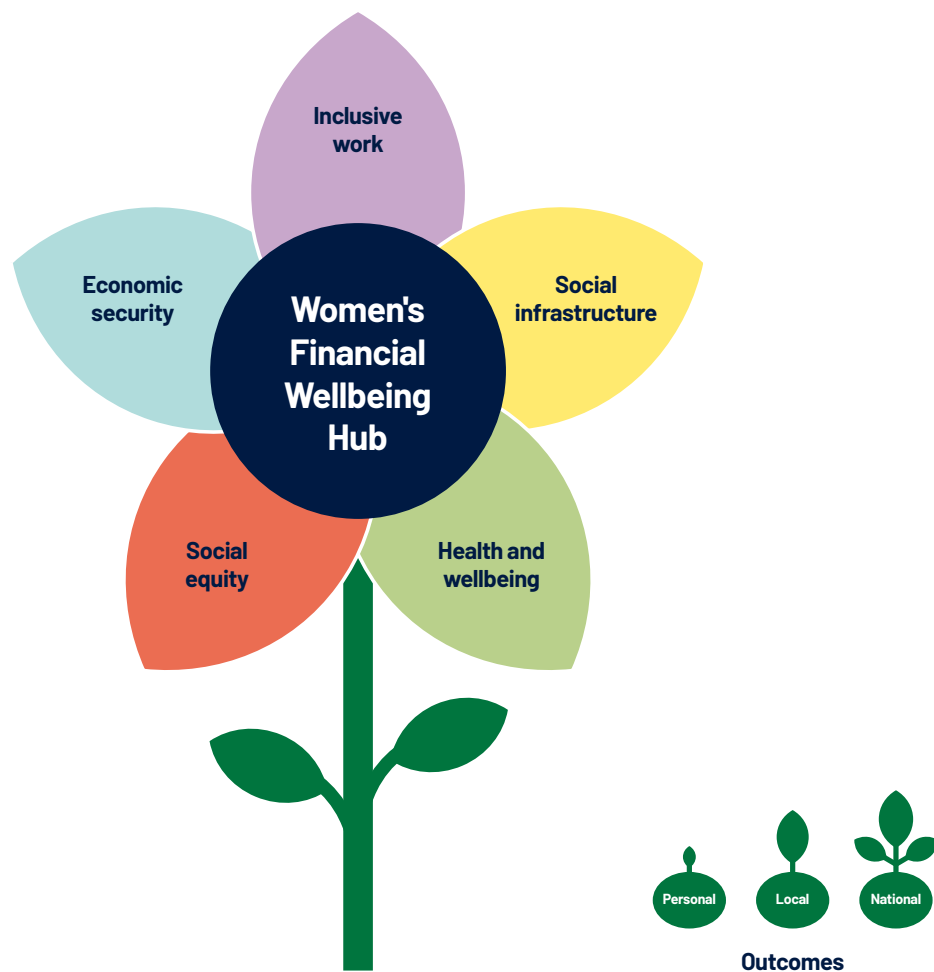


Sustaining Economic Empowerment and Dignity for Women

Conceptual framework

Jo Buick, Dina Bowman, Rebecca Pinney Meddings and Margaret Kabare
2023



Brotherhood of St Laurence
Working for an Australia free of poverty

The Brotherhood of St. Laurence (BSL) is a social justice organisation working alongside people experiencing disadvantage to address the fundamental causes of poverty in Australia. Our mission is to pursue lasting change, to create a more compassionate and just society where everyone can thrive. Our approach is informed directly by the people experiencing disadvantage and uses evidence drawn from our research, together with insights from our programs and services, to develop practical solutions that work. For more information visit <www.bsl.org.au>.

Contributing programs and services

This Practice Guide is informed by the work of the Brotherhood of St. Laurence's Financial Inclusion Team including the Stepping Stones Program and the Financial Empowerment and Resilience Network (FERN) and the Work and Economic Security team in BSL's Social Policy and Research Centre. This Guide has also been informed by the work of BSL's National Youth Employment Body (NYEB).

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About this document

The conceptual framework outlines our theoretical frameworks for addressing women's economic security, as well as policy and practice principles for programmatic implementation. Drawing on research and policy literature and the Brotherhood of St. Laurence's key strategic documents, it incorporates insights from over fifty years of BSL's research into women's equity issues, labour market disadvantage, employment services, social security, and financial wellbeing.

