

Northwest University

Entrepreneurship & Career Coaching for Women:

The Janett Group Business Plan Proposal

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International Community Development

By

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## Essay 1: Contextualization

One of the requirements of the International Community Development (ICD) program is conducting fieldwork. Last summer, I worked with Mission Hill Main Streets (MHMS), a non-profit organization that provides support for small businesses. As a result, I interviewed many business owners who saw a decline in revenue due to the pandemic. My interview with Christine Rose, owner of 4 Corners Yoga + Wellness is one I will always remember. When I entered her studio, I was asked to take my shoes off. I left my blue flats in the reception area and followed Rose into a large yoga studio with beaming hardwood floors. She sat on the floor during our interview, and I sat in a chair. When she pointed to the chair, I remember her saying, “whatever is comfortable for you.” On my drive home, I wondered, did I offend her? Why didn’t I sit on the floor? This experience taught me a valuable lesson about respecting how other people live their lives and why it is necessary for community developers to be willing to step outside their comfort zone when they enter a new environment.

Contextualization is defined as “the practice of designing programs and processes with attention to the particular cultural characteristics and inherent resources of a given people, place and time” (Dr. Inslee). Understanding the culture and developing relationship is critical before the community developer begins to design programs. Dwight Conquergood’s work with the Hmong people is an example of this in practice. *In The Spirit Catches You and You Fall Down*, Fadiman writes that Conquergood “considered his relationship with the Hmong to be a form of barter, a productive and mutually invigorating dialog, with neither side dominating or winning out” (37). Living among them and embracing their way of life, he was able to earn their trust and having the support of community leaders made it easier for him to carry out his health campaigns. As outsiders, community development practitioners need to understand the culture

and resources of the community they seek to serve. In this essay, I will discuss contextualization and the pandemic, its impact on my project, and how it applies to my future work.

### **Contextualization and the Pandemic**

Working with MHMS last year, I witnessed the economic impact of the pandemic and the need for contextualization. After our first interview at her office, the executive director, Ellen Walker, gave me a tour of her district. On our walk, we stopped in front of Chachos Pizza and Subs. While we stood there chatting, Ellen told me the owner had terminated all his employees due to the pandemic. She explained, “He and his wife are the only ones working there now. He also had an issue with the PPP loan due to the language barrier.” Over the next few weeks that followed, I watched Ellen disseminate information about available grants to owners who needed assistance paying their rent. She also shared details about city programs that help small businesses adapt to technology and reduce costs by installing credit card processors. Before COVID-19, Ellen’s primary responsibility was to promote local businesses and drive traffic to the area. As the pandemic progressed, her focus changed to helping them survive.

Although I intended to study the pandemic’s effect on small business owners, my focus shifted when I discussed the economic downturn with women in the hospitality and travel sector who were unemployed or working fewer hours. Many unemployed workers found it hard to find new jobs due to a lack of education. In addition, due to low salaries, many workers do not have enough money saved and rely on their paycheck each week to survive (Baum 4). Furthermore, women who are the primary caregiver or head of household in their family are having a difficult time finding work. Manolova et al. point out, “with schools closed and elderly family members under threat, women are more likely to be juggling primary care-giving and homemaking ... The prospects are daunting, and the options for women are limited” (484). How can a single

mother find a new job when she has small children at home? How do you balance taking care of your health and providing for your family?

Gender roles in our society significantly impact a woman's ability to find employment. In *Walking with the Poor*, Myers explains, "the roles and contributions of men and women in the life of a community are different. It is commonly agreed that, in addition to doing the reproductive work on behalf of the family and the community, women often carry out a disproportionate share of the productive work as well" (Loc 5607). Based on my research, I agree with the author. Most of my interviews were conducted via Zoom due to the pandemic and to prevent the women from having to worry about childcare. Second, most of the interviews were conducted in the evening to allow the women time to pick up their children after school or to get them settled after work. Single mothers have the difficult task of being the primary caregiver and financial provider in their family.

### **Contextualization and Economic Development**

"Elisha replied to her, 'How can I help you?

Tell me, what do you have in your house?'

'Your servant has nothing there at all,' she said, 'except a small jar of olive oil.'

Elisha said, 'Go around and ask all your neighbors for empty jars.

Don't ask for just a few.'

*(New International Version, 2 Kings 4.2-3).*

The widow's story teaches us that contextualization is a process that involves the practitioner and the community she seeks to serve. Desperate to change her situation, the widow asks the prophet for help. Instead of giving her money or food, he inquires about the resources she has available. When she tells him about the oil, he instructs her to ask her neighbors for

empty jars. In other words, he encourages her to ask people in her community for assistance. Finally, when all the jars have been filled, he tells her, “Go, sell the oil and pay your debts. You and your sons can live on what is left” (2 Kings 4.7). To help her, Elisha had to find out what resources she had at her disposal. Following Elisha’s instructions, she changed the course of her family’s life. It is important to note that her circumstances changed when she asked for assistance from an outsider and her community.

Due to the economic downturn, many women today can relate to the widow’s story. Some have lost their jobs or want to change careers but do not know where to begin. How do you transition to a new industry after years of working in the same field? What jobs are available? As development practitioners, it is critical that we adopt Elisha’s approach to problem solving and partner with community members to find solutions. In *The White Man’s Burden*, Easterly argues that development workers approach alleviating poverty in two ways. He writes, “A Planner believes outsiders know enough to impose solutions. A searcher believes only insiders have enough knowledge to find solutions, and that most solutions must be homegrown” (6). The communities we seek to help have knowledge and experience that is worth considering.

