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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with Juliana Lobo de Queiroz and Rebecca Meddings

2014

Brotherhood of St Laurence
Working for an Australia free of poverty

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>.

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More information about *Stepping Stones* and the businesses established by the Stepping Stones women can be found at <www.bsl.org.au/SteppingStones> or by contacting <emc@bsl.org.au>.

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Photos throughout this report are of Stepping Stones participants and mentors

Contents

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Glossary

Alumnae	women graduates or former students (singular = alumna)
Asylum seeker	an asylum-seeker is someone who says she or he is a refugee, but whose claim has not yet been definitively evaluated
Forced migration	the movements of refugees (and internally displaced people) displaced by conflicts, natural or environmental disasters, famine or development projects
Micro-enterprise	a business operating on a very small scale, often supported by microcredit (the term is typically used in developing countries)
Migrant	a person who moves from one country to another, with the intention of settling there. This is usually a voluntary process but may be influenced by socioeconomic or political circumstances.
Refugee	a person who, 'owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality, and is unable to, or owing to such fear, is unwilling to avail himself (sic) of the protection of that country' (Refugee Convention 1951).

Summary

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

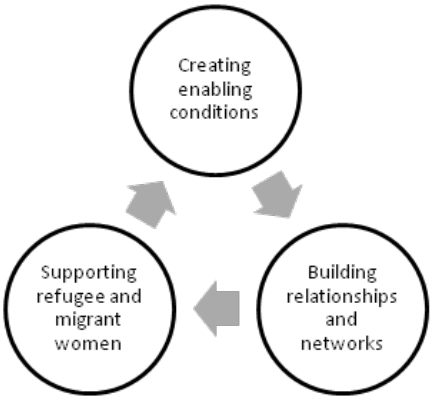
- Women from refugee and migrant backgrounds have a great deal to offer, and with the right support can achieve their goals.
- A strengths-based, gender-aware practice framework is essential to enabling economic and social participation.
- Innovation in program design requires constant reflection and 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 key objectives of Stepping Stones were to support women from migrant and refugee backgrounds to increase their business skills and knowledge of business in Australia, increase their financial capabilities and enhance their economic participation and participation in the wider community.

To achieve this, the 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 program 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% 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[1]

- 96% of women 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

- 96% of women 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

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

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.

Innovative and responsive programs need an action learning and research approach

The design 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. The micro-finance component was made possible by an agreement with the Commonwealth Bank's Women in Focus program.

Understanding motivation: push and pull factors

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.

1 Introduction

This report documents the evaluation of Stepping Stones, a micro-enterprise program for women from refugee and migrant backgrounds run by the Brotherhood of St Laurence in inner Melbourne during the period January 2011 to December 2013. It explores the rationale behind the program—'why' micro-enterprise?—and the factors which both 'pull' and 'push' women to embark on this route. The report examines how this framework for practice guided the evolution of an innovative program model which produced positive outcomes and valuable lessons. It shows the importance of both gender awareness and recognition that refugee and migrant women bring with them many existing strengths and skills.

The Stepping Stones journey began when consultations by staff at the Brotherhood's Ecumenical Migration Centre with women from refugee backgrounds revealed a strong interest in developing micro-business skills. The women described seeking greater financial independence, empowerment and increased economic participation—but were frustrated by the barriers they faced. These included lack of knowledge about Australian financial systems and regulations, difficulty accessing appropriate education and training, lack of social networks, difficulty having their skills recognised, labour market discrimination and general perceptions about the capabilities of women from refugee and migrant backgrounds. Based on these early consultations, the Brotherhood of St Laurence started a small pilot project. This was expanded after receiving funding from the AMP Foundation (formerly AXA) for the Stepping Stones program.

Central to the design of Stepping Stones was a belief that women from refugee and migrant backgrounds have a great deal to offer the Australian community, socially and economically. The program is 'strengths-based', recognising and focusing on participants' knowledge and skills, including those gained from their migration experiences. From this starting point, support, resources and learning opportunities were developed to enable the women to build upon their strengths and skills, expand their networks, learn about business in Australia and take steps towards greater economic security.

In order to meet the Stepping Stones participants' aspirations and needs (without presupposing what these might be), the women's diverse backgrounds, experiences prior to coming to Australia and their multiple responsibilities as mothers, sisters, workers, students, community leaders, grandmothers, breadwinners *and* businesswomen were factored into the program development. The coordinators also explicitly took into account the social structures and relations in which the women's lives are embedded—particularly the ways gender and 'race' intersect with the broader policy and institutional contexts.

The program was then adapted over three years, responding to feedback from participants, trainers, mentors and other stakeholders. Fifty-four women from many countries, of different ages, with varying educational qualifications, took part in Stepping Stones (see Appendix B). The responsive approach resulted in a unique program model and strong partnerships across business, community and government sectors.

Objectives

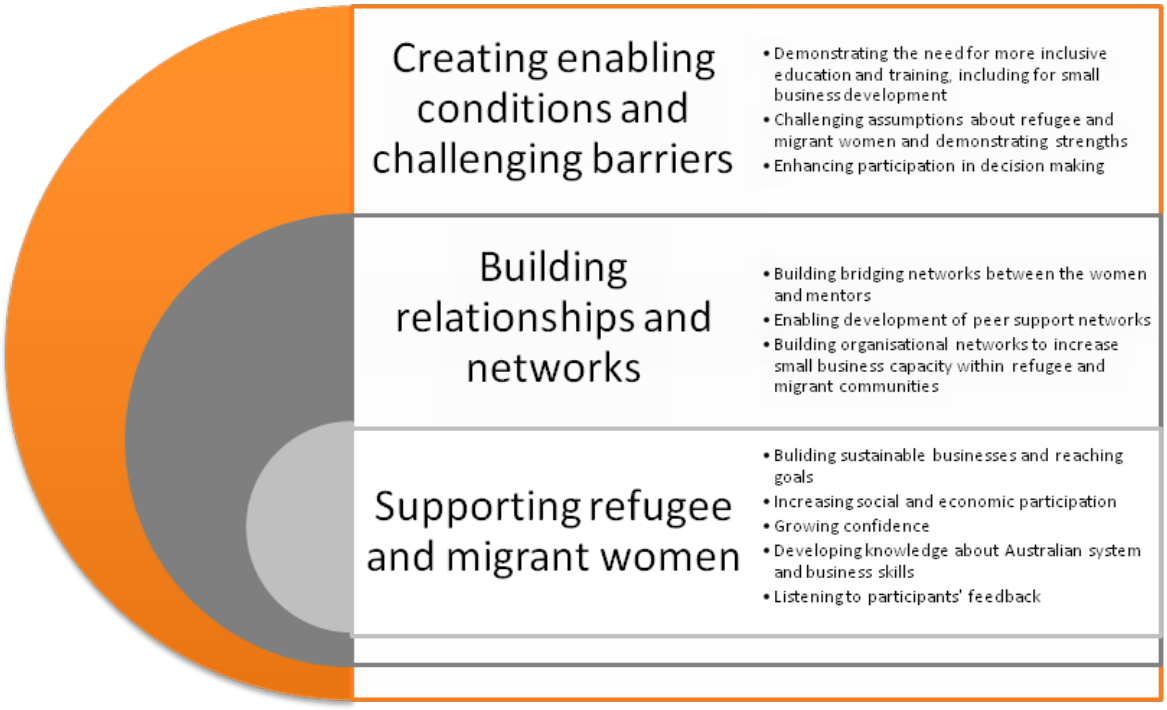
The program's key objectives were to support women from migrant and refugee backgrounds:

- to increase their business skills and knowledge of business in Australia
- to increase their financial capabilities
- to 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; and
- at a macro level, by advocating changes to mainstream vocational education policies and programs and promoting the strengths of refugee and migrant women (see figure).

Figure 1.1 Three levels of Stepping Stones



The Stepping Stones program model involves six components:

- **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
- **regular workshops** to build motivation, enhance life skills and provide industry-specific information
- **capacity-building seminars** for the broader refugee and migrant business community, engaging both men and women.

The action learning and action research approach has resulted in several innovations, including tailored small-business training drawing insights from international development; microfinance opportunities through a dedicated community banker with the Commonwealth Bank's *Women in Focus* program; 'transactional mentoring'; an alumnae program; and cross-sector partnerships. This evaluation report builds upon the preliminary report *Stepping up and over* (Bodsworth 2013). It focuses on the distinctive program model, specific lessons, partnerships and policy implications.

Key issues discussed in this report include:

- the complex 'push' and 'pull' factors shaping the Stepping Stones women's pathways to micro-enterprise and the impact of this on outcomes
- the importance of a strengths-based and gender-sensitive approach to program design and challenging stereotypes regarding women from refugee and migrant backgrounds
- the program's achievements and the need for ongoing support for Stepping Stones entrepreneurs and alumnae
- lessons for mainstream business training providers.

2 Micro-enterprise as a path to economic security: benefits and challenges

Micro-enterprise development was the core of the Stepping Stones program. The rationale was that micro-enterprises can offer women flexible conditions and potentially an income. Once established, these enterprises may contribute to further job creation, economic growth and broader social benefits (see Low (2006) for a discussion of the economic contribution of female migrant entrepreneurs). However, despite the supports and information sources for new entrepreneurs in Australia, these are often inaccessible to migrants and refugees, especially those with English as a second language or limited knowledge of, or access to, information technology. Further, while many migrants and refugees bring skills and experience from previous small businesses, starting a business in Australia requires navigation of an unfamiliar, highly regulated system.

Stepping Stones was a response to women seeking to develop their own micro-enterprises, many of whom had run small businesses in their countries of origin. However, discussions with the Stepping Stones women revealed more complex reasons behind their entrepreneurship goals—particularly in relation to exclusion from the labour market and difficulty finding sustainable employment. These broader factors are important not only because they help to explain the participants' motivations, but also because they can affect the ongoing sustainability of their businesses and the intensity and duration of support required. Labour market exclusion requires greater policy attention given the waste of economic productivity it represents.

Push or pull?

Research looking at the motivations of people pursuing self-employment distinguishes between 'push' and 'pull' factors (Walker & Webster 2007). Pull factors include the desire for autonomy (being one's own boss) or self-fulfilment and the idea of an 'entrepreneurial spirit'. Conversely, push factors are related to necessity, for example to avoid unemployment, negative paid-work experiences, or difficulty finding work due to labour market conditions or discrimination. Financial motivations, while important, are not identified as the primary motivator for entrepreneurs or people seeking self-employment. While it has been suggested that entrepreneurs motivated by 'push' factors or necessity may experience less favourable outcomes for their businesses, other researchers suggest a more complex picture, particularly for women and migrant entrepreneurs for whom push and pull factors are likely to coincide.

Research with successful businesswomen has found them to be motivated by a range of factors, including negative workplace experiences such as discrimination and the 'glass ceiling' effect, and life events such as relationship breakdown and experiences of domestic abuse (Kontos 2008). Further, the reasons that women opt to start a business are not mutually exclusive (Walker & Webster 2007). Push and pull factors may be seen as two sides of the same coin—for example, a woman pursuing her own business could be pushed by the lack of secure jobs and the need to accommodate caring responsibilities or 'pulled' to self-employment by the promise of 'independence' and 'flexibility' (Hughes 2003; Still & Walker 2006).

