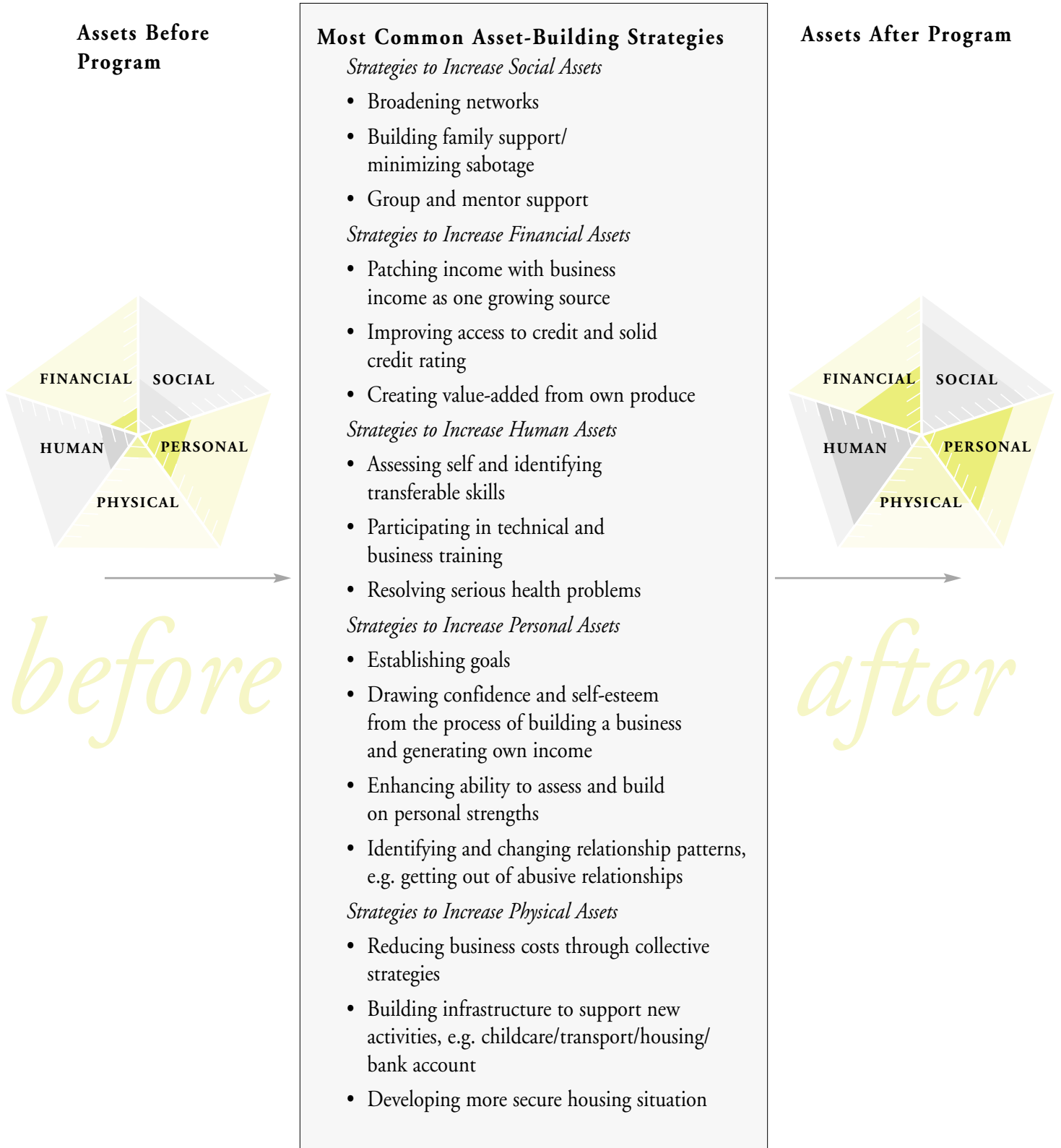
Broadening networks

All of the women in the cases worked to broaden their contacts and networks in order to ensure broadened access to support, problem solving, information, resources and new ideas. The success of the business may be directly related to a woman’s “reach” in her community.

Group and mentor support

Women involved in the WEDC project had access to a peer group and, in some projects, to a mentor. These connections provided the kind of ongoing support that helped women feel less isolated and more capable.

Asset-Building Strategies (diagram #3)



Financial Assets: Earnings, Money and Financial Security

“Patching” income, focusing on business income as a growing core source

Almost all of the women profiled in the case studies “patched” together income from more than one source. Some chose to focus their part-time work in the sector of their business, while others simply wanted to achieve independence and needed some additional income to make ends meet.

Creating “value added”

Particularly in rural areas, women took existing assets and, through labour, added value in order to market them. For example, farm produce was processed and then sold for greater profit.

Improving access to credit and a healthy credit rating

Women adopted a variety of financial strategies to improve credit and credit rating, including having family members cosign loans, seeking out credit references, borrowing small amounts which were then repaid in order to borrow larger amounts.

The strategy common to all of the participants in the program was that they were involved in a business start-up. Even if the business did not have a long life, the financial skills acquired could still be influential enough to build a long-term foundation for financial self-sufficiency.

Human Assets: Employability and the Ability to Work

Assessing self and identifying transferable skills

Women in the WEDC programs were all supported in undertaking a self-assessment that identifies and acknowledges skills that they could transfer to the development of the enterprise. This learning process contributed to developing women’s confidence in themselves and their abilities.