Partnering with community members can lead to new possibilities. I experienced this when I conducted research for my project, The Janett Group (TJG). During my interview with Emelly Matos, a single mother who was laid off due to the pandemic, I asked about her finances and she mentioned that she had started a dog-walking business through an online service to make extra money. This is something she did before the pandemic, and it was easy to do again. After hearing about her venture, I realized instead of helping her find a new job; it made more sense to consider helping her grow her business. Operating a business would allow her to maintain a flexible schedule to spend time with her son.

Listening to Emelley and learning about her experiences made it easier to see the best way to help her move forward. As Kelley and Kelley point out in *Creative Confidence*, “there is nothing like observing the person you’re creating something for to spark new insights” (85). Our conversation inspired me to create the “Women Who Rise” program as part of The Janett Group. The 8-week mentoring program will pair new entrepreneurs with mentor-business owners. The goal is to teach female entrepreneurs what it takes to manage a successful small business.

### **Culture & Resilience**

A common theme among the single mothers I met was resilience. Being unemployed forced them to evaluate their finances and their way of life. “After the shock, it was a huge adjustment. I had to make a budget,” said Yolanda Almonte in our interview, a few months after she had been furloughed. “I sold some of Jaden’s toys that he wasn’t playing with,” she added. While she enjoyed spending more time with her 5-year-old son, Yolanda said she was worried her unemployment benefits would soon end. Concerned she would not be able to cover her expenses, she accepted a remote call-center position paying a lower salary than she was making in her previous position.

The women also showed resilience by choosing to focus on the positives of being unemployed. In my interview with Naomi Balloffet, a single mother of three, she stated, “This is the first time I have had an opportunity to not work.” Naomi viewed being laid off as an opportunity to reduce her expenses and get rid of items that she no longer needed. She later told me, “I feel empowered knowing I can live on less than I thought.” Her response is indicative of America’s low score on Hofstede’s Uncertainty Avoidance Index. This index measures “the extent to which the members of a culture feel threatened by ambiguous or unknown situations

and have created beliefs and institutions that try to avoid these” (Hofstede Insights). Instead of worrying about their future, the women focused on the present and what they could control.

Culture also plays a vital role in the way women approached their job search. Based on Hofstede’s Individualism Index, Americans would receive a high score. According to the Hofstede Insights website, this index measures “whether people’s self-image is defined in terms of I or We. In Individualist societies, people are only supposed to look after themselves and their direct family” (Hofstede Insights). This is also true of female job seekers in Boston. When asked if they had contacted a recruiter or career coach, all the women I interviewed stated they did not. Determined to find a job on her own, one of the women applied for over 20 positions. Her strategy was to apply to as many jobs and then decide where she wanted to work based on which company called her back.

During my interview with Jennifer Walker, a career coach and sociologist, I learned that there is an advantage to partnering with other job seekers. Jennifer runs a program where people who are looking for employment can do so in a group setting. The group functions as a small community; they share job leads and support each other. In our interview, she mentioned, “It has been successful. We have people who care about each other. But it’s not for everyone.” While I am intrigued by a community approach to job search, as mentioned earlier, we live in an individualistic society. Therefore, it will be challenging to get a group of women to openly discuss the issues they face during the job-searching process.

### **The Importance of Technology**

Social technologies impact the way women live their lives and search for employment. Most of the women I interviewed used the Internet and Social Media every day. Some of them used Facebook and eBay to sell items they were no longer using. While others signed up for



contract work with delivery or service sites to make extra money. In *Thank You for Being Late*, Friedman states, “Every society and every community must compound the rate at which it reimagines and reinvents its social technologies” (201). Knowing that women in the community are using the Internet daily, it is critical that programs designed to help them have an online platform that is updated continuously to meet their needs. This will make it easier for women to find the resources they need.

Many career centers are closed or have limited hours due to the pandemic. This is another reason a virtual platform is necessary to help women transition to new careers. According to the article, “The Glass Ceiling Is Breaking, Now What?”, a recent study indicated that “development activities aimed at strengthening career planning via mentorship and-or coaching are the most effective ways to strengthen and enhance women’s career advancement” (Flippin 34). It is important that women have access to job training and career planning without having to leave their homes. Also, technology will be essential to economic development as companies continue to increase their work from home capabilities and online work.

### **Contextualization and my Future Work**

One of the most important lessons I learned during my fieldwork is that development practitioners must be willing to adapt to a changing environment. This became evident when I met Gladys Oliveros, the executive director of East Boston Main Streets. Her district has a large Hispanic population, including illegal immigrants. Although her primary role is providing support for small businesses, Gladys soon realized displaced restaurant workers in her community needed food. As a result, she signed up for a food program with the city of Boston. In our interview, she explained, “We started with 180 boxes that was for the employees of the businesses. We found out quickly that the rest of the community also had a need, and we asked

for a double number, and now we are giving away 500 food boxes to the regular community of neighbors.” Gladys engaged her community and was able to recognize when their needs changed. Like Gladys, I want to be able to recognize when the needs of the community I serve change.

In the future, I hope to help young people in Jamaica find their purpose and a career path. Despite the progress Jamaica has made in recent years to increase economic growth, many young people struggle to find jobs that pay a living wage. During my last visit, I discussed the need for economic development with my taxi driver. I asked him if Jamaica needs a better education system or more jobs. He replied, “We need jobs.” He went on to say that he knows a lot of smart people who pursue illegal activities because they do not see any employment opportunities. This resonated with me since I know firsthand how difficult it can be to find a job. This is why economic development is my passion. I plan to use what I have learned in the ICD program and my fieldwork to lift others out of poverty and help people live up to their potential.