Similarly, studies of ethnic entrepreneurship have found that structural factors such as social exclusion, discrimination, lack of recognition of skills or qualifications, and high unemployment may push migrants and others from culturally diverse backgrounds to enter self-employment, while cultural factors such as ethnic solidarity and the high value placed on entrepreneurial activity may

be pull factors—with both influencing entry to and success in self-employment (Anthias & Mehta 2003; Baycan-Levent & Nijkamp 2009). Common to both groups (women and migrants from culturally and linguistically diverse backgrounds) are experiences of discrimination and exclusion in the mainstream labour market. It is therefore important that these factors are taken into consideration when designing culturally tailored micro-enterprise or small business development programs, particularly if these programs are seen as alternatives to labour market programs. Higher levels of support may be required, including support for securing employment.

The Stepping Stones participants, as both women and migrants, faced barriers to employment based on their ethnicity and barriers linked to gender, such as low pay and unsuitable or inflexible hours. Their pathways to self-employment were influenced by an interaction of multiple and complex factors. As these multiple factors influencing women and migrant entrepreneurs are generally social and cultural, they are best understood through individuals' life stories (Kontos 2008). Interviews with the Stepping Stones women revealed that their experiences in moving to new locations, often under adverse conditions, had necessitated innovation and entrepreneurialism, buying and selling whatever came to hand. Other women had been business or professional women in their home countries. These experiences were combined with significant push factors experienced by all of the women since coming to Australia. These included difficulty finding employment, lack of appropriate employment services and training, difficulty juggling unpaid care with insecure work, and lack of recognition of previous skills and experience.

Pull factors

The main pull factors drawing the Stepping Stones women to seek out self-employment opportunities were previous experiences of running a micro-enterprise as a means of survival during forced migration, experiences of operating a family business and a strong desire for independence and autonomy.

Business as a means of survival

Many of the women involved in Stepping Stones had run micro-enterprises as during forced migration. Some described fleeing their homes to second countries where there were no employment opportunities. They had established micro-enterprises, often in the informal economy, trading goods and services to earn a livelihood:

> 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.

> [In Egypt] I started a business selling perfume and incense. I make it and sell it to [people from my country of origin]. Yes, it helped me to survive.

For these women, setting up a business was part of surviving or starting a new life, so the idea of creating a small business in Australia was a natural progression. These women had gained important skills in managing money, managing people and managing their time. Yet the regulatory environment they faced in Australia created a range of barriers to setting up a small business in the same way they had done before.

Business in the family

Other women had backgrounds working in small family enterprises. Many of these businesses were in areas typically managed by women, with skills passed on from mothers to daughters. One participant had worked with her mother buying and selling goods, ultimately running her own exporting business:

> At age 12 I started working in the family business with Mum, at age 20 I started my own business importing various goods from the city and selling in rural villages. When the business grew I started exporting goods such as palm oil and beans to other countries.

Another participant was a hairdresser who had opened her first shop with her mother. However these relational approaches to developing and supporting business were often disrupted by the migration experience.

Seeking independence and autonomy

Almost all of the women described their motivations in terms of a desire for the independence that they associated with self-employment. However, like many of the 'push' or 'pull' factors identified by others, this quest for autonomy was double-edged, as it also reflected the lack of control and autonomy the women had previously experienced (this 'push' factor will be discussed further below). One woman contrasted the control she hoped to acquire through her own business with being controlled by an employer:

> If you work for someone else, you can't enjoy, you can't rest because it's very hard to work for someone, but if you have your own business you can control it yourself, you know how to do it by yourself. But if someone controls you, it is no good.

Micro-enterprise was seen not only as a potential avenue for independence from employers but also as a potential source of income and therefore financial independence from controlling or abusive family members. One participant, who had fled an abusive marriage in a country which offered few rights to women, commented:

> I can focus on doing something now I know my husband is not in my life. No more ... We're women—they think we are weak. We can't do anything without his money, my husband. So this is our story. That's why we want to be strong, to do our business.

These comments also reinforce the importance of viewing women's experiences through the lens of gender, which provides a richer understanding of the notion of autonomy, often understood by the participants in the context of their relationships with other family members.

Supporting community

The importance of more positive relationships was also apparent in some women's desire to help their communities by developing enterprises with social goals or by providing future employment:

> So for me to open this business [is] not only for my own benefit, it is for the community benefit ... [people from my ethnic community] need creativity, they need some work, they need something to do to keep their mind off. Maybe they will drink less 'cos that is all that they are doing now.

One woman described her vision for her handicraft business engaging others in her community 'so that everybody can have the good things in life'. Another described a desire to open an African aged care centre in the future because she had identified a need for services that would meet the cultural needs of her community:

> In the future I want to do some business, I have to see how it goes, but my plan is to open an African aged care centre because we don't have one here. For the last three and a half years I've been doing voluntary work with African elderly people.

Like the other 'pull' factors, the desire to provide services or jobs for migrant and refugee communities could also be viewed as a 'push' factor relating to a lack of services and employment opportunities. However, regardless of the side from which these motivations are seen, it appears that the benefits of investing in women from refugee and migrant backgrounds flow further than individuals and their immediate families.

Push factors

The most significant 'push' factor for the Stepping Stones participants was difficulty securing decent and sustainable employment. Almost all of the Stepping Stones women had struggled to find a job, and those who had found one, had done so in areas not related to their previous experience, education or interest. The barriers to securing employment included lack of appropriate assistance from mainstream employment service providers, discrimination, lack of Australian work experience and recognition of previous skills and work history, and lack of English language skills. Some women also encountered barriers accessing the Australian Government's micro-business program, NEIS (discussed on page 30).The women who had caring responsibility for children and other family members also struggled to find a job that fitted within their caring responsibilities (or were forced to take on one that did not). These challenges had also forced a number of women into poorly paid (even exploitative) employment.

Employment services

During initial research interviews, the women were asked about their previous employment and—for those who had been looking for work before Stepping Stones—their experiences with employment services. Many of the women felt they had not received adequate or appropriate support from mainstream employment services. Several expressed the view that the Job Services Australia employment services they attended were not interested in helping them to gain employment and found it easier to simply transfer them to yet another training course. This was reflected in the high number of accredited training courses the women had completed in Australia (18 of the 39 women who completed business training had two or more accredited training

certificates). One participant had been a primary school teacher overseas, spoke six languages and had completed accredited training courses in English and Hospitability and a Food Handling Certificate. She commented on the 'tick a box' approach of her employment service provider:

> I have an employment service, but they never give me work, they just say 'Ok, you are studying', tick, tick, tick, finish.

Another woman described being encouraged to undertake aged care training; yet when she completed her Certificate III and did not immediately find employment, she was encouraged to commence a certificate in Home and Community Care. She completed this qualification but again failed to find employment, mainly because the work involved home visits, and she did not have a driver's licence. She felt she had been poorly advised by her employment consultant and the training providers, commenting: 'I wasted 12 months for nothing'.

In addition to employment services' failure to help them find work or address them as individuals, some women spoke of disrespect from other service providers. One woman described attending a Centrelink office:

> I didn't want to go back because of the person I spoke to, the way he talked to me and threw the form to me and said, 'I don't care if you fill this form or not, just take it'. The way he talked to me I was so disappointed and everyone in Centrelink was looking at me and I was so embarrassed and given that my baby was two weeks old, I just wanted to give up.

This stands in contrast to the women's experiences of the Stepping Stones program, which sought to build upon their strengths, and treat them as individuals with particular aspirations, needs and circumstances, while recognising the broader structural challenges they faced.

Discrimination

Another barrier to gaining employment was perceived employer discrimination against the women on the basis of their ethnic background or religion. One woman felt that her hijab[2] was a barrier to finding work and receiving assistance from a job agency (the agency had offered to assist her friend from a similar background who did not wear a hijab or dress in conservative clothing). Others spoke of hearing employers speak negatively about their ethnic origin, and how that made them feel:

> Then some of them they said that I looked like I'm from Asia, they don't want to employ me. It's discrimination ... and then I feel very bad about that also ...

The above participant then commented, 'I don't know, maybe I don't know anybody in Australia, is that the reason?' This highlights the importance of social networks for employment and points to the need for intermediaries to facilitate the formation of networks, not only to provide direct job opportunities but to overcome general prejudice through relationships and trust building.

Lack of recognition of skills and Australian work experience

Many Stepping Stones participants, particularly those with higher qualifications or professional backgrounds, also faced difficulty having their previous qualifications, roles and experience recognised by Australian employers. Nine of the Stepping Stones women had bachelor or masters level qualifications, mostly from overseas institutions. Yet despite having been in Australia from 2 to 15 years, all had struggled to find permanent employment, or any employment in their field. The

[2] A head covering worn in public by some Muslim women

lack of recognition of their skills was compounded by lack of Australian work experience, creating a 'catch-22' situation. One participant commented:

> They think because you've not studied in Australia or you don't have Australian experience you will not be able to do something or you cannot do the job.

One participant had a degree in commerce and management and 13 years of previous experience in professional sales and marketing with a large British corporation. When interviewed, she had recently applied to a local council for two sales and marketing positions but had not gained an interview for either despite being more than qualified for the role. Two participants with science degrees had managed to find work in a factory and as a cleaner respectively. Another participant with a Bachelor of General Practice and a Masters in Communication had only managed to find volunteer work by the time she enrolled in Stepping Stones.

One woman described her frustration that her English language skills were seen as a barrier, despite her impressive résumé and competency in English.

> When I give my résumé to people they open their eyes and say 'Oh my!' After a week they called me and said 'You have many skills, we would like to have you in our team but we think that your English is not [good] enough to communicate with young people' ... I decided—my husband is working in his profession—so I started to study and then applied for jobs when I finished.

Other participants who were less confident in their ability to speak English also felt that this was a primary barrier to gaining employment. However all had participated in English language classes and many felt that more classes would not necessarily help them to improve, but rather an opportunity to speak English in a work environment was critical. One woman whose background was in accounting commented:

> In my opinion what I have studied I think is enough, but to improve my English I need to have ongoing job, but it is so hard to get stable ongoing job.

This represents a challenge: some of the women were seeking employment partly for exposure to English speakers in a 'real' environment, but were unable to gain a job without improving their language skills first. The success of the integration of English language support into Stepping Stones suggests a need for English language skills to be included in other vocational training and work experience opportunities.

Caring responsibilities

While many of the barriers described above exist for both men and women from refugee and migrant backgrounds, the Stepping Stones women faced additional challenges finding employment that would fit with their care responsibilities, particularly for single mothers. The women described the ways they had sought to fit paid employment around caring for their children with varying success. While almost all of those who had paid work, held casual positions, some had sought irregular hours such as night shift work so they could take their children to and from school. Others described difficulties finding suitable work:

> Because I've got three kids ... I cannot go to full-time job again. That's the way I'm thinking or else if we do it, I cannot take them to their activities because if they are in child care till about 6 then it sort of has an impact on them. So I definitely want to go back to paid work for ... two days of the week or, if during the school hours, five days a week.

Family responsibilities were not only a barrier to employment but also often an explicit reason for the Stepping Stones women wanting to establish small businesses—in the hope that this would provide them with flexibility in terms of work hours and caring for children while working *as well as* income security. This desire for flexibility has been identified as a central motivator for women entrepreneurs of all backgrounds, although it is not always satisfied. Some women wanted to establish a small family business that would involve their husbands and/or children—as extra hands, but also to overcome issues about combining care and paid work.