Participating in technical and business training

All of the participants were involved in business training and/or technical training. The business training provides economic literacy and explores various components of the business including operations, marketing and finances. Technical training (e.g. in carpentry, aesthetics, etc.) builds a foundation of skills in the chosen business area. In the case of cooperatives and community businesses, projects often pursue a joint strategy of technical skills training and business development, although the development of technical knowledge must precede the development of the business.

Resolving health problems

Women in the program often came with physical and mental health issues that had to be addressed. One woman finally had surgery to resolve a chronic condition that affected her daily, others determined strategies to deal with nagging long-term health issues that had been holding them back. Many learned to deal with stress more constructively.

Personal Assets: Emotional Well-Being, Spirituality and Self-Confidence**Establishing goals**

One of the things that made it possible for women to improve their income was the setting of goals for the short or long-term. Instead of living in the present in “survival mode,” they were able to increase their hope and their ability to see a future for themselves and their families. Goal setting is central to self-directed learning and to change.

Drawing confidence and self-esteem from the process of building a business and generating income

When women generate their own money, their self-confidence increases. Earning money is a very powerful experience. Once women realize that they can earn, they can begin to look beyond their immediate situation of dependence. Many women drew self-confidence from the very process of developing the business.

Enhancing ability to assess and build on personal strengths

Women’s ongoing self-assessment and priority setting for asset development help to build on their personal strengths. Programs need to support women in taking some time to reflect and learn about themselves and their involvement in the business. Participation in enterprise development then becomes a process that builds women’s assets further and reinforces behavioural change.

Identifying and changing relationship patterns

Women arrive at a point in the development of their enterprise where they have to sort out family conflict and relationship problems before they can progress. Many women are able to do this effectively as they become more assertive and clearer about what they need. They can negotiate support and reorganize household work. Other women, however, come to the realization that they can no longer stay in abusive relationships and remove themselves from negative environments.

Increased risk-taking from a foundation of improved self-esteem

Many women improved their assertiveness and ability to take risks. They became unwilling to give up as easily. For example, over time they were willing to make cold calls which they would not have had the confidence to make when they entered the program.

Physical Assets: Basic Information, Services and Infrastructure**Access to housing**

Access to adequate safe and affordable housing is a major factor influencing women's progress toward financial independence.

Collective strategies for reducing business costs

Women are creative in the way they work together. Many of the case-study participants worked cooperatively with other women to reduce costs and thus broaden their options.

Building infrastructure to support business growth

Without infrastructure to support their new activities, women would not be able to engage in their business ventures. Child care, transportation and housing issues had to be addressed before women were able to free up the time and resources to engage in the business. Some women did not have a bank account, but established one through the program.

Lessons for practitioners:*Analyzing women's strategies*

Programs need to look closely at women's survival strategies. From this base, programs can support them in building an interconnected web of assets directed toward the achievement of their long-term goals.

Reviewing the program's role in the process

Programs can support women to build assets by:

- Building a foundation for change, supporting and reinforcing self-direction in goal setting, problem solving and decision-making,
- Supporting women to stay focused on priorities and maintain their momentum,
- Facilitating access to a range of assets including networks, contacts, information, training, credit and other resources,
- Building community to provide a forum in which women can find mutual support, and from which they can build a positive environment for change, and
- Playing the role of catalyst, supporting women to make changes by reinforcing positive behaviours, and offering coaching, peer support, mentors and role models.

Women must be at the centre of the new work they are taking on. The practitioners' role is to create an environment that stimulates self-sufficiency, and not to create further dependencies. This raises the tricky and often perplexing issue of knowing when to "back off" and let women who are often in very difficult situations resolve their own problems.

Developing Comprehensive Tactics to Reinforce Asset-Building Strategies

Moving on from the asset-building pointers noted above, the next paper will explore various models that present different combinations of strategies to facilitate asset building. In general, however, effective programs offer a core of strategies:

Human asset development – building knowledge and expertise

Enterprise development becomes the entry-point for this asset. WEDC organizations have tended to combine a focus on training and coaching, to support enterprise planning and development, with sector-specific training, to build skills to support the development of a community or cooperative business (e.g. an apprenticeship in carpentry). Effective programs use self-directed, peer-based and participatory approaches directly involving women in practical, just-in-time learning.

Social asset development – building a foothold in a supportive and caring community

Programs must support women proactively to enhance and broaden their connections. Women's networks must be built incrementally. WEDC-funded programs encourage women to research and build their enterprises by getting out into the community to undertake market research and business development. Some intentionally require women to make cold calls, to interview competitors and to find themselves a mentor. These tactics help women to overcome their resistance to making new contacts and, as the web of contacts grows, they can see how powerful a source of information and support they have generated. More complex strategies, such as the development of women's enterprise networks, will be required as women's businesses progress and their networks broaden.

Personal asset development – building a belief in oneself

While a focus on the practical skills required to manage and implement the enterprise is important, successful programs work with women to address the more personal issue of self-confidence and its role in personal transformation. Programs must engage in the complex and subtle process of supporting women to build self-esteem, with the ultimate objective of enhancing their influence within their households and their businesses. Self-directed learning is particularly effective in achieving this goal.

Financial and physical assets – supporting investment in business operations and tools of the trade

Programs have become more sophisticated in developing and supporting a diverse array of alternative investment strategies for women's enterprises. Most of these strategies involve building access to credit through peer lending, community loan funds and special arrangements with financial institutions. In spite of these efforts, however, obtaining credit remains a major problem for many women.