### **Conclusion**

The COVID-19 pandemic has changed the way we view the world, interact with each other, and the way we work. As women navigate the new economy, they need assistance transitioning to new careers and entrepreneurial support. Programs designed to help them must factor in their role as caregivers and heads of households. Their time is limited, and those who need assistance require user-friendly programs that are accessible online.

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## **Essay 2: Qualitative Inquiry**

### **Introduction**

The purpose of any community development program is to effect change and improve the lives of people who are most vulnerable. As community developers, when we enter a new environment it is critical that we understand the culture and resources available to the community we seek to assist. This requires conducting qualitative or quantitative research. Qualitative researchers may spend time a few hours, weeks, or years with a subject group. During this time, the researcher must be willing to share her experience and learn from the participants. This exchange provides an opportunity to learn about the subject's values and life experiences. A quantitative approach, on the other hand, focuses on collecting numerical data. In this essay, I will discuss the importance of qualitative research methods in community development, how it applies to my project and how I will use it in my future work.

### **Qualitative and Quantitative Research Methods**

Qualitative inquiry gives us a chance to see, hear and experience things that cannot be captured through surveys or numbers. In the article, "Rigorous Missiological Research Using Qualitative Inquiry," Starcher et al. describe qualitative research as "a journey of constructing meaning with the people who share their stories with us ... we and our study participants collaborate to construct meaning (i.e., a shared understanding of the phenomenon we are exploring)" (51). It is in this space that we share our own experiences and develop relationships. Also, when we reflect on what we see, feel, and observe, we are able to discover new possibilities or solutions.

Another important characteristic of qualitative inquiry is that the researcher is responsible for gathering the data and interpreting it (Merriam and Tisdell 16). However, to ensure the data is

captured accurately, the researcher must engage the participants and actively listen to them. In the book *FieldWorking: Reading and Writing Research*, Sunstein and Chiseri-Strater asserts that “Good listeners guide the direction of thoughts; they don’t interrupt or move conversation back to themselves. Good listeners use their body language to let informants understand that their informants’ words are important to them” (225). Being present and listening to participants, community developers can learn a lot about their values, culture, and available resources. Also, by asking follow-up questions, they can gain insight about which methods worked or didn’t work in the past and use this data to find creative solutions. As Kelley and Kelley point out in *Creative Confidence*, “Sometimes, the first step toward a great solution is to reframe the question. Starting from a different point of view can help you get to the essence of a problem” (75). The opportunity to connect with others to understand their values and collaborate makes qualitative inquiry the ideal research tool for the International Community Development program (ICD).

### **Qualitative Research Methods and Community Development**

Community developers can learn how people perceive themselves and the world around them by conducting interviews and listening to the stories the participants choose to share. In *Qualitative Research: A Guide to Design and Implementation*, Merriam and Tisdell explain, “Qualitative researchers are interested in how people interpret their experiences ... and what meaning they attribute to their experiences (15). A good example of this is Dr. Brené Brown’s work. A vulnerability researcher, Brown gained valuable insights by listening and analyzing the stories of the people she interviewed. Based on her research, she suggests that “maybe stories are just data with a soul” (“Power of Vulnerability” 01:03-01:05). In “The Power of Vulnerability,” she explains that her study revealed that people who are vulnerable are able to live fuller, more meaningful lives. She describes this group of people as “whole-hearted” (Brown 07:52-07:54).

She states, “These folks had, very simply, the courage to be imperfect. They had the compassion to be kind to themselves first and then to others” (Brown 08:50-08:57). Most people aren’t comfortable discussing their imperfections with their families, let alone with a researcher. Using qualitative inquiry, Brown was able to get a deeper understanding of how people viewed themselves and why. Had she used a quantitative research method, she would have been able to measure if someone thinks they have imperfections or compassion but, she would not have been able to capture why someone feels imperfect and the experiences that caused them to feel that way.

Another qualitative method available to community developers is ethnography. The purpose of ethnographic research is to gather as much information about the group’s culture. If this is the case, being open to eating the same food or participating in events that are taking place tells the subject group you respect their way of life and are open to learning more about them. Nevertheless, to collect data in this setting, it is essential the researcher understands the culture. In the book *Fresh Fruit, Broken Bodies: Migrant Farmworkers in the United States*, Holmes adopts the culture of the farmworkers to truly understand their experience. Prior to crossing the border, he lived with one of his friends’ relatives in San Miguel. Describing his experience, he writes, “Along with Samuel’s family, I used the snake-inhabited latrine, visited the government health center when sick, carried water from the well, harvested and planted corn and beans, and took the bulls and sheep to pasture” (6). Embracing the culture and lifestyle of the people in San Miguel and on the farm in Washington, Holmes gained a deeper understanding of their beliefs, motives, and experience.

A third qualitative method useful to community developers is observation. This allows us to capture data that would otherwise have been missed. When we intentionally pay attention or

look around, we notice clues about the culture and what values are important to the community. In *The Art of Community*, Vogl states that “by understanding how a group ... expresses values, a leader can help a community mature and grow” (10). Being observant, we can learn a lot about a community without talking to anyone. Observation also gives the researcher a chance to think about what is going on around her. This was critical when I conducted my fieldwork. When I interviewed small-business owner Christine Rose, owner of 4 Corners Yoga + Wellness, being aware of my surroundings gave me a greater understanding of her business and her role in the community. A few days after our interview, I wrote in my journal:

At the end of our interview, Rose gave me a tour of her studio.

