

Being around other women makes you brave

Evaluation of *Stepping Stones*, a micro-business program for women from refugee and migrant backgrounds

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In 2011 the Brotherhood of St Laurence launched Stepping Stones, a micro-business program for women of refugee and migrant backgrounds, with the financial support of the AMP Foundation (formerly AXA). A three-year journey of learning followed—for the women starting their own businesses and for the Brotherhood of St Laurence. Central to the program is recognition of the participants’ strengths and skills combined with the support needed to overcome barriers they face. The result is an effective and innovative program that supports refugee and migrant women’s economic participation. This summary outlines some features of the Stepping Stones model, outcomes achieved and lessons learned, from 2011 to 2013.

Key points

- Women from refugee and migrant backgrounds have a great deal to offer, and with the right support can achieve their goals.
- A strengths-based, gender-aware practice framework is essential to enabling economic and social participation.
- Innovation in program design requires constant reflection and learning.
- The women’s motivations for starting small businesses are complex – involving both ‘push’ and ‘pull’ factors.
- Programs such as Stepping Stones produce important progressive outcomes such as increased self-confidence, in addition to education, employment and business outcomes.
- Cross-sectoral collaboration is a key to program sustainability.

- Mainstream training and small business programs have much to learn from Stepping Stones.

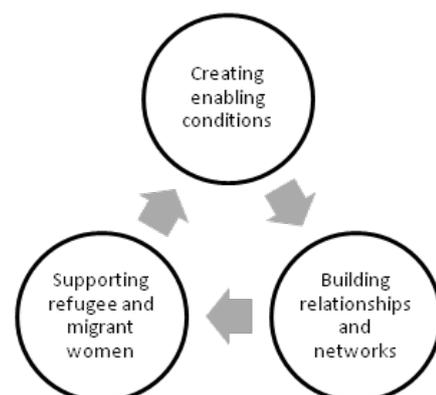
The Stepping Stones model

The program’s key objectives were to support women from migrant and refugee backgrounds to:

- increase their business skills and knowledge of business in Australia
- increase their financial capabilities
- enhance their economic participation and participation in the wider community.

To achieve this, the Stepping Stones program operated on three levels:

- at a micro level, working directly with women
- at an intermediate level, facilitating increased networks and relationships for Stepping Stones participants and also engaging with a wide network of stakeholders
- at a macro level, by advocating changes to mainstream vocational education policies and programs and promoting the strengths of refugee and migrant women.



Six key components of the Stepping Stones model
Small business training tailored to suit the cultural and educational backgrounds of migrant and refugee women entrepreneurs, also integrating English language and computer skills training
Support and case management from program staff
Mentoring from business and professional women who offer support, knowledge about business in the Australian context and broader networking opportunities
Access to microfinance , which includes a dedicated advisor from the Commonwealth Bank and workshops in refining business plans and loan applications
Workshops building motivation, general life skills and providing industry-specific information
Seminars to build capacity in the broader refugee and migrant business community, engaging both men and women

Key outcomes

Stepping Stones program achievements

- 54 women received mentoring or support
- 39 women completed business training (out of 42 commencements – a 93% course completion rate)
- 44% of graduates started a small business (17 new businesses)
- 60 mentors were trained and matched
- 3 micro-business loans were approved

Training outcomes for Stepping Stones women¹

- 96% improved their budgeting skills
- 96% improved their English language skills
- 95% improved their understanding of advertising for small business
- 91% improved their understanding of Australian business laws
- 95% improved their financial management skills

Progressive outcomes for Stepping Stones women

- 96% improved their social networks
- 91% improved their self confidence
- 91% improved their business networks
- 71% improved their financial situation
- 67% improved their employment situation

Employment and education outcomes

- 26% of women gained paid work or better jobs (more hours or better pay or conditions)
- 26% entered further education or training

How were these outcomes achieved?

A strengths-based, gender-aware and holistic practice framework is essential

In mainstream service delivery and political discourse women from refugee and migrant backgrounds have typically been considered in terms of their vulnerabilities or ‘deficits’, while their strengths, previous work history and skills, experiences of settlement and perspectives about service improvement are often ignored.

Unlike mainstream small business training programs, Stepping Stones provided a holistic approach to learning and small business development. One participant commented:

I developed good communication skills, because if you are working with community, if you are doing business, you have to have patience and you have to know how to communicate with people, that you can't force them. You know how to encourage them, for you to do your business well.

The program rejected the depiction of refugee and migrant women as ‘vulnerable’, instead recognising and valuing the women’s resilience, determination, skills and motivations. However, to be genuinely attuned to the participants’ circumstances, it was also necessary to understand that these were shaped by gender, issues relating to ‘race’ and experiences of displacement and relocation.

¹ Training and progressive outcomes are derived from survey responses (n=23); Small business, employment and education outcomes are a percentage of graduates

CASE STUDY: 'It's about working out the rules and getting the finance—that's the stepping stone.'