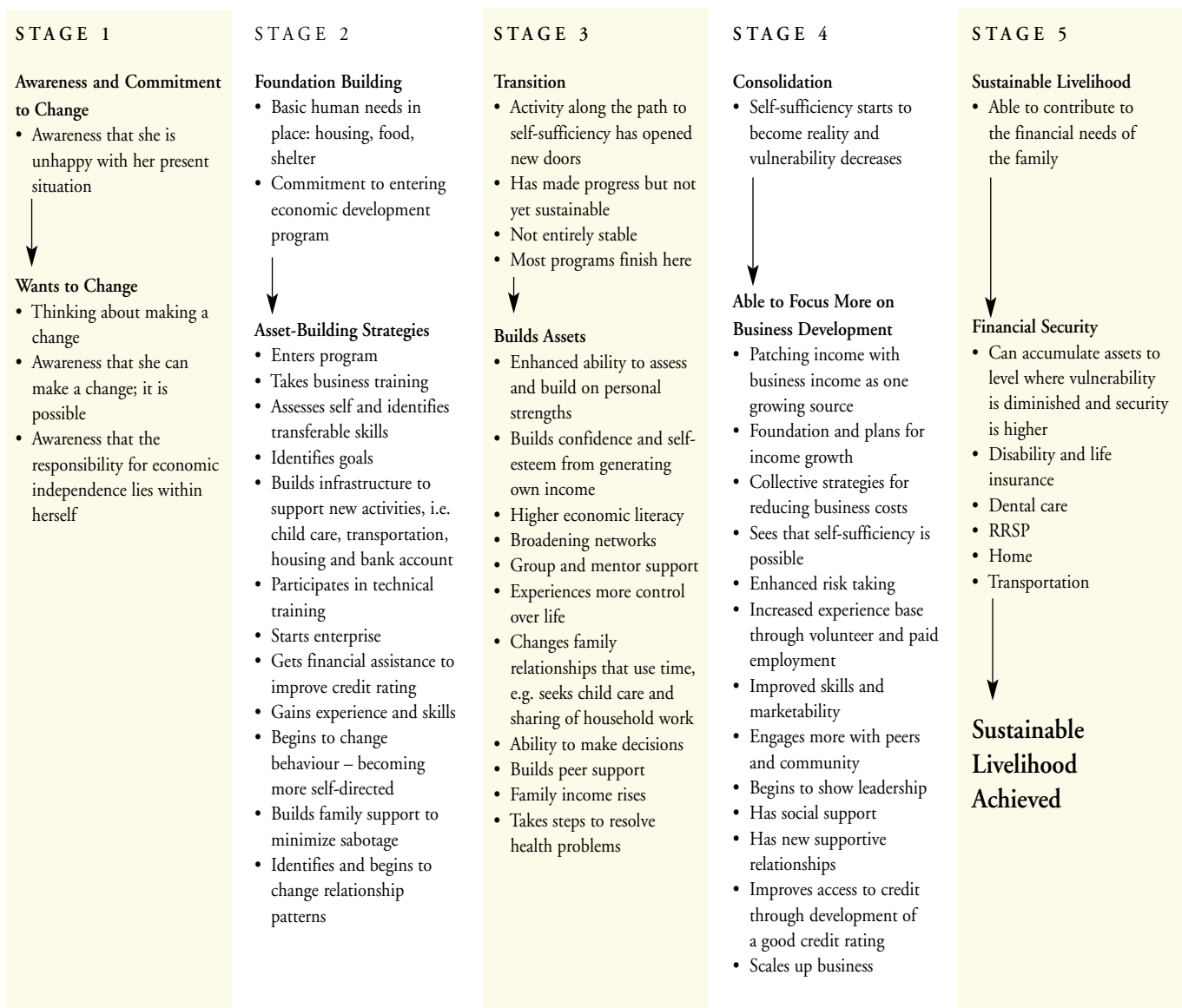
Only recently have some programs begun to look at new approaches to building personal assets to support enterprise capitalization as well as other goals. Individual Development Accounts (IDAs) are a relatively new approach to asset building for low-income people that is just starting to be piloted in Canada. IDAs work through the long-term process of promoting economic literacy, encouraging incremental savings and offering incentives to enhance savings behaviour by providing money to match the savings that have accumulated.

A note about holistic approaches:

Although a holistic approach to supporting women is necessary, a comprehensive approach can become over-ambitious. It is impossible for one program to meet all of the challenges that face marginalized women. Organizations need to be very clear about their role and the scope of their

work. They need to work from their core of expertise and not over-commit themselves. It is important for organizations to collaborate with other complementary organizations, building referral networks and alliances to ensure that their participants are getting the support they require to progress through all of the pieces of the puzzle of personal transformation.

Stages of Personal Transformation (diagram #4)



Danielle

Danielle, a woman with four children, was in her late twenties when she entered the project. She had recently experienced a painful divorce, after which her husband had left the country, and she became the sole provider for her young family, both economically and emotionally. During their marriage, her partner had used her good credit rating to accumulate a large debt that he continued to ignore. As a result, her finances were severely restricted; she had a poor credit rating, little employment experience and many bills. Since she chose to spend most of her time caring for her children, she maintained her family on social assistance and lived in subsidized housing. This commitment to her children and the inherent restrictions of social assistance prevented her from working either inside or outside the home.

Danielle had allowed her husband to run the household budget when they were still together and only became fully aware of her financial illiteracy after their divorce. She came to the project with scant experience in household budgeting and no understanding of her poor credit rating. Because of these gaps in her knowledge, Danielle felt that she had little control over her situation. She continually battled against her sense of being a victim and easily grew frustrated if her plans did not move forward as fast as she anticipated.