A separate document outlines the SEED Project implementation approach, which draws on our practice experience on the ground at the SEED Project pilot site in Seymour over a two-year period. It also draws on 10 years of Stepping Stones delivery, and our service delivery experience across ParentsNext, HIPPY Australia, MoneyMinded, Savers Plus, FERN and the Brotherhood of St. Laurence's youth programs.



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1 Introduction

This document articulates the SEED Project's conceptual foundations, and provides some background to the project.

The SEED Project

The Sustaining Economic Empowerment and Dignity (SEED) Project is committed to seeding positive change for women's economic security in communities around Australia. SEED's overarching ambition is to demonstrate how a multi-disciplinary collaborative approach across research, service delivery and advocacy can work to challenge the systemic and structural barriers that undermine women's financial wellbeing and economic security.

Designed to respond to local conditions and to increase collective capability, SEED tackles barriers to women's economic security and financial wellbeing, creating positive change from a local to a national level. As part of this process, women's voices are intentionally gathered and incorporated into the design and ongoing development of the program to empower women to speak up about what they need to make change.

Since early 2020, the SEED Project has developed and piloted a new approach to women's economic security in Seymour, Victoria. Integrating research, policy and practice, the SEED Project aims to respond to the following questions:

- What current policy settings, agency practices and other factors enable or constrain the economic security of women experiencing financial insecurity in place?
- How do these factors play out in women's lives in both the short and the long term?
- What policies and practices are working well and what activities should be expanded?
- What is not working well and should be stopped or changed?

- What needs to change or has changed because of the project at a local, regional, state, and federal level to enable economic security and financial wellbeing for women experiencing financial insecurity?
- How can these insights be applied to foster economic security and financial wellbeing for women experiencing financial insecurity across Australia?

The principles underpinning the SEED model will be familiar to many. What is new is the opportunity to demonstrate how research, policy and practice can work together in community to better understand what is required at an individual, local, state and national level to improve women's economic security and financial wellbeing. Working together in place we seed and cultivate positive change.

SEED tackles barriers to women's economic security and financial wellbeing, creating positive change from a local to a national level.

The SEED Model

The SEED model draws on evidenced BSL practice approaches in response to local needs, enabling positive change for women, employers, and other community stakeholders. It is based on the understanding that addressing barriers to women's economic security and financial wellbeing requires a multidimensional, multi-level approach.

The model comprises three key elements:

- a financial wellbeing hub for women
- a Community Investment Committee (CIC)
- research and policy analysis to support the CIC and the hub, and
- rigorous monitoring and evaluation

Women's Financial Wellbeing Hub

Central to the model is a place-based Women's Financial Wellbeing Hub that supports women experiencing financial insecurity or hardship to improve their financial wellbeing through a suite

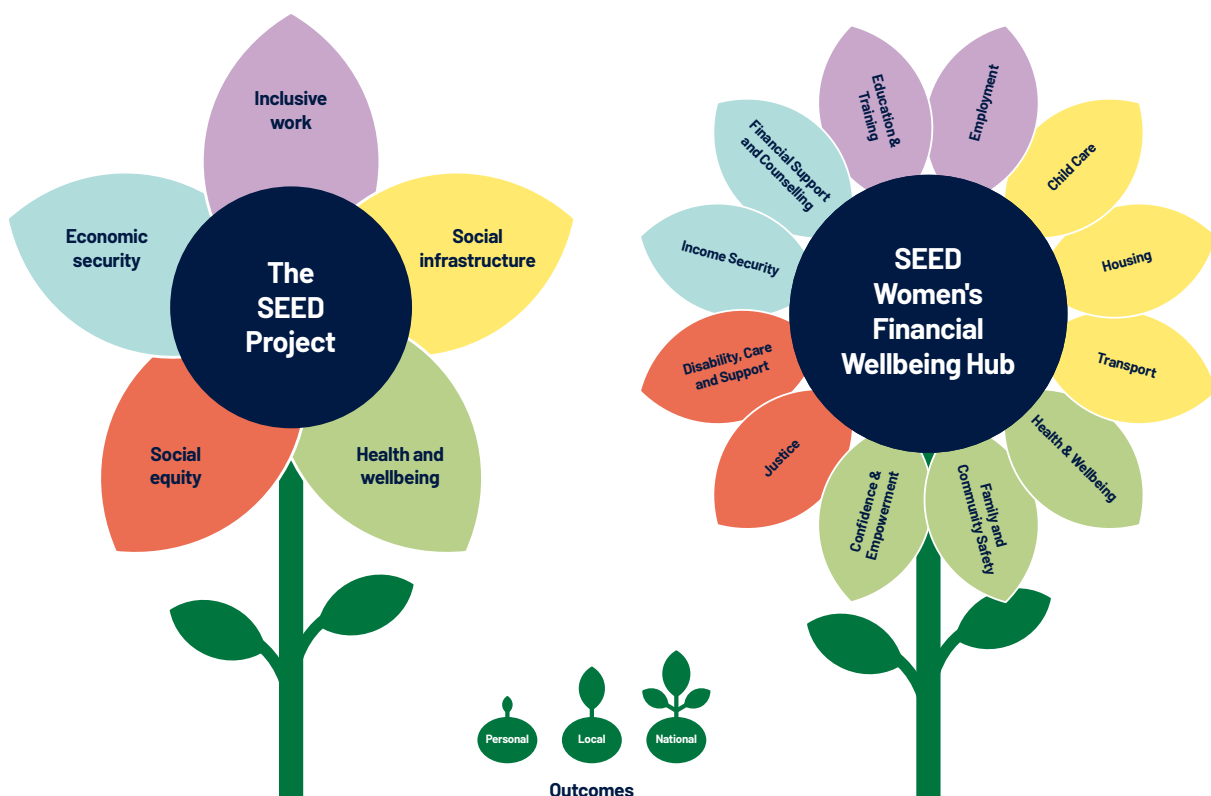
of onsite and online services. First developed at our pilot site in Seymour, the Women's Financial Wellbeing Hub works with local stakeholders to offer:

- **an Empowerment Pathways Program** that supports women to rediscover their strengths and skills with the intention of increasing confidence and transferable skills
- **tailored individual and group support** such as mentoring, leadership opportunities, wrap around personal and economic support, and referrals connected to individualized employment, small business, and educational outcomes

Community Investment Committee

The SEED Project aims to harness community efforts through a Community Investment Committee (CIC) designed to tackle identified barriers in the local area such as a lack of childcare or insufficient flexible work opportunities.

Figure 1.1 The SEED model



Ongoing research and policy analysis and evaluation

Ongoing research and policy analysis relating to women's economic security and wellbeing supports the CIC and the program.

SEED's monitoring and evaluation framework draws on the OECD Better Life index to enable tracking of multidimensional needs and outcomes at both an individual and local community level.

Through the establishment of Women's Financial Wellbeing Hub, the SEED Project works with women experiencing financial insecurity. Participation in the Hub aims at enhancing women's financial capabilities and providing opportunities to improve their financial wellbeing and economic security.

The SEED Project is committed to creating positive change for women experiencing financial insecurity and hardship from a local to a national level. As a key part of the expansion of the SEED Project, the National Community of Policy and Practice will enable local to national influencing for systems-level reform to employment services, social security, social infrastructure (such as childcare) and social procurement. Drawing on local insights from Community Investment Committees, the National Community of Policy and Practice will articulate alternative approaches to foster women's economic security and financial wellbeing.



Participation in the Hub aims at enhancing women's financial capabilities and providing opportunities to improve their financial wellbeing and economic security.

2 Rationale: Why are we doing this?

We know that poverty has a female face. Globally, 47% of women compared with 72% of men are in the labour force (International Labour Organisation (ILO, 2022). Women in employment are more likely to work shorter hours compared to men, and on average, spend three times more hours on unpaid household and care work than men (ILO, 2022). In 2020, women earned approximately 15% less than men (World Economic Forum, 2020). While conditions and freedoms for women are improving in Australia, gender inequality persists:

- women's workforce participation remains lower than men's (62.3% compared to 71% as at August 2022 (ABS 2022)
- low paying jobs are predominately occupied by women. In August 2022, women accounted for almost three-quarters of clerical and administrative work (74%), 69% of community and personal service workers, and over half of sales workers (60%) (ABS 2022a)
- as of May 2022, the gender pay gap was 14.1% (ABS 2022b).

These issues are heightened for single mothers experiencing financial insecurity, who can become trapped in poverty.

We know that poverty and disadvantage are **multidimensional** and **intersectional** and affects people in different ways. Intersecting policies can limit choices and opportunities. Our research has highlighted the multiple barriers to economic security that women, and single mothers, in particular, experience (see for example, **Trampolines, not Traps**). We draw on this research and the lived experience insights of women experiencing economic insecurity to inform the frameworks that underpin our work.