I remember the blue walls and the white linen on the massage tables.

I remember feeling calm. I followed her as she moved from room to room, explaining what occurred in each, and then we circled back to the reception area. As I gazed around the reception area, I noticed she had mugs and blue T-shirts for sale with her logo imprinted on them. The paint color on the wall, the cubbies to place your shoes, and the photographs all welcome people of color to a place of peace.

Reflecting on my observations, I realized it is imperative that small-business owners receive financial support from the state and the federal government. Without assistance, many of them will not survive. In our interview, Ellen Walker, the executive director of Mission Hill Main Streets (MHMS), expressed concerns about businesses in her area being forced to close if they did not receive assistance. In her district, many business owners were deterred from applying for the Paycheck Protection Plan (PPP) due to the language barrier.

Appreciative Inquiry (AI) is another qualitative method available to community developers. In *The Thin Book of Appreciative Inquiry*, Hammond explains, “Appreciative Inquiry



suggests that we look for what works in an organization; that we appreciate it” (1). She claims that every organization knows what it does well, and focusing on that plays a vital role in the company’s future success. Although Hammond’s theory was developed initially to improve businesses, community developers can use this approach to find solutions. Using this approach, the researcher assumes that the community she is working with knows what has worked for them in the past when they successfully resolved an issue.

Appreciative Inquiry also incorporates the International Community Development (ICD) value copowerment. Copowerment is “a dynamic of mutual exchange through which both sides of a social equation are made stronger and more effective by the other” (Dr. Inslee). Similarly, when AI is used, the researcher and the participants learn from each other. The researcher learns more about the organization and what has worked in the past, and the participants feel appreciated. As Hammond points out, “Every human being has a need to (1) have a voice and be heard, (2) be seen as essential to the group ... and (3) be seen as unique and exceptional” (21). When community members are engaged and feel like their contribution is valued, they are more receptive to change and have a positive outlook about the future.

### **Qualitative Inquiry and My Project**

I learned the importance of qualitative inquiry and the power of storytelling during my fieldwork at MHMS. Although I intended to study the pandemic’s effect on minority-owned businesses, I changed course based on interviews and conversations with women who were laid-off or working reduced hours due to COVID-19. I conducted 13 interviews with women from different walks of life. Some of them were business owners struggling to keep their businesses alive, and others were women at a crossroads. Regardless of where they were in their professional life, all of them were navigating their way through the pandemic and adjusting to

the “new normal.” My interview with Leah Holub planted the seed that there was a need for an organization committed to economic development for women. When we spoke, Leah expressed interest in starting a small produce business but later changed her mind due to lack of capital. Instead of starting her own business, she decided to get a second job to make ends meet. Leah’s story and the stories of the other women made me realize women needed more support. This led to my project proposal for The Janett Group (TJG), a nonprofit organization committed to helping women achieve economic equity.

The data I collected through interviews gave me insight into their experiences and the programs that were needed to help them move forward. During my interview with Amanda Phillips, I asked her what services would be helpful to her. She replied, “A place that offers motivation, resources. A chance to network and meet other women and hear their stories, and learn from other women experiences. A place where you can learn financial literacy; about your credit score how it impacts you.” I knew I wanted to offer resources to help women improve their lives, but I wasn’t aware there was a need for motivation and financial literacy until I met with Amanda. Other informants had indirectly stated they needed help achieving their goals, but none had specifically mentioned “motivation.” This new insight inspired me to start an Instagram page for TJG and use this space to uplift and inspire women.

### **Program Evaluation**

Program evaluation is a key component of community development. In the book, *Evaluation: An Integrated Framework for Understanding, Guiding, and Improving Policies and Programs*, Mark et al. explain that “evaluations can contribute to social betterment ... by providing information that can support the deliberations, choices, and actions taken in democratic institutions” (63). Community developers can use the feedback they receive to

determine which programs are effective and what needs to be changed to better serve the community.

My proposal for TJG outlines my evaluation plan to ensure we are meeting our objectives. Here, I will discuss how qualitative and quantitative data will be used to measure the program's success. According to Bodem-Schrotgens and Becker, "the three program effectiveness indicators—output, outcome, and impact" (38). The primary measure of our success will be the change the program participants make in their lives. Nevertheless, a mixed-method approach will be used to measure the outcomes and impact. Graduates will be asked to participate in surveys and focus groups at 3 and 6-month intervals to obtain feedback. The evaluation will measure the following outcomes:

1. Participants gained access to better jobs
2. Low-income women are able to sustain themselves
3. Improve participants' skills and self-confidence

Qualitative data will be the primary method to measure the success of the mentorship program. TJG will conduct focus groups where women can openly discuss their experience in the program and offer suggestions for improvement. In addition, our evaluation plan will include a follow-up survey in 1, 3 and 5-year increments. Also, we will track the number of women who complete the program and successfully launch new business ventures. The evaluation will be designed to measure the following outcomes:

1. Participants gained knowledge and confidence to start a small business
2. Low-income women are able to sustain themselves
3. Increase in the number of new businesses started by women

Getting feedback from participants in both programs will let us know where changes need to be made and whether any new programs should be added to better serve the community.

In the article, “Toward Best Practices in Quantitative, Qualitative, and Mixed- Method Research: A Social Justice Perspective,” Fassinger and Morrow recommend as a best practice that, “Researchers ... understand that social justice aims demand a relational approach to engaging with participants” (79). This helps to build trust and foster relationships between the community developer and the community she is supporting.

