



REPORT

Not simply business as usual

Insights from Money For Jam,
a micro-enterprise initiative
for older women

Seuwandi Wickramasinghe | Dina Bowman

The Brotherhood of St Laurence is a non-government, community-based organisation concerned with social justice. Based in Melbourne, but with programs and services throughout Australia, the Brotherhood is working for a better deal for disadvantaged people. It undertakes research, service development and delivery, and advocacy, with the objective of addressing unmet needs and translating learning into new policies, programs and practices for implementation by government and others. For more information visit <www.bsl.org.au>.

Seuwandi Wickramasinghe is a Senior Research Officer and Dina Bowman Principal Research Fellow in the Work and Economic Security team of the Brotherhood's Research and Policy Centre.

Published by

Brotherhood of St Laurence
67 Brunswick Street
Fitzroy, Victoria 3065
Australia

ABN 24 603 467 024

T (03) 9483 1183

www.bsl.org.au

Suggested citation: Wickramasinghe, S & Bowman, D 2019, *Not simply business as usual: insights from Money For Jam, a micro-enterprise initiative for older women*, Brotherhood of St Laurence, Fitzroy, Vic.

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Acknowledgements

Thank you to the women who shared their experiences in this research, and to the staff who provided service delivery information.

Thank you to the students who contributed to our thinking about micro-enterprise and micro-enterprise initiatives as part of the University of Melbourne's Master of Social Policy's Project-based Policy Analysis unit: Defania Annesya, Masayu Silvia Fitrianti, Maria-Rakuj Mupanemunda, Murniaty Chandra Sitanggang, Irina Telipko, Shandika Putra Damayana, Naomi Harvie, Riza Guntur Prakoso, Putri Sulastiko and Matthew Welwood; and to Associate Professor Irma Mooi-Reci and Dr Ani Wierenga.

Thanks also to Malita Allan and James Finnis at the Brotherhood of St Laurence for their assistance with interviews and workshops, and to Olga Bolshova, a University of Melbourne Master of Social Policy intern who assisted with the early stages of the study.

We also thank Myfan Jordan at Per Capita for reviewing the report and providing useful feedback and Deborah Patterson for editing this report.

Finally, we acknowledge that the Money For Jam pilot program was made possible through the generous support of Gandel Philanthropy and Equity Trustees (A & M Osborn Charitable Trust and the J R Hartley Charitable Trust), with additional support from Lord Mayor's Charitable Foundation, the Reichstein Foundation and Melbourne Women's Fund.

Abbreviations

ABS	Australian Bureau of Statistics
CFPB	Consumer Financial Protection Bureau
GAD	Gender and Development
HILDA	Household, Income and Labour Dynamics in Australia

SUMMARY

Money For Jam was developed by Per Capita as an empowerment program that encourages economic participation of older women by fostering self-confidence and helping them to establish micro-enterprises. The approach was informed by consultation and co-design workshops with 13 older women who had experienced homelessness, and aimed to address a perceived gap in tailored support for older women experiencing financial hardship.

In 2017, based on research by Lenaerts (2016), the Money For Jam pilot program began as a joint project with Women's Housing, Fitted for Work and En Masse. The pilot was characterised by a dual focus on financial and psychological wellbeing.

The pilot involved two service delivery modes: *class-based learning* delivered by Fitted for Work and *an interactive mobile app* delivered by En Masse. The introductory phase was accompanied by mentoring, peer networking sessions and information workshops. The pilot offered up to \$300 to each participant (on a needs basis) for micro-enterprise development and planning costs.

Key findings

- While program responses to women's social and economic hardship are valuable, such responses need to be understood as only part of the solution. Policy reform and systemic change to the drivers of exclusion and insecurity are needed.
- The women we spoke with talked about the benefits of working towards establishing a micro-enterprise. The pilot appeared to be successful in enhancing participants' self-confidence, social participation and engagement, fostering empowerment and providing a sense of direction and hope.
- Most women had indefinite plans to start a business. This is not surprising, as the women we spoke with faced enormous challenges such as ongoing ill health and disability, income insecurity, insecure housing and lack of economic resources. Nevertheless, ten women had established a business by the end of the pilot, and one woman indicated that she was earning a profit. Given the limited timeframe of the pilot, the small number of people achieving profitability is not surprising.
- It is important to have realistic timeframes for the development of micro-enterprise by older women, particularly considering their different starting points and changing priorities. The women in the pilot program were at very different stages of micro-enterprise development and required support of different duration and intensity. Micro-enterprise support programs should also recognise that participants might need to explore other options (apart from starting a business) depending on their circumstances.
- Working with other organisations brings together diverse expertise. While informal arrangements can be beneficial, formal collaboration enables clearer articulation of responsibilities and roles.
- Small-scale initiatives can generate useful insights for policy advocacy and program development, but care is needed to ensure that plans are in place so that participants will be adequately supported after the completion of the pilot.
- Micro-enterprise initiatives need to be part of a wider suite of opportunities by which older women can gain economic security.

1 OLDER WOMEN, ECONOMIC INSECURITY AND MICRO-ENTERPRISE

Money For Jam is a micro-enterprise support pilot program developed by Per Capita to assist older women to explore micro-enterprise as a supplementary income-generating option.

The approach was informed by co-design workshops with 13 older women who had experienced homelessness (Lenaerts 2016). It was further developed and piloted, between 2017 and 2018, by Per Capita in partnership with En Masse, Women's Housing and Fitted for Work. En Masse is a consultancy that specialises in workplace behaviour change; Women's Housing provides housing services; and Fitted for Work offers pre and post-employment support to women who are experiencing disadvantage.

To provide context for the Money For Jam pilot, we briefly consider some of the drivers of older women's economic insecurity. We discuss micro-enterprise in Australia and consider the role of micro-enterprise initiatives.

We then introduce the Money For Jam pilot and describe how we conducted this research. We present demographic data about the women in the pilot program and consider some of the challenges they face. We discuss their motivations for establishing a micro-enterprise and the barriers they encounter. We consider how programs such as Money For Jam enable women who have been doing it tough to regain confidence and plan for the future. We then present service delivery insights, identify service development opportunities, reflect on social innovation and policy advocacy and conclude with some recommendations for how the pilot might be further developed and adapted.

Older women and economic insecurity

Older women are more likely than men to experience poverty and economic insecurity in later life, due to their ongoing responsibility for unpaid care and their overrepresentation in part-time and low-paid work, combined with gender-neutral retirement income policies (Riach et al. 2018). In addition, women and their children are more likely than men to experience economic hardship after separation.

The accumulated risks of poverty and economic security are compounded by ill health or disability. Indeed, Joly and Venturiello (2013) describe the intimate relationship between poverty and disability. The incidence of disability and chronic health conditions increases with age and forces many older people to retire involuntarily (AHRC 2016). Eligibility for the Disability Support Pension has been tightened (ACOSS 2018) so those who cannot find work often have to rely on the inadequate Newstart Allowance, which can further

undermine their efforts to look for work and gain economic security (Wickramasinghe & Bowman 2018).

Micro-enterprise initiatives such as Money For Jam have developed in response to this disadvantage.

Understanding micro-enterprise

Micro-enterprise development programs work with people experiencing disadvantage to help them develop their own business. As the term micro-enterprise suggests, these enterprises are very small, tend not to have employees and generate modest incomes.

Micro-enterprises may include generating income through activities such as:

- undertaking a hobby and earning a little to offset the costs
- selling items via an online platform or market stall to supplement income
- bartering and exchange
- trading (buying and selling)
- self-employment, as a sole-trader or in a partnership
- conducting a business through a company or another structure.

Small and non-employing businesses in Australia

In Australia, business activity is defined in terms of legal structure, number of employees and turnover. The Australian Tax Office (2018) defines small businesses as those with turnover less than \$10 million in the current year, whereas the Australian Bureau of Statistics defines small businesses as those employing fewer than 20 people. Micro businesses employ up to four staff; many have no employees (ABS 2002).