> I want to start my own business because I have a big family. My children also can help me, so it will become a family business, so I'm happy. It will be less stress and it will be independent. My children are very happy about this idea. They say they will help after school hours and on Saturday and Sunday.

For other mothers from refugee and migrant backgrounds whose planned businesses would not accommodate caring for younger children, access to affordable and appropriate child care may be necessary. This is particularly the case for women who lack informal support networks.

Negative employment experiences

Of the women who had previously had paid employment in Australia many had worked in low-skill and low-paid industries such as cleaning services, care work and kitchen work, mostly in insecure jobs. Their experience of hard physical work, low autonomy and pay, and at times illegal or exploitative working conditions which they had endured due to desperate and vulnerable economic circumstances, shaped their desire to pursue self-employment. It also contributed to their desire for greater autonomy, expressed above as a 'pull' factor.

One participant had secured night shift work as a cleaner at a large entertainment complex. At the time of the interview she had been made a permanent employee, one of very few involved in the Stepping Stones program. Describing her previous roles, she commented:

> I was doing housecleaning. I was doing only a few hours a week, some houses, two hours, three hours but I had six or seven houses—but it was cash in hand, not legal. I also worked part-time in a restaurant as a kitchen assistant—but this was also not legal—I got five dollars per hour but at that time I had no choice.

Several other women explained how they did cleaning or family day care work and were paid in cash far less than the minimum wage. One woman had been working night shift in family day care for an organisation that paid her $3 per hour. Another described obtaining work on a farm:

> In the very beginning, I worked at a farm, packaging asparagus. They picked me up at 5, 5.30 in the morning. I don't know where it was. They just took me there and said, 'That's a farm'. They paid me $100 cash for the whole day.

While the focus of Stepping Stones is to support micro-enterprise rather than to solve broader challenges of gaining decent paid employment, the risks of labour market exploitation for women of refugee and migrant backgrounds are a significant issue. Recognition of these risks provides an important context to understanding micro-enterprise as a means to economic security. These issues also pose an ongoing challenge for those women who continue to seek employment, although the risks are likely to be reduced by the training, confidence building, increased networks and support from mentors and program staff. Further, the lack of appropriate work, including work which would fit with child care responsibilities, increases the vulnerability of the women and their

families—having to leave children unsupervised or having to travel very late at night, leaving them more exposed to potentially unsafe situations.

In the light of the complex combination of push and pull factors which motivated these women to consider micro-enterprise as a way to earn a livelihood, it is important that programs such as Stepping Stones *both* support alternative pathways to economic security *and*, where possible, address the broader factors that shape the opportunities of women from refugee and migrant backgrounds.

3 A strengths-based, gender-responsive and context-sensitive framework for practice

Unlike mainstream small business training programs, Stepping Stones aimed to provide a holistic approach to learning and small business development by taking into account the specific circumstances of women from refugee and migrant backgrounds. The program sought to reject the common depiction of refugee and migrant women as 'vulnerable', instead recognising and valuing the women's resilience, determination, skills and motivations (Hatoss & Huijser 2010). However, to be genuinely attuned to the women's circumstances, it was also necessary for those involved (program coordinators, evaluators, mentors) to understand that these circumstances are shaped by gender, issues relating to 'race' *and* experiences of displacement and relocation. As one participant said:

> I think the problem is with the way the refugee programs work in Australia, it kind of gets people into that victim mentality, once you are in victim mode you just don't feel empowered.

Stepping Stones incorporated many of the key aspects of gender and socioculturally responsive services identified by Bowman and Mui (2012) in their report *Thinking it through: understanding culturally responsive work and learning services*. They identified common elements including:

- a flexible approach to service delivery
- integrated services (e.g. training combined with employment assistances and work experience)
- participation and empowerment
- life skills and transition support
- mentoring
- alternative forms of paid work.

These were embedded in the everyday delivery of Stepping Stones.

Strengths-based approach

A strengths-based approach is a philosophical approach to working with individuals, families, groups, organisations and communities. It focuses on the potentials, strengths, interests, abilities, knowledge and capacities of people, families or communities, rather than their limits or 'deficits' (Grant & Cadell 2009). Women from refugee and migrant backgrounds have typically been considered in terms of their vulnerabilities or 'deficits' in mainstream service delivery and political discourse, with their strengths, experiences of settlement in Australia and perspectives about service improvement often ignored.

Individuals' identities are shaped by cultural and social structures and are linked to social roles, statuses, groups and networks. Often these ties are disrupted or severed in the experience of migration, particularly forced migration (Colic-Peisker & Walker 2003). People from migrant and refugee backgrounds therefore must not only deal with issues relating to housing, language and employment but also rebuild shattered identities or create new ones while attempting to navigate new social roles and statuses and form new networks (Colic-Peisker & Walker 2003). This had an impact on how the Stepping Stones women felt about themselves. Speaking of her experience coming to Australia as a refugee from a professional background, one woman described spending much of her week in tears:

> I am a dominant woman, very, very talkative with an extensive academic and professional background. But here, without English, nothing ... If you can't speak, if you can't read, if you can't write you are nothing in this country. This is your future.

Stepping Stones focused on participants' strengths while taking into account the contexts which shaped the women's lives (see case study of Guio). This context-sensitive approach meant that staff engaged positively with participants, helping them to recognise and build on their individual strengths while creating an enabling environment through more appropriate delivery of training and advocacy around policy issues. The explicit recognition of the women's strengths and the framing of refugee and migrant women as economically active and skilful members of the community challenged negative representations elsewhere.

Case study 2: 'A program to suit my needs' – Guio's story

In Colombia, to help support my family in a time of financial crisis, I learned how to make artisan chocolates with my mother. I kept my weekday job in human resources and on the weekends I continued the chocolate business, because it was a good source of extra income and it helped to keep alive the great passion I had developed for chocolate. My chocolates were sourced by top restaurants and corporations in Colombia's capital, Bogota.

I had studied and practised as a psychologist for 20 years. However, when I came to Australia, English was a big barrier and I could not get my psychology qualification recognised here.

After I finished a Certificate III in Business as part of the NEIS program, I found out about the Brotherhood's Stepping Stones program, run by the Ecumenical Migration Centre (EMC). It had been six months since I started Chocartiste, my chocolate business here in Australia, and I was looking for extra help with the business. The idea of a program specialising in supporting migrant businesswomen sounded interesting and I thought it would suit my individual needs more than the NEIS program did.

Through Stepping Stones, I received mentoring support and was matched with Julie, a volunteer mentor from AMP. We met regularly to work together on organising the business finances and explore marketing ideas, which were my biggest challenges at the time. As the business found its feet, the meetings haven't needed to be as frequent. I then heard that the program was offering mentors in more specific areas and I have now seen a few of these: one for English mentoring, one for a feasibility analysis of my business, one to help me with tax, and one for help with my CV and looking for work. Since doing the Stepping Stones program, and seeing all the different mentors, my English has improved and my confidence has improved as well. It has helped my business and helped me as a person.

Chocolate making is an art—that is why I chose the name Chocartiste. My chocolates are not easy to make as they are fine chocolates. I spend a lot of time in the creative process and that is why I have to be very strategic in finding a market for my products—it is not easy.

From participant interviews and ongoing conversations with program coordinators, it was apparent that the Stepping Stones women were economic providers, supporting families both in Australia and overseas, often with limited resources:

> If I have a good life, I'm expected to support other people and that's what I'm doing. I was helping out my cousins and my aunty. I help out financially with everything else. It was pretty much because of them that I had to stop studying and become a full-time worker.

While this woman's experience demonstrates the hard work and commitment to family, it also shows that the need to support extended family can act as a barrier to other forms of participation, such as study. The women also demonstrated extraordinary commitment to learning in the face of resistance and violence:

> One of my younger brothers who sponsored us—he was the worst one. He didn't want us to adapt or learn Australian culture ... every time I used to come home he used to beat me. Every day when I finished English classes I would go to the job and when I came home he would beat me. I said to him, 'Until you kill me I'm not going to stop'.

The women's stories of coming to Australia show how hardship could lead to innovation and entrepreneurialism: many of the women who were forced to flee had to start again in second and third countries with few resources and networks:

> Once we were there I worked washing clothes and braiding people's hair to get money and luckily I found a man who had a restaurant and I started cooking food [in the style common in an African country] for his restaurant. I said to the owner of the restaurant that I wanted to do something for myself and he gave me some money to make him some food. I bought yams, chicken, fish and meat and made some food and gave some to him and sold some too. So then I started making chicken BBQ, vegetable salad and selling them and then I could afford to buy milk for my baby who was six months old.

Many of these overseas micro-enterprises had involved domestic skills, such as cooking. For example, one participant had created a business selling home-cooked dishes from her country of origin to members of her community. These micro-enterprises were all located within the informal economy. The women had gained a range of transferrable skills they could bring to either self-employment or working for others in Australia:

> 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.

Before Stepping Stones, the women had been given few opportunities, in their engagement with other Australian employment and training programs, to reflect positively upon their previous roles and to identify their own skills and strengths—let alone demonstrate them. Some were highly educated and had held senior business and public sector roles prior to coming to Australia:

> I worked in medical administration, managing a hospital for ten years ... I worked as a health adviser with the government, making the standard for quality in health. At the same time I also studied marketing and for seven years I was a university lecturer in services marketing and business marketing.

Yet despite these senior roles, this woman's limited English meant she had great difficulty securing employment in Australia. This not only limited her economic participation, but also created a loss of identity and voice. This lack of recognition has been described as a 'tabula rasa' effect whereby refugees are treated as a 'blank slate', required to 'start from scratch' with no acknowledgment of their past experience, culture, skills [and] coping mechanisms to interpret new situations (Marfleet 2006). It is argued that this casts them as 'victims' who need to be managed or even as a burden to a new country, rather than as assets with knowledge and global connections (Saeed 2008).

The women's stories also demonstrated their commitment to learning and working, before and after coming to Australia, often under difficult circumstances. One participant commented that these experiences contributed to their 'work ethic':

> I think [people from my country] have a good work ethic—because you've seen hardship and so you have a part of you that has the will to do whatever it takes to succeed. Yeah because you've seen the other side of the story and you feel so lucky to be here and have the opportunities that you do have, that you want to make the most of them.

Despite stereotypes suggesting that women from refugee and migrant backgrounds are passive and dependent, the women who had found employment since coming to Australia were committed and hardworking employees, often taking on unsociable hours or difficult and physically demanding roles:

> I had to work two jobs, one was working in a train station as a shop assistant. At that time I started learning English, but it was hard. Working at [name of station] I have to work shifts. In the morning shift, I have to wake up very early and the boss would pick me up at 3 am and we would open the shop at 4 am. Because the first train would run early the shop had to be ready.

Almost all of the Stepping Stones women juggled course attendance with care roles, other forms of study and sometimes paid employment; yet despite these challenges the course maintained high attendance and had few withdrawals. The program included workshops designed to explicitly encourage the women to reflect on their experiences in order to recognise their strengths. These strengths also offer an advocacy message regarding the potential economic contribution lost by denying women like the Stepping Stones women opportunities for meaningful participation.