We also know that how problems are framed or understood shapes solutions. Too often solutions are narrowly focused, or are based on assumptions, such as, unemployed people are lazy or 'bludgers'. Our **inclusive employment and economic security** framework highlights the importance of attending to the enabling conditions for inclusive employment and economic security. For example, without childcare, it is very difficult for a mother to seek paid employment.

In a similar way, financial capability can be reduced to a focus on budgeting, when we know that many people on very low incomes are excellent money managers – often the problem is they just don't have enough. The BSL **financial wellbeing framework**, founded on the concept of economic dignity, provides a tool to better understand:

- the individual and systemic logics that enable or impede financial wellbeing,
- the literacies that are required for navigate different systems, and
- the support and advocacy that can contribute to individual and systemic change.

There is an urgent need to demonstrate more effective responses to supporting women's economic security. Drawing on our previous research, policy and practice work, the SEED Project provides the opportunity to demonstrate positive change at an individual, local, state and national level.

Background

BSL has a long history of recognising the importance of women's economic security and the gendered nature of inequality, through research, trials and innovative programs. For example, the **Family Centre Project** in the 1970s trialed income supplements for women, the **Future of work project** in the 1990s highlighted the importance of family friendly employment. More recently the development of programs such as **Stepping Stones** have supported migrant women's financial wellbeing. While the delivery of programs such as ParentsNext highlighted the challenges associated with delivering a compulsory program.

The SEED Program builds on our research evidence and practice wisdom, in particular:

- our experience delivering ParentsNext
- development and delivery of the Stepping Stones, program and
- local to national approaches such as National Youth Employment Body (NYEB).

ParentsNext

ParentsNext is a federal government program designed to support parents into the workforce. A pilot program operated between 2016 -2018, before the program was rolled out nationally.

BSL participated in the pilot, delivering the program in Broadmeadows, Craigieburn and Sunbury. Our interim evaluation showed that most participants were not yet ready to start study or employment. One staff member described the program as 'planting the seed'; encouraging parents to start thinking about future work/ study goals.

The pilot had a light touch, compulsory approach as well as accepting voluntary participants, and there was debate about the value of compliance as an engagement strategy. Our **unpublished service development report** articulated a desired approach to supporting parents and recommended next steps with an emphasis on voluntary engagement.

The expanded program had two streams: intensive and targeted. The intensive stream was offered in 30 locations considered to be disadvantaged. That stream had a participation

fund, unlike the targeted stream, which was delivered in the remaining employment regions.

BSL tendered to deliver the expanded ParentsNext program from 2018 across nine sites over four regions:

- Hume (Broadmeadows, Craigieburn and Sunbury) under the intensive stream; and
- North Eastern Melbourne (Epping and Reservoir); Inner Metropolitan Melbourne (Fitzroy); and South-Eastern Melbourne and Peninsula (Dandenong, Frankston North, and Pakenham) under the targeted stream.

Much effort was made to deliver a quality program within the contractual constraints. We worked closely with other organisations, advocating for reform including administrative changes, such as increasing the time allowed for parents to report before suspension of payments.

In early 2021, we were invited to extend the contract (2021 -2024). After much consideration it was decided not to proceed, given our concerns about the **Targeted Compliance Framework**, which was introduced in 2018 and overlaid the ParentsNext program.

Stepping Stones

BSL has developed and delivered the Stepping Stones program since 2011, with extensive evaluations and program reviews contributing to its development. Targeted to women from refugee and migrant backgrounds, it focuses on supporting women to build confidence; expand their networks; pursue education or training; gain employment or establish a small business as a step towards economic security.

Stepping Stones works with women with limited education or work experience, using a strengths-based approach to build upon each participant's strengths and life experiences. It is designed to build the confidence and skills of women, so they set achievable economic goals that they are supported to reach. Within two years, 59% of participants are earning an income either through a small business or a job. The other 41% of participants are on pathways to starting a business and upskilling through training and education.

Since its 2011 establishment, Stepping Stones has worked with women from 26 Victorian LGAs. We have supported nearly 2,000 participants from 72 different countries to begin their education or self-employment journey. Elements of the evidence-based Stepping Stones program, developed over ten years, have been key to developing the SEED model.