### **Conclusion**

Qualitative inquiry incorporates the ICD principles copowerment and contextualization. Similar to the ICD values, this approach encourages the researcher to participate in cultural activities and collaborate with community members to find solutions. In the future, I plan to use qualitative methods to improve the services we offer at TJG. Hosting focus groups and interviews will give me an opportunity to talk to women, hear their stories, and understand how I can best serve them. Whether that involves helping them find jobs, providing scholarships, or mentoring young women, conducting qualitative inquiry will provide the data I need to be an effective leader and change agent.

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### Essay 3: ICD Values

When I started the International Community Development (ICD) program, I knew I wanted to learn how I could help women and youth achieve economic equity, but I had no idea the program would change me as a person. The support and love I received from my cohort helped me grow spiritually. The classes changed the way I viewed injustices around the world and my role as a Christian woman. In this paper, I will discuss my personal transformation, social justice, copowerment, and my philosophy of service.

#### Personal Transformation

Although I have had a career in management, I always knew I was called to serve others in a different way. As a manager, I started to mentor women at my workplace and soon realized economic development was my passion. In his book, *Let Your Life Speak*, Parker describes vocation as “a voice ‘in here’ calling me to be the person I was born to be, to fulfill the original selfhood given me at birth by God (10). The ICD program helped me come out of my shell and tap into my own voice. I was introduced to social entrepreneurship; a concept I had never heard of despite working in corporate America. Also, I was exposed to different ideas through forum posts and class readings. The fieldwork requirement pushed me outside of my comfort zone, and instead of being a passerby in my community, I became a participant.

During my fieldwork, I saw firsthand the importance of being a part of a community. In *The Art of Community*, Vogl defines community as “a group of individuals who share a mutual concern for one another’s welfare” (9). Interviewing minority-business owners, I noticed the women who were not involved in a community were less likely to know about the resources available to them through the city and local organizations. This was apparent when I interviewed Fatou, owner of Fatou Hair Braiding, and asked about her experience during the pandemic. She

explained she had applied for the Paycheck Protection Program loan but hadn't heard if she qualified. She also mentioned she had been out of work for four months and delayed returning due to her daughter's asthma. As a result, she was behind in her rent and had to work out a payment plan with her landlord. I also interviewed Joan Brown, another hairstylist who had a similar experience. However, neither of them knew about the resources available to them through the city or Lynn Main Streets. My research taught me that when there is a crisis, you are stronger in a group than alone.

### **Social Justice**

Prior to starting the ICD program, I knew there were child labor and unfair working conditions in countries that supplied goods to the United States, but I never thought about what I could do to alleviate the situation or question why a T-shirt costs \$8 at Target. The Social and Environmental Justice class made me think about my responsibility as a Christian to fight injustice and opened my eyes to the impact my choices have on others. Jesus' ministry shows that justice should include love for others. In Matthew 22, when he was asked, "What is the greatest commandment?" He replied, "Love the Lord your God with all your heart and with all your soul and with all your mind ... And love your neighbor as yourself" (Matthew 22:36-39). Therefore, followers of Christ should care about the welfare of others and fight against injustice.

Based on what I have learned, social justice means taking action to help those who are marginalized in our community. For some, that might be feeding the homeless; for me, it is joining the fight for economic equity. A recent *New York Times* article, reported that a study conducted by the University of Chicago and Notre Dame found that the number of people living in poverty has increased "by six million people in the past three months, with circumstances worsening most for Black people and children" (DeParle 1). In the future, I plan to use my voice



and what I have learned in the ICD program to fight for economic equity for women. As Cobb points out in the article, “Christian Experience in a World of Limits,” “In a world divided between oppressor and oppressed, rich and poor, the Christian cannot remain identified with the oppressor and the rich” (121). My experiences over the last year and a half have made me more aware of the hardships others endure, and I can no longer stay in my own world and ignore it.

It is my calling to help women find their purpose and live up to their potential. As they balance the demands of family and finding a career, women need more support today than ever. In the article “Working Women and the Early COVID-19 shutdowns,” Himes points out that, “Women held less than half of all jobs (in all industries) in the United States in March 2020. But more than half of the job losses in that month, the first wave of job losses resulting from COVID-19, were jobs that women held” (1). So, it is critical that I act and create TJG.

One of the most important lessons I have learned is the role I play in the suffering of others. In *Resisting Structural Evil*, Moe-Lobeda suggests that we are all participating in collective theft, whether we realize it or not. She notes, “It is a central moral transgression of our lives. It is a form of systemic sin in which we take part” (Moe-Lobeda 40). The food and clothes I choose to buy directly impacts someone’s life. I am learning to make better choices and fight against injustice by sharing what I learned in my classes with my family and friends. I am hopeful that dialogue will continue in their own circles, and more people will consider the impact their choices have on other human beings. As Clawson asserts in *Everyday Justice*, “Living for just ourselves isn’t an option, because everything we do impacts, other people. It is up to us to decide whether we will act lovingly toward others or whether we will participate in their exploitation and harm” (186). I choose to act with love and compassion, following Jesus’ example of how to treat others.

## Copowerment

Copowerment is defined as “a dynamic of mutual exchange through which both sides of a social equation are made stronger and more effective by the other” (Dr. Inslee). This occurs when a community practitioner and the community she serves work together to affect change. Both parties learn from each other as they share their ideas and experiences to develop solutions. According to Vogl, “Stories are the most powerful way we humans learn. Every community, like every person, is full of stories” (75). Listening to the stories of the people we seek to serve and sharing our own story gives us an opportunity to build trust and develop relationships.