Gender-responsive and context-sensitive

While the focus on strengths was central to the program, the Stepping Stones team also recognised that women from migrant and refugee backgrounds face barriers to economic and social participation due to the intersections of gender, culture, 'race' and the migrant experience. Gender-responsive services are 'aware of gender, disparities and their causes and take action to address and overcome gender-based inequalities' (Bowman & Mui 2012). Similarly, culturally responsive services challenge 'race'-based inequalities. While all refugees may experience unemployment, exploitative employment conditions, lack of English language skills, non-recognition of qualifications and employer discrimination (Colic-Peisker & Tilbury 2007; Ethnic Communities' Council of Victoria 2009), refugee women face particular obstacles to participation in mainstream education and employment (Hatoss & Huijser 2010). These include:

- services which do not meet their needs (Bowman & Mui 2012; Ethnic Communities' Council of Victoria 2009)
- often lower levels of schooling than men from their country of origin and gender-based expectations regarding education required for roles within the family or community
- greater family and child-rearing responsibilities which reduce their access to education and training, including English language classes, upon arrival (Gwatirisa 2009).
- the stress of the settlement experience, with challenges of finding accommodation, settling children into school and living in a foreign environment, especially for single mothers and women experiencing family breakdown (Ethnic Communities' Council of Victoria 2009).

These experiences exacerbate financial and social exclusion and inhibit broader participation, so that refugee and migrant women are silenced on many levels (Gwatirisa 2009). These women often also experience a loss of recognition in the public sphere through negative or stereotyped portrayals and language which denies their knowledge and their identity as adults with dignity (Bursian 2011). The explicit strengths-based approach taken by the Stepping Stones coordinators was in response to these issues as well as a commitment to community development and empowerment. While language is important, the participatory 'action learning, action research' approach also gave the women opportunity to provide immediate feedback and shape the ongoing program design. While there were no Stepping Stones participants on the project Steering Committee to 2013, there are plans to ensure participant representation in future; however genuine participation may require additional training and support. Further, while desirable, such participation might place an additional burden on the women's already extremely busy schedules.

Representation and framing

The strengths-based, culturally sensitive practice framework of Stepping Stones also raised issues regarding the how the program and its participants were described. Through settlement processes and programs, forced migrants often have 'thrust upon them' the administrative or bureaucratic label of 'refugee' (Colic-Peisker & Walker 2003). Many refugees are reluctant to admit their status in wider circles, due to the image of a refugee as traumatised, dependent on welfare and a burden on their host country's resources (Colic-Peisker & Walker 2003). Some refugees see their status as a refugee as a barrier to feeling a part of the community and may feel that even well-meaning help from welfare organisations is patronising (Colic-Peisker & Walker 2003).

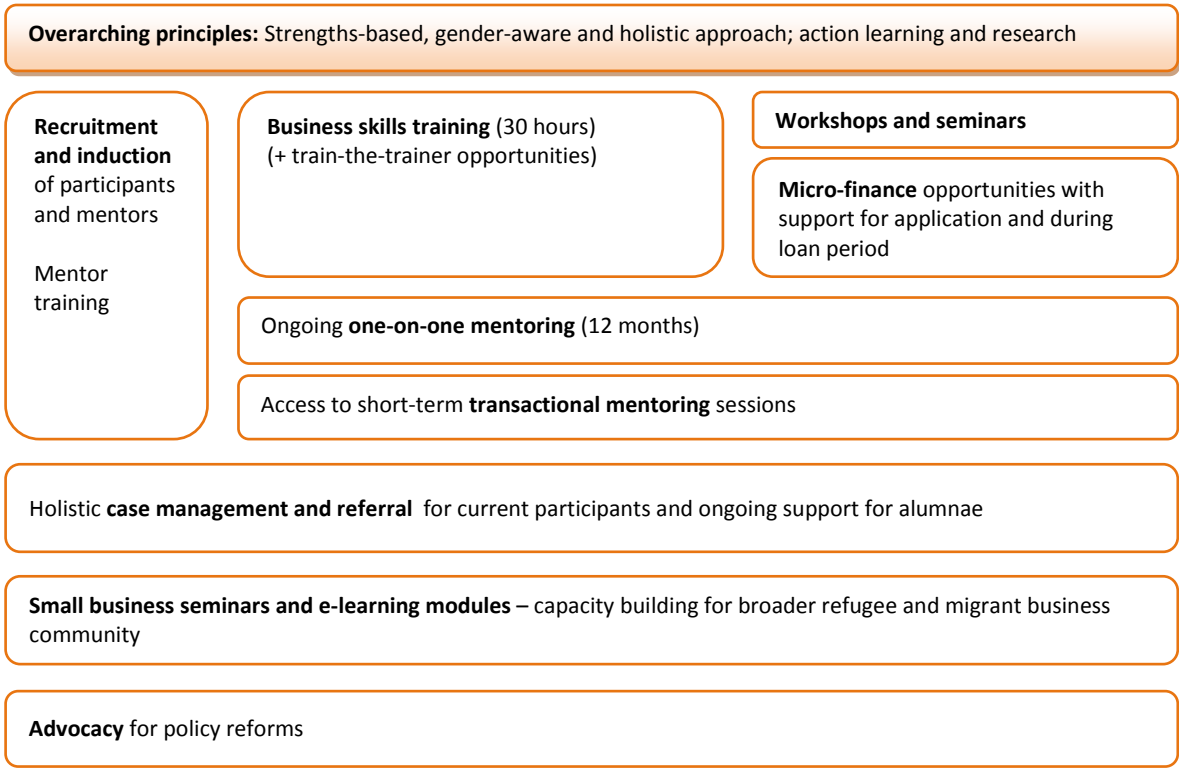
This issue of labels is one which the Stepping Stones program and the Brotherhood of St Laurence as a whole has had to grapple with. Efforts have been made to talk about the participants as they see themselves—as participants, partners, learners, businesswomen, community leaders and later Stepping Stones 'alumnae'. This report itself has used the term 'women from refugee and migrant backgrounds' instead of 'refugee and migrant women', mindful that the latter static category raises the question, when does a person cease to be a refugee? Yet at the same time the need to explain and promote the program, highlight the real impact of refugee and migrant backgrounds, and attract funding creates tensions.

Promoting culturally sensitive and reflective practices across the Brotherhood of St Laurence from program delivery to the organisation of events and publicity will help to manage these inherent tensions. The Stepping Stones coordinators and the project evaluator presented an internal seminar for other staff members, sharing information about the strengths-based practice of the program and addressing these challenges. Further reflection and guidelines may be required to ensure 'strengths-based', empowering language and images are used even when making the case for funding support or policy changes.

4 Examining the Stepping Stones model

The overarching principles and key components of the Stepping Stones model are represented in Figure 4.1.

Figure 4.1 The Stepping Stones program



Collaborations

The Stepping Stones program features diverse organisational networks and partnerships formed across community, government and business sectors:

- The program itself has been funded through business philanthropy, and the funder (AMP) has encouraged involvement of their staff as mentors.
- The Commonwealth Bank's Women in Focus program has provided the micro-finance component.
- Kangan TAFE Business Enterprise Centre was the initial training provider.
- The community seminars involved collaboration with Small Business Victoria and ENACTUS[3] and online resources developed with the African Media Association (AMA).
- One key partnership is with SisterWorks, a social enterprise developed by a Stepping Stones alumna, offering business development support to other women from refugee and migrant backgrounds involved in craft micro-enterprises. The women can also sell their products under the SisterWorks banner at craft markets. This 'alumnae partnership' means that future Stepping Stones participants interested in art and craft can attend SisterWorks design lab workshops and retail training, and SisterWorks members who want to do small business training will be referred into Stepping Stones.

[3] See www.enactus.org

- Another key partnership is with Lynette Clarke, a consultant with more than 30 years experience working with women's micro-enterprise programs in an overseas development context. Lynette's work has been central to the design of the current training program.

These organisational networks and the mentoring components of the program have facilitated the expansion of the Stepping Stones participants' social and business networks.

Designing Stepping Stones: an action learning approach

Business training

Central to the Stepping Stones program is the Small Business Course attended by the women. Indeed, the main impetus for the program was the lack of appropriate small business courses for women from refugee and migrant backgrounds. Initially, the course was adapted from one delivered by a mainstream TAFE specialising in small business training. The course was non-accredited as it was felt that features of the accredited training such as the number of days and the hours of course delivery would not be suitable for the Stepping Stones cohort,. The course was delivered one day a week for a period of 16 weeks so the women only had to set aside one day for training from their busy schedules including paid work, work in their communities, other training courses, child care and family responsibilities.

An intake of around 15 women took place each calendar year from 2011 to 2013. The structure, content and delivery of the course have changed over this time, refined through learning, reflection and feedback from the participants and trainers. The lessons included:

- the need for an induction to prepare the women for learning—including activities to assist the women to recognise their strengths and build confidence—and to set expectations and establish familiarity with a classroom environment and teaching methods
- the need for computer training and support (the initial course involved using computer programs to create business plans and financial spreadsheets)
- the need for an ESL support worker in the classroom to assist the women and to help the trainers explain concepts and develop more culturally accessible examples.

While introducing these changes improved the learning experience of the Stepping Stones women, and positive feedback was received from participants regarding the trainers and the initial course, it was felt that further training was required to consolidate knowledge, skills and business plans for many of the Stepping Stones women.

Lynette Clarke, a development consultant who had initially volunteered with the program offered to assist in producing some accessible teaching materials. She was then commissioned to develop a tailored course and materials taking on board the lessons learned during the delivery of Stepping Stones. This course was trialled with eight Stepping Stones alumnae who were keen to further develop their business plans and revisit previous course content.

The new, tailored course received positive feedback from the women and will be delivered for future Stepping Stones training. In anonymous feedback forms, the women were asked to compare the new course with the previous training. Seven women described the course as 'much more useful' and one as 'more useful'. In relation to clarity, five women said it was 'much more clear', two said 'more clear' and one person responded 'much the same'. In the comments section, women indicated that the new course was 'easy to understand' and 'more appropriate to my education level' and 'more

practical'. Two participants who thought the tailored course was clearer and more useful also commented that they would want to have the opportunity to do both courses as more content was covered in the earlier version. This suggests that a small number of women might benefit from referrals from Stepping Stones to more advanced small business training.

In recognition of the need for trainers with specialist knowledge, particularly cultural and gender awareness, it is anticipated that any future roll-out of the course would involve a 'train the trainer' component in which new trainers could learn how to deliver the modules by sitting alongside the learners for the entire course. It is anticipated that initially the program coordinators and one mentor who has expressed interest will become trainers. If the Stepping Stones model is taken up by other organisations, their trainers could complete the same specialised training, assisting model fidelity. This could also include Stepping Stones alumnae.

Workshops and information sessions for participants and alumnae

One of the messages from women participating in the early Stepping Stones training was that while the training covered general information about developing a business in Australia, they wanted more information—both general and specific to their business interests—such as running a catering business or how to market handicraft products. One of the ways that this was addressed was the introduction of further workshops and information sessions for participants after the initial intensive training. As the program has developed and the number of Stepping Stones alumnae grows, the workshops and seminars provide ongoing learning opportunities for alumnae as well as women who have just completed their training.

During focus groups, some women who had just completed small business training indicated that while it was very valuable, it also presented the risks involved in business development, making them apprehensive about next steps. In addition, when the women were asked about their priorities, 'looking after my health' emerged as a key concern. As a result, a program of information sessions has been developed, bringing in experts who can present in a culturally responsive way.

Planned workshop topics include:

- health
- confidence building
- personal development and motivational speaking
- personal finance
- implications of self-employment for income support recipients.