Local to national approaches

For over a decade, BSL has demonstrated the value of working with local communities to tackle issues on the ground, while also engaging with state and federal government. Our work on youth unemployment is a prime example of harnessing community efforts and resources to deliver outcomes to young people excluded from or disadvantaged in the labour market, while also working closely with government to achieve **systemic change**. For example, the **National Youth Employment Body (NYEB)** was established by the Brotherhood of St. Laurence in 2018 to enable a coherent, multi-sectoral response to youth unemployment. The aim of the NYEB is to facilitate collaborative efforts that enable young people to secure decent work while addressing the needs of industry for a diverse and adaptable workforce. The NYEB drives change by:

- increasing local community capacity and productive collaboration
- showcasing and scaling innovative local skills and employment solutions
- amplifying young people and employers' leadership
- facilitating national collaboration and co-design
- developing accessible resources, and
- building the evidence base for change.

About Seymour

Home of the Taungurung people, Seymour is a small town positioned on the banks of the Goulburn River and surrounded by pastoral and wine-growing areas. The Puckapunyal training facility and army base is located 10 kilometres from Seymour. The town attracts visitors due to its rich railway history, heritage attractions and access to the Tallarook state forest and ranges.

Seymour is in the Mitchell Shire, Victoria's fastest-growing outer-metropolitan municipality (Mitchell Shire Council 2021); yet it has not grown like other parts of the shire. Well-connected to the Hume Highway, Seymour's location at a 90-minute drive from metropolitan Melbourne also presents economic opportunities. As a result, several growth strategies are being developed for the area, most notably the Seymour Revitalisation Initiative to 'unlock the town's potential and ensure it is best placed for the future' (Regional Development Victoria 2019).

Despite these opportunities, there are local pockets of deep and multi-layered disadvantage. Jesuit Social Services' 2021 *Dropping off the edge* report identifies Seymour among the 20 most disadvantaged locations in Victoria (Tanton et al. 2021).

Consistent with trends across Australia, disadvantage in Seymour is gendered, with women experiencing:

- high rates of domestic violence (Mitchell Shire Council 2020b). In 2021, it was **reported** that Mitchell Shire's current rate of reported family violence was 2443 incidents per 100,000 people, much higher than Victoria's rate of 1389 per 100,000. Indeed, the article noted that 'Seymour has the highest numbers by a wide margin. If Seymour were an LGA, it would have the highest family violence incident rate in the state' (North Central Review, 21 September 2021)
- according to the 2021 census, the number of men (847) in Seymour working full time was nearly twice that of women (467) and more women (18%) worked part-time compared to men (11%). Furthermore, 13% of women compared to 3.5% of men performed unpaid domestic work for 30 or more hours per week. This reflects the gendered division of paid and unpaid labour.


- in addition, 24% of women performed unpaid childcare work, compared to only 16% of men in Seymour (Australian Bureau of Statistics 2021).

The drivers of disadvantage among women experiencing financial insecurity in Seymour are complex, interconnected, and systemic, including:

- limited access to education and training which creates a divide between those who leave to pursue further education and those who stay in Seymour
- limited local employment opportunities for women, together with restricted access to affordable childcare and early learning and poor access to transport
- inadequate supply of social or affordable rental housing, which means that women can be stuck in inappropriate and unsafe accommodation
- the need to travel to Shepparton or Melbourne to access specialist health care
- no access point to specialist family violence services. The Orange Door Wallan (53km) is the nearest access point and Shepparton (81km) is a more substantial/secure hub with many supports on site
- slowing population growth and an ageing population discourages investment in necessary social and physical infrastructure, creating a negative cycle.

Our research highlights the importance of using a gender lens to identify the real opportunities available to women experiencing financial insecurity and how common discourses of poverty and disadvantage can obscure opportunities for change.

Instead of focussing solely on disadvantage, we can shift the focus on opportunities to support women's economic security.



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3 Conceptual Frameworks

In developing the SEED Project, we have drawn on a range of conceptual frameworks. Foremost of these is the Capability Approach, which underpins BSL's work.

The Capability Approach

The Capability Approach¹ is an approach to human welfare and wellbeing pioneered by Amartya Sen (1980; 1993; 1995; 2001; 2005; 2009) and developed by Martha Nussbaum (1992; 2003; 2005; 2013). The core proposition of the Capability Approach is to ask: What are people actually able to do and be? This recognises that people face a multitude of constraints, and that we must pay attention to them. When we fail to do so, we make flawed assessments about how free someone is to do something. In turn, we misunderstand the plausibility of them undertaking an action, and when we talk about policies to promote activities or behaviours, we can overlook the context that is needed to enable that activity or behaviour to take place.

