



# Stepping up and over

Interim evaluation of *Stepping Stones*  
a micro-enterprise program  
for refugee and migrant women

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Brotherhood  
of St Laurence

Working for an Australia free of poverty

## **Nasreen**

My name is Nasreen and I am from Afghanistan. My husband booked me in to do the *Stepping Stones* Business Course so that I could think about starting a business. Before, I did not think I could start a business here in Australia. It seemed too hard. I could not speak very good English (my husband would always translate for me) and I was too scared to go on public transport without my husband. I did not go anywhere without him. I did not feel comfortable to make phone calls or go to a doctor appointment.

On my first day of the *Stepping Stones* course I was so nervous. My husband gave me a map and wrote down all the directions and the address in my language. I shouldn't have been nervous. The classroom was not scary—the teacher was very nice and the students were friendly. The trainer spoke very slowly and made the learning fun. I became comfortable and my English improved so much, not just general English but business language. *Stepping Stones* staff were very supportive, helping and encouraging me when I needed it. I soon realised I CAN start a business. Along with my English, my confidence grew stronger and stronger.

My mentor helps me with my business plan and chatting with her is good for my English practice. Now that I can understand English better, and have the confidence to get public transport by myself, I feel like I am more free. The freedom of being able to travel alone with confidence has been a very big change in my life. I can do anything! I can call anyone, go to any appointment, travel all over the city. I am now studying hospitality at NMIT. I will study and then open my restaurant. I know I can do it.

## Summary

*Stepping Stones* is a micro-enterprise program for refugee and disadvantaged migrant women in Melbourne, run by the Brotherhood of St Laurence's Ecumenical Migration Centre (EMC).

The program builds on the strengths and skills of refugee and migrant women and assists them to overcome barriers through:

- A **16-week business training course**, incorporating English as a Second Language (ESL) support; computer skills training and culturally tailored materials and teaching.
- **Mentor support from professional and business women** –assisting with business development, networking opportunities and practical and social support.
- **Case management support from program staff** –assisting with practical issues of child care and transport, and referrals to employment assistance and family services.
- **Access to micro-finance** in partnership with the Commonwealth Bank – with specifically designed workshops to refine business plans and assist with the loan application process, and ongoing support from a dedicated Community Banker.

*Stepping Stones* has operated on three levels to achieve significant changes:

- at a micro level, working directly with refugee and migrant 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.

**To date *Stepping Stones* has achieved the following important outcomes:**

- Seventeen (43.5%) participants have started their own small business and five more have developed their existing businesses
- Through *Stepping Stones* the women have also gained:
  - specific knowledge about the complex Australian regulatory system for small businesses
  - skills for business development and planning
  - improved financial skills
  - improved English language skills
  - increased social networks
  - improved employment outcomes
  - confidence to pursue goals in business, employment and education.

## What is *Stepping Stones*?

The Brotherhood of St Laurence's *Stepping Stones* program is a micro-enterprise program for refugee and disadvantaged migrant women in Melbourne. *Stepping Stones* builds upon the women's existing strengths by providing education and training about small business in Australia. The program's key objectives are to support migrant and refugee women:

- 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.

The program itself involves:

- **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 and general life skills.

*Stepping Stones* also collaborated with other organisations to develop several seminars and workshops designed to build small business knowledge within the broader refugee and migrant community.

## Timeframe and funding

Funding for *Stepping Stones*, including support for a program evaluation was provided by the AMP Foundation (formerly the AXA Foundation) for the period January 2011 to December 2013,. Over this time *Stepping Stones* has developed and expanded through feedback from participants and stakeholders. This report provides a preliminary snapshot of *Stepping Stones*' outcomes as at May 2013.

## Why do we need a program like *Stepping Stones*?

One motivation for women's empowerment is basic fairness and decency. Young girls should have the exact same opportunities that boys do to lead full and productive lives. But second, the empowerment of women is smart economics ... studies show that investments in women yield large social and economic returns.

