

# Sustainable Livelihoods: More than just getting by

Imagine... every person has a sustainable livelihood and contributes to their community. This is the vision that guides Momentum's work.

The Sustainable Livelihoods framework is an asset-based approach for understanding and working with individuals living in poverty.<sup>1</sup> Since 2002, Momentum has collaborated with Eko Nomos and the Canadian Women's Foundation to integrate the Sustainable Livelihoods framework across the organization.

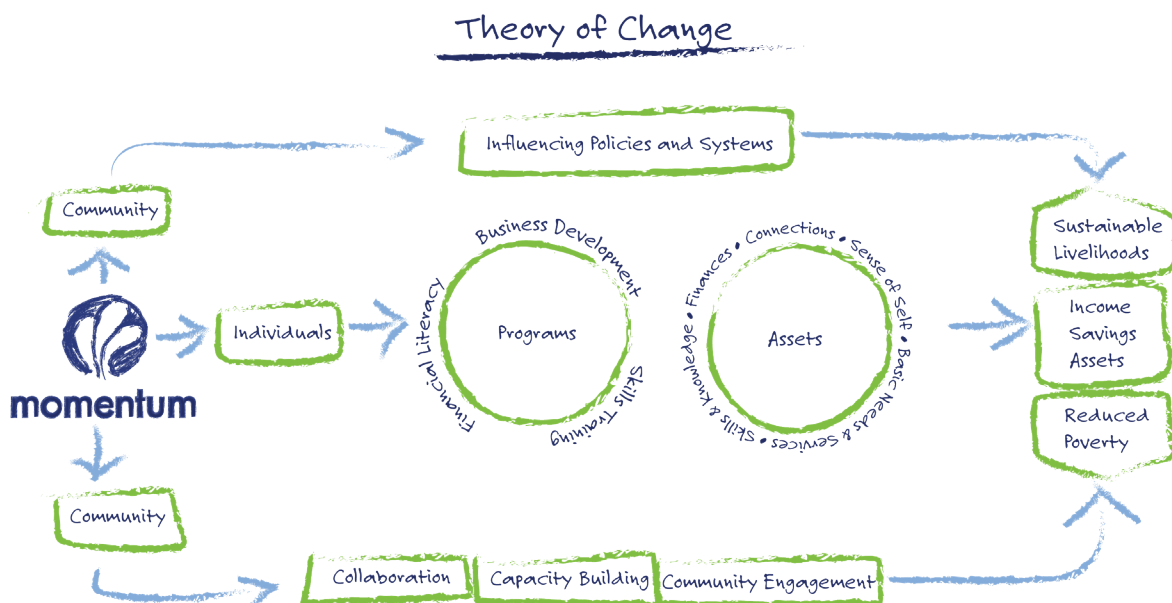
**A sustainable livelihood is defined as "the capabilities, assets, and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets both now and in the future."**

**UK Department for International Development, 1999**

## How we do our work

Momentum's Theory of Change is to reduce poverty by increasing the income and assets of people living on low incomes in Calgary (Diagram 1). Momentum works with participants in our Business Development, Financial Empowerment, and Skills Training programs, and partners in our community to create a thriving local economy for all. By working at the individual and systems levels, Momentum makes a bigger contribution to reducing poverty and building sustainable livelihoods. To evaluate our efforts, the Sustainable Livelihoods framework is used to demonstrate Momentum's outcomes and learn how participants are transitioning towards a sustainable livelihood.

Diagram 1: Momentum's Theory of Change



<sup>1</sup> Murray, J., & Ferguson, M. (2001). Women in transition out of poverty: An asset-based approach to building sustainable livelihoods. Women and Economic Development Consortium. Retrieved from: <http://www.cdnwomen.org>

