



SUSTAINABLE LIVELIHOODS: SO MUCH MORE THAN JUST GETTING BY

Imagine...every person in Calgary with a sustainable livelihood and contributing to their community. This is the vision that guides Momentum's work.

Chances are, you have heard the term sustainable and have a general idea of what it means. But you may not be as familiar with the notion of a sustainable livelihood.

The Sustainable Livelihoods framework was originally developed by the Government of the United Kingdom's Department of International Development to support its work in developing countries. Shortly after, the model was adapted for use in Canada by social and economic development organizations, including the Canadian Women's Foundation, SEED Winnipeg and Momentum (see *Women in Transition out of Poverty: An Asset Approach to Building Sustainable Livelihoods*, Canadian Women's Foundation/Eko Nomos, 2001 and 2002).

MOMENTUM IN BRIEF

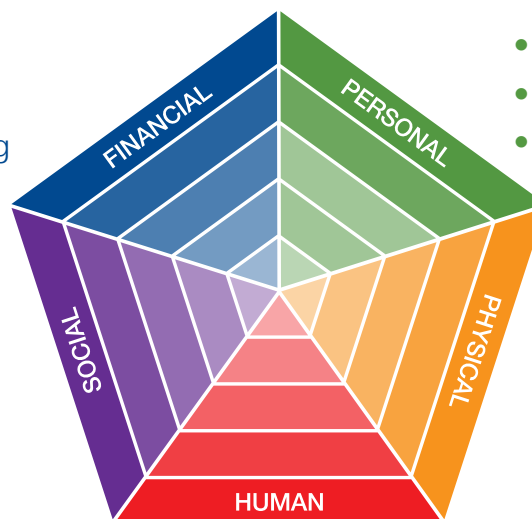
Momentum partners with people living on low incomes to increase prosperity, and inspires the development of local economies with opportunities for all.

Over the past 21 years, Momentum has refined its Community Economic Development (CED) focus to ensure our local economy includes opportunities for all Calgarians. An economic focus is at the core of CED, but it only works if we look at the whole picture—money, self, family, friends, work and the systems in which we live.

Assets in Sustainable Livelihoods

- Income
- Savings
- Credit rating

- Family
- Friends
- Community contacts



- Motivation
- Self-esteem
- Self-confidence

- Housing
- Childcare
- Transportation

- Employability skills
- Health
- Knowledge

SUSTAINABLE LIVELIHOODS AND THE INDIVIDUAL

The sustainable livelihoods model is an asset-building approach to poverty reduction and other social programming. It is based on the premise that everyone has assets on which to build and that strengthening a number of asset areas can enable people and families to not just get by, but to actually get ahead.

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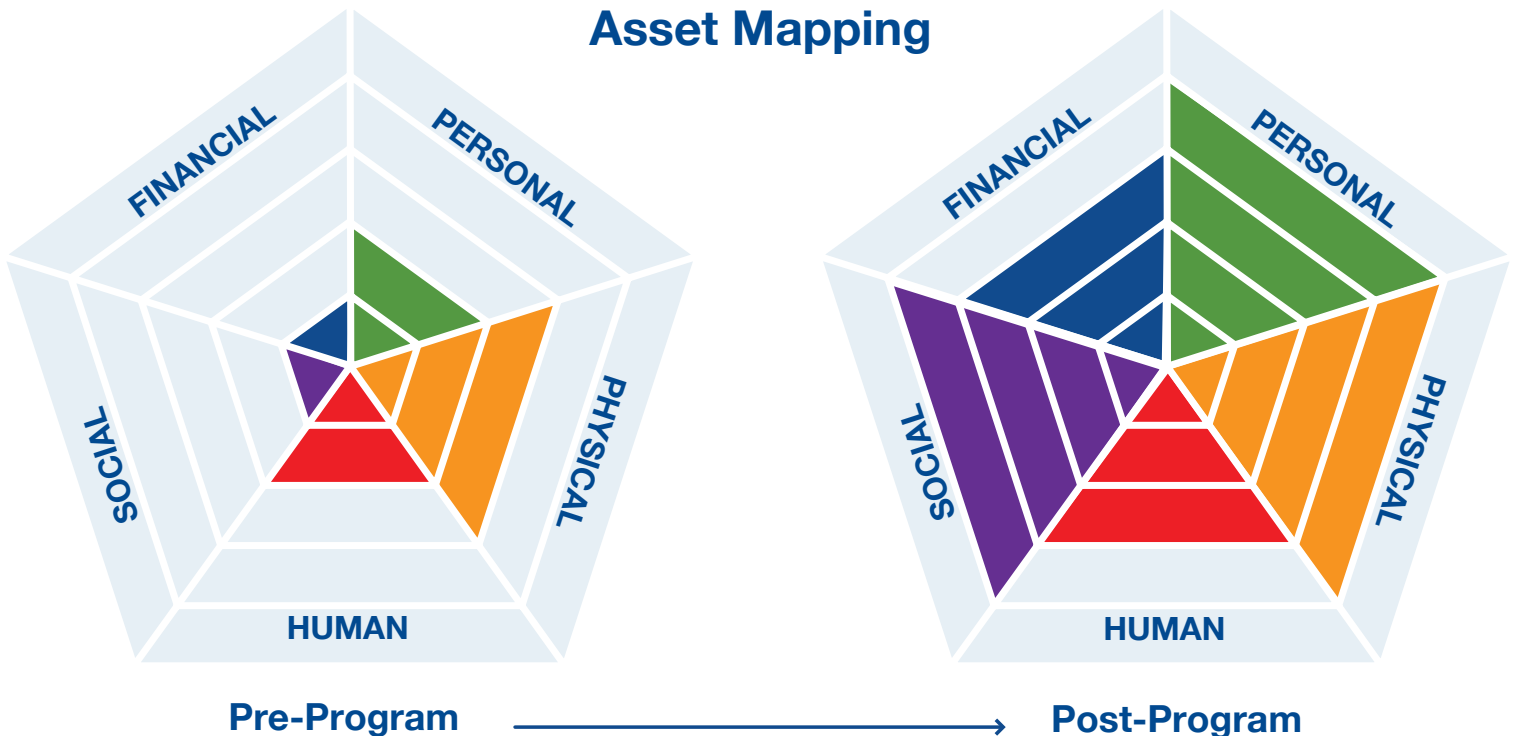
People can develop sustainable livelihoods in a number of ways, including education, employment training, financial literacy and savings programs, and support for small business development. Outcome measurements of Momentum's programs have demonstrated that graduates are often successful in increasing their assets towards developing sustainable livelihoods.