In spite of the odds against her, Danielle wanted to start her own business. She had had some training in aesthetics and decided to use her skills in that area to set up an aesthetics business. To this end, she trained herself through various aesthetics courses and eventually opened a small business. The overhead costs would have proven too much for her if she hadn't used her ability to network and organize a shared storefront operation with other businesses.

Danielle worked hard to eradicate her bad credit history. Her family, glad to see that she was turning her life around, agreed to cosign two loans for her, which were enough to get her business going. The money she borrowed went toward the development of the business, helping her to purchase or lease the equipment she needed. Through the experience of starting and maintaining her own business, she gained economic self-sufficiency and a more positive view of her own life. Her credit rating is slowly improving as her business income increases and her network of professional contacts continues to grow.

8. *Stages of Personal Transformation*

As we have seen from our work with low-income women in CED programs over the years, women go through separate stages of personal transformation. The WEDC case studies have reconfirmed that there are commonalities in the steps that women progress through as they build a sustainable livelihood.

Change is a very personal process and all women go through the stages at varying speeds. They have unique preferences and approaches, both for dealing with the challenges that make them vulnerable and for building assets. We have learned that progress is not linear. There are often setbacks and it is common for women to get “stuck” in a stage until key challenges can be resolved. Our experience has shown that a minimum of two to three years is required before low-income women can achieve a solid base from which to build self-sufficiency.

In consultation with WEDC-funded practitioners, we have worked to capture the stages of the process. Diagram 4, *Stages of Personal Transformation*, explores the purpose, process and results of each stage.

Given that our cases refer to women who have participated in CED programs, we need to acknowledge that the process of change has been facilitated by an intervention. In our belief, women make their own change. The role of programs is to support goal setting, problem solving and asset building. It is difficult to measure precisely the extent to which the stages have been determined by the intervention. Clearly, however, the programs were very influential in supporting change. We must note that the stages of transformation are those that we see when a woman is attached to a program.

All women outlined in the case studies appear to have gone through common stages in working toward self-sufficiency even though they have been involved in a range of different approaches to enterprise development. Below, we review the stages and explore the dynamics of change, along with the sequence of decisions and actions that women take as they work to reduce their vulnerability and to build assets.

Stage 1: Awareness and Commitment to Change

All of the women in the case studies had made the decision to change their lives and had addressed many of their family’s basic needs before they entered their respective CED programs. The very fact that they entered into the programs demonstrated their desire for change. We know little about the process that sparked their resolve to change, and their determination to take responsibility for their own economic future.

This stage is a launching point on the long journey toward personal change. Ironically, there is no funding support for programs that spark the very process of change we now know to be central to long-term self-sufficiency. While there are many women struggling to initiate change, most funding programs focus on employability results. As a consequence, it becomes impossible for organizations to make the in-depth investment of time and resources to support women in building a foundation of basic needs and commitment. We have known for some time that there is a great need for programs that support women in assessing their options for generating income, as well as for bridging programs (i.e. programs supplying a particular skill or set of skills for work in a specific sector), preparing them to participate in further asset building.

Stage 2: Foundation Building

During this stage, women build a foundation of self-knowledge, planning and personal development. Reworking and negotiating family relationships, they start to build a foundation for themselves so that their needs are seen as important to family members as well as themselves. They may be making changes in their social circle to reduce isolation and enhance the sense of belonging. They begin earning the first few dollars through the business, giving them the sense that self-sufficiency might be possible.

CED programs are most intensive at this stage, supporting goal setting, planning, self-assessment and personal-effectiveness training, all in the context of planning for an enterprise. The business-planning focus of CED programs provides a practical framework in which women can begin to make concrete plans for the future. The exploration of marketing, financing, communications and operations challenges women to think about themselves in different way and clarifies their priorities for action. The process develops women's skills as self-directed learners, building problem-solving skills and enhancing their sense of ownership and control.

At the same time, they must also deal with many of the forces that have made them vulnerable in the past, sorting through problematic relationships, health issues, family sabotage, etc., before they can begin to focus on building a future. Effective programs build peer support for women as they deal with these challenges; the participants have an opportunity to affirm that they are not alone in their problems, to provide a positive environment for problem-solving and to learn from each other.

While self-employment programs build businesses on a foundation of women's existing skills, many cooperatives and community businesses begin at this point to work with their participants to develop the technical skills required to start a business in a particular sector, thus the foundation-building period for these programs can be longer-term.

Stage 3: Transition

Typically the enterprise is still in start-up mode at this stage and there are uncertainties for both self-employed and group-based businesses. (The next paper will explore how the type of business and the approach to business development affects the dynamics of the transition stage. For example, there are different dynamics in timing and decision-making patterns between co-ops, community businesses and self-employed businesses.)

Women continue exploring the many aspects of marketing and cash flow that will ultimately make the business work. By now, they are generating some income and see the power of that money, but the venture is not yet earning enough to be viable.

Women are now getting to the point where they can see an economic future for themselves and begin to move out of the oppressive past and “pressing present.” They become clearer about the long-term forces, behaviours and relationships that are holding them back and they are able to take a more systematic, step-by-step approach to resolving their problems.

Women often move back and forth between stages 2 and 3 as other things happen in their lives. Resolving negative relationship and behaviour patterns takes time, and many of the destabilizing factors of the previous stages are still in play. During this stage, then, there is a sense that women are teetering on the brink of a new future, but that they could fall backwards at any time if they are unable to break out of old patterns.

As in the previous stage, the emphasis on enterprise development provides a framework for building assets. Programs work to support women as they implement their businesses and to ensure the building of core assets to stabilize the enterprise, through approaches such as apprenticeship programs, business counselling, practical on-the-job placements and mentorship.