Robert Zoellick, President of the World Bank<sup>1</sup>

The Brotherhood of St Laurence seeks to ensure that all individuals have the opportunity to participate meaningfully in different forms of paid and unpaid work, education and family life, and to share in Australia's ongoing economic growth. Truly inclusive growth recognises women's

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<sup>1</sup> *Ministers, Bank President, tout women's empowerment as key development goal*, The World Bank news release, 12 April 2009.

contributions made outside the market and also enables their broader economic participation. Inclusive growth also recognises that particular groups of women, such as those from refugee and migrant backgrounds, face additional challenges in achieving economic security. Investment in programs which remove those challenges, like *Stepping Stones*, can deliver economic and social benefits in the short and longer term.

## Building on refugee and migrant women's strengths ...

*'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.'*

*'I can speak about six languages, that's because of my moving, you know? Bhutan, Nepal, India, Australia ...'*

*'Currently I'm the president of the Eritrean, Sudanese and Somalian family and children's group.'*

Central to the success of *Stepping Stones* is its investment in the women's strengths identified in the table below.

<i>Stepping Stones</i> women's strengths	
Business and enterprise	<p><b>Adaptability and entrepreneurialism:</b> Many women had already created innovative and successful small businesses before arriving in Australia, often out of necessity due to their refugee experiences.</p> <p><b>Resourcefulness:</b> The women all had skills in managing on a tight income and finding ways to meet their families' needs in difficult circumstances, including sending money to relatives overseas.</p>
Skills and experience	<p><b>Education and skills:</b> Some women were highly qualified and had held senior roles overseas; others had very little formal education prior to coming to Australia but experience in running a small business. Many were fluent in multiple languages.</p> <p><b>Motivation and determination:</b> All of the women were highly motivated to improve their skills, English language and employment prospects. Many combined training with employment in strenuous jobs with unsociable hours (such as cleaning), caring for children and grandchildren and sometimes other studies.</p>
Social connections	<p>Many of the women had <b>strong links</b> to family here and overseas and within their ethnic communities in Australia. All had a strong <b>desire to increase their social connections</b>, friendships and business and employment networks.</p>
Voice and participation	<p>Some of the women were <b>community leaders</b> in Australia; others were involved in <b>volunteer work or community organisations</b>. One participant runs a <b>social enterprise</b> assisting other women to develop businesses.</p>

## ... while recognising the barriers they face

In spite of many strengths, women from refugee and migrant backgrounds face considerable barriers to obtaining employment, engaging in education and training or establishing small businesses in Australia. While similar barriers are faced by male refugees and migrants, women face additional constraints related to care of children, as well as family and community expectations.

*‘I’m ready to start my business tomorrow, but I just need money.’*

<b>Barriers faced by the <i>Stepping Stones</i> women</b>	
<b>Knowledge of Australian business culture, practices and rules</b>	While many women had previous business experience, all lacked specific knowledge of the Australian regulatory system and Australian markets as well as strategies to manage financial risk.
<b>Access to business finance</b>	Most of the women lacked the capital to start their businesses. Saving money was made difficult by low incomes and obligations to send money to family overseas. Unfamiliarity with Australian financial institutions and difficulty accessing information and navigating processes and forms made it difficult to obtain finance. Lenders’ perceptions about risk also posed barriers to borrowing. Some of the women also lacked trust in banks and government entities, based on previous experiences of corruption.
<b>Getting a decent job</b>	Most of the women had struggled to find decent, sustainable work. Those with experience in skilled occupations had difficulty gaining recognition for their qualifications and experience. None of the women had found permanent work in Australia, most working in low-paid jobs such as cleaning, care or hospitality or struggling to gain any paid work at all. The asylum seekers among the women lack the right to work in Australia.
<b>English language and literacy</b>	Many of the women struggled with English despite completing set hours of language training.
<b>IT skills</b>	Lack of computer skills limited job prospects and building their business.
<b>Education and training</b>	Many women had vocational training qualifications (18 women had completed two or more accredited certificates in Australia) yet most struggled to find a job in a related field. Care responsibilities made it difficult to attend full-time courses such as the New Enterprise Incentive Scheme (NEIS).
<b>Access to childcare</b>	More than half of the women had children under 18; several had four or more children. Six were grandmothers. All needed to find work and education that fitted with their caring responsibilities.
<b>Health concerns</b>	Six women disclosed a disability or a health problem.
<b>Housing</b>	Around half of the women rented private housing and just over a quarter were living in public housing.
<b>Family violence</b>	Around 8% of the women were experiencing family violence or had left abusive relationships.
<b>Transport</b>	Fewer than half of the women had a drivers licence and some lacked confidence in and knowledge of the public transport system.
<b>Voice and participation</b>	Some women expressed frustration with the way they were perceived and spoken to, often due to their accent or limited English. They resisted being seen as passive victims rather than as women with aspirations and talents who also need assistance from time to time.