For example, 84% of participants reported an increase in two or more asset areas upon completion of their programs in 2011. Momentum also used the Sustainable Livelihoods Framework when conducting research on the Women's Venture Program. To read the results of this research, visit www.momentum.org/publications.

Participant asset mapping based on the Sustainable Livelihood Framework is a key part of Momentum operations. In most Momentum programs, asset mapping is used as a pre- and post-program measurement tool (illustrated in the graphic below) to help participants assess their strengths, set goals and track their progress. Momentum can also use this self-reported participant progress to assess program effectiveness and help determine possible program improvements.

As individuals living on low-incomes increase their assets, they increase their ability to actively engage in the economy. This in turn increases individuals' ability to cope with the shocks and stresses experienced in their life. Therefore, the accumulation of assets becomes a powerful tool to avoid a poverty trap, build personal resilience and increase economic self-sufficiency.

Asset Mapping



SUSTAINABLE LIVELIHOODS AND THE SYSTEM

At Momentum, we understand that building the resilience of individuals is only one part of the process to reduce poverty. In order to prevent people from having to make ends meet on low incomes in the first place, changes need to be made at a community level.

It is this understanding that guides Momentum’s work toward the goal of social and economic change at the systemic level. Methods used for this work include training other community organizations, working with businesses and collaborating with government on public policy.

Through its community leadership initiatives, Momentum works to create a more supportive environment for poverty reduction.

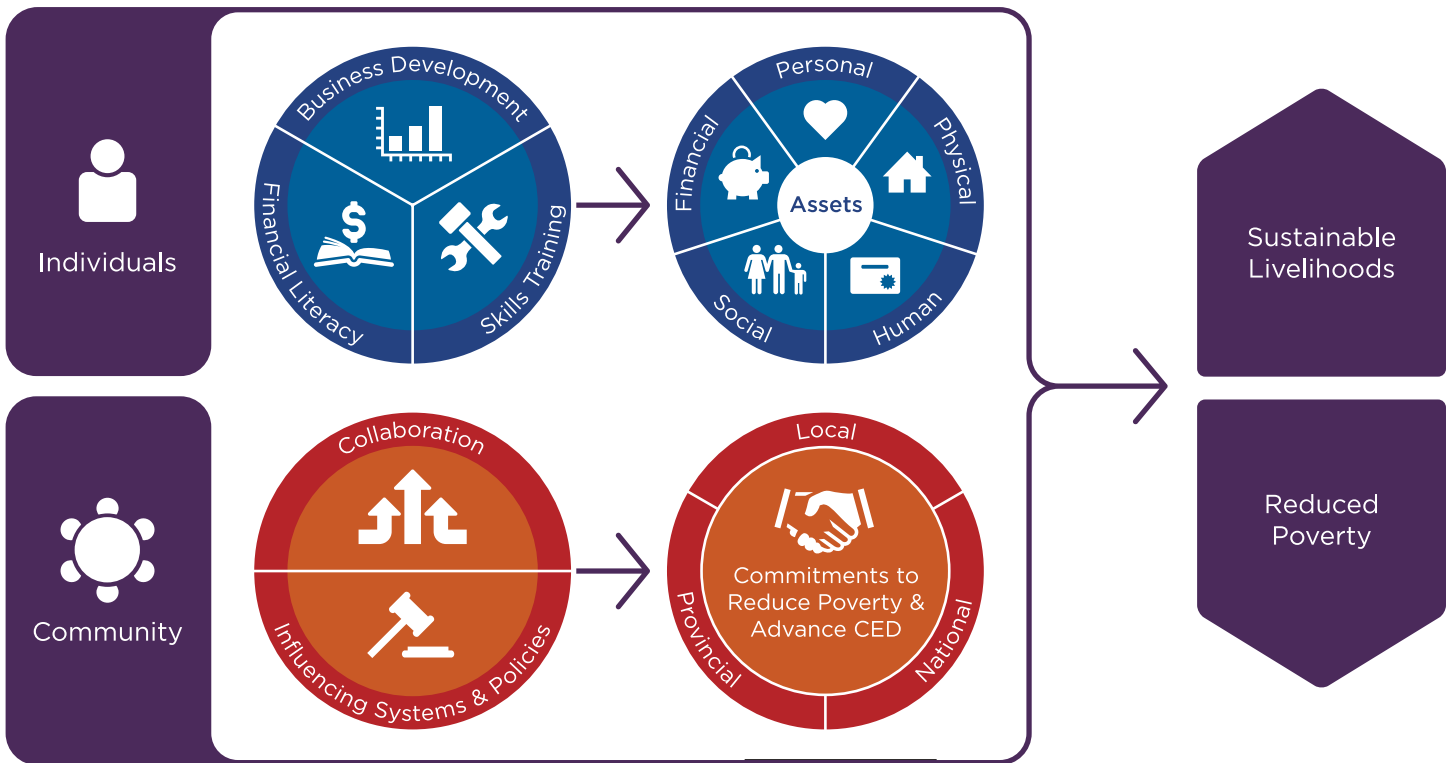
Momentum was involved in creating Vibrant Communities Calgary¹ and hosts the Action to End