Betty fled civil war ravaged Liberia with her children. After living in refugee camps across Africa for almost 10 years, she settled in Melbourne as a sole parent to three children, all under the age of six.

Hoping to start a small business in Australia, Betty approached a welfare worker but soon realised that business courses were too expensive. She instead studied English as a second language and obtained certificates in Child Care and First Aid before hearing about Stepping Stones. Betty says:

'I decided to enrol in the Stepping Stones program in 2011 and met Lina, my mentor. She was a good friend to me. She helped me with my lessons. After I finished my course, I got a loan to start a home business to import food goods from Africa. I borrowed \$5000 from CBA and have two years to pay it back. This has helped me support my family. I love Australia because my children can go to school and there is no war. There's food to eat and even with my disability I can make a living.'

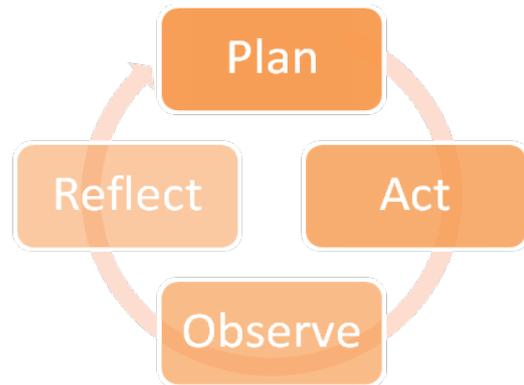
Lina, a financial planner, helped Betty to navigate the complexities of starting and running a business in Australia, from opening a bank account, to managing budgets and applying for a business loan. She also helped with the challenges of adjusting to life in Melbourne:

'Sometimes we would meet to just to have a chat or to give support, and other times our meetings revolved around the logistics of finishing her business plan. I often helped her get to the bank and explained to her what was needed to continue the process. I also got something out of this—her resilience is incredible.'

Innovative and responsive programs need an action learning and research approach

The design and development of the Stepping Stones program model was influenced at all points by feedback from the participants, program staff, trainers and mentors. This feedback resulted in ongoing program improvement and innovation, including the introduction of several program components, such as micro-finance and alumnae support.

Action learning and research



Understanding motivation: push and pull

Micro-enterprises offer flexible working conditions and a potential means of generating income. Once established, these enterprises may create additional jobs, economic growth and broader social benefits. However, supports and information for new entrepreneurs are often inaccessible to migrants and refugees. Furthermore, starting a business in Australia requires navigation of an unfamiliar and highly regulated system. And any business entails risk.

Interviews and discussions with the Stepping Stones women revealed complex reasons behind their entrepreneurial goals. These broader factors also affect the sustainability of their businesses and the intensity and duration of support required, as well as highlighting the missed opportunities that their exclusion from the mainstream labour market represents. As one woman explained:

I started a new life, I couldn't work [as] a teacher, but I started to make the juice and I sold it. I did that for six years. My new life, I start a business.



The women's interest in micro-enterprise reflected a complex mix of pull and push 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

While Stepping Stones is not designed to address employment challenges generally, it is important to understand the labour market challenges faced by women of refugee and migrant backgrounds and the impact on their economic security. Stepping Stones seeks to reduce the labour market risks faced by the women by providing training, confidence building, increased networks and support from mentors and program staff.

What next for Stepping Stones?

Sectoral collaboration

- Given the outcomes achieved, the ongoing demand for small business training and the gaps in employment and other services, the expansion or replication of the Stepping Stones program appears to be supported.
- A model for replicating Stepping Stones has been developed, involving the delivery of the program by the Brotherhood of St Laurence, in partnership with local organisations and councils in suburban and regional locations across Victoria, and in future nationally. This will enable the program to be further tailored to meet the needs of local communities.
- Stepping Stones is well suited to collaboration with local organisations, such as councils, Migrant Resource Centres and neighbourhood houses, through knowledge sharing and local, culturally appropriate models of job creation for refugees.

Policy implications

Mainstream training and small business programs have much to learn from Stepping Stones.

The Stepping Stones program has provided some insights into how the mainstream training sector, particularly small business training through the federal government's New Enterprise Incentive Scheme (NEIS), might better include women from refugee and

migrant backgrounds as learners. Recommendations for reform include:

- part-time hours for course delivery
- broader eligibility criteria, recognising that some women are not receiving income support due to their asylum seeker status or their husband's employment
- integrated language and IT support
- trainers with cultural and gender awareness competency.

Acknowledgments

The AMP Foundation's generous support has made possible the creation, refinement and delivery of Stepping Stones. The support of the Commonwealth Bank's Women in Focus program has also created opportunities for participants to make their businesses a reality through micro-finance loans and access to other financial products.

For further information

The full report *Being around other women makes you brave* (PDF file, 1.2 MB) may be downloaded from the Brotherhood of St Laurence website.

For more information about Stepping Stones see <www.bsl.org.au/SteppingStones> or contact <emc@bsl.org.au>.

For other relevant Brotherhood publications see <www.bsl.org.au/Publications>.

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