## Supporting women to step up and over – the *Stepping Stones* approach

*‘Now I’m standing on a stone—many stones— a rock!’*

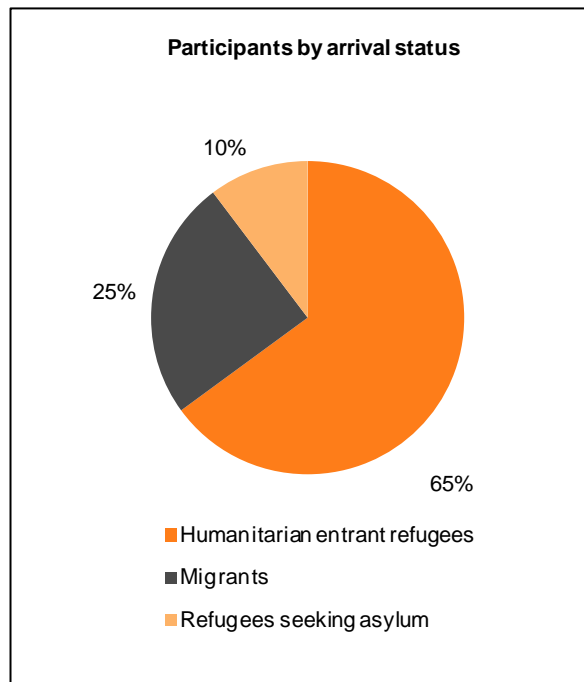
*Stepping Stones* addresses the barriers outlined above through its core components: small business training; case management; mentoring; access to a tailored micro-finance program; and motivational and life skills workshops.

<b><i>Stepping Stones</i> solutions</b>	
<b>Knowledge of Australian business culture, practices and rules</b>	The 16 week <i>Stepping Stones</i> business training course provides skills and knowledge about business in Australia and business plan development. At the same time, mentors support the women’s business development and provide networking opportunities.
<b>Access to education and training</b>	The business training course and additional workshops were designed to accommodate the women’s other commitments, including childcare and paid work. The course was delivered one day a week. The materials and teaching styles were continually adapted to ensure cultural accessibility.
<b>English language and literacy</b>	English as a second language (ESL) support was integrated into the <i>Stepping Stones</i> Business training course, with an ESL worker assisting in the classroom. Meetings with mentors enabled women to gain confidence speaking English.
<b>IT skills</b>	IT skills support was also integrated into the <i>Stepping Stones</i> training course so the women could develop computer skills <i>while</i> learning about small business.
<b>Access to child care and family counselling</b>	<i>Stepping Stones</i> staff helped the women to find appropriate child care . Referrals were provided to the EMC’s family program for those requiring additional family support.
<b>Getting work</b>	The women were assisted by program staff and mentors to look for paid work– including through referrals to the Brotherhood’s Employment and Training services.
<b>Health concerns, housing, family violence</b>	Women were supported by program staff and referred to appropriate services.
<b>Transport</b>	Some women received mentor assistance with gaining their drivers licence. Assistance with accessing public transport was provided.
<b>Voice and participation</b>	Women’s voices and feedback were integral to program improvement. The women provided support for one another, socially and in developing their businesses. Women were encouraged to speak at various forums about their experiences and to promote their businesses.
<b>Access to business finance</b>	After completing training, women who are interested attended workshops to develop credit applications and refine their business plans in partnership with the Commonwealth Bank’s Community Business Finance and ‘Women in Focus’ program. The women have access to a dedicated CBA Community Banker and can also access small low-interest loans; online banking, business bank accounts and merchant services (EFTPOS terminals) with some fees waived.