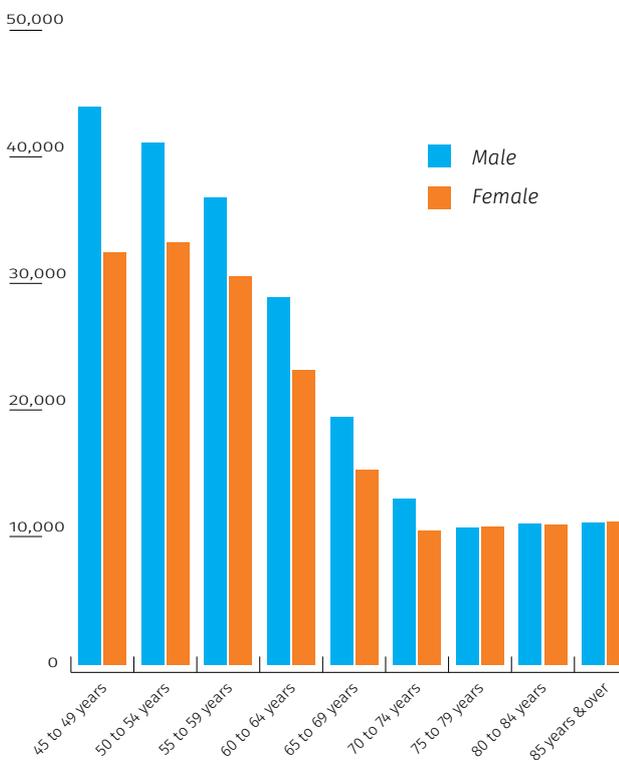
According to the ABS (2018), there were almost 1.4 million non-employing businesses at the end of 2016–17, accounting for 61.2% of all businesses in that year. Non-employing businesses had both the highest entry (17.6%) and the highest exit (14.8%) rates and had the lowest survival rates. Of those businesses operating in June 2013, non-employing businesses had the lowest survival rate (58.9%).

The ABS also distinguishes between incorporated and unincorporated businesses with or without employees. People in older age groups are more likely than others to be an owner manager of an unincorporated business, with the highest numbers in the 50 to 54 year group.

Figure 1 shows the median income earned by owners of unincorporated enterprises aged over 45 years. Most have low incomes—under \$50,000, with median income falling as age increases. Men have higher incomes than women across the age groups, until age 75.

Figure 1

Median income (A\$) of mature age owner managers of unincorporated enterprises 2015–16, by age and gender



Data source: ABS 2018, *Jobs in Australia, 2011–12 to 2015–16*, Cat. no. 6160.0, Table 5.1.

Women and micro-enterprise

Women are attracted to micro-enterprise or self-employment for a variety of reasons. Some are driven by ideas and opportunities. Others are pushed into self-employment because there are few alternatives. Older women may face gendered age discrimination (Bowman et al. 2017) and find it hard to secure sustainable employment. Others cannot find flexible work that will accommodate their caring responsibilities or needs.

In their study on migrant women and entrepreneurship, Bodsworth and colleagues (2014) identified the following push and pull factors:

Pull factors (attracting women to micro-enterprise)

- Business as a means of survival
- Previous experience of family business
- Seeking independence and autonomy
- Supporting community

Push factors (impelling women to consider micro-enterprise)

- Unresponsive employment services
- Labour market discrimination
- Lack of recognition of skills and lack of Australian work experience
- Caring responsibilities
- Negative employment experiences

Paradoxically, the push factors can also undermine women’s capacity to successfully develop business enterprises, which requires different forms of resources, such as:

- business knowhow – understanding of how business works and specific financial capabilities
- social capital – relevant networks to enter the market and build a customer base
- economic resources – funds to purchase materials or equipment and cover start-up costs such as insurance.

Women who enter into micro-enterprise often have had little prior business experience (Davidsson & Gordon 2013). They are less likely than men to be able to access start-up capital (Leitch, Welter & Henry 2018) and tend to lack the relevant business social capital (Klyver & Grant 2010).

Micro-enterprise can provide an option for people who are disadvantaged in or excluded from the mainstream labour market. While self-employment can be creative and fulfilling, however, there are risks such as debt, business failure and lack of paid leave or superannuation. These risks escalate if the person lacks the necessary capabilities and social and economic resources.

Older women, economic insecurity and micro-enterprise continued

Some research shows that women tend to measure business success in terms of job flexibility and satisfaction rather than profit alone (DeMartino & Barbato 2003). However, it is important to distinguish between a lack of desire for growth and a lack of the necessary and capabilities for growth (Gherhes, Williams & Vorley 2016).

The role of micro-enterprise initiatives

Initiatives that encourage micro-enterprise as an alternative to employment have their roots in international development as a means of encouraging women into the formal economy (Mayoux 1995; 2000). Jurik (2005) argues that micro-enterprise initiatives in countries like the United States emerged as a response to economic restructuring, the shift of risk and responsibility for managing risk onto individuals and households, and the erosion of social protections.

Enthusiasm for entrepreneurship and micro-enterprise waxes and wanes: in recent years, self-employment and business ventures have been supported as a response to labour market disadvantage and economic insecurity.

Mayoux, who reviewed micro-enterprise initiatives for the United Nations Research Institute for Social Development in 1995, cautions against the enthusiasm for micro-enterprise as a response to women's poverty and inequality:

[Micro-enterprise] cannot be seen as a substitute for welfare programmes or direct efforts to support labour and address gender inequality. Even in terms of narrow aims of increasing beneficiary incomes, micro-enterprise development is unlikely to succeed

for the vast majority of poor women (rather than a small number of better-off women) unless it is part of a transformed wider agenda. There are particularly serious implications for any reliance on micro-enterprise programmes as the main focus of a wider strategy for poverty alleviation and change in gender inequality (Mayoux 1995, p. ii).

While much has changed since Mayoux undertook her review, her observations remain relevant.

With the erosion of the standard employment relationship and of social protections, micro-enterprise initiatives can be seen as an alternative or supplement to insecure, inflexible and low-paid employment or income support. But this is not necessarily a simple solution. It can create tensions and contradictions that need to be understood in the wider economic context (Sherraden 2006); and because of this, some scholars argue that the micro-enterprise development movement cannot fulfil the promise to 'ease the insecurities that plague marginalized individuals in the new economy' (Jurik 2005, pp. 210–11).

Of course, this does not mean there is no value in micro-enterprise initiatives. What is important is clarity about the nature and role of such initiatives. Mayoux distinguishes between programs that focus on economic outcomes and those that focus on empowerment. The characteristics of these two approaches are summarised in Table 1.



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Table 1 Two approaches to micro-enterprise

	Empowerment approach	Market approach
Underlying assumptions	An emphasis on grassroots community and solidarity, and 'trickle-up' and 'trickle-out'	Emphasis on economic individualism and 'trickle-down'
Basic aim	To encourage group formation of poor women as a means of empowering them to pressure for change in wider inequalities	To stimulate individual female entrepreneurship as a means of achieving economic growth
Target group	Poor women, ideally also the very poor	Those women most likely to be successful entrepreneurs, particularly in high-growth sectors of the economy
Program and project characteristics	Economic interventions as only part of a wider process of support and empowerment	Use of primarily economic and technical devices
Entrepreneurship training and credit	Separately or combined these are seen as entry points to prepare the ground for more integrated and holistic support leading to wider processes of change	Separately or combined these are seen as minimalist strategies aimed at individual women with entrepreneurship potential
Participation	Seen as an essential part of the development process leading to empowerment	Seen primarily in terms of program efficiency and cost-effectiveness
Sectoral and macro-level strategies	Aim to challenge systems of inequality and the wider development agenda	Aim to remove legal and institutional barriers to women's entrepreneurship and create an 'enabling environment' for individual female entrepreneurs
Evaluation criteria	Impact on poverty and qualitative change in women's position; ultimately concerned with evaluation of clients themselves	Numbers of women reached, and increase in income and/or enterprise efficiency; project cost-effectiveness

Based on Mayoux 1995, p. 9

Typical and distinctive features of micro-enterprise development programs

Common offerings across micro-enterprise development programs are:

- business training
- mentoring
- workshops
- access to microfinance.