The transitional stage represents a critical moment that can make or break the enterprise, whether the woman is self-employed or working in a cooperative or community-based venture. By now, a basic business plan is usually complete. However, delays in implementation often happen more for personal than business reasons. Self-sabotage is common at this point. Women frequently become stymied, trying to decide if they’ve made the right decisions, daunted by the weight and the implications of the changes they are making. In addition, they must ensure that adequate supports are in place before fully committing themselves to the enterprise. These challenges are further complicated in community businesses and co-ops as a result of the complexities of group formation and collective decision-making.

Interventions usually finish at this stage, just as the women are beginning the long process of developing a viable enterprise. Many business ventures fail because programs disengage exactly when the business is most vulnerable. The current funding context makes it difficult for agen-

cies to provide longer-term support beyond the start-up phase for important developments such as capitalizing the business and scaling-up operations. Yet the support required would not be substantial. We believe that more women would succeed with longer-term, periodic peer-group support, technical assistance and coaching.

Stage 4: Consolidation

Beyond Stage 3, women have generally resolved the main vulnerability factors holding them back. During Stage 4, women are able to shift their attention from the past and present (dealing with the forces that make them vulnerable) toward the future, with a more intensive focus on developing their business as a viable enterprise. A “can-do” attitude emerges and women find creative solutions to the logistical and resource-based problems they face in building a sustainable livelihood. They begin to patch income from additional sources to fill the gaps as their fledgling business grows, they look into collective strategies to decrease business costs and enhance their marketing, and they mobilize capital to grow their business.

During this stage it becomes time to move off assistance. But women are often held back by the social-assistance system. Few supports are available to make the transition possible, such as continued access to health care and drug benefits.

Some organizations have begun to work with women at this stage, offering programs to enhance women’s business and information networks, strategizing to support them in accessing capital, building mentorship and supporting collaborative strategies for scaling up businesses. Sectoral approaches that link businesses with common operational and marketing needs have emerged over the last decade. These cutting-edge approaches offer new ways of supporting women to work together, in order to ensure their long-term sustainability.

Stage 5: Financial Security

At this stage, we often lose track of the women with whom we have worked. As a result, we don’t have a clear idea of the process by which women take the last step of ensuring their long-term security and sustainability. We need to learn more about the dynamics of women’s decisions to get off social assistance. We do know, however, that the transition from Stage 4 to 5 takes a long time, and requires greater sophistication and investment in asset building.

After two to four years, most women in the WEDC cases are still at Stage 3, Transition, some have moved to Stage 4, Consolidation, and one is clearly building financial security in Stage 5 without yet having achieved a sustainable livelihood. The work of building a sustainable livelihood takes time. It is commonly held that a mainstream business takes about five years to consolidate. When supporting low-income women to build businesses, we cannot expect them to achieve results any more quickly. We also need to develop an effective assessment process to evaluate these results, so that we can understand better how to deliver that support. Programs

need to adjust their strategies over time better to support the more complicated requirements of women in the advanced stages of progress to self-sufficiency.

Lessons for practitioners:

Acknowledging women's choices as they move forward

As programs support women through the process of change, women will begin to know themselves more fully in terms of their interests, capabilities and limitations. The training itself will enable them to make better decisions about the kind of livelihood they want to pursue. As a consequence, it is often during the transitional phase that they will adjust their strategies to suit their needs and interests, along with those of their families. Many choose to go back to school to upgrade a skill that will make them more employable, some find jobs, others completely change the orientation of their enterprise and still others may choose to put the implementation of a business plan on hold until the timing is appropriate for them personally. Some women will not pursue enterprise development, be it self-employed, cooperative or community, yet we know that enterprise training can offer benefits to many women in progressing toward self-sufficiency, however they may decide to apply their learning.

Keeping track of both personal and enterprise development

It is important to adjust programs toward building assets simultaneously through both the stages of personal transformation and the stages of enterprise development since, as we have seen from the cases, there is a strong interrelation and complementarity between the two. Program content should also change over time to reflect and respond to emerging needs.

We have learned that the process of enterprise planning and development is particularly suited to hastening and facilitating the transition toward self-sufficiency because it begins with women's immediate situations and builds on their existing resources and skills.

Women already possess many skills and assets, from their personal experience of managing their households, that are directly applicable to enterprise development. For example, management of a tight budget, creativity in stretching resources and the capacity for hard work and multitasking. Business planning, meanwhile, facilitates the process of self-assessment and personal-goal and priority setting. The implementation

of an enterprise plan demands focus, attention, professionalism, investment and commitment. Growing, marketing and resourcing a business requires creativity, contacts, support networks, credibility, and the ability to attract and maintain interest. By taking on this wide range of challenges and roles, women build their confidence and self-esteem, and gain power in their lives.

Developing realistic expectations and time lines

Supporting women's transition to self-sufficiency is difficult and complex work. Long-term attention is required to ensure a sustainable impact. Programs must expect a horizon of five to ten years for women to achieve sustainable livelihoods.

Changing support strategies as women's needs evolve

Programs need to develop evolving support strategies for women as they progress through the later stages, moving toward a sustainable livelihood. Some well-timed, well-considered resources and supports for the women and their maturing businesses can greatly boost women's chances of success. This is not to suggest that a single program should work with the women for that full time line. We need to explore sustainable ways of providing appropriate long-term supports for businesses moving through the consolidation phase.

Ensuring quality staffing

Staff must be professional and dedicated, with a broad range of skills and aptitudes (especially in the area of business). Burnout is common in the field of CED precisely because the work is so personal and compelling. The transition chart reveals that women's transformations take massive investments of time, energy and resources. Yet practitioners can only provide a positive fertile environment to make these changes easier; ultimately it is the women who must effect their own transformations, as well as take credit for their successful outcomes.