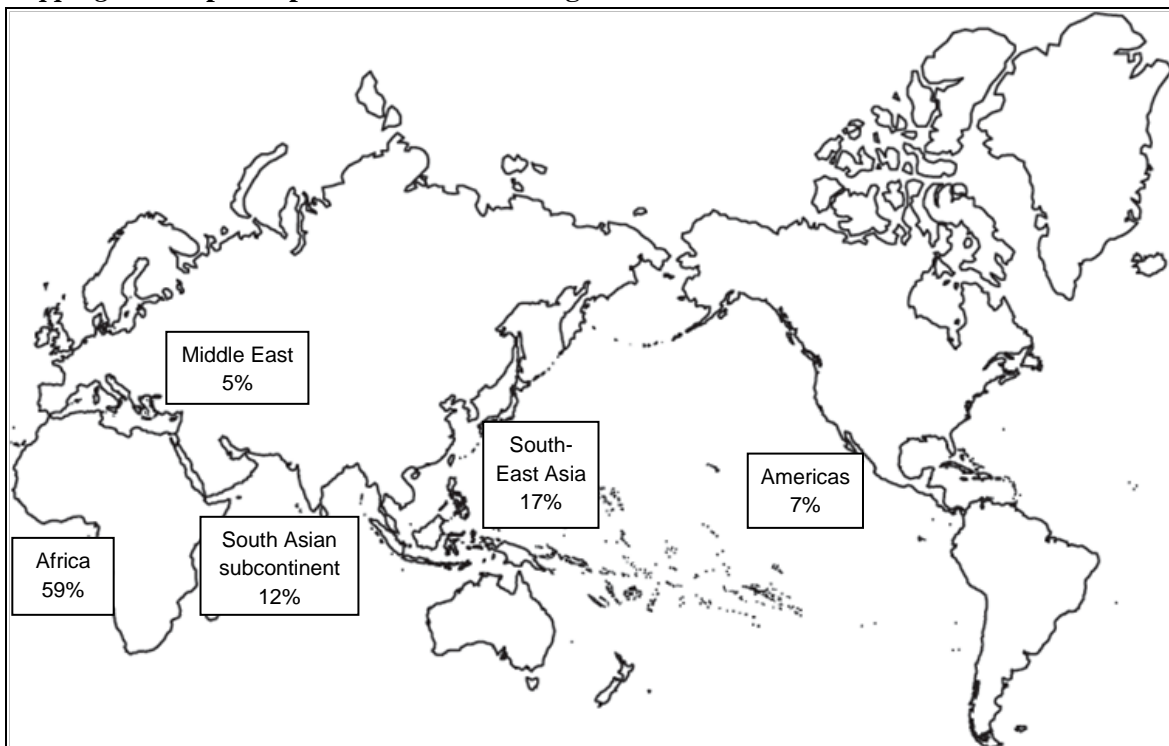
## The *Stepping Stones* women

### The participants

- 39 women completed the *Stepping Stones* Business Training<sup>2</sup>.
- 85% of the women had lived in Australia for more than 2 years and 35% had lived in Australia for more than 5 years.
- 56% were over the age of 40 and 82% over the age of 30.