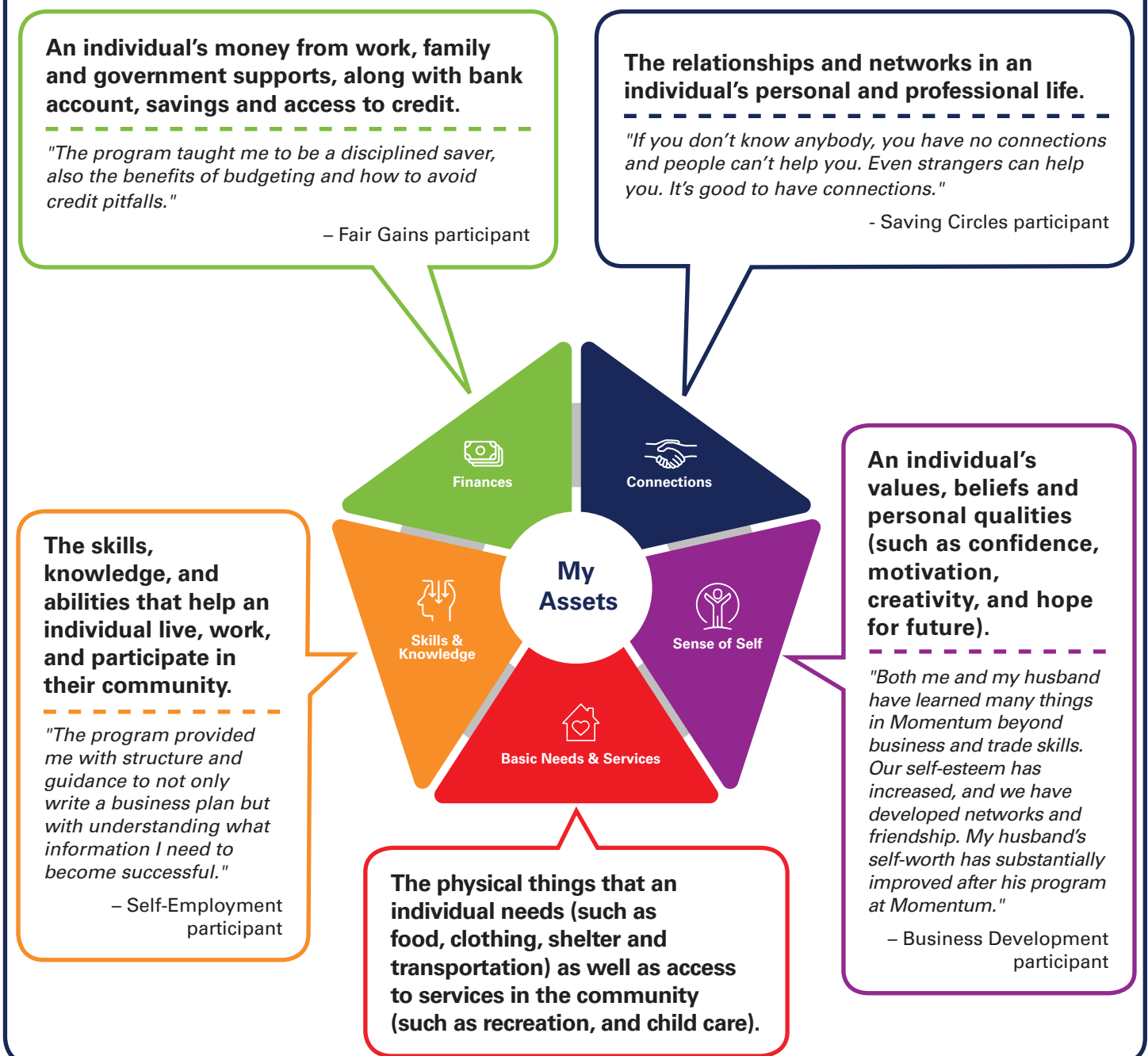
## Dimensions of the Sustainable Livelihood Framework

The Sustainable Livelihoods framework uses three broad dimensions to understand the experiences of individuals living in poverty:

- Assets
- Vulnerability Context
- Stages of Transition

**1. The five asset areas** highlight individuals' existing valuable capabilities in pursuing a sustainable livelihood (Diagram 2). At Momentum, participants learn about assets, assess their assets, and use the asset areas to set short and long-term goals. The five asset areas include:

Diagram 2: Sustainable Livelihoods Assets



**2. Vulnerability Context** aims to understand the external factors that influence an individuals' assets, and the opportunities that are open to them (Diagram 3). While individuals can and do make choices that make them more vulnerable to poverty, understanding how broader, systemic forces impact individual choice or lack of choice is critical to develop practical and strategic supports and programs. The framework identifies four key forces that can make an individual vulnerable to poverty: systems, cycles, trends, and shocks.

*Diagram 3: The Forces that Make People Vulnerable to Poverty, adapted from Eko Nomos*

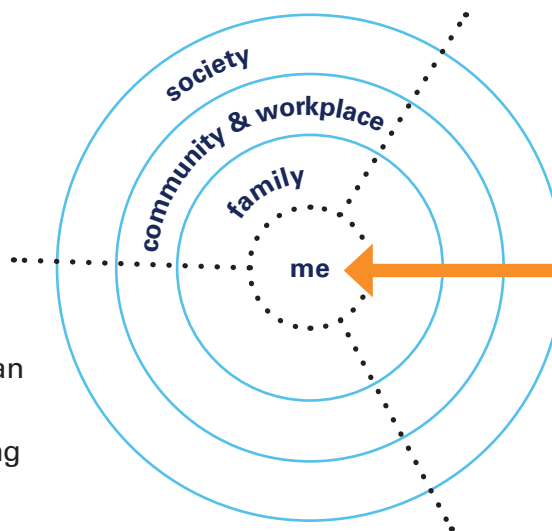
### What holds people back?