Case management and support

A key factor in Stepping Stones' success (particularly its high retention rate) was the support offered by the program coordinators. These staff facilitated the women's inclusion, recognised the challenges they faced and provided practical support and referrals to other programs offered by the Brotherhood's Ecumenical Migration Centre and other agencies.

Internal (BSL) referrals were to Mamas Plus (a program for single mothers from migrant, refugee and asylum seeker backgrounds and their children), the Refugee Action Program (a program which acts as a 'broker' between communities and service providers and resources); Brain Bank (a mentoring program), family services counsellors, and employment and training services. External

referrals were to women's legal services, social enterprises, School for Social Entrepreneurship, small business support services, Resilient Aspiring Women (RAW) and local councils.

The coordinators' commitment to recognising both the women's individual strengths, and the particular challenges faced by women from refugee and migrant backgrounds, enabled them to provide a unique and holistic program in which the women participants were stretched and encouraged to achieve independence, yet supported and provided with flexibility when needed. Feedback from participants regarding the support from the coordinators was overwhelmingly positive. As one woman said, 'They understand what we're going through and what we need'.

Ongoing mentoring

One-on-one mentoring was another key element of Stepping Stones. To date, 60 women from the Australian business community have been recruited, trained and matched with Stepping Stones participants (for a period of a year, with an option to continue). The mentoring program involved mentor recruitment, induction and training, as well as induction for mentees. Mentoring partnerships were supported by a mentor coordinator (introduced mid-program in recognition that more than one full-time staff member was needed to coordinate the program as a whole).

Training for mentors was provided over two workshops. It encouraged reflection about:

- the complexities of coming to Australia for migrants and refugees
- understanding 'culture', how culture shapes the ways people make sense of the world, and implicit aspects of culture
- different sets of values and how they relate to culture
- different ways of learning
- the mentor role and appropriate and inappropriate activities
- practical advice about communication and meetings with mentees.

Feedback from mentors about the training was very positive. Almost all mentors strongly agreed that the workshops were not only clear, concise and well planned, but also interesting, informative and useful for their understanding of the circumstances faced by refugee and migrant women. Mentors indicated that the training increased their confidence about mentoring and that they valued the practical advice and the opportunity to reflect on their own values, culture and communication styles. Other feedback included a desire for further opportunities to interact with other mentors and learn from their experiences, not just at induction but in an ongoing way. Limited funding made this difficult. For this reason, future delivery of Stepping Stones should consider how to create opportunities for this to take place.

The mentoring program has evolved over time, taking into account feedback from mentees and mentors as well as issues emerging during the program. For example, developments included:

- a mentor matching 'speed dating' lunch allowing 'organic' matching, giving agency to participants in choosing mentors.
- yearly mentor–mentee reviews to provide an opportunity for reflection, action learning and re-training. A partnership can be closed if it is no longer working.

Ongoing challenges included logistical issues of arranging meetings between mentor and mentee due to the distances required to travel, transport difficulties faced by mentees, and both mentors and mentees having to manage multiple responsibilities including work, family and other roles .

Feedback from participants during focus groups indicated that some mentees wanted more practical advice about their particular business plan (for example, in hospitality) than their mentor was able to provide. This has been addressed by the development of the transactional mentoring program (see page 23).

The mentors helped mentees to learn about Australian culture, markets and business practices and to develop business plans, and for those with more developed businesses, how to market and grow their businesses. The mentees were also given practical assistance with English language, looking for work (some mentees found employment directly through mentor networks), learning to drive and filling out forms. Unexpected results have emerged from the trusting relationships between some mentees and mentors. For example, one mentor spoke to her mentee about women's health issues, including encouraging health checks.

The case study of Betty and Lina illustrates the value of mentoring.

Case study: 'It's about working out the rules and getting the finance—that's the stepping stone'

Betty fled with her children from the civil war that ravaged her home country, Liberia. After living in displaced persons camps across Africa for almost 10 years, she settled in Melbourne in 2005 as a sole parent to three children under the age of six.

> 'It was really hard for me. I arrived here with a badly broken leg from a car accident. It never healed properly and has left me disabled. I used to sell dry goods in Africa, but when I came here I needed work to support myself and my children.'

Hoping to start a small business, Betty approached a welfare worker but soon realised that business courses were too expensive. She then studied English as a second language and obtained certificates in Child Care and First Aid. Through this course she heard about the 'Stepping Stones' program at the Brotherhood's Ecumenical Migration Centre.

> '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 $5,000 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.'

Betty's mentor Lina, a financial planner, helped her 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 more basic challenges of adjusting to life in Melbourne. Lina says:

> '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 ... Against all adversity, Betty has made the most of this.'

The surveys of mentors also revealed the ways in which they learned from the partnerships—with increased awareness about the challenges faced by refugees and migrants in Australia. Some mentors expressed a significant change in views regarding the politics of asylum-seeking, with some becoming advocates for the rights of asylum seekers and refugees. For others, their experience as a mentor prompted self-reflection:

> My mentee's resolve, strength and resilience in the face of adversity has taught me a lot about myself.

> I've developed a far greater appreciation of the challenges these women face and greater appreciation of how fortunate I am.

Transactional mentoring

Transactional mentoring was developed in response to mentee feedback regarding areas in which they wanted additional support, advice or information and as a means to better utilise the mentors' capacity. It recognises that while individual mentors were able to provide support or assist mentees to seek out information, they could not be expected to have detailed knowledge of all areas of planning or running a small business. Transactional mentoring involves a meeting (often one-off) between a mentee and a mentor to address a specific issue. The model provides volunteering opportunities for mentors who have specialist skills or knowledge but are unable to commit to an ongoing partnership. Some of the Stepping Stones mentors have also become transactional mentors. The transactional mentors make themselves available on a particular day or evening and Stepping Stones participants can make an appointment. This mentoring service has also been offered to people attending the community small business seminars. To date, 11 transactional mentors have commenced (4 of them are also one-on-one mentors). The service has been used by 14 mentees: 8 Stepping Stones women and 6 small business seminar attendees (all men).

Areas of advice have so far included:

- website development
- business support
- assistance with developing a CV and help finding work
- business feasibility assessment.

Microfinance

One of the strong messages from early focus groups with Stepping Stones participants was that lack of access to finance was a barrier to starting their small business. Several women were ready to start, but they had to save up the money to purchase equipment, lease premises or buy goods or materials. Saving money was a slow process for all of the women, with most earning low wages or relying on income support payments, supporting their immediate families in Australia and often sending remittances to support family overseas:

> I was going to start to save myself but I can't make it with my salary. Even if I increase my hours, I can't make it. I have two kids, I have lots of responsibility and too much bills to pay.

For the women who were still looking for work, the desire to secure employment and then save money towards their small business necessarily meant that commencing their business was a long-term prospect. In order to address this need, the program staff began looking for suitable microfinance products. Eventually an agreement with the Commonwealth Bank's Women in Focus

department was reached. The Women in Focus program exists to facilitate 'sustainable participation in business ownership as a means of financial independence' in communities currently excluded from the financial system, due to hardship or social or cultural barriers.

The microfinance component of Stepping Stones now involves a dedicated community banker who speaks to the women during the last day of the training course. Those who are interested in applying for a small loan are invited to attend a subsequent session and supported to develop their business plans for the application process. The women's mentors are directly involved and any successful microfinance applicant must have support from a mentor for a further 12 months. The women also receive support from the dedicated CBA worker and all Stepping Stones women can access other business products such as banking and eftpos at reduced cost (or waived fees) as part of the Women in Focus program.

The community banker involved with Stepping Stones commented:

> From our experience in working with women who are completing their training, we have seen that Stepping Stones gives the women confidence, connections and leaves them feeling positive about their business direction. We begin to see the impact of business ownership on creating financial independence and economic participation for the women as well as their communities.

The microfinance component commenced in September 2012, with the first loan approved in June 2013. The loans are for up to two years, although the terms are negotiated on an individual basis. To date, three loans have been approved and the repayments are on track:

- $5,000 approved for an import business
- $10,000 for a hairdressing salon
- $18,000 for a catering/food market business.

Future evaluation will track the longer-term outcomes for these participants; however microfinance literature indicates that loans to women have higher repayment rates and present lower risks than loans to men. Combining such loans with personalised service tailored to women's needs—and non-financial services such as small business training, mentoring, case management, referrals and literacy programs—has been found to improve repayment performance (D'Espallier, Guérin & Mersland 2009). The Stepping Stones program brings these factors together in a gender-specific, interactive and holistic model of business skills facilitation. The incorporation of a micro-business loan into the program therefore represents a relatively low-risk investment for both the participants and the bank, enabling some participants to set up businesses, although micro-finance may not be suitable for, or even desired, by all participants. Early focus groups indicated that some women were not interested in going into debt, and clear information and support regarding the risks involved in receiving credit is a necessary aspect of this part of the program, particularly in the context of the rates of business failure in general. Other challenges include the length of support which can be offered through Stepping Stones given its current short funding period.

Ongoing alumnae support and involvement

While Stepping Stones women who had completed small business training 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.

Focus groups revealed participants' uncertainty about 'what's next?'—particularly for the third intake of women, as it was unclear whether the program would continue after 2013[4]. The women also expressed the value of the peer support aspect of the program, providing encouragement, friendship and advice to each other. They felt it was important to be able to meet regularly after the end of their training. In addition the women sought ongoing support and advice regarding career training, motivation and self-development. As one participant said:

> Being around other women makes you brave.

In response, the 2014 workshops and information sessions, will be offered to both current students *and* alumnae, as will transactional mentoring. Ongoing program and mentor support will be provided for alumnae who apply successfully for microfinance. Subject to resources, there are longer term plans to set up a Refugee and Migrant Women's Business Network. This recognises that the journey to starting a business is a long one, even for people who do not face additional challenges. Issues around the length of time required to develop a sustainable business are discussed in the following chapter.

The Stepping Stones alumnae support strategy seeks to:

- sustain the program's investment in participants and their businesses
- facilitate transition from the Stepping Stones program by being clear that these alumnae are independent business owners/operators, while promoting their successes in a supportive and empowering way
- providing opportunities for future participants to network with alumnae, receive and provide peer support and benefit from learning from alumnae role models.

Opportunities for the Brotherhood of St Laurence to provide an online directory of Stepping Stones businesses and to utilise Stepping Stones businesses as part of a social procurement strategy are also being investigated.

Small business seminars and e-learning modules

While Stepping Stones focused on the women participants, it was recognised that there was a demand for small business support and information from husbands and friends of these women and the wider refugee and migrant community. Ten small business seminars were conducted, reaching 186 participants in total. While the initial plan was to host seminars for large audiences, it was decided that smaller seminars (with 20–30 participants) would allow a more participatory learning experience. The seminar topics were:

- basic marketing
- how to start a small business in Australia—business basics
- how to market your business on Facebook
- tax system in Australia
- importing and exporting

Stepping Stones partnered with Small Business Victoria and ENACTUS (a University of Melbourne business students' group) to deliver the seminars. Feedback from participants was generally positive:

[4] Further funding to run the program for 12 months during 2014 was secured in December 2013.

> I believe any information given this way is a great value for people like me who are still trying to figure out the systems and how things function in Australian society.

However, as with the Stepping Stones training, there was a need to adapt the general content to the realities of participants by using culturally appropriate materials, examples and slides. Feedback also indicated a demand for more detailed advice from some participants. One seminar was delivered in regional Victoria, where there was a strong demand for small business support and training beyond the mainstream offering.