### *Stepping Stones* participants' countries of origin



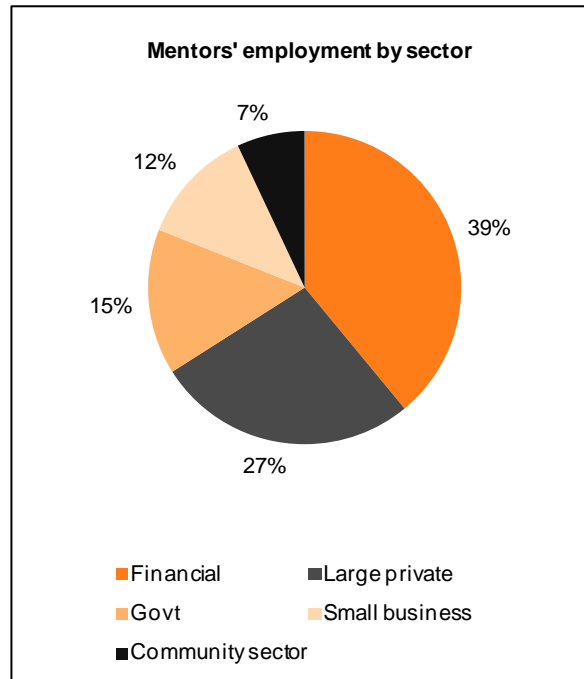
Clipart provided by [www.worldatlas.com](http://www.worldatlas.com)

<sup>2</sup> Another 15 women have participated in parts of the course, including mentoring or micro-finance preparation.



## The mentors

- Training was completed by 60 mentors – with 42 of them matched to mentees.
- Mentors were professional and business women.
- Almost 60% were senior managers, managers or consultants.
- Around 12% were company directors, from large companies to small sole proprietors.
- The remainder included project managers, administrators, lawyers and analysts.



### Hilary

While building my recruiting business over many years I worked toward achieving an important goal for myself but I wanted to do more for people less fortunate than myself and use my knowledge and experience to help someone else achieve their goals.

I am now mentoring two *Stepping Stones* women and have found that although they are both so different, both have given me an insight that would not be possible through my work alone. My aim is to help these women reach their full potential. I support my mentees but do not tell them what to do. We work together and look at all the options. Helping migrants and refugees reach their full potential is personally rewarding but also is good for our community, good for Australia.

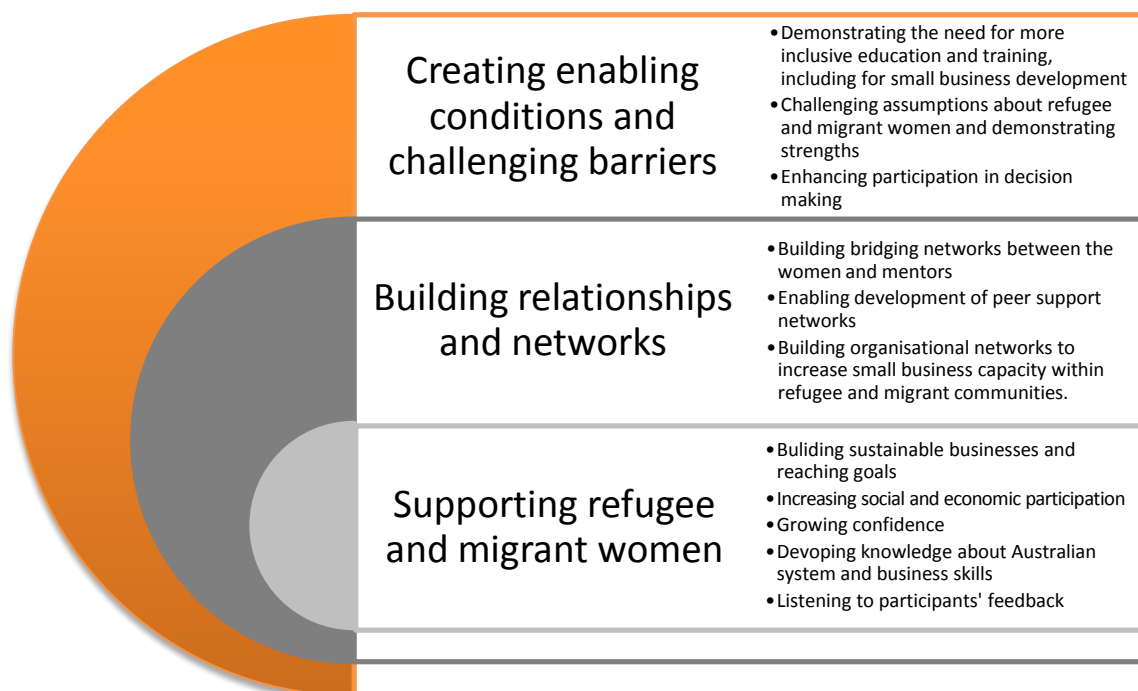
With a bit of effort you find you can generate a great deal of change. My mentees visit me weekly at my office and as a result, my staff have developed relationships with the women and are very proud of 'our involvement'. They refer people to my mentees' businesses and look out for networking opportunities. Mentoring has also been good for business. As word has spread of our involvement my business has become more attractive in an ethical sense. I have also found great personal satisfaction and pride in knowing that I am useful to others. It has opened a pathway of opportunity for me to make a difference.