Some programs are explicitly gender-responsive and strengths-based. For example, Global Sisters, LaunchME, SisterWorks, Stepping Stones work with low-income women to provide micro-enterprise as a means of enabling social and economic participation and increasing economic security. Other programs such as New Business Assistance with NEIS¹ provide small business training but are relatively inflexible and are not designed to meet women's needs.

Recognising the challenges of gaining economic security from micro-enterprise, the Money For Jam program aimed to increase the financial and emotional wellbeing of disadvantaged older women by helping them to explore micro-enterprise as a supplementary rather than replacement income stream.

In the following chapter, we introduce the Money For Jam pilot program, describe its origins and outline the implementation of the pilot.

2 MONEY FOR JAM

In 2016, Per Capita co-designed a micro-enterprise support model with 13 self-selected women over 50 years of age, who had experienced homelessness and financial hardship². The key principles that underpinned the approach were:

- rebuilding lost self-esteem and belief in older women's capabilities
- using a strength-based approach to gradually build women's confidence in running a small enterprise
- using more 'feminine oriented' language and learning by doing in relation to small business skills and financial literacy
- fostering peer support and business networks.

The pilot

In 2017, based on the earlier research, the Money For Jam pilot program began in partnership with Women's Housing, Fitted for Work and En Masse. The pilot was characterised by a focus on wellbeing and organisational collaboration.

A focus on wellbeing

The pilot aimed to enhance psychological wellbeing (confidence, self-esteem) and enable women to become more 'enterprise-ready': at ease with the thought of starting a micro-enterprise and their capability to 'start up'. It set out to provide knowledge, skills and support to start a micro-enterprise. It intended to encourage self-sustaining peer networks for ongoing support, rather than relying on mentors; and to develop an effective and efficient model for scaling.

The pilot comprised five components:

1. **Wellness boost:** build participant confidence and self-esteem
2. **Uncover and identify:** identify participant skills, values and life experiences
3. **Idea generation:** assistance to generate micro-enterprise ideas
4. **Trial to traction:** support to trial micro-enterprise ideas
5. **Share and support:** regular and ongoing meeting for peer support

Collaborating in delivery

The collaboration enabled Money For Jam to be delivered in two ways to offer some choice for participants and to test different approaches:

- **class-based learning** designed with Per Capita and delivered by Fitted for Work. Two courses were held, the first concluding in December 2017 and the second in February 2018. These combined business and financial training and activities around setting up a business, with personal development and self-care topics such as nutrition, and other positive psychology activities that enabled participants to identify their skills and strengths.
- **an interactive mobile app** named '*On a roll 21*' delivered by En Masse. This was designed with input from participants of the initial co-design research in 2016, and project staff from Per Capita, Women's Housing and En Masse between August and December 2017, and launched in January 2018. A code of conduct was established by app participants at the start, as respect, confidentiality and valuing diverse viewpoints and experiences were important to the women. Participants were shown how to use the app one on one, and were offered SIM cards and prepaid mobile data cards. The app included a knowledge portal that comprised training modules on business and psychological learning and resources on topics such as women's relationship to money, financial literacy and spending habits. The app also had daily 'missions' on personal development, underpinned by positive psychology³. Later modules were shaped through feedback from users.

The collaboration meant that participants could be recruited through the partner organisations. They were then allocated to one of the two delivery modes.

All participants were offered mentors and invited to monthly jam sessions:

- **Mentors:** Participants were offered mentoring for business-specific tasks (help with writing business plans) and others such as navigating the NDIS (National Disability Insurance Scheme), emotional support (encouragement, moral support) and companionship. Mentors were recruited through Fitted for Work and En Masse, with 26 mentors trained and matched.

² See the report *Money For Jam* by Lenaerts (2016) for details of the co-design process.

³ Positive psychology focuses on personality, character strengths and wellbeing, as developed by psychologists Martin Seligman, Christopher Peterson and Robert McGrath.

- **Jam sessions:** The pilot also offered eight free monthly presentations (called *jam sessions*) by guest speakers, on topics such as bookkeeping, marketing, digital marketing, accessing microfinance. Two workshops on writing business plans and social media were also held. Money For Jam women trialled their products and services in a makers' market organised by Per Capita in partnership with Lendlease and the Country Women's Association in Richmond.
- **Microfinance:** Each participant could access up to \$300 (on a needs basis) for business development and planning costs. Six women used it towards the cost of items such as a business mobile phone, an iPad for textile design, website development for graphics business, and photography/printing paper.

From 147 initial enquiries, 50 women went on to participate in the pilot; 35 completed the program (16 in the class-based training group and 19 in the mobile app group).

In the following chapter we describe how we examined the pilot.

3 THE STUDY

In October 2017, Per Capita engaged researchers from the Brotherhood of St Laurence to evaluate the pilot. The purpose of this study is to critically reflect on the Money For Jam pilot project, and identify opportunities to develop, extend and promote the pilot program in other service environments and localities.

To better understand the pilot and its impacts, we examined:

- participants' demographic profile and expressed motivations, benefits and challenges of setting up a micro-enterprise
- impacts and outcomes for participants and project staff
- benefits and risks of collaboration in service delivery
- elements of the pilot that are replicable and scalable in other settings.

A mixed-methods approach

We used a mixed-methods approach comprising:

- analysis of de-identified administrative and service development data
- three wellbeing surveys of participants
- interviews with 19 participants and 4 project staff (from Women's Housing, Fitted For Work, En Masse and Per Capita)
- one workshop with 9 participants
- participation in a mentors' reflection session.

Analysis of administrative data

Administrative data was used to understand the participants' demographic characteristics. The demographic data relates to all participants who consented for their de-identified information to be used for research purposes.

We also reviewed other documents such as service agreements; mobile app reports; de-identified correspondence; and participant, mentor and mentee feedback forms.

Wellbeing survey

A survey was designed to assess the financial and psychological wellbeing of Money For Jam participants during the pilot. The online and paper-based survey was administered in three rounds: in February, July and October 2018. It made use of the Warwick-Edinburgh Mental Well-being Scale⁴, the Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale⁵ and a question on financial stress used in the Household, Income and Labour Dynamics in Australia (HILDA) survey. Names and personal identifiers were removed and replaced with a code before analysis.

Participant workshop

A workshop with eight participants (from both the class-based and mobile apps group) was held in July 2018. We used a series of activities to gain insight into their reasons for joining Money For Jam, their assessment of the pilot and their participation in micro-enterprise:

- A card-sorting exercise enabled participants to identify their motivations for wanting to develop a micro-enterprise and then reflect on these reasons as a group.
- A Twister-style game explored the different stages of their business development, and prompted discussion on the pilot's benefits and weaknesses.
- A supermarket sorting exercise enabled participants to choose what they most liked about the pilot—and what they would like to keep, add or discard.

Findings from this workshop informed a presentation shared with partner organisations.

Interviews

In October 2018, 19 semi-structured, face-to-face interviews were conducted with participants (10 women from the class-based and 9 from the mobile app group) to explore their motivations and the challenges of starting a business and identify benefits, limitations and suitability of the pilot.