Documenting outcomes

Everyone would agree that it is important for programs to show positive results, but how to define success remains a major subject of debate. Most practitioners would consider successful a woman who has built a basic foundation of self-understanding and assets and decides to go on to further her education. She has moved forward with her plan and has begun gradually to build the necessary assets to attain a sustainable livelihood. Funders, on the other hand, might want to see more concrete income and employability results.

We can't look at the success of a community, cooperative or self-employed enterprise alone as a determinant of women's success, although we believe that it is important for practitioners to focus actively on supporting women to continue to build their businesses. If we base our definition of success on an understanding of women's progress toward a sustainable livelihood, we can better document the outcomes they achieve. This transformation model gives us a framework in which we can capture progress on both a business and a personal front, documenting asset building and tracking quantitative and less-tangible qualitative outcomes.

conclusion

9. *Conclusion*

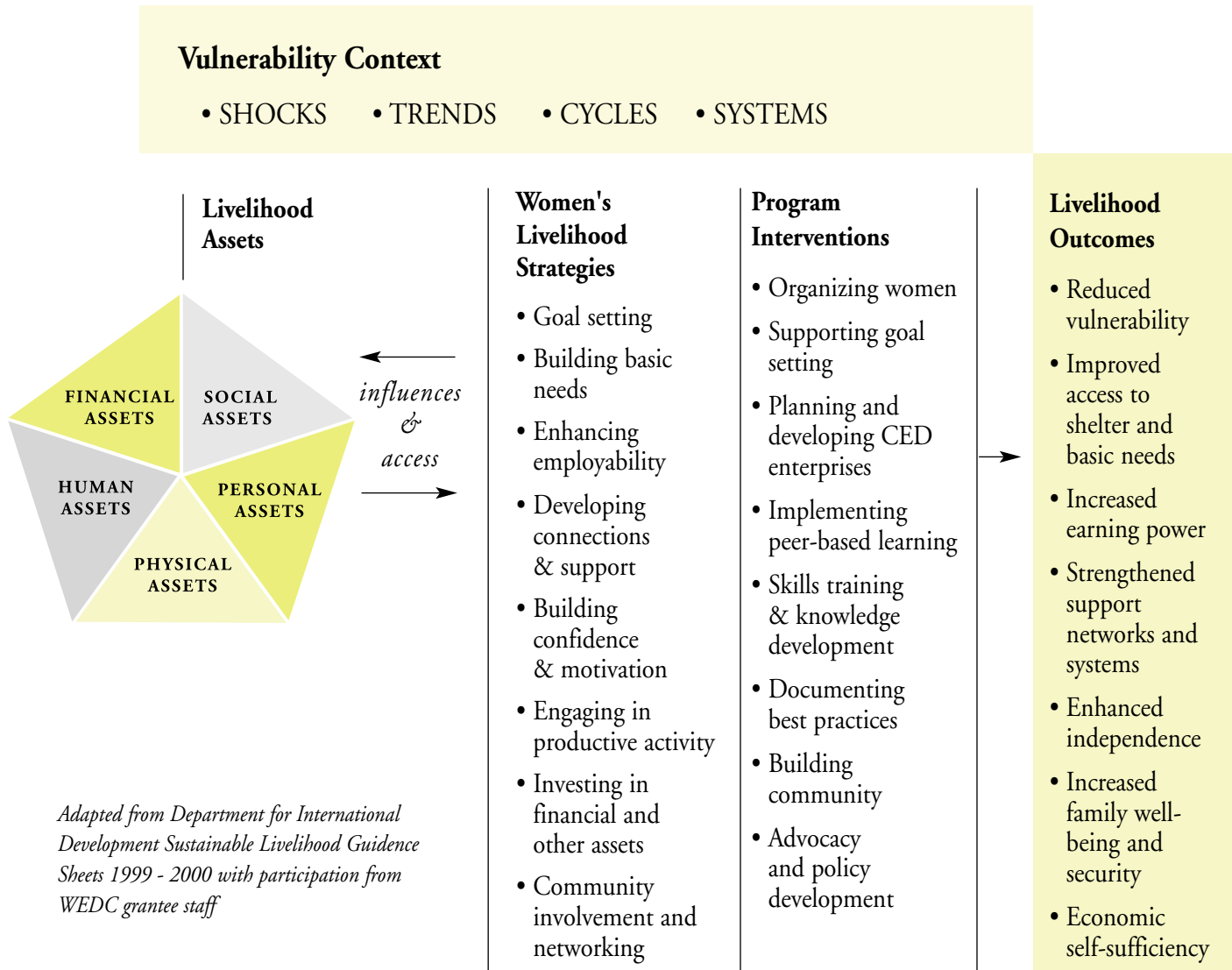
There is a need for more research and learning about women's process of moving from poverty to a sustainable livelihood.

This first paper establishes a foundation for understanding the context and assets of low-income women and the changes through which they move in their transition from poverty to self-sufficiency. In addition, the paper has laid out the framework for the Sustainable Livelihoods approach as it is presented here in Diagram #5: "Sustainable Livelihoods Framework".

As we have seen, the Sustainable Livelihoods approach is particularly suited to working with low-income women in the context of community economic development. It is:

- People-centred, building on micro-level perspectives, while acknowledging the impact of macro-level forces,
- Holistic, adopting a comprehensive approach to understanding women, their resources at hand and their needs,
- Positive, using an asset-based approach to build on women's strengths, and
- Outcome-oriented, focusing on long-term sustainability of livelihoods.