Poverty in Alberta² as well as Thrive³—a network to advance community economic development in Calgary. Momentum is also working to advance opportunities for people living on low incomes to build their financial assets through policies that support people to save their money.

Momentum believes that poverty impacts everyone in our community. Reducing poverty can benefit society overall through lower health care, social service and law enforcement costs. It also stimulates the economy by creating more potential customers and increasing the number of skilled workers in the labour pool. Most importantly, poverty-reduction helps ensure the future of the community by enabling all children to develop into productive, caring citizens.

Ultimately, poverty is a community-wide concern requiring a community-wide response.

As illustrated in the Theory of Change diagram below, Momentum’s strategy is to reduce poverty and increase the prosperity of people living on low incomes through Community Economic Development.



1 visit: www.vibrantcalgary.com
 2 Visit: www.actiontoendpovertyinalberta.org
 3 www.thrivecalgary.org



Setting Attainable Goals, Step-by-Step

Karen is a true Momentum success story. A stay-at-home mom of five who got tired of paying rent. "In paying rent," says Karen, "we were using our money to pay someone else's mortgage. We were never getting ahead. My husband has a good job, but there are seven of us. Paying bills became a challenge every month."

"The first thing I felt when I arrived at Momentum was respect," says Karen. Karen first enrolled in Fair Gains, a matched savings program that provides participants an incentive to save their money while learning about financial literacy. In the program each dollar participants save is matched three dollars to one by Momentum. "Fair Gains helped me to face the truth about my financial situation, and helped me to set attainable goals, step by step," says Karen.

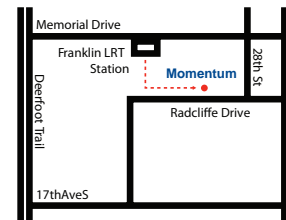
Today, Karen is a proud homeowner, and she also operates a daycare in her home that provides for her family a second income. "When I first came to Momentum, I was so focused on the negative. But the wonderful people there helped me to change that point of view. They helped me to see all of the possibilities that could be. And now, thanks to Momentum, life is filled with more possibilities than ever before."

► **Contact Momentum**
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It is just a **5 minute** walk
from the LRT to Momentum



Fast Facts

About Momentum

Momentum partners with people living on low incomes to increase prosperity, and inspires the development of local economies with opportunities for all. Individuals increase their prosperity by building their own assets through the programs that we offer in three areas:

- Business Development, where they can pursue self-employment as a means of primary or supplementary income;
- Financial Literacy, where they can learn money management skills and learn to pay themselves first by saving; and
- Skills Training, where new Canadians and Aboriginal persons can build new skills that enhance career opportunities.

By the numbers:

- Momentum has invested over \$4M in the local economy, giving out over 2,000 micro loans.
- More than 1,200 individuals have participated in Momentum's matched-savings programs. Their personal savings have been matched with over \$2M from the organization.
- Momentum's money management training assists over 1,500 people a year to take control of their personal finances.
- Over 800 immigrants and Aboriginal persons have trained for careers in the trades.
- Over 27,000 people have participated in Momentum's programs.
- Momentum has trained 45 organizations to deliver their own financial literacy workshops.