The interviewees' ages ranged from 45 to over 65 years; 12 were aged between 50 and 59 years. Most (13) lived alone; 11 lived in public/social housing. The majority had a post-school qualification: 8 interviewees had a bachelor's degree or higher, 3 had a trade/TAFE qualification and 4 had a diploma. At the time of the interview, most were

⁴ This scale was developed in 2006 by researchers from the universities of Warwick and Edinburgh for NHS Health Scotland to measure the mental wellbeing in adults aged 16 and over. It covers subjective wellbeing and psychological functioning.

⁵ The CFPB scale provides a quantifiable measure of an individual's financial situation and financial capability.

marginally attached to the labour force or not in it: 10 were receiving a Disability Support Pension, and a third of the interviewees were not working and not looking for work. Two interviewees were working in their micro-enterprises while also relying on income support.

We also interviewed four staff from partner organisations including Per Capita to gain insight into the implementation of the pilot.

With consent, the interviews were audio-recorded. Recordings were transcribed, de-identified and analysed.

Study recruitment

The survey was available to all 40 older women who were participating in the class-based and mobile app groups when the first round of the survey was conducted in February 2018. As an incentive to complete surveys, respondents were entered in a draw for an iPad.

Given the small number of participants (total of 50 women from both intake groups), a random sample of 40 who consented at intake to be contacted by researchers were invited for interviews. Interested participants contacted the research team, who then selected 19 interviewees distributed across the two delivery modes.

Workshop participants received a \$20 Coles voucher. Interviewees received a \$50 Load & Go Visa debit card for their time and contribution, and an \$8 myki card to cover transport costs.

Limitations

This report draws on available data. Demographic data is not available for the 10 participants who joined the pilot after its commencement. Some data such as living arrangements, income support and housing is not available for participants in the class-based training.

Not all participants completed all three rounds of the wellbeing survey, which reduces the data available for analysis. Accordingly, the financial and emotional wellbeing scores may not be representative of all Money For Jam participants.

Participation in interviews and workshops was voluntary and only those who were available and keen to express their views participated. Nevertheless, these provide valuable insights into experiences and aspirations related to the Money For Jam pilot.

Ethics

The research was approved by the NHMRC-accredited Brotherhood of St Laurence Human Research Ethics Committee.

4 THE MONEY FOR JAM WOMEN AND MICRO-ENTERPRISE

Participants in the Money For Jam pilot as it operated from 2017 to 2018 were a diverse cohort in terms of their age, level of education, housing and income support.

Profile of pilot participants

The number of women for whom data was available varied, as indicated below.

Age

The women ranged widely in age from 45 to 70: 17 were aged 45–54, 17 aged 55–64 and 5 aged over 65.

Education

Most were well educated, with 18 holding a bachelor or higher degree. Thirteen women had a diploma. Six had completed vocational certificates. One had completed year 12 and one had completed year 10.

Living arrangements

Of the 26 participants who completed the survey, over half (15) lived alone.

Housing

Of the 25 women for whom we have information (from the survey), most rented their homes. Half (13) lived in public housing, while five rented privately. Of the five who owned their homes, only one owned their house outright. Two women lived in supported housing.

Unpaid care

Nine respondents to the survey said they were providing unpaid care or assistance to a family member. Six looked after children.

Income and income support

Almost all the 22 participants who completed this survey item lived on low incomes. Twelve respondents reported weekly household incomes of \$190–\$379 (\$10,000–\$19,999 per year)⁶, and another three reported even lower incomes. Only two reported household incomes above \$30,000 per year.

Almost all the survey respondents (21 of the 25) received some income support. Over half of these received the Disability Support Pension (Table 2).

Table 2 Income support and age

Type of payment	40–49	50–54	55–59	65+	Total
Disability Support Pension		12			12
Newstart Allowance		5			5
Carer Payment			1		1
Parenting Payment Single	1				1
Age Pension				2	2
Total	1	17	1	2	21

The payments that the women received reflected their age and personal circumstances. Half of these respondents had been on income support for more than three years; and most of them were on a Disability Support Pension, suggesting a key difficulty in finding or retaining paid employment.

Six participants received rent assistance.

Previous and current employment

The 26 Money For Jam participants who completed the survey had mainly worked in retail trade, education and training, health care and social assistance, accommodation and food services.

⁶ Weekly household income reported by MFJ respondents in the first survey in February 2018

Of the survey respondents, none was currently employed full time. Three were employed part time or on a casual basis, but reported insufficient hours and earnings. Eleven respondents were looking for paid work: five had been long-term unemployed. Eight were not working and not looking for work. The main reasons provided for being out of the labour force were long-term health conditions and retirement.

Motivations for considering micro-enterprise

The women we interviewed⁷ identified both pull and push factors motivating them to consider establishing a micro-enterprise. They talked about:

- **Trying to make a living:** With little hope of getting a job, many of the women felt a micro-enterprise offered hope and a means to survive. Some had found age was a barrier to employment, as Mary explained:

I can't even get a job in retail. Because of the short-sighted ignorance of employers. And a lot of it is to do with the youth-oriented market. It's helped me crystallise [my] thinking—that I would like to have my own business.

- **Trying to catch up, after paying the price for caring:** The women we interviewed expressed a strong desire to gain economic security, but found it hard to do so. For example, Rebecca, a single mother, explained:

I was a sole parent for a long time, so I was on a sole parent pension, I don't have a career as such. I've done a lot of different types of work. If I don't want to stay on Centrelink for the rest of my life, then I actually do need to find some way to make some money.

Others like Deborah were trapped in the 'sandwich generation', having to leave her job in health care to look after her mother and subsequently her children:

I was looking after my mum. I did my 12 months and then tried to help my daughter who is an addict, ended up with no money, came down here to help my son out last year. Now I've ended up with nothing. Starting from scratch after 30 years of working my butt off. It's very hard but [I've] got to move on.

- **Dealing with ill health and disability:** The most significant push towards micro-enterprise among the interviewees was the difficulty securing decent

employment due to ongoing physical and mental health conditions. For women like Melinda, starting a business was part of a long-term plan:

I'm 46 next month. And I don't get to have super. Got a long way to go. it's not looking good for me. I will never escape my mental health. And I will never escape my physical health. It will only get worse. So I need to stabilise any way I can. I need to have a lifelong plan.

- **Overcoming accumulated disadvantage:** The older women we spoke with had accumulated disadvantage. Some had experienced homelessness, had few resources and were effectively excluded from the labour market. Some had experienced loss and trauma. Lyn's story encapsulates the impacts of gender inequality experienced over the life course:

I have worked since I have left uni and then had a family but I didn't give any mind to family breakdown and in amongst all that, I think it was just a matter of continuing as a nurse to find the best-paid shifts, the best situation I could match up with being a parent half-time with my children. Superannuation didn't start till late in my working life and there is no superannuation at all [left] to spend because in times of hardship I accessed that. There is trauma [in the experience of separation and financial hardship], whether that is just the court processes, the selling of the family home and the instability.

She described her generation of women as having 'been conned':

- **Seeking independence and autonomy:** Women talked about wanting independence and autonomy, which they associated with self-employment. For example, Melinda, a single mother of two in her late 40s, explained that her intention to develop a micro-enterprise was driven by a desire for autonomy that was lacking in her previous work experience in customer services:

I so want to be on my own two feet, be in control of my own destiny, my own finances, my own business, my own time.

- **Escaping bad working conditions:** For some women we spoke with, negative employment experiences such as bullying and workplace harassment were a driver for starting a micro-enterprise. This also contributed to their desire for more autonomy.

⁷ All participant names are pseudonyms.

The Money For Jam women and micro-enterprise continued

- **Social participation:** Emma, from the class-based learning group, explained her motivation for participating in the pilot was much more social:
It'll get me out of the house for eight weeks or seven weeks ... and get me meeting new people, hopefully maybe learn new skills. Give me something to do.
- **A desire to contribute:** Most of the women we interviewed expressed a strong desire to help others by developing enterprises with social goals. For example, one woman's business idea was an online motivational tool for people who had gone through a significant life change. Another described her business idea as a one-stop shop to help older persons find relevant and suitable services.