Sustainable Livelihoods Framework (diagram #5)



Adapted from Department for International Development Sustainable Livelihood Guidance Sheets 1999 - 2000 with participation from WEDC grantee staff

Our version of the Sustainable Livelihoods framework is still a work in progress. It has already been adjusted several times to reflect more accurately the complex interaction of women, their assets and the vulnerability context in which they live. Moreover, this present paper is obviously intended as the first part of a larger publication. Not all the framework components in Diagram #5 have been addressed here. The Consortium intends to develop two further sections of the publication in order to focus on the following components that haven't yet been covered:

Models of Intervention (Second Section)

We will be exploring the diverse range of current program approaches that each of the WEDC grantees has taken in their work to support women's self-sufficiency through enterprise development. This section will feature case studies of the program interventions employed by each organization to capture learning about effective practice in supporting women to develop sustainable livelihoods. The current deadline for the publication of this paper is September 2001.

Livelihood Outcomes (Third Section)

We have collected baseline information about WEDC participants and are planning to undertake a follow-up survey. The survey will be completed during focus groups that will give us additional qualitative information about participants' perceptions of the impact of the various programs. The learnings from our research will be incorporated into the second paper in September of 2001.

Lessons Learned

While we have noted that this is a work in progress, there are still some early conclusions that we have drawn from our exploration of women's transitions toward sustainable livelihoods.

Enterprise development is an effective change strategy for women.

Enterprise development is an excellent entry-point for promoting women's self-sufficiency, allowing agencies to leverage substantial change in the women with whom they work. It is a strategy that is currently under-funded in Canada and merits further support.

Invest in the earlier and later stages of the transformation process.

It makes sense for funders to support pre-enterprise development/pre-employment programs for women, so that they can build a foundation for long-term change. In addition, there is a serious need for investment in scaling up women's businesses as they emerge from the start-up stage.

Funding horizons are too short.

The time line for women's involvement in most programs is too short to support sustainable change.

The definition of success must be broadened to account for a range of assets.

We need to go beyond job creation and income earning as the major definers of success. It is important to understand the circumstances of a woman's life and to look at her development in all asset areas, including factors such as knowledge, skills, confidence, secure housing, etc. We have seen that simultaneous gains in all of these areas are important for women to achieve sustainable livelihoods.

Women-focused programs are more effective for more vulnerable women.

Women can benefit from mixed mainstream business-development programs. However, we believe that women-focused, peer-based, self-directed programs are most effective in moving women forward in their transformation.

We need to move beyond traditional project-based funding

Traditional project-based funding is too short-term and restrictive, and is not sufficiently developmental. Funders need to consider more investment-based approaches to funding enterprise development.

*Appendix A – Presentation of Complete Case Study**danielle***Case Information:**

Danielle came to the self-employment program recently divorced with four young children. She was on social assistance and living in public housing. Her ex-husband had racked up some debt based on her good credit rating and wasn't paying it down on time. As a result, Danielle's credit was no longer in good standing.

Danielle's business idea was to start a spa, specializing in meeting the beauty, skincare and makeup needs of a multicultural clientele. She had worked in low-paying retail jobs and had decided a few years earlier to get vocational training in aesthetics. Although she had been recognized as an excellent student, she had not been working sufficiently long to become well connected in the profession.

Name:	Danielle
Age:	Late 20s
Marital Status:	Recently divorced
Dependents:	Four young children
Rural/Urban:	Living in large urban area
Ethnic Origin:	Afro-Caribbean
Housing:	Subsidized housing
Access to Child care:	Access to subsidized child care
Transportation:	Public transit
Sources of Income:	Social assistance, money from mother's pension

Vulnerability Context

1. Divorce

In Danielle's case, divorce meant that there was only one parent caring for four young children. Her ex-husband was no longer in Canada, so coparenting could not take place on a regular basis. When she came to the program her children had not seen their father for some time.

2. Lack of available and affordable housing

Public housing was a necessity for Danielle, living in the Toronto area with four children and only social assistance as support.

3. Relationship patterns

The high level of debt accumulated by her husband seriously affected Danielle's ability to care for her children. Financial issues had been a contributing factor in the breakdown of their relationship.

4. Reproductive cycle

Having four young children and starting her family at a young age reduced her options for achieving economic self-sufficiency.

5. Economic illiteracy

Danielle did not know the basics of money management. She had no idea, for instance, of what her credit rating was or how to do a budget. She had allowed her husband to run the household finances and as a result had been left with nothing but bad debts.

6. Perceived lack of control

This was a major factor for Danielle. She sometimes felt like a victim and, if her plans were not moving forward fast enough, she would get frustrated. This was exhibited in her personal relationships and business development activities.

7. Increase in low-paying jobs

Danielle's job history was mostly in the area of retail sales. These were dead-end minimum-wage-plus-commission jobs.

8. Racism/Sexism

Danielle is a bright ambitious and gregarious woman. Given a different gender and ethnic background, she might have been able to move ahead in the area of sales to a management position. Yet it is also important to note that Danielle had no university degree; her lack of education might also have been a significant barrier.