During my fieldwork, I had the opportunity to see copowerment in action at Mission Hill Main Streets. Ellen Walker, the executive director, met with business owners in her district and discussed the challenges they were facing due to the pandemic. The owners voiced their concerns, and she offered assistance and tailored her programs to provide more support. Based on their feedback, MHMS launched “Go-Give Restaurant and Community Appreciation Week”. The event was promoted on the organization’s social media and offered patrons a discount at local shops in the area. Actively listening to the owners made the organization more effective in carrying out its mission and helped the owners find a solution to increase patronage in a difficult time.

In our society today, having a personal brand is important for business owners as well as job seekers. In the article, “*Personal Branding: An Essential Choice in the COVID-19 Era?*” Pérez and Gringarten argue that having a personal brand is essential to show prospective employers you are the right candidate for the position. He writes, “A personal brand does not need a resume showing all the accomplishments, but to show more the energy and value this person will ‘bring to the table.’ It is important to show that someone is hardworking, dedicated,

and invested in their success” (88). Copowerment is essential to helping women develop their personal brands.

As a manager for over ten years, I am the one people come to when they have questions. I am the expert. In my new vocation, I need to remember copowerment is at the heart of community development and I don't need to have all the answers. Humility and deep listening need to be at the center of my agenda if I am going to be successful. This means giving the women I work with the opportunity to share their experiences, background, and future goals and be willing to share my own.

### **Philosophy of Service**

I have always thought about leadership as it relates to managing people, but if the goal is social change, it must be viewed differently. In her book *The Art of Leading Collectively: Co-Creating a Sustainable, Socially Just Future*, Kuenkel suggests, “Leading ... is about growing our potential to have a positive impact on the world” (Loc 2337). This resonates with me and is a belief I want to adopt and share with other women. Vroman and Danko note that, “Whether a company has worked itself into a financial challenge or a chaotic environment has caused panic, women have demonstrated they excel in times of trouble” (4). I believe many women would make excellent leaders, but they lack support and do not feel empowered. This is why it is my goal to help as many women as I can realize their potential and gain the confidence to pursue their dreams. As I move forward, my philosophy of service will be acknowledging that God is directing my steps, leading with love, and having scripture as the foundation of my work. My experience in the ICD program has taught me that God is in control. In Jeremiah 29, God tells us, “For I know the plans I have for you ... plans to prosper you and not to harm you, plans to give you hope and a future” (Jeremiah 29.11). Looking back, it is easy to see that everything I

have been through has prepared me for a life of service. Not getting my dream job after college pushed me in a different path that led to management. Although it wasn't something I had the desire to do, it was in this role that I developed a passion for helping young women find their purpose.

Before the ICD program, I have always separated my work from my spiritual life. This changed when I interviewed Dina Martinez, the owner of Naked Feet Yoga. I noticed she mentioned the importance of service a few times in our conversation. When I asked, "Why is service so important to you? What does that mean, and where does it come from?" She paused for a moment and said, "Service comes from the heart ... Prior to teaching a class, I do this meditation of prayer and ask God to be my works, to be my practice, and to be my guidance. I put my trust in that place, and that, to me, is a service ... with the intention of healing." Dina taught me that your work can and should be a service to God. In *Walking with the Poor*, Myers concludes, "to be true to our identity as Christians, we must be in Christ and be doing mission, loving God, and loving our neighbor. We are not who we truly are unless we are doing both" (Loc 2160). This is something I plan to keep in mind when I start my new vocation.

While conducting research, I met Betsy Cowan, co-founder of Thrive and Grow. The organization supports Christian business owners and holds a monthly Zoom meeting to offer business advice and discuss best practices. In my interview, I asked Betsy, "What separates Christian entrepreneurs from non-Christians?" She replied, "Most of the entrepreneurs in our group speak of feeling called by God to go into business. This call is not specifically to run a Christian business, but many state that they believe that God has a purpose for their business and that by being an entrepreneur, they can bring God's love to those who need it." I, too, want to lead from a place of love and honor God with my work.

## **Conclusion**

My ICD program experience has taught me that God has a plan for my life, and I need to go where he leads me. Despite many detours with my fieldwork, he led me back to designing a project to help women achieve economic equity. I plan to use what I have learned and experienced in the last year and a half to serve others. My goal is not only to walk in my purpose and serve others, but to be someone who reflects God's love.

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## **Project Proposal Introduction**

The COVID-19 pandemic has impacted the health and livelihood of many Americans. Over the last year, the federal government has provided economic support in the form of the Cares Act to help citizens survive, however, as the economic downturn continues more needs to be done to help women who are unemployed. A recent *Monthly Labor Review* article cites a study by Alon et al. that indicates “the COVID-19 pandemic is disproportionately hurting women’s employment ... The authors estimate that 15 million single mothers in the United States will be the most severely affected, with little potential for receiving other sources of childcare and a smaller likelihood of continuing to work during the crisis” (Karageoge 1). The economic downturn has also significantly impacted women who work in the travel and hospitality industry and those who have been employed long-term at the same company.

### **The Need**

As the government began to close borders and implement stay-in-place orders, the transportation company where I have worked for over 15 years, laid off 90 percent of its staff due to a decline in revenue. In the months that followed, we would rehire most of them as part of the Paycheck Protection Plan (PPP), only to terminate them again a few weeks later. Long-term employees in our call center, most of them women, found themselves unemployed and uncertain about their future.