Like the women in Bodsworth's 2014 study, Money For Jam participants wanted to make a living, contribute to society and gain autonomy. But these aspirations obscured some of the risks of self-employment, such as unpredictable and irregular income, and lack of paid leave.

Progress towards a micro-enterprise

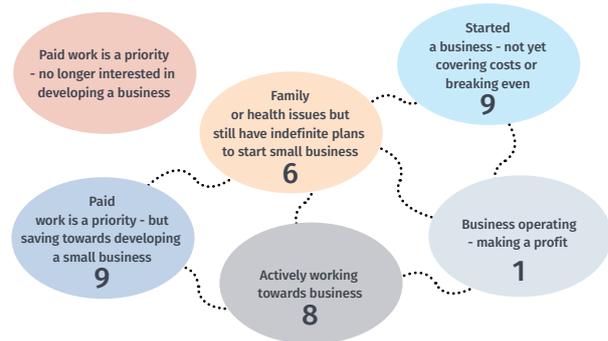
The Money For Jam participants were at different stages in micro-enterprise development. Service administrative data (available for 33 women) showed that:

- 45% (15) had indefinite plans to establish a micro-enterprise (for two-thirds of these, paid work was a priority)
- 24% (8) still intended to establish an enterprise and were actively working towards it
- 30% (10) had established an enterprise—with one indicating that her business was already profitable. Given the limited timeframe of the pilot, the small number of people achieving profitability is not surprising.

These different stages of thinking about and embarking on microenterprise development are shown in Figure 2.

Figure 2

Stages of micro-enterprise development and the Money For Jam participants



Source: Administrative data. Figure adapted from Bodsworth 2014, p. 33

Thus, the majority of participants had not yet started a micro-enterprise, but still had plans to do so. The main reasons provided by survey respondents for not yet having started a business were lack of start-up capital, continued lack of business confidence and experience, and ongoing health conditions and disability. One workshop participant observed that developing a business was not necessarily her priority. As she put it: 'I'm not in a hurry, because I'm healing from trauma'. Some women remained unclear about their options. For example, Beatrice was unsure about developing a micro-enterprise and needed further support to work out what she should do: 'There wasn't any other way of me exploring other options, there wasn't a next level'.

Benefits of working towards a micro-enterprise

Money For Jam interviewees talked about several benefits of working towards establishing a micro-enterprise, including:

- empowerment and increased confidence
- a sense of direction and hope
- increasing social participation and engagement.

Empowerment and confidence

In terms of Mayoux's classification (see Table 1), Money For Jam was an empowerment-focused micro-enterprise development program, which provided a sense of direction and hope for women who were going through tough times.

The benefits of the pilot are reflected in the wellbeing scores of the 16 respondents who completed all three rounds of the Warwick-Edinburgh Mental Well-being Scale. There was an increase in overall mean scores from 42.9 in the first survey in February to 44.1 in the third survey in October 2018. Individual scores showed a slight increase or remained steady across the three surveys.

A sense of direction and hope

Money For Jam recognised that enhancing older women's self-confidence, self-belief and wellbeing was a vital first step in rebuilding their lives. The pilot's focus on positive psychology and personal development—informed by the previous co-design research—boosted participants' self-confidence and self-belief. For example, Melissa, a single mother who was working towards developing a micro-enterprise, explained:

When you're left in the dark and in a hole, you don't have that confidence, no matter what your background is. Looking around the room, there were so many women from different backgrounds, and I think it gave everybody the same feeling that 'I can do this'.

Others said that the pilot provided a sense of direction and encouraged them to think about the future. For example, Bernadette, who had indefinite plans to start a business because of family and care responsibilities, said:

I feel like I'm always looking after children and that's my focus, it's [the pilot] given me 'Oh hang on, I can do something else that's for me and for my advantage'.

Anabelle, who was in her early 50s and had worked previously in public administration and safety, had been long-term unemployed after injury. She explained that since taking part in the pilot, she had enrolled in a course in allied health which could lead to paid employment or a business:

I'm studying now, so I'm taking steps to improve my ability to earn and income, and the Money For Jam program helped me work out what it is I'd like to do for my next career, because I was very stuck. So it's given me something to help me clarify a lot of things, and given me some goals.

Increasing social participation and engagement

Regardless of their stage of business development, all interviewees reported that the pilot enabled peer support, friendship and interactions with other women who had a shared understanding and experiences of hardship. As Maxine commented: 'There were other ladies on the same [business] journey. [We] were all at different places, but we could help each other'.

The pilot also created an opportunity for social participation and engagement for participants like Teresa:

I tend to get a bit more isolated because I am a bit of a homebody, so I've got to get out of my comfort zone, and this was great. It was great not only for business but for social skills.

Obstacles to setting up a micro-enterprise

The women we spoke with talked about the challenges they faced in establishing a micro-enterprise. These included:

- the impacts of poverty and income insecurity
- ill health and disability
- insecure housing
- lack of start-up capital
- concern about the potential impact of business income on income support payments and subsidised housing.

Poverty and insecurity

The key challenge for Money For Jam interviewees was their precarious financial circumstances. For example, Nora, who was in her mid 50s and on a Disability Support Pension, described the trauma and the cost of living in poverty:

[Some people] are really, really keen and want to change their life and want to make something different [but] I've got bigger things to think about than that, like how am I going to put food on my table. It's such a stressful existence. You're just constantly worried. Your stomach's in knots. You can't sleep, you can't think straight because you're so worried about how am I going to survive tomorrow.

The Money For Jam women and micro-enterprise continued

The women in the Money For Jam pilot had very little capacity to cope with unexpected expenses. Drawing from the HILDA survey question on financial stress, the Money For Jam wellbeing surveys asked whether, because of a shortage of money, the respondents had experienced any of seven events (such as not paying the rent or mortgage on time and going without meals), since the previous survey. Around half of the 13 respondents who completed this question experienced at least one event. This incidence is considerably higher than among women aged over 50 in the HILDA sample.

Nevertheless, the responses of the 14 women who completed the CFPB scale showed an increase in the mean scores of financial wellbeing from 39.6 to 41.4 between the first and second surveys. This then dipped to 39.6 in the third survey in October 2018.⁸ The dip in scores could be due to unexpected expenses such as car repairs, having to buy a new computer/printer for studies or household repairs.

Ill health and disability

Ill health (mental and physical) and disability was a significant limiting factor for the interviewees, most of whom were on a Disability Support Pension. Their plans for starting a micro-enterprise were stalled. Beatrice, in her early 50s, had been living with a chronic health condition for most of her life. She had worked in community services but as she got older, her health had worsened, affecting her ability to work:

My top priority is taking care of my health, because I find that if I take care of that, then other things tend to be more possible. So managing fibromyalgia. My energy levels have decreased. And fatigue has gone upwards. And more pain.



Ill health (mental and physical) and disability was a significant limiting factor for the interviewees, most of whom were on a Disability Support Pension. Their plans for starting a micro-enterprise were stalled.

Some interviewees reported ill health resulting from life events such as workplace bullying, marriage breakdown followed by custody and legal issues, family violence, homelessness, and ultimately the trauma of living in deep poverty and hardship.

Insecure housing

Others spoke about their current housing situation. Maxine, who was on a Disability Support Pension, was living temporarily with a friend and was worried about having to sell her car to pay the rent. This affected her plans for a micro-enterprise:

I've been looking and looking and looking to find somewhere else that I can afford. Because I need my car and it's quite an expense out of my pension over the year for me to afford other accommodation. From what I have I would have to give up my car. I can't [provide my services] by going by public transport. I'm really stuck at the moment.

Costs of establishing a micro-enterprise

The strong message from interviewees who were ready to start their business was a lack of access to financial resources and low-cost credit. As one interviewee, Danielle, explained: 'You've got to spend money to make money'. A few women were ready to start, but they had to save up enough money to purchase equipment, lease premises or buy goods or materials.