## What has *Stepping Stones* achieved?

*Stepping Stones* has operated on three levels to achieve significant changes:

- at a micro level, working directly with refugee and migrant women
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### *Stepping Stones* makes a difference at three levels



### Business outcomes

- **Seventeen (43.5%) participants have started their own small business** during or since *Stepping Stones*.
- Another six participants had already been running a small business before *Stepping Stones*.
  - five are continuing to develop their businesses—two are now self-sustaining
  - one woman has since decided to close her business as the training highlighted areas of risk.

### New and continuing businesses of *Stepping Stones* participants

Type of business	No.
Beauty therapy/Hairdressing	3
Child care	1
Cleaning	1
Cooking/Catering	4
Importing and selling goods	4
Selling goods	8
Social enterprise	1

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

#### Jenny

I opened my beauty salon without a plan, without knowing how complicated it could get running a business here in Australia. I had businesses in Vietnam so I got a five-year lease on a shop in Prahran. Three months later my caseworker referred me to the *Stepping Stones* program and I enrolled in the Small Business Course.

I found doing the course to be very relaxing and comfortable, not stressful like work or as I imagined it to be. I needed a basic introduction business course and I got that and more. One of my trainers introduced me to a software program that keeps a database of all my clients and appointments. This has been very convenient and helped me to be organised. I was also matched with a mentor who has really helped me with marketing—setting up a website, brochure and branding. Being involved in the *Stepping Stones* program—doing the course and meeting with my mentor—has also been great practice for learning English. Both my written and spoken English has improved.

The most important change that *Stepping Stones* has made in my life has been that I now feel I have a better understanding of how the system works and knowledge about business that will allow me to expand. I now have five beauty rooms and two staff and am planning to expand and take over the shop beneath mine so that I can open a retail health food shop. I know the steps to take now. Doing *Stepping Stones* has made it possible for me to plan this expansion properly and I will be less likely to get lost in the future.

### Employment outcomes

**Three women have achieved more sustainable employment** as a result of *Stepping Stones*, with two women finding better jobs specifically through their *Stepping Stones* mentors.

Other women continue to work or look for work while taking a longer term approach to their businesses – including seeking employment in a related area or taking up further education and training. A small number of women have been able to make informed decisions that establishing a small business is not right for them at this stage of their lives.