A few months after the layoff, I interviewed Yolanda Almonte, one of the women who had been laid off of and asked her about the challenges she was facing being out of work. “After the shock, it was a huge adjustment. I had to make a budget,” she explained. “I sold some of Jaden’s toys that he wasn’t playing with,” she added. While she enjoyed spending more time with her 5-year-old son, Yolanda was concerned her unemployment benefits would end soon. Worried she



would not be able to cover all her expenses, she accepted a remote call-center position paying her a lower salary than she was making in her previous position. Her experience is not unique, as the \$600 provided by the Coronavirus Aid, Relief and Economic Security Act came to an end in July, many women were forced to face the reality that their previous employers wouldn't be taking them back. This is particularly true in women dominated fields such as hospitality and retail. In a changing economy, single mothers and women in their 30s need job-training and support as they transition to new careers or become entrepreneurs. As Ackerman and Kanfer point out, "successful reemployment among displaced workers ... will depend on their development of marketable job skills in ways that minimize time unemployed, loan debt, and family responsibilities, yet maximize learning and employer contacts" (494).

### **Project Proposal**

The women I interviewed want a career or business opportunity that gives them a sense of value and purpose, both in the workplace and at home, but they are not sure where to begin. I propose starting a non-profit organization, The Janett Group (TJG), dedicated to helping women transition to new careers and achieving their full potential. The Janett Group (TJG) is requesting a grant to fund a career coaching and mentorship program designed to help women find new jobs or start their own business. The funds will be used to launch a virtual career center that offers job searching assistance and support for new entrepreneurs.

Northwest University

Business Plan Proposal: The Janett Group

Sofya Nembhard

Thesis I - GLST 5963/5009

Dr. Inslee

April 25<sup>th</sup>, 2021

## **Executive Summary**

To ensure women in their 30s and older aren't left behind, The Janett Group (TJG) aims to support women transitioning to new careers and those who have the desire to start a business. As a new non-profit organization, we would like to partner with organizations that share similar values and believe in economic equity for all women. TJG is seeking a \$7,000 grant to cover operational costs for the first year. The funds received will be used to kick start our programs.

We admire the work of Grameen Bank, which provides microloans to poor women. After seven years of experimenting and lending to mostly men, the bank found that women were more consistent in paying back the loans and made them their primary clients (Bornstein and Davis 36). Microloans have been successful in developing countries, and we believe having access to capital will give women an opportunity to find an alternate source of income. Having a low startup cost, TJG will use 28 percent of the funds to award microloans to two recipients that successfully complete our mentorship program.

A study conducted by the International Federation of the Red Cross after the Tsunami in 2004 found that "communities indicated that they need to be entrepreneurial, be able to take alternative employment and have the capacity to adapt" (Int'l Federation of the Red Cross, 10). As businesses continue to downsize, women will need to find new jobs and alternate ways to generate income. TJG's goal is to support them as they pivot into new careers and start business ventures.

## **Background**

A close friend convinced my mother to attend nursing school, and this led to a decision that changed the trajectory of her life. A single mother of four, she was able to support her family and purchase a home. Watching her obtain her nursing degree, while raising several children

inspired me to attend college. I graduated in 2001, three months after the September 11<sup>th</sup> attack, and I found myself struggling to find a job. Despite having a bachelor's degree, I received numerous rejection letters. The only job I could find was an entry-level customer service position. A few years later, I found a new job through someone in my professional network, and the support of just one person changed the course of my life. As women navigate the "new normal" they will need assistance searching for new opportunities and developing their skills. The funds received from this grant will help us provide services to 15-20 women in our first year.

### **Need Statement**

Many families found it hard to make ends meet as the extra \$600 provided by the Coronavirus Aid Relief and Economic Security Act came to an end in July. According to Baum et al., "Many hospitality workers come from a social demographic (poor, minorities, women, undocumented migrants) that have, to date, suffered disproportionately from the direct medical and wider social effects of COVID-19 and may not have the resources or status to seek assistance when they require it most urgently" (10). My coworker, Jeannine MacMillan, is one of these women. She currently works 16 hours per week and collects partial unemployment. A mother of two, she recently applied for a seasonal job at UPS. In our interview, she stated, "I need extra money. Matt is working, but things are tight right now." Jeannine has held the same position for over 14 years and loves her job. However, she is aware that change may be inevitable. During a recent conversation, I asked her what she wanted to do next. She replied, "I worked for a law firm before working here, but I am not passionate about anything. I wouldn't even know where to begin." To survive in the new economy, women need career coaching and support.

## Services

Our first program, “Women Who Win,” will offer career coaching and resume writing services. In an interview, career coach and sociologist, Jennifer Walker described a program she runs at Work Wonders Careers that takes a community approach to job searching. Participants in the group are able to network and offer helpful suggestions to each other and share their experiences. As Jennifer points out, “Sometimes when people are searching for a job, they feel like they are the only one doing so.” TJG will adopt a similar approach and use an online platform such as Zoom, where job seekers can meet as a group and discuss the job market and strategies with a career coach. In *The Art of Community*, Vogl refers to this concept as community maximizing. He writes, “community maximizing success seeks to do whatever will make us as a group succeed most. In this orientation, we don’t necessarily prioritize who within the group wins the most as long as we maximize the total group success” (Vogl 125). In addition to this approach, TJG will offer virtual training sessions on Microsoft applications such as: Excel, Word, and PowerPoint.

Our second program, “Women Who Rise,” will be an 8-week mentorship program and will pair new entrepreneurs with mentor business owners. At the end of the program, we will offer microloans to qualifying applicants. We believe access to capital is critical for anyone starting a business and is especially important during an economic crisis or after a disaster. An example of this is the financial aid provided to residents in Mozambique after the flood in 2000. The USAID gave grants to rural families who invested the money in livestock and equipment. They found that the program had a positive effect on long-term development (Hanlon 379). TJG believes microloans can have a similar impact in Boston, as women search for alternate ways to generate income.