A short follow-up survey was conducted. Due to difficulty contacting previous attendees only 15 surveys were completed from randomly selected attendees at three different seminars. This small sample indicated a wide spread of countries of origin. Participants were from Ethiopia (2), Sierra Leone, Eritrea, Mexico, Brazil, Liberia, Sudan (2), Bhutan/Nepal, Kenya[5].

Two of the respondents had existing businesses and the remainder were in planning stages. Their business ideas included a pest control business, a driving school, cabinet making, a music shop, an import business, a restaurant and hairdressing.

Twelve of the 15 respondents were very satisfied or satisfied with the extent to which the seminar had helped them to make decisions about starting a small business. Eleven found the seminars ‘very useful’ or ‘useful’ and 13 found the information ‘very easy to understand’ or ‘easy to understand’.

[5] Missing data=3

Future sustainability of the Stepping Stones model

Given the geographic spread of participants across Melbourne, the ongoing demand for small business training and the limitations of mainstream employment services, the expansion or replication of the Stepping Stones program appears to be supported. The model has been well tested, with action learning playing a key role in its development. The Brotherhood of St Laurence is committed to ensuring that more communities can benefit from this innovative model and the knowledge developed to date. Stepping Stones provides a vehicle for collaboration with local organisations, such as local governments, Migrant Resource Centres and neighbourhood houses, through knowledge sharing and developing local culturally appropriate models of micro-business training for refugees that will in turn enhance community cohesion. The piloting and delivery of this program through local organisations would have direct benefits in supporting marginalised community members to maximise their economic potential, with flow-on benefits to the broader community and the economy.

The Stepping Stones model also has application beyond CALD communities and women from refugee and migrant backgrounds, and could be adapted for other disadvantaged groups with low literacy and numeracy and facing other barriers to economic participation.

This replication model could build the capacity of local organisations and councils (or a consortium of organisations) to deliver and coordinate such programs. Potential participants would benefit from accessing the service at convenient, familiar locations where they have existing relationships with service providers. Local residents and business owners could share their expertise and skills. There is also scope for future iterations for a train-the-trainer model in which ethnic community leaders could be trained to deliver the course to their own communities.

5 What has Stepping Stones achieved?

Table 5.1 summarises outcomes from 2011 to 2013.

Table 5.1 Stepping Stones outcomes at a glance

Stepping Stones program achievements	Training outcomes for Stepping Stones women	Progressive outcomes for Stepping Stones women	Small business, employment and education outcomes
• 54 women have taken part • 39 women completed business training • 93% course completion rate • 60 women mentors trained and matched • 17 new businesses • 3 micro-business loans approved	• 96% improved their budgeting skills • 95% improved their understanding of advertising • 91% improved their understanding of Australian laws • 95% improved their financial management skills • 96% improved their English language skills	• 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	• 44% started a small business • 26% of women gained work or better jobs • 26% entered further education or training

Training outcomes

Over three years, 42 women enrolled in the training program and an additional 12 women received support during the program from mentors or program staff and attending workshops.

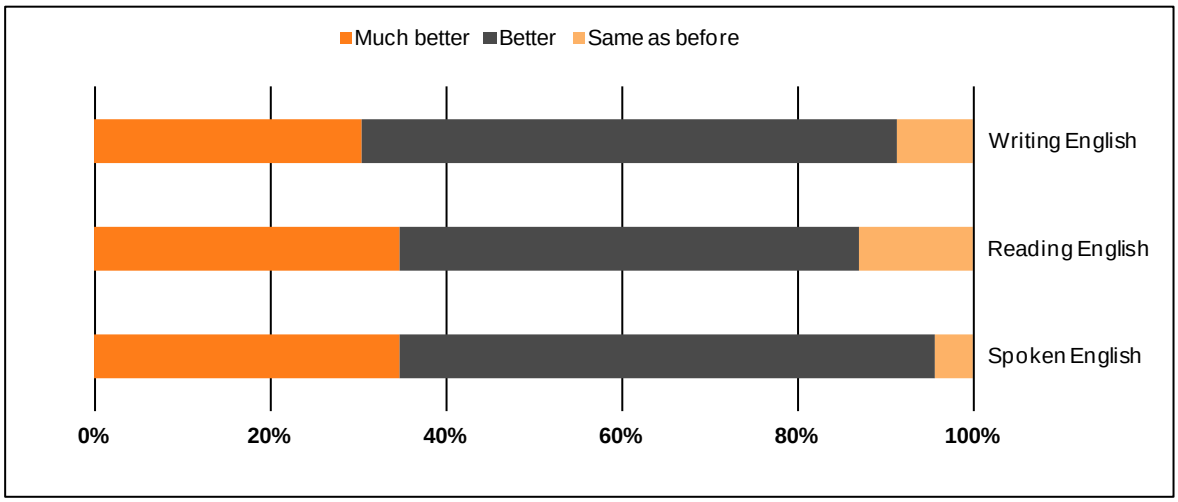
Thirty-nine women completed the business training course and graduated from the program—a 93% course completion rate. Three women withdrew early due to finding full-time work.

Exit surveys conducted with 23 participants asked whether, since Stepping Stones, their understanding and abilities in the following areas had improved. These women were given the response options: much better, better, same as before, worse; much worse. For each area, more than 90% of respondents indicated that their understanding or ability was much better or better. Affirmative responses are numbered below:

- ability to calculate prices and costs, and make budgets (23).
- understanding of how to advertise a small business (22; 1=no response)
- understanding of Australian law relating to small business (22; 1=no response)
- understanding of how to manage finances in relation to small business (22; 1=no response)

While not an English language program per se, Stepping Stones had identified language as an important barrier facing participants. Therefore, ESL support was incorporated in the training and opportunities were provided for women to improve their language skills and confidence in groups and with mentors. Participants were asked whether, since Stepping Stones, their English language skills were much better, better, the same as before, worse or much worse (see Figure 5.2 . Of 23 responses, 96% indicated improvement in spoken English, 91% indicated improvement in written English and 87% indicated improvements reading English. No respondents selected worse or much worse as responses.

Figure 5.2 Changes in English skills after Stepping Stones



Notes: n = 23. No-one reported changes for the worse

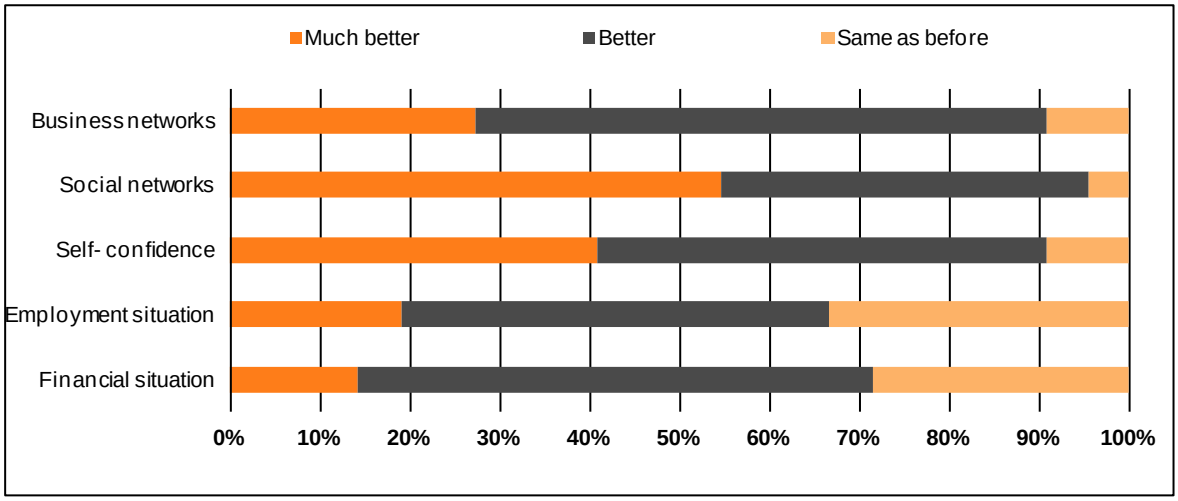
Progressive outcomes

Participants were asked to think about their business networks, social networks, self-confidence, employment situation and financial situations before Stepping Stones, and to consider whether their situation was much better, better, same as before, worse or much worse. The results are shown in Figure 5.2; it should be noted that caution should be exercised in interpreting due to the small number of respondents (n = 23).

The responses indicated that the strongest improvements were in the women's social networks. These results underscore the importance of the peer support element of the program and indicate strong social inclusion outcomes. Echoing the results of the focus groups and feedback from program coordinators and trainers, improvements in self-confidence were also high. Respondents also identified improvements in their business networks as a result of the program.

Unsurprisingly, given the obstacles discussed previously in this report, the improvements in the women's financial and employment situations were less strong. Nevertheless, 71% of respondents indicated that their financial situations had improved since participating in Stepping Stones, and 67% indicated that their employment situations had improved.

Figure 5.3 Changes in networks, confidence and situation after Stepping Stones



Notes: n = 23. No-one reported changes for the worse

Employment and further education outcomes

Many of the women participating in Stepping Stones were already working or studying when they enrolled. During involvement with Stepping Stones, ten participants gained employment or improved their employment circumstances (gaining additional hours, more secure work or work in a preferred area). Three of these women gained new employment directly through their mentor relationship. Some women sought employment in order to gain experience in fields directly related to their business goals, such as catering, restaurant work and child care. Others were seeking employment to provide income and economic security.

Ten women who completed the training also commenced further education or training during Stepping Stones—mostly computer classes and English language classes. One woman enrolled in a food handling course; another in a child care course and another in hospitality—all directly related to their ongoing career goals.

Lessons for mainstream small business training

The Stepping Stones program has also contributed some lessons about ways the mainstream training sector might better include women from refugee and migrant backgrounds as learners. As has been discussed earlier, the Stepping Stones women brought considerable skills, dedication and experience to the small business training, yet most would have been unable or unlikely to participate in mainstream business training for a variety of reasons.

Many of the women had completed multiple certificate qualifications, many in child care and hospitality in the hope of finding sustainable employment in these areas. While the state government's training policy framework, the Victorian Training Guarantee, provides subsidised places for many individuals, funding is only available for those enrolling in a higher level than previously undertaken. Therefore, women who had already completed a Certificate III were ineligible for a funded place in a business course at the same level, regardless of the appropriateness of the initial course and whether it had led to employment.

A similar business program, the New Enterprise Incentive Scheme (NEIS), is available for unemployed people who are receiving income support and are within the Job Services Australia system. NEIS participants must generally be available to undertake NEIS training and work full-time in their proposed business; part-time participation is determined on a case-by-case basis. Full-time attendance was not possible for most of the Stepping Stones women, already juggling care of children and grandchildren, paid employment and study. Some of the women would have been excluded because they were not receiving income support owing to their asylum seeker status or their husband's income. Many also needed English language support and IT support, which is unlikely to have been provided through NEIS. Table 5.2 identifies key differences between these two programs.