⁸ A lower mean score indicates lower financial wellbeing.

The pilot provided up to \$300 for participants. Six women accessed these funds to assist with purchase of materials and equipment. However, some women were concerned about the costs. For example, Shannon, who was in the process of setting up a business in fashion accessories expressed concern that it could turn into a 'money pit':

I'm dealing with wholesalers that will supply to me, but minimum orders are like 350, you know and everything is in 100 metre rolls. For my \$300 I might get two or three rolls ... Not having the material or the stock frightens me. [Also] I've got to order a little machine. It's really hard to get it there and self-promote when I don't have it all. And at times it's just felt like a huge money pit.

Saving money was a slow process for all of the women, with most earning low wages or relying on income support payments and having to support their immediate families. For the women who were still looking for work, the need to find a job before they could save money towards their enterprise meant that commencing the business was delayed.

Micro-enterprise and impact on income support

A few interviewees who were further advanced in their micro-enterprise faced a difficult situation: working out whether their (uncertain) earnings from a micro-enterprise might result in losing the safety net of a low but regular income support payment. Vicky's micro-enterprise was starting to earn a profit but she was anxious that she could lose her home and her access to the Disability Support Pension:

I live in government housing. So probably my biggest concern at the moment is a safe transition into this whole new world of having my own business. I don't want to jeopardise my housing or the disability pension before I'm able to actually have enough money and funds to see me through and know that the business is going to continue to grow.

Rebecca, who was in her late 50s, voiced similar concerns. She relied on Newstart Allowance as her business earnings were modest. She also had to spend a significant proportion of her time fulfilling the mutual obligation requirements attached to income support payments. This undermined her ability to develop her micro-enterprise:

I actually am obliged to volunteer on a regular basis, and I'm still expected to look for work.

In the next section we consider what can be learned from Money For Jam service delivery.

5 SERVICE DELIVERY INSIGHTS

Flexible and responsive service delivery

The Money For Jam pilot demonstrated a flexible and responsive approach to service delivery. For example, additional modules on gender inequalities and older women, social media marketing and sales were added after feedback. Dates, locations and topics for jam sessions were selected in consultation with participants, and fares were reimbursed if women had to travel a long distance to attend. Where possible, mobile app participants could choose their preferred mentors. Additional one-on-one support from Per Capita was provided, as well as additional group training in digital literacy through Footscray Arts Centre. Informal support such as links to relevant and free or low-cost online training was also offered.

Class-based training encouraged interactive learning and sharing

All interviewees who participated in the business training delivered by Fitted for Work found the class-based setting to be stimulating for learning, with opportunities for skill sharing, teamwork and bonding. As Maxine explained:

I actually love the classroom setting and being with the other ladies and hearing their stories and what it was they thought they might like to do. And even for those that said, 'I've got no idea', we'd have talks and in our breaks we'd encourage each other. So it was that interaction with the other women and gaining ideas, but also being encouraged.

Staff engaged positively with participants, helping them to reflect on their previous family/work roles and to recognise and build on their individual strengths, while creating an enabling environment through flexible delivery of learning.

A safe learning environment is essential for women who have experienced hardship. Horsman (2009) describes the learning environment which 'itself can also be space that supports the whole self and develops safety ... [and] helps each student to have a sense of self-worth' (p. 16).

Participants in the class-based group reported that Money For Jam provided a safe, stimulating and engaging place not only for learning new skills and knowledge creation but also for reflection and personal development. In anonymous feedback forms, participants described the class as 'learning in a relaxed but "buzzing" environment' and 'working with a group of diverse and supportive women in an open and caring environment'.

One participant wrote about gaining the confidence to speak up and assert herself:

The most valuable has been class participation. And input, especially speaking up and adding my own.

Similarly, Teresa said:

You've got a voice and that's really important too. I would never talk like this before.

Interviewees praised the facilitator's flexible teaching style, which catered for participants with different levels of knowledge and experience related to business.

Focus on wellbeing and personal development was valued

All interviewees valued the mix of personal development and emotional wellbeing modules (for example, self-presentation, health and wellbeing, diet and nutrition) with business training. Anabelle, from the class-based group, explained:

There was a lot of personal development in there as well as business knowledge for us to acquire, so it was a really good blend.

Other participants commented in their feedback forms on the importance of a positive approach:

I also appreciated the overall structure, being geared towards a strengths-based, solution-focused perspective.

Interviewees found the strengths-based and gender-sensitive language used in training material empowering. But one pointed out the need to consider using less heteronormative language and to acknowledge the diversity of older women.

But some women wanted more formal business training

There were mixed views, however, on how much personal development information should be included in each training session. Some interviewees suggested that personal development could be provided in the earlier stages, and later stages could focus on business information. Some of these interviewees expressed discomfort about discussing personal issues in a group setting, while others said that they were receiving counselling and self-help advice elsewhere. These women had joined Money For Jam for specific business information, advice and support. Indeed, some interviewees wanted accredited business training that they could include in their CVs.

Interactive mobile app suited certain participants

The mobile app helped to address mobility, health and travel issues

Interviewees who used the mobile app generally found it convenient and easy to access. Melissa, a single mother, explained: 'What I loved about the app, I could do it in my own time'.

The mobile app was also useful for women who were not keen on structured learning, who lived in regional Victoria or who were constrained by mobility issues and disabilities. Staff who developed the app anticipated that it would facilitate peer support among the women, as explained by one staff member:

They don't have access to other positive social support networks, which is also part of what we wanted to grow using the online community.

Despite this, the women we interviewed actually used the app primarily to access the training modules and resources. They also enjoyed the quizzes and activities. Usage data shows that most of the 34 women who were registered in the mobile app used it to view the knowledge portal (modules and other information). Interviewees said that they considered the app a good reference tool, a resource hub and a communication tool for swapping ideas and business-related information. Interestingly some women felt that the app was most useful for those who were still in the early stages of thinking about a micro-enterprise as it provided introductory information and step-by-step instructions on setting up a business. One interviewee commented:

I think [the app] [is] a great resource tool to those people that are just starting to think about oh, if I had a business, what would I have? It's a great first step for that.

The app training program ran from January to May 2018. Thirty-four women used the app at the start and by July over half (15) of the group were still using the app, mainly to view the training modules. In October 2018, 10 members still used the app.

But the app was not so useful for those with older phones or for extended tasks

Some women reported having difficulty using a mobile phone to read and do activities for long periods. Melinda explained:

I started to get headaches and [lose] concentration. I started to get blurry vision. So [it would be better] if I've got something on a bigger screen—reliance only on an app that was compatible to mobile was frustrating.

A few participants could not participate fully in the activities as their phones were too old and were not compatible with the app. One woman explained:

I've tried to post my mission [task] with an image but the image doesn't show up. I worked out that my phone was too old, other apps wouldn't work on it either. I'd much rather use my desktop computer, it takes forever to type text on my phone.

Others found it laborious having to log in again to the app after a period of inactivity. This log-in provided security but was also seen as a barrier to access.

Overall, the mobile app was preferred by interviewees who had a long distance to travel, caring and family responsibilities or limited mobility. Others preferred the face-to-face contact that was offered through the jam sessions, which enabled them to interact with other women at a more personal level. The responses indicate that an app could be beneficial if delivered with additional supports in using technology and an understanding of the needs and levels of usage of different cohorts.

Mentors: personal and business support

A desire to make a difference and support women

Money For Jam mentors had diverse expertise and came from varied professional backgrounds (such as counselling, IT, small business, community sector). They provided a range of supports to mentees, including confidence building, assistance with decision making, goal setting, practical support, contacts and networking. Most mentors also provided personal and psychological support.