## **Market Analysis**

Many non-profits in the Boston area are committed to helping job seekers transition to new careers. EMPath is a popular one that helps low-income women set and achieve personal and professional goals. According to its website, the organization has “developed a roadmap to help low-income people reach economic independence ... EMPath guides each person in health, family life, career, finances, and education” (EMPath). Another organization that does similar work is SkillUp.org. As a new non-profit, SkillUp aims to help Americans who have been furloughed due to the pandemic find new career opportunities and connects them with job-training programs.

At TJG, we take the fact that women are having a harder time finding employment seriously and are committed to providing different avenues to help women succeed. We understand that women need a hand up, not a handout. Also, we believe that by focusing solely on economic equity, we will be more effective in helping women achieve financial independence.

## **Strategy**

Bornstein and Davis advise that “planning must begin with a theory of change and an analysis of how an idea will spread, achieve impact, and influence others” (50). Due to the COVID-19 pandemic guidelines, we will not have a brick and mortar building, we will operate virtually and offer our programs entirely online. Being a virtual company, we will use social media to promote and market our services. We will also partner with local churches and other community organizations to let the community know about our services. Although most churches are held virtually, women make up a majority of the congregation. Our strategy is to partner with one church and slowly build a network of partner churches as our program grows.

## Operations

Our operations will include a board of directors, volunteer career coaches, and mentors. Our board members are and will remain committed to our goal of empowering women and providing resources for them to lead independent lives. Below is a summary of their background and experience.

### Board Members

- Colleen White – Colleen has operated several businesses in the New England area and brings years of experience. She is passionate about helping women succeed in business and will be in charge of developing our mentor program for new entrepreneurs.
- Ellen Walker – Ellen currently serves as the executive director of Mission Hill Main Streets, supporting small businesses in the Boston area. She understands what it takes to launch and maintain a successful small business and will be instrumental in developing our mentorship program for entrepreneurs.
- Emeka Nnama – Emeka is currently the director of customer success at Forrester Research. He manages over 20 employees and has experience coaching, mentoring and motivating people to achieve their full potential. He started his career in the travel industry and has a passion for helping young people in the inner city.
- Lathoya Felding – Lathoya is an experienced Human Resources professional and a single mother. She will take a lead role in developing the strategy for training our volunteer staff and helping women find work that aligns with their values.

### Volunteer Career Coaches

During the first year, the career coaches will be myself, Emeka Nnama, and other qualified and willing managers in my professional network. Lathoya Felding and I will develop a

training program for the coaches to ensure the message and tools being delivered are consistent across the organization.

### Mentors for Entrepreneurs

The mentorship program will pair aspiring entrepreneurs with female business owners in the state of Massachusetts. This will give participants in the program the opportunity to visit local businesses and understand what it takes to run and operate a successful company. The program will last eight weeks, and the mentees will be tasked with a new assignment each week that aligns with the program and the participants' development. Projects will range from drafting a business plan, doing market research, and developing a marketing plan. Also, in our first year, we will award microloans to two qualifying participants with the most thoroughly developed business plans.

### **Financial Information**

While operating as a virtual company will significantly reduce our operational costs we realistically anticipate having needs for financial support. The main expenses we foresee in our first year would include state registration fees, developing and maintaining a website, marketing, and allocating microloans. Our estimated startup cost is \$7,000. Knowing we will have unexpected expenses, we will operate using a frugal mind-set. According to Lynch and Walls, "the frugal mind-set says challenge whether you need to spend or not" (73). We will review all expenses to make sure we stay within budget each month. One way we plan to maintain a healthy budget is by hiring interns. We will recruit college students to develop our website and assist us with social media content and marketing. We also hope that in partnering with colleges and students that in return of assisting us, we will offer them on-the-job experience and exposure, another universal need to the workforce today.



In addition to seeking grant funding, TJG will operate Saphoy Cards, a greeting card line to generate revenue. To start, the production of this line will be completed by TJG's board members and later we'll encourage our programs participants to assist in making Saphoy Cards flourish. As the card line will aim to offer encouragement and support to women and serve as a social enterprise, the proceeds will be used to expand TJG's programs. As we also foresee our long-term expenses will include the training of administrative and coaching staff.

### **Evaluation Plan**

The primary measure of our success is the change the participants in the program make in their lives. However, each program will have its own specific evaluation plan. The career planning program will measure success based on the number of women who find employment aligned with their values after working with a career coach. We will conduct surveys and focus groups at 3 and 6-month intervals with graduates to obtain feedback and metrics to assist us in ensuring our program is operating at its best, to best serve our customers.

The mentorship program's success will be measured by the number of women who complete the program and successfully launch their business ventures. In addition, our evaluation plan will include a follow-up survey in 1, 3 and 5-year increments. This is critical since only about 50 percent of small companies are still in business after five years (Otar 1).

### **Summary**

The Janett Group recognizes that the time to act is now. If we fail to do so, many women will be left behind in the changing economy. In the article, *Covid-19, the Cares Act, and Families' Financial Security*, Bhutta et al. report that "about 50 percent of low-income families would be able to pay six months of living expenses if they were unemployed for a while and no longer received the additional \$600 provided by the Cares Act" (653). This means that about 50

percent of the people who are unemployed are struggling to pay all their bills. Receiving a grant for \$7,000 will help us provide resources to help women maintain their financial independence by pivoting to new careers or becoming self-employed.

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