The Capability Approach is a theory developed to understand and increase the range of options and opportunities that people actually possess; it can be thought of as a theory of freedom and human agency (Brown 2017). Furthermore, its approach to freedom recognises the varied constraints that people face and that to understand freedom requires an acknowledgement of human diversity.

The Capability Approach has been influential in a wide variety of public policy fields, ranging from macroeconomic and financial literacy strategies to Indigenous policy (Allen Consulting Group 2012; Gorecki & Kelly 2012; Klein 2016). For example, in 2012, the Australian Treasury defined wellbeing in capability terms, 'primarily reflecting a person's substantive freedom to lead a life they have reason to value' (Gorecki & Kelly 2012, p. 29).

Some scholars have argued that the popularity of the capability framework in social policy was due to its focus on agency and individual choice. For example, Dean (2009) describes the Capability Approach as 'in essence a restatement of the liberal ideal 'that obscures fundamental biological and structural constraints on freedom' (p. 271). However, more recent applications of the approach highlight its usefulness for systemic change.

By attending to the factors that enable or constrain people's real freedoms to be and do, the Capabilities Approach highlights the power dynamics that hold the present, unjust distribution of resources and opportunities in place. And because it asks what concrete resources people need, as well as what enabling conditions are required for them to convert these resources into real opportunities, it can be used to work out how to reconfigure systems to grow capability.

(Mallett et al. 2022 p.4)

The Capability Approach provides a good framework for understanding and addressing the multifaceted nature of poverty and disadvantage. It directs both the practice and assessment of our social change efforts.

The Capability Approach informs BSL's work, including our approach to systemic change, our focus on collaboration (see Appendix).

¹ This description of the Capability Approach is drawn from two BSL publications - 'Understanding financial wellbeing in times of insecurity' (Bowman et al., 2016) and 'Economic dignity and financial capabilities: connecting principles and concepts' (Brown, 2020).

Figure 3.1 The Capability Approach in practice



Source: BSL MEL team presentation

How we understand economic security

For many people in Australia, having a job does not guarantee economic security or financial wellbeing. Low wages, insecure work and rising costs of living mean that even with a job, a person might not be making a decent living. While unemployment has fallen, factors such as age, gender, disability, ill health, and ethnic background can affect pathways in and out of work. People who rely on low wages or income support may struggle to make ends meet.

Our policy and research work focuses on the lived experience of labour market disadvantage and analyses secondary data to understand trends. We examine the links between the changing nature of work, social and economic policy, inequality and insecurity, and study the current and future impacts for those groups that are more likely than others to experience poverty and social exclusion.

This section of the Practice Guide shows how the integration of research, policy and practice has shaped BSL's approach to economic security. Outlined in this section are our:

- inclusive work and economic security framework
- financial wellbeing framework
- policy positions on economic security
- practice principles for economic security.