#### Systems

- The formal and informal biases and discrimination that reduce people's opportunities
- Eg. Racism, sexism

#### Trends

- Broader social, economic and political forces that can impact people's security
- Eg. Globalization, increasing low-paid/part-time work



#### Cycles

- Patterns connected to the stages of people's lives
- Eg. Reproductive choice, family roles, relationships and seasonality

#### Shocks

- Sudden or catastrophic events or experiences
- Eg. Accidents, job loss, divorce/separation, natural disasters

In 2018, 300 participants were asked about the extent to which Momentum programs helped build their assets. Overall, the results showed:

- 87% applied the skills and knowledge they learned at Momentum to build their assets and income;
- 77% increased their income or savings;
- 91% reported being more hopeful about their future; and
- 95% developed supportive connections and/or expanded their community networks.

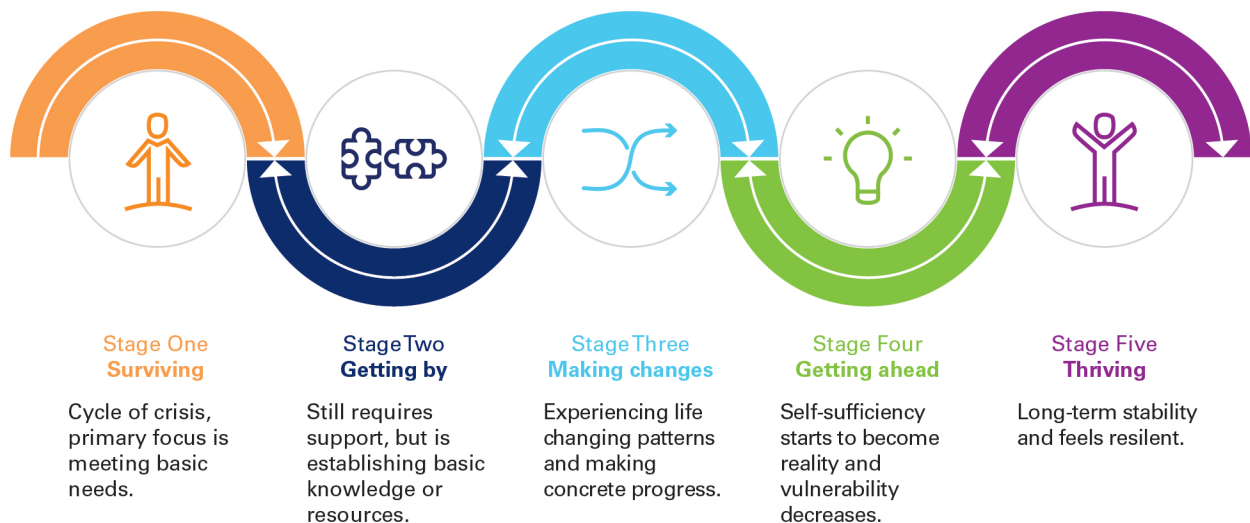
### By the Numbers

- Over 48,000 people have participated in Momentum's programs.
- Momentum has invested over \$8M in 3,000 microloans.
- Over 2,400 participants had their personal savings matched with over \$4.2M.
- Over 1,200 individuals have trained for careers in the trades.
- Momentum has trained 214 organizations to deliver their own financial literacy workshops, reaching more than 16,700 individuals through these organizations.

**3. Stages of Transition** identifies key patterns of progress towards a sustainable livelihood. The stages include: Surviving, Getting By, Making Changes, Getting Ahead, and Thriving (Diagram 4). As individuals build their assets, they increase their resilience and ability to thrive.

Momentum offers a range of skills training, business development and financial empowerment programs for individuals with diverse backgrounds and experience. Momentum uses the Stages of Transition as a measurement tool to capture how participants' livelihoods are developing across its programs over time. Data is collected with participants at the start and end of their programs as well as two years following their program. Even though the stages are presented in a linear direction, the framework recognizes the dynamics and challenges of everyday life can cause individuals to move back and forth through the Stages of Transition.

Diagram 4: Sustainable Livelihoods Stages of Transition, adapted from Eko Nomos



## Ana Maria's Journey Towards a Sustainable Livelihood



When Ana Maria came to Canada in 2009, she couldn't find work. She required flexible hours to care for her two children, and she was just **getting by** to support her family while paying for childcare. Every day she found herself further in debt. And the more debt she was in, the more stressed she became. In 2010, she came to Momentum because she desperately wanted to **make changes** in her life. "I called Momentum, got accepted into the program and that's where everything started," says Ana Maria.

She entered Momentum's Fair Gains program to learn about managing her finances and then joined the Women's Venture Program to explore business opportunities. In 2012, Ana Maria launched her own childcare business and was later able to purchase her own home in 2015 through the Owen Hart Home Owners program at Momentum. She was finally **getting ahead**.

Ana Maria is now **thriving**. She is happy being able to provide a good life for her family and also enhancing the lives of others.

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