Mentors provided business-related assistance in areas such as writing a business plan, exploring business ideas and discussing their feasibility, marketing, strategies to build a client base, and pricing, and generally served as a critical friend in relation to the mentee's business ideas.

The mentor feedback forms referred to a desire to use their skills and experiences to have a positive impact on women's lives, wanting to do something about economic inequality and wanting to give back to the community.

Service delivery insights continued

Women valued personal support and validation

Mentoring was highly valued by most interviewees and workshop participants. As Rebecca explained, for many older women who had survived many hardships, a mentor was a welcome source of support:

I think it's [mentor support] crucial, actually ... We're all used to just plodding along on our own with very little support, and trying to run a business on top of all the other things you've done by yourself all your life can be overwhelming, exhausting and ... you just get sick of doing everything on your own.

Similarly, Anabelle said that having a mentor gave her the reassurance and encouragement that she needed:

She's been really good to talk to about ideas I've had because my family are not that supportive or encouraging. She's very kind and enthusiastic and encouraging.

The women we spoke with talked about the additional benefits of increased confidence, such as now feeling able to ask a landlord to do necessary repairs.

Some women whose business idea was on hold due to ongoing health, housing or family issues received moral and practical support through their mentors. For example, Cheryl said:

[She] has been so supportive and made suggestions about looking after my health. My mentor has supported me through that and not being judgemental, supported me through the [business idea].

The women valued the mentors' personal qualities, such as empathy, kindness, enthusiasm, encouragement, commitment and being non-judgemental.

Making and maintaining connections

For other interviewees, their relationship with their mentor had been somewhat sporadic. This was due to a range of issues such as mentees' ill health, both mentors and mentees having to juggle multiple responsibilities (work, family) and varying levels of trust and confidence.

A few mentors reported that their mentees were unclear about the support they needed, as they were attempting to manage multiple hardships in their lives. One mentee also raised the issue of a mismatch of personalities. Beatrice explained:

The mentor I was allocated – she was great, but she was very corporate. We probably weren't the best match. I found her a little intimidating

Relationships were most successful when both mentor and mentee showed commitment in following up and maintaining contact through email/text or phone call when face-to-face meetings were not possible. Most of these mentors were in contact with their mentee at least once a month. A few mentees reported that some relationships had transformed into friendships that would continue informally beyond the completion of the pilot.

Mentors had also benefited, with one writing: 'It was a wonderful experience working in this project assisting women achieve their goals'.

Jam sessions: moving beyond information to implementation

Most of the interviewees we spoke with said that they found the additional information provided in the monthly jam sessions useful. In the anonymous feedback forms, participants described the sessions as 'informative', 'encouraging' and a space to 're-think and reenergise'. Almost all participants provided positive feedback and they overwhelmingly rated sessions 4 out of 5. They appreciated the opportunity to interact with other women.

Topics covered in the jam sessions included microfinance, how to access council grants, developing business support networks and the effect of earned income on income support payments. Nevertheless, interviewees reported that they needed more guidance on how to apply or use this information to their current situation. Some women, especially those who were further advanced in their plans for micro-enterprise, wanted specific and practical one-on-one support. For example, Maxine explained the challenge of moving from class discussions to applying the information:

I have this bulk of wonderful information, it's all essential, we've got these monthly meetings coming along—but as for the rest of it we're totally responsible for what we do with that folder full of information. How we work with it and how we use what is in there. So I think something needs to be looked at for that point onwards.

Likewise, Melissa said the jam sessions could have been more practical:

More practical in the sense that, yes, you've got this speaker, they tell you go here, go there, go there, but I think collectively, a lot of the women would go to a website, have a look, but not fully understand it.

There was also a desire for interactive knowledge sharing. Most interviewees suggested that smaller workshops (with business topics based on participant demand) would allow more participatory learning than large presentation-style sessions and would be a better way of addressing needs as women progress through their business plans.

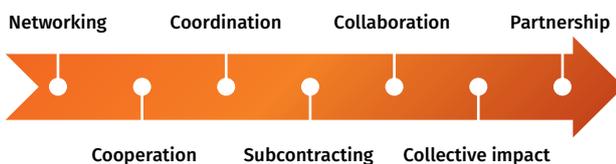
Collaboration in service delivery

O'Flynn (2008) has described collaboration as 'a willingness of the parties to enhance one another's capacity – helping the other to "be the best they can be" for mutual benefit and common purpose' (pp. 185–6). Collaborating parties may share risks, responsibilities and rewards; invest substantial time; have high levels of trust; and share common turf.

Source: BSL 2014 (unpub.) Thinking through joint action: workbook depicts a continuum of joint action, which is useful in teasing out different ways of organisations working together.

Figure 3

Continuum of joint action



Source: BSL 2014 (unpub.) Thinking through joint action: workbook

In this pilot, collaboration took a variety of forms.

Overlapping interests

Initially Per Capita worked with Women's Housing to identify women who would co-design the pilot program. Per Capita, Women's Housing, Fitted for Work and En Masse were like-minded organisations that all had a strong desire to support older women living in financial hardship. An interviewee from Fitted for Work explained that the Money For Jam pilot created a possible pathway for their participants who were older women:

For us, it was about those women who are experiencing difficulties getting into employment for whom employment was not looking like an easy option—any women that we thought might be interested in stepping outside of the traditional employment pathways.

A Women's Housing staff member observed that for their organisation the pilot provided a means of trialling and further developing an app based on positive psychology, which could be of use to their tenants:

We were, at that time, thinking about an app for our tenants, about the positive psychology. If we want to trial this app, the best place to trial it is with a group that are a little bit more educated and might be more in tune with using an app. So, that's how it came to be with the Money For Jam. It was always about our clients being able to participate.

For En Masse, being part of the pilot aligned with their organisational values of 'helping people to achieve their full potential'.

Varying degrees of formality

Per Capita's relationship with the three organisations varied from relatively informal through to subcontracting arrangements.

The partnership with Women's Housing was informal. Women's Housing cooperated with Per Capita, sharing their expertise through participation in mobile app workshops, tapping into their existing networks to promote the pilot, recruiting participants and linking Per Capita with En Masse for the app development and delivery.

By comparison, the relationships between Per Capita and both En Masse and Fitted for Work were more formal. Having clearly defined roles and responsibilities helps guide the focus and delivery of the work, and supports transparency and accountability, but it can also discourage knowledge and information sharing between the partners. In this pilot, En Masse cooperated with Per Capita, providing additional mentoring recruitment and training components on an informal, pro bono basis. As an En Masse staff member explained:

It's been a little bit more organic on that front and it's evolved a little bit beyond the strict contractual terms of delivering a service. That's a nice way to operate. We've been able to bring a lot more together informally than the strict terms of what we were hired to do.

Per Capita tapped into the existing social capital of these organisations to access mentors from diverse backgrounds, which benefited participants. The expertise of Fitted for Work (adapting course material into Money For Jam and class-based delivery) and En Masse (in positive psychology) enabled the pilot to deliver empowerment and business development modules.

6 DISCUSSION

Responding to poverty and economic insecurity: the role of micro-enterprise

Older women are likely to have lower savings (including superannuation) and fewer assets in later life than men, due to gendered work and care regimes, a gendered labour market, family violence, and inequitable superannuation and retirement policies. This, combined with unexpected life events such as injury and illness, redundancy, relationship breakdown and widowhood, can leave older women at a higher risk of homelessness and poverty. Women are more likely to live in households below the poverty line than men (13.4% compared with 13%, based on the 50% of median income poverty line) with higher poverty rates among sole parent families (vast majority headed by women) and households with older women living alone (Davidson et al. 2018, p. 42).

Older women want to strengthen their economic security; and for some women the opportunity of running their own business is attractive, given the continuing challenges of finding appropriate employment. With older women at risk of falling into poverty and homelessness, micro-enterprises are often perceived as offering women and 'excluded' jobseekers an alternative to mainstream employment or a stepping stone to it.