Table 5.2 New Enterprise Incentive Scheme compared with Stepping Stones

Characteristic	NEIS	Stepping Stones
Funding	Government funding	No government funding
Eligibility	Centrelink clients with JSA provider only	All women from refugee and migrant backgrounds
Structure of course	Certificate III or IV in seven weeks, four days a week No language, literacy and numeracy support	Non-accredited training, tailored for women from CALD backgrounds New course – 30 hours plus additional workshops
Duration of program	One year support	Up to two years holistic case management support and referrals
Mentor support	Limited to a few sessions	Fortnightly support for two years
Financial support	Microfinance available through National Australia Bank. NEIS allowance (equivalent to Newstart), not affected by business income for one year	Microfinance available through Commonwealth Bank No additional allowance available; business income will reduce income support payments

While NEIS has a high success rate in terms of employment outcomes, the cohort of participants includes an over-representation of people with post-secondary education, compared with eligible jobseekers as a whole. The Stepping Stones model offers an alternative program for small business development that may be more suited to people facing greater challenges than the typical NEIS cohort. It should be noted that before enrolling in Stepping Stones, one participant had completed NEIS but had found the course culturally inappropriate, with limited mentoring. Other women expressed ambitions to complete NEIS in the future, mainly due to the security of continuing income support. Stepping Stones participants miss out on the NEIS advantage of receiving an income support allowance for one year without their business income being taken into account. There is anecdotal evidence that some of the Stepping Stones women are reluctant to expand their businesses for fear of losing their secure income support payments—which is understandable given the risks of starting a small business and their responsibility for families both here and overseas.

Business outcomes

- Seventeen of the participants who completed the training (44%) have started their own small business during or since Stepping Stones. One participant decided to close her business due to risks discovered through the program: this informed decision should be regarded as an outcome as important as a new business, given the potential for long-term financial problems arising from business failure.
- Another six participants had been running small businesses before joining Stepping Stones and continued to build their businesses with program support and the support of the SisterWorks enterprise.

The remaining women are at different stages in developing their small businesses. Some saw their business as a long-term goal, some were interested in pursuing further education or training before establishing their business, while others were waiting to save money or access credit. A small

number of women made informed decisions that establishing a small business was not right for them at this stage of their lives.

The types of businesses (see Table 5.3) indicate the ways in which many of the women use their domestic skills such as cooking, care and beauty treatments to earn money. These businesses are often easy to set up in thriving informal economies, but more difficult in the Australian context.

Table 5.3 New and continuing businesses of Stepping Stones participants

Type of business	Number
Importing and selling goods	12
Food and hospitality	4
Beauty therapy / hairdressing	3
Child care	1
Social enterprise	1
Cleaning	1
Total	**22**

The businesses are also diverse in form: micro-enterprises, family businesses, social enterprises and small businesses[6]. Capturing this range more accurately will be part of future evaluation work.

Supporting sustainable businesses

While Stepping Stones has achieved a range of positive outcomes for its participants, an ongoing question concerns realistic timeframes for the development of small businesses by women from refugee and migrant backgrounds—particularly taking into account their different starting points, changing priorities and the challenges they face.

Analysis of the women's trajectories after completing training indicates that while having 'started a business' was one of the outcomes measured, the women were at very different stages of business development and on non-linear paths.

A small number of women were concentrating on earning money through paid work as their main priority and they did not have firm plans to start a business in the future. For one of these women, the primary goal was to save money to visit her family overseas; another was the sole earner in her family, working to support family overseas and secure their safety. Another had found full-time work but her husband had started a small business, informed and supported by his wife's participation in Stepping Stones. These women are likely to have been 'pushed' into small business, but were really seeking economic security in whatever form they could find it.

Several women had more concrete plans to open a business in the future but were working to save money or studying in an area which they thought might help them. They might re-engage with the program to access the micro-finance which was unavailable when they did their training.

Three women had started and closed businesses, two changing their plans and a third looking for employment instead. One had enrolled in extended English language training, with plans to start a new business in the future. Six women had set aside their business plans to concentrate on other

[6] By the Australian Bureau of Statistics (2001) definitions, a micro-business has fewer than 5 employees and small business has 5–19 employees.

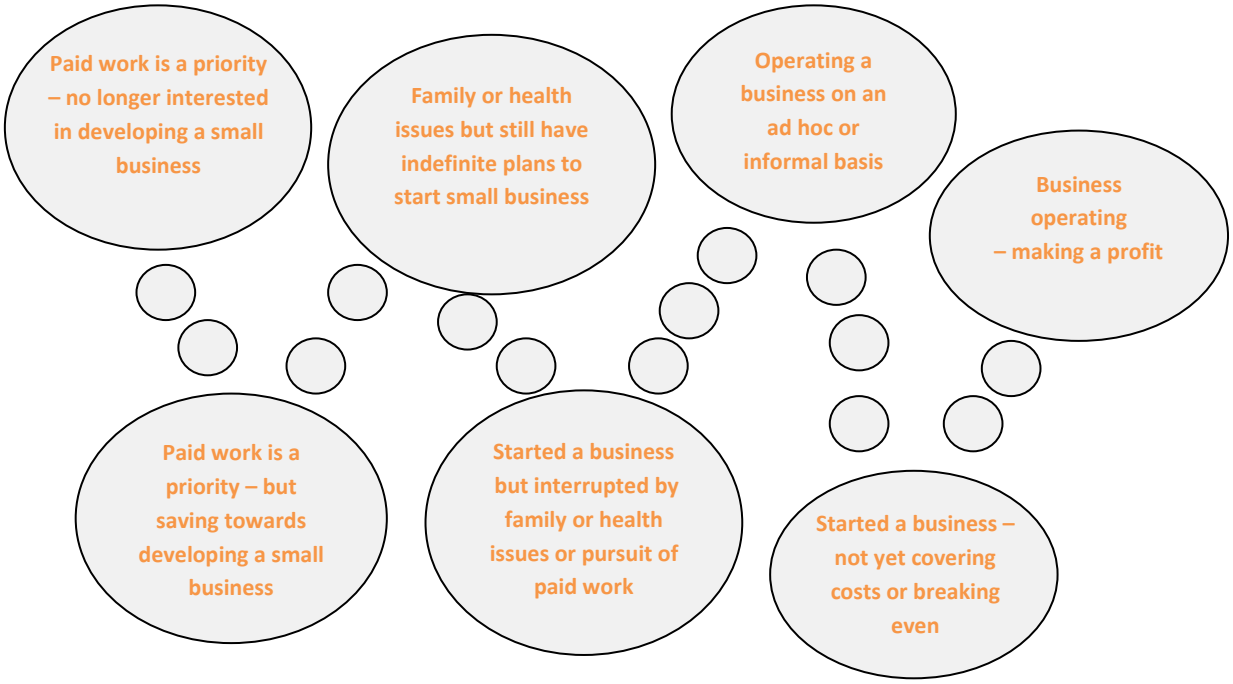
priorities, mostly relating to care of children or grandchildren or recovering from serious health problems.

Of those who had commenced businesses, some were involved in informal or ad hoc activities such as periodically buying and selling goods to friends. One woman was still making handicrafts but due to full-time work and care of her children attended markets infrequently.

For the women who had commenced more formal businesses, information was not available about whether they were breaking even or making a profit, or how much they contributed to the household income. Future evaluation efforts will document the development of the women's businesses over time in relation to these issues.

It also appeared that the timeframes for business commencement varied considerably. The women who accessed microfinance commenced their businesses sooner, and the program coordinators indicated that the application process itself and risk assessment strengthened these women's business plans.

Figure 5.4 Stages of business development



'Alumnae support' and the ongoing support provided to women who obtain microfinance will hopefully strengthen the sustainability of the businesses in development and enable the women with longer term plans to remain engaged.

A study of the UK New Enterprise Allowance scheme (similar to the Australian NEIS program, discussed earlier) recommended at least 12 months formal support for participants after completing the program and a 'test trading period'. The authors argued that formal and consistent follow-up support 'would have helped participants to sustain and grow their businesses', a finding supported by a review of the literature (Adams & Oldfield 2012). Given the particular challenges faced by the Stepping Stones women, longer support may be required.

Outcomes and push factors

Some of the outcomes of Stepping Stones reflect the push factors which prompted women to turn to a micro-enterprise program. Since Stepping Stones, some of the women have given up their business plans in favour of paid employment, or are seeking employment with small business now a more distant future goal. While the program has clearly improved confidence, social networks and skills which will assist their search for work, some women might have benefited from programs more directly focused on culturally appropriate employment support and training. For those women continuing to pursue business goals, ‘push’ factors such as lack of child care, English language skills and drivers licences and the persistence of racial stereotypes are likely to continue to play a role in the longer term sustainability of their businesses. It is therefore important that programs such as Stepping Stones not only support alternative pathways to economic security about also where possible address the broader factors which shape the opportunities of women from refugee and migrant backgrounds.

6 Conclusions

The Stepping Stones story so far is one of learning—for participants, mentors, program coordinators and stakeholders. It is also a story of innovation and networking—from the small businesses and employment opportunities pursued by participants to the organisational networks and innovative program design created by program staff. Stepping Stones has also started new conversations. Through an action research approach and a commitment to placing participants' voices and perspectives at the centre, Stepping Stones informed trainers, mentors and partner organisations about the participants' life circumstances, culture and strengths (see Maton, Seidman & Aber 2011).

The continuation of the program in 2014 will enable the consolidated model to be tested and opportunities to be pursued for expansion, replication and ensuring financial sustainability. Ongoing evaluation will also allow tracking of the longer term outcomes and pathways of Stepping Stones alumnae. Part of this work will be to better understand, measure and contextualise the program's multiple 'outcomes'—unpacking both the different forms and stages of businesses (and the factors shaping successful and unsuccessful ventures) and the progressive or 'empowerment' outcomes achieved.

Secondly, this report raises issues regarding further advocacy—how the lessons from Stepping Stones can be translated into advocacy for broader changes, including improved delivery of mainstream VET and ESL programs; more sensitive health and employment services; more positive representations of refugee and migrant women in the media; better protections for refugee and migrant women in the labour market; and greater representation of women from refugee and migrant backgrounds in spheres of decision making, including community organisations and public life.

A policy and program emphasis exclusively on income generation through labour market participation and entrepreneurship, without recognition of the importance of women's caring responsibilities and relationships with families, partners, friends, colleagues, networks and coalitions, will fail to empower women. Stereotypes about refugee and migrant women must be challenged through alternative narratives regarding their agency and the structures that constrain choice.

A challenge for Stepping Stones is how to strengthen the participation of women from migrant and refugee backgrounds in the governance and evaluation of the program: too often refugee and migrants' voices are 'all about adding content, or colour, to what is already known, not about refiguring the parameters of what is known' (Bhambra 2006, p. 38). For this reason, it is important that mainstream vocation education policies and programs recognise the multi-dimensional processes of social 'inclusion'. This involves pushing the boundaries and reshaping institutions and structures, rather than simply requiring those excluded to change.

Appendix A: Evaluation methodology

The evaluation involved:

- in-depth interviews with women as they entered the Stepping Stones program
- intake and follow-up questionnaires with participants
- open-ended surveys with mentors
- focus groups with each intake of women as they finished business training
- focus groups with trainers
- meetings between the evaluator and program coordinators to reflect on the findings of the evaluation
- feedback forms from mentor training, small business seminars and the pilot of the new small business training course.