Three chief factors making Danielle vulnerable:

- Economic illiteracy
- Perceived lack of control
- Reproductive cycle

Livelihood Assets

Assets Before Program	Assets After Program
<hr/> <p><i>Social (4)</i></p> <ul style="list-style-type: none"> • Some family support • Participation in social activities • Circle of friends that supported business idea • Good relationship with management of public housing complex 	<hr/> <p><i>Social (8)</i></p> <ul style="list-style-type: none"> • Family members cosigned loans • Extended family providing child care • Network of professional/business contacts • Collective of colleagues working together
<hr/> <p><i>Financial (2)</i></p> <ul style="list-style-type: none"> • Small amount of savings • Regular income from social assistance • Poor credit rating • No knowledge of access to credit 	<hr/> <p><i>Financial (5)</i></p> <ul style="list-style-type: none"> • Access to credit (two loans through Calmeadow and Metro Credit Union) • Receipt of \$500 bursary from public-housing award • Improved credit rating • Business income on a regular basis

Assets Before Program

Assets After Program

Human Assets (3)

- Certificate in aesthetics
- Street smarts
- High level of energy
- Good health

Human Assets (8)

- Additional certificates for courses in aesthetics industry
- Business skills for running a business
- Ability to delegate responsibilities
- Business established and reputation developing

Personal Assets (4)

- Optimism – a belief that she can succeed
- Sense of humour
- Wavering self-image (easily pushed to self-doubt)
- Persuasive personality

Personal Assets (7)

- Increased self-confidence from small victories
- Feeling more successful
- Positive self-image as a business woman
- Can-do attitude

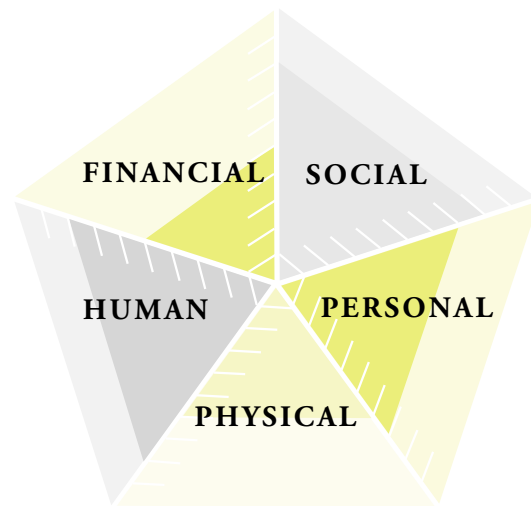
Physical Assets (2)

- Living in public housing
- No workplace, no equipment
- Cramped living space for her and four children

Physical Assets (6)

- Still in public housing
- Shared storefront with other businesses
- Purchased used and leased equipment

before



after

Assets Strategies

1. **Strategies to Increase Social Assets**

- Family support grew because something productive was happening
- Danielle joined several business-networking groups which increased her business contacts
- Friends became involved in her business development and provided marketing by word of mouth
- Self-employment training provided a new network of contacts which Danielle utilized for peer support and bartering opportunities
- Starting the business gave her added leverage and enhanced reputation in her public housing complex

2. **Strategies to Increase Financial Assets**

- Used business training to leverage loans
- Used family support to access (cosign) business loans
- Created a business which provided some regular income which patched together with social assistance income
- Accessed loans to improve credit
- Improved credit rating as a result of increased knowledge of financial management (economic literacy)

3. **Strategies to Increase Human Assets**

- Engaged in self-employment training
- Acquired business knowledge particularly in areas of sales, marketing and financial management
- Upgraded skills in aesthetics and obtained certificates to provide professional credibility
- Identified the technical skills that required outsourcing and delegated

4. **Strategies to Increase Personal Assets**

- Drew self-confidence from business
- Developed financial management skills (improved credit rating)
- Took initiative, e.g. cold calling
- Public-relations activities provided improved visibility as a businesswoman

- Established goals
 - Capitalized on being a natural marketer
 - Assessed and changed relationship patterns
 - Didn't give up
 - Shared story and knowledge gained
- 5. Strategies to Increase Physical Assets**
- Developed strategy to get storefront in joint tenancy with other women
 - Resolved difficulties with access to capital which provided loan to buy and lease equipment
 - Arranged family support for child care

Stages of Personal Transformation:

Stage 1: Awareness and Commitment to Change

After her divorce, Danielle realized she needed a skill that would provide her with economic opportunities. She was definitely unhappy with her situation, living in public housing and on social assistance, and she wanted to make a change.

She may not have thought about self-employment at first, but she liked the idea of aesthetics because she said it was a field that appealed to her. She could “help people to feel good about themselves.” Perhaps this choice also reflected the fact that she wanted to feel better about herself.

Stage 2: Foundation Building

Danielle always appeared to be an optimistic, forward-looking person who would try to make the best of every situation. It was only a matter of time before she sought training and then advice. She trained initially and then was in a placement in the field of aesthetics. While it was a good experience, it seems to also have opened her eyes to the possibility of owning her own business, instead of simply getting a job.

Her next step was to act on a tip from a caseworker about a self-employment program. Once in the program, Danielle moved fairly quickly to establish herself within her field, first by working out of someone else's storefront and then by establishing a co-tenancy arrangement with other businesswomen.

Stage 3: Transition

In Danielle's case, this stage and Stage 4 Consolidation may have coincided. As soon as she began to invest and borrow toward building her business, she saw that self-sufficiency was possible. She took considerable risks to build her assets, taking on debt in order to buy and lease equipment. Her approach has meant that she is not yet generating sufficient income to achieve self-sufficiency. However, she has really taken a leadership role and has everyone behind her, including her caseworker and her public-housing management.

Stage 4: Consolidation

Danielle is still far from achieving a sustainable livelihood and financial security. Her strategy of opening a storefront business has meant a higher overhead than if she were working from home. However, because she decided to establish a co-tenancy arrangement with other women in related businesses, Danielle has reduced her risk and overhead significantly. She is definitely on her way to achieving a sustainable livelihood.

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