Gerrard (2017) has argued that 'Enterprising work emerges from the complex navigation of unemployment and poor employment opportunities' (p. 128) and that it can provide 'a sense of individual responsibility, striving for personal fulfilment and autonomy' (p. 124).

Often micro-enterprise development programs provide valuable on-the-job training and work experience for people who have not had straightforward access to work opportunities.

Several micro-enterprise support programs in Australia have been targeted at low-income women, such as Global Sisters, Brotherhood of St Laurence's Stepping Stones, and LaunchME; but there was no program that was specifically for older women in Melbourne, or that had been co-designed by older women themselves. The Money For Jam pilot responded to this gap by developing a program that was based on enhancing older women's wellbeing and self-confidence as a first step towards developing a micro-enterprise.

The women we spoke with valued the peer support aspect of the pilot, providing encouragement and advice. Many of the participants lived alone, and the pilot enabled social participation and the opportunity to develop friendships. These positive outcomes were self-reported by interviewees

and further supported in the survey data. Although the survey sample was small, there was a slight increase in the wellbeing scores of respondents who completed the Warwick-Edinburgh Mental Well-being Scale during their participation in the pilot.

Expanding understanding of older women's financial wellbeing

While women who had completed the Money For Jam pilot spoke highly of the confidence, support and sense of hope they gained, they continued to face competing demands and obstacles in attempting to start their small businesses. Despite their improved wellbeing, the financial situation of Money For Jam women remained the same. Women continued to live in financial hardship and to experience instability in their lives; many relied on social security payments and dealt with ongoing health conditions and disabilities; some were in temporary accommodation. These factors disadvantaged them in the labour market and also impeded their capacity to set up a micro-enterprise.

Money For Jam aims to enhance participants' individual capabilities, strengths and emotional wellbeing, but the model also needs to address the many structural drivers of economic insecurity and financial distress.

As Bowman et al. (2017) have argued, a comprehensive definition of financial wellbeing is needed, that includes not only the provision of financial services, information, skills and but recognises the social, cultural and economic context. Business-related information, empowerment approaches and access to microfinance alone are not sufficient for women to develop and maintain sustainable businesses. Women's economic participation remains constrained if they continue to experience gender and other structural inequalities.

The following framework developed by Annesya et al. (2018 unpub.), which draws on the Gender and Development (GAD) approach, is useful in understanding and responding to challenges of gender in planning, implementing and evaluating. In Table 3, we have used this GAD framework to examine to what extent the Money For Jam pilot addresses gender and structural constraints experienced by older women.

Table 3 Gender and Development framework and Money For Jam

Gender and Development criteria	Money For Jam
1 Does the program provide access to finance?	Yes – up to \$300; and referral to a micro-finance agency
2 Does the program promote women's participation in training (vocational or tertiary education) that will increase their chances of entering the labour market?	Yes
3 Does the program consider women's dual role and provide extra support where needed, such as childcare services?	Yes
4 Does the program work with the community to transform gender expectations?	No
5 Does the program's auspice organisation engage with the government to advocate for gender labour market reforms?	Yes
6 Does the program work in partnership with the government to allow continued welfare support?	No
7 Does the program encourage women to challenge gender norms?	No
8 Does the program provide adequate support to women wishing to start enterprises in male dominated sectors?	Unclear
9 Does the program foster social inclusion for marginalised women?	Yes
10 Does the program have adequate strategies to ensure business sustainability?	No
11 Does the program provide access to markets?	Yes
12 Does the program provide linkages/networks with the private sector?	Yes
13 Does the program provide access to marketing?	Yes
14 Does the program facilitate participation in industry or workers' organisations	No
15 Does the program develop women's agency? Can women choose their own hours?	Yes
16 Does the program promote women's psychological and emotional wellbeing?	Yes

Based on Annesya et al. (2018 unpub.)

Money For Jam meets over half of the 16 GAD criteria. This is encouraging, especially for a small, short-term pilot program with a strong focus on working with individual women to foster social participation and wellbeing. However, it is also important for programs such as Money For Jam to engage with broader social, political and institutional structures that shape gender norms and expectations. As a public policy think-tank, Per Capita has the opportunity to use the insights from the Money For Jam pilot in their ongoing advocacy work on structural gender inequality to influence public policy and debate.

7 CONCLUSION AND SUGGESTIONS FOR PROGRAM DEVELOPMENT AND POLICY ADVOCACY

Based on our assessment of the Money For Jam pilot we make the following observations.

A staged approach with tailored support

A staged approach is needed to respond to the heterogeneity of older women and to the stages of micro-enterprise development. As the Money For Jam participants illustrated, older women may have diverse needs, capacities and resources depending on their age, education and life circumstances. For example, the needs of a 46-year-old single mother are not the same as those of a 65-year-old on an age pension. Furthermore, the Money For Jam women were at different stages of micro-enterprise development, from exploring the possibility of establishing a micro-enterprise, through to actively planning or conducting an enterprise.

A continuum of support is needed

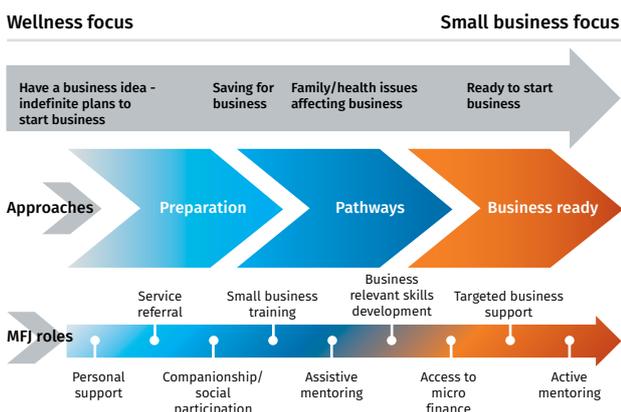
To match the spectrum of older women’s needs, it is important to offer a continuum of support depending on each person’s stage of business development (see Figure 4).

Realistic timeframes are also essential for micro-enterprise development by older women, particularly considering their different starting points and changing priorities. Money For Jam women had non-linear paths and required support of varying duration and intensity.

Participants may also need other options to suit their circumstances. While the process appears linear on the figure, in reality people may loop in and out of phases as their circumstances and priorities change.

Figure 3

Continuum of support for older women exploring micro-enterprise



Source: Adapted from van Kooy 2015, p. 7

Social innovation and policy advocacy

Social innovation entails designing, piloting and testing services and developing replicable approaches. There is the opportunity for Per Capita to gather insights and people’s lived experiences to inform policy and system changes at the macro level through advocacy work and policy development.

Per Capita’s strength lies in its evidence-based analysis and applied policy development. The experience of developing and delivering the Money For Jam pilot highlights the opportunity to leverage Per Capita’s work on gender and ageing to advocate policy reform and innovation.

Replication of Money For Jam model

The pilot offered older women the opportunity to explore micro-enterprise as a possible option within a safe and supportive learning environment. The pilot can be considered as a preparatory micro-enterprise support program and has been valuable in enabling social participation and fostering empowerment.

By focusing specifically on older women, the pilot has validated, recognised and shed light on the circumstances, inequalities and accumulated disadvantage experienced by this group.

While elements of the pilot are currently being adapted for other use, we recommend the following refinements to the model:

- a staged approach that supports alternative pathways to economic security (for example, paid employment, engaging in cooperatives and mutuals) when micro-enterprise is not a suitable option
- a continuum of support offered through service collaborations with partner organisations with relevant expertise
- a more formal governance structure that might facilitate information sharing of good practices among the partner organisations, especially regarding mentoring and post-program support.

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Contact us

Research & Policy Centre
Brotherhood of St Laurence

67 Brunswick Street
Fitzroy, Victoria 3065
Australia

T (03) 9483 1183
E research@bsl.org.au

bsl.org.au/research