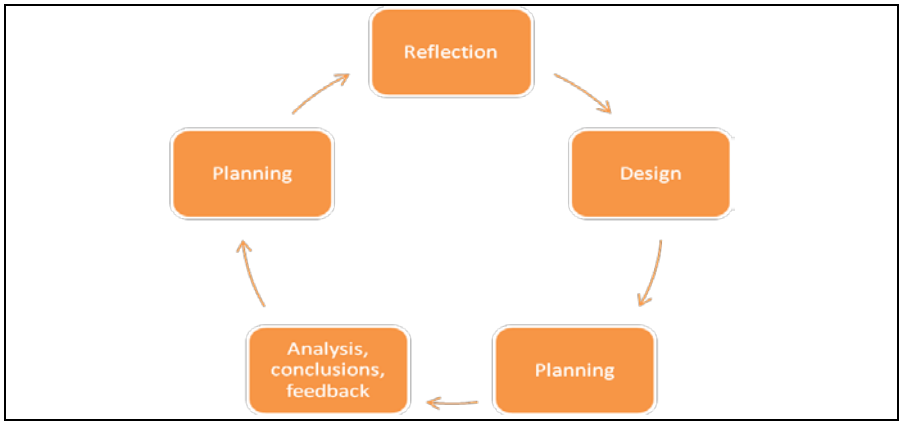
The methodology was approved by the Brotherhood of St Laurence Human Ethics Committee.

Like the program, the evaluation design evolved over time. Lessons included the need to redesign intake forms and survey tools to ensure that they were easy to understand and culturally relevant for the Stepping Stones women.

Action learning and research

Integral to the development of the Stepping Stones program was the collaboration of the program coordinators and the researcher. Given the participatory, empowerment-based approach adopted for program development, the evaluation was similarly designed with a participatory, action research framework. The process of action research and the collaborations between the researcher and the researched, program coordinator and participants, mentor and mentee, trainer and trainee were integral to driving an innovative program that responds to the needs of participants.

Figure A1 Action research / action learning cycle



Appendix B: Profile of the Stepping Stones women

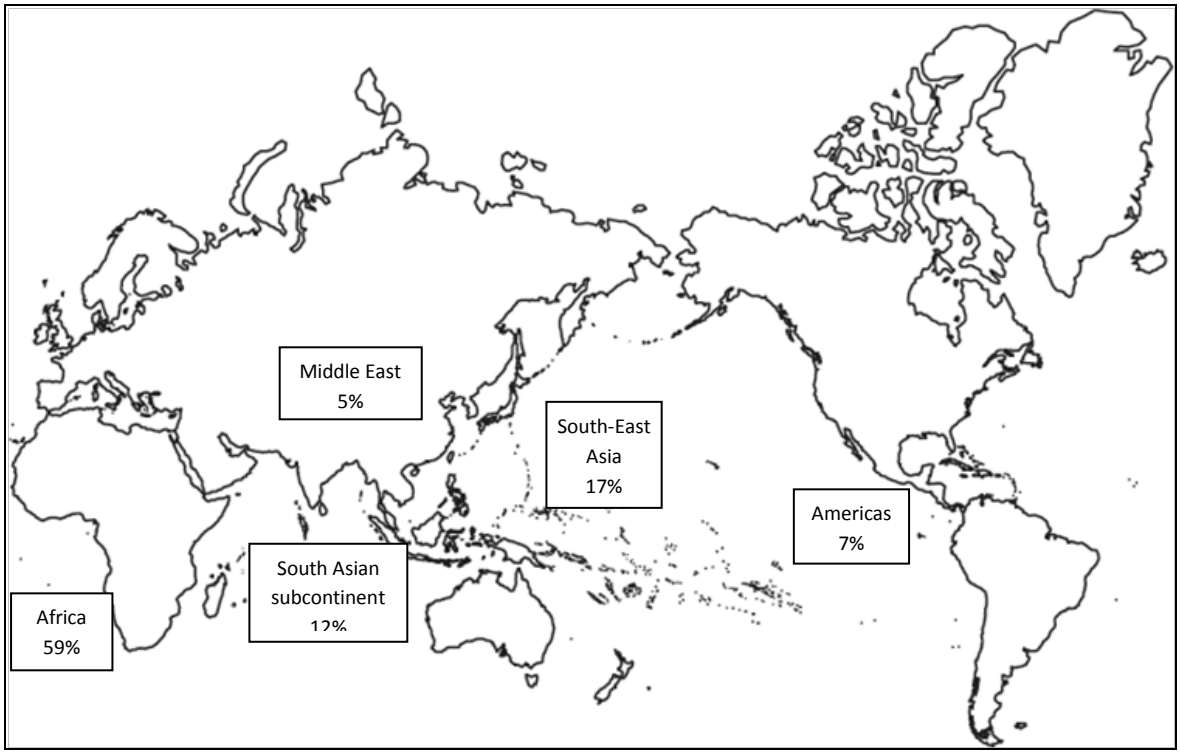
In total, 54 women participated in an aspect of the Stepping Stones program, with 42 women enrolling in business training and 39 women completing the training. This section is based on data collected from 42 women who enrolled in training.

The Stepping Stones women were a very diverse group. Nevertheless, through their experiences of migration, forced and voluntary, they faced similar challenges in adapting to a new country such as juggling the care of children, managing households on low incomes, searching for employment and struggling to gain recognition of their previous experiences, skills and qualifications.

Status of arrival in Australia and region of origin

- 65% participants were refugees (humanitarian arrivals)
- 10% were refugees (seeking asylum on-shore)
- 25% were migrants

Figure B1 Region of origin



The women's childhoods and experiences prior to coming to Australia were also quite varied: some of the women were highly educated and were from higher socio-economic groups in the countries they had left, either voluntarily or involuntarily.

> Our background was very good. I was in school, I had an education, and my husband too was from a good background, he was a psychologist and he had a good education. I had a good life.

Others had little education, having grown up in circumstances characterised by poverty and limited opportunities for girls and women, or had faced discrimination or abuse related to being a woman.

> I am [from a particular region of South Asia] and a Christian. And I am a woman. They don't like educated women where I am from ... I received threats.

> I was thinking I couldn't stay with my husband because my husband's really abusive... I need to change my life, that's why I decided to come with [my daughter] to Australia ... It is a hard decision to come to Australia, big change for us. [Back home] we had money but we didn't have freedom and we were not safe with him at all.

Some of the women who had been forced to flee their countries of birth had then spent time in second and third countries:

> We left [country in Africa] when I was around five or six months old. The reason we left was there was a civil war ... When we came to [second African country] we were living in a refugee camp and then my mother was very, very sick and some of my brothers moved into the camp to get some food and shelter and studies. Me and my two other sisters we were living in a girls' boarding school.

Length of time since arrival in Australia

The women had been in Australia for varied lengths of time, although few were 'new arrivals'. Most women (87%) had been living in Australia for more than three years and 40% for more than 6 years.

Age

Around three-quarters of the women participating in Stepping Stones were aged 35 years or older.

Figure B2 Length of time in Australia

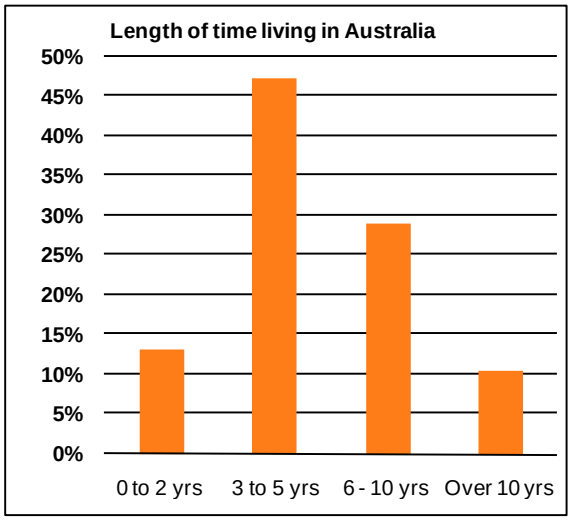
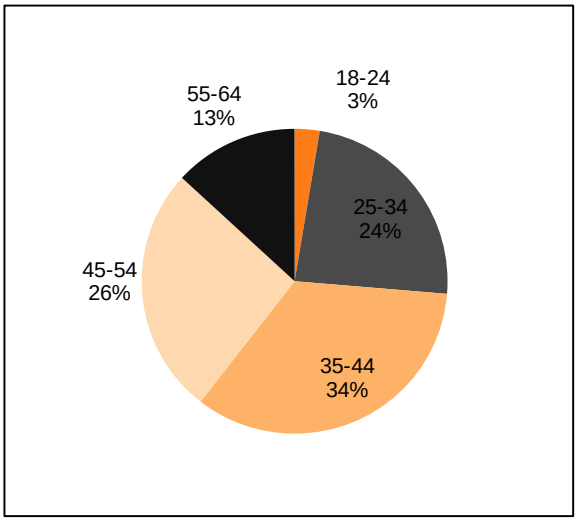


Figure B3 Age at enrolment



n = 38 (data for these items was missing for 4 women)

Housing and transport

Of the 34 participants for whom data was available, 61% lived in privately rented accommodation and 38% lived in public housing. The women came from across Melbourne, often travelling long distances to attend training. Of the 47 women for whom data was available, one-quarter lived in the City of Yarra (where the program was located), 14% lived in the City of Darebin, 11% in the City of Brimbank, 9% in the City of Maribyrnong and 6% each in the Cities of Greater Dandenong and Wyndham. The remaining women travelled from the cities of Casey, Frankston, Hobsons Bay, Hume, Mornington, Whittlesea and Moreland.

Only 15 women had a drivers licence. During focus groups many indicated that they wanted to gain their driving licence and get a car, as relying on public transport made transporting children and looking for employment or getting to work difficult.

Previous employment

Twenty Stepping Stones participants had previously had paid employment in Australia, 5 had not had paid employment and data was not available for 14 women. The jobs held by the women were cleaning, child care, administrative work, factory work, cooking and kitchen work, and personal and aged care attendant roles. Fifteen women had only ever had casual employment, and four women had held casual jobs before moving into permanent employment. The interviews also revealed that a number of the women had been paid below the minimum wage, often cash in hand in the hospitality; agricultural and child care sectors.

Previous education and training

The women's educational backgrounds were highly varied. Nine women had a degree or higher qualification. Some other women had only completed part of high school in their countries of origin.

Table B1 Level of education

Highest educational qualification (excluding Australian training certificates)	Number of participants
Masters degree	3
Bachelor degree	6
Diploma	7
Completed high school	4
Year 8 or below	3
Unknown	18
Total	**41**

Missing data=1

Many of the Stepping Stones women had registered with the Centrelink system through which they had been encouraged to engage in vocational training. Twenty women had completed or were completing a Certificate III course, mostly in Children's Services, Aged Care or Hospitality. More than half of the participants had completed an Australian vocational certificate, with 18 women having completed two or more certificates.

Table B2 Certificates gained in Australia

Number of Australian Certificate courses completed	Number of participants
Four certificates	1
Three certificates	10
Two certificates	7
One certificate	9
No certificates	11
Total	**38**

Missing data=4

Generally, the women who had not completed vocational training certificates were engaged in higher education; for example of the 11 women with no certificates, seven had completed or were completing bachelors or masters degrees.

Health and disability

Only eight of the Stepping Stones women initially reported health problems or disabilities which affected their finding and sustaining employment. However during focus groups, ‘looking after my health’ emerged as a future priority for the women, suggesting that health issues were underreported on the enrolment forms, probably due to cultural issues and the personal nature of the inquiry.

Caring responsibilities and family

Twenty-five Stepping Stones participants had children under the age of 18, and a further five were grandmothers with child-care responsibilities. Program staff indicated that for many of the women, child care was a barrier to finding sustainable employment.

Five women were dealing with ongoing settlement and family issues and three women faced issues relating to family violence.

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