### Education and training outcomes

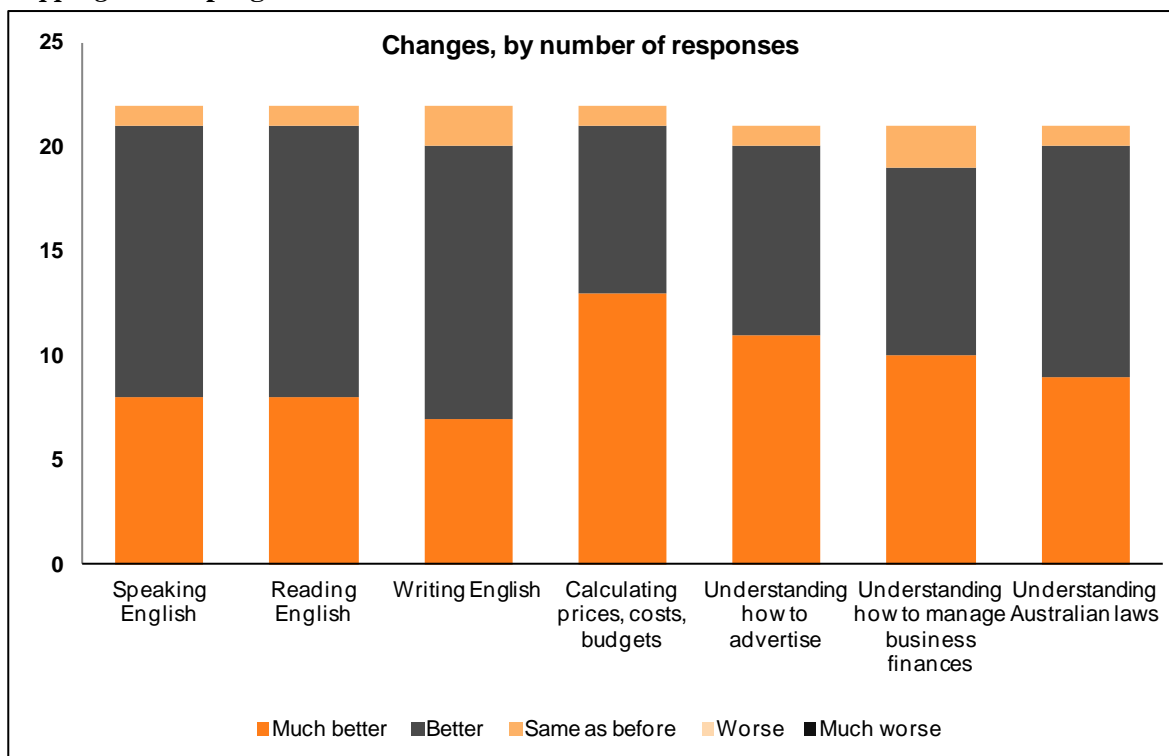
The *Stepping Stones* Business training course has had a very high retention rate, with only three women out of 42 withdrawing from the course.

The training has provided the women with:

- **specific knowledge about the complex Australian regulatory system**
- **skills for business development and planning** – including risk management, risk, stock management and understanding profit margins
- **confidence to pursue goals** – although for some women the extra information has also resulted in changes to business ideas and longer, more realistic timeframes.

The women were all very positive about the program. Preliminary feedback indicates considerable improvements in English language and literacy and business knowledge (see graph).

### *Stepping Stones* progressive outcomes



Note: There were no responses of 'Worse' or 'Much worse'

### Interpersonal networks and relationships

- The participants placed high value on the opportunity to work with other women from diverse countries and backgrounds who faced similar challenges, drawing **strength and support** from the group.
- **Mentors played an essential role in increasing participants' confidence**, providing **motivation** for and assistance with planning, **advice** about the Australian market and regulatory system and assistance with forms and bureaucratic processes.
- The mentor role included:
  - providing direct assistance with designing leaflets and introducing mentees to potential clients and **business contacts**
  - consolidating the lessons from the course and more specific **business planning**
  - addressing more immediate needs (required in order for longer term business plans to become a reality) such as driving lessons, job searching, English practice and further study options.

- The mentors also benefited, gaining better understanding of the challenges faced by refugee and migrant women, the diversity of refugee and migrant communities and the processes of seeking asylum. Mentors also stated they had learned a lot about themselves from their role.

### Organisational networks

The Brotherhood of St Laurence has engaged with a number of **key stakeholders** to deliver *Stepping Stones*. These include AMP, Commonwealth Bank of Australia, Small Business Victoria and the Department of Business Innovation, the Business Enterprise Centre at Kangan Institute, and Melbourne University's branch of ENACTUS (formerly Students in Free Enterprise SIFE). *Stepping Stones* is now seeking to develop e-learning modules for a broader audience with ENACTUS and African Media Australia.

Interim report prepared in 2013

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