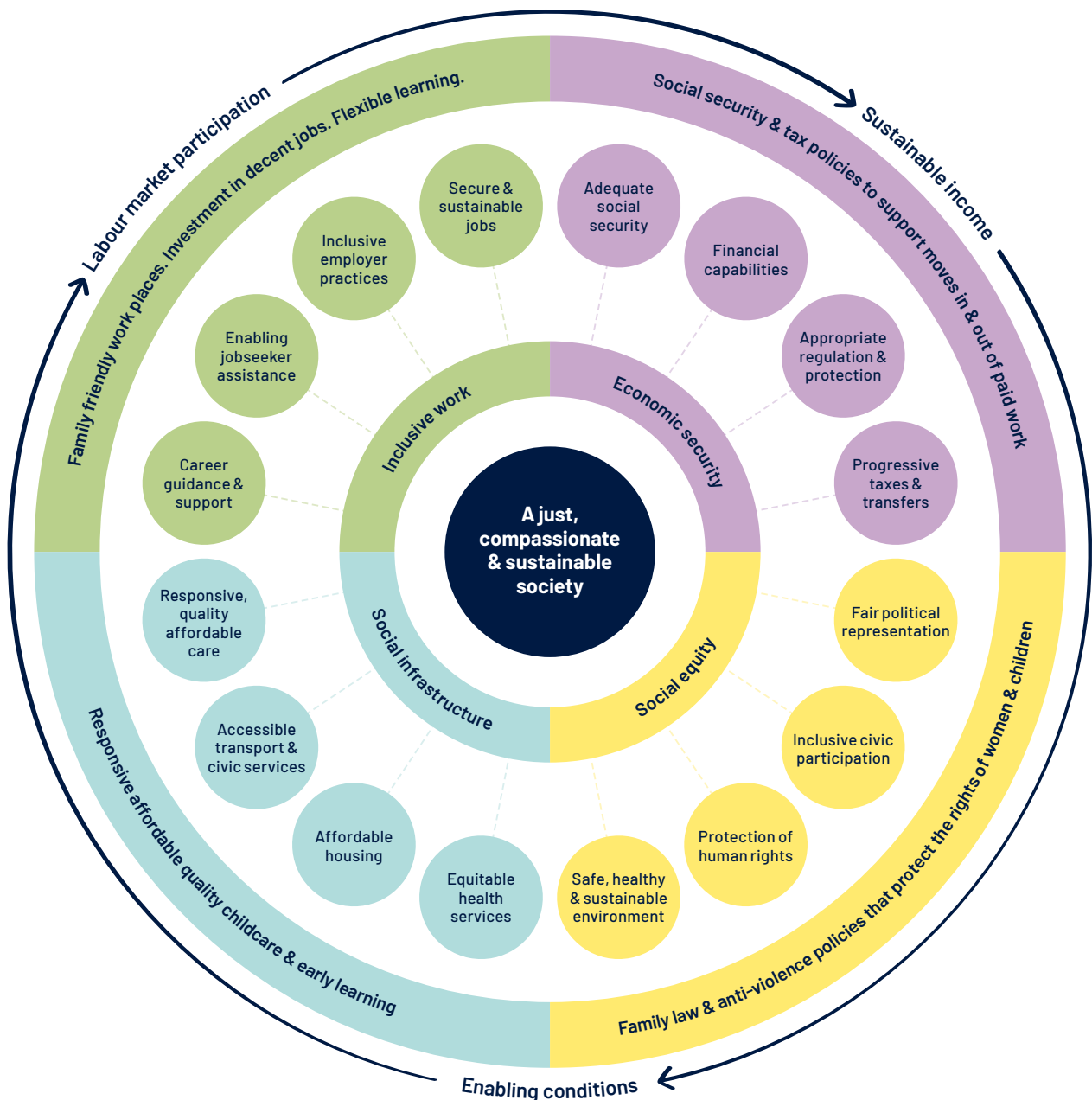
For many people in Australia, having a job does not guarantee economic security or financial wellbeing.

Inclusive work and economic security framework

Informed by the Capability Approach, BSL's inclusive work and economic security framework is designed to highlight the interrelationships of different factors that affect inclusive work and economic security. Building on an understanding of the domains of social exclusion, the framework (see Figure 3.2) provides an analytical and

organising model for our research, policy, and service development work. By illuminating various levels and domains, we can keep labour market disadvantage and economic insecurity in focus, while recognising the broader systemic and structural influences on these issues. Developed in 2016, this framework was adapted in 2020 to focus on inclusive employment and economic security for women.

Figure 3.2 Inclusive work and economic security for women framework



The framework highlights the intersecting domains that enable economic security and financial wellbeing:

- inclusive work
- economic security
- social infrastructure, and
- social equity.

Inclusive work

The domain of inclusive work refers to:

- quality employment that is secure and delivers a fair income for workers, with prospects for personal and professional development and social integration (ILO 2016)
- effective public or private assistance for jobseekers in securing 'good' jobs
- the attitudes and practices of employers, which have a considerable influence on the quality of available jobs; and
- quality education and training for workers to develop the capacities and acquire the qualifications needed for socially and economically valuable occupations (ILO 2004).

For women, family friendly work practices, investment in decent jobs and flexible learning are particularly important.

Economic security

The domain of economic security encompasses both work-related and income-specific dimensions:

- work-related forms of security that serve to limit the impact of uncertainties and risks people face, by safeguarding employment rights and collective representation in workplaces, and protecting against discriminatory or exploitative employment practices (ILO 2004)
- income security encompassing wage protections, income support, and progressive taxation measures that mitigate income inequality
- regulation of and fair access to financial products and services that help to ensure overall economic security; and
- equitable social security and tax policies are vital to support moves in and out of paid work.

Social infrastructure

Sometimes referred to as 'community infrastructure', this domain refers to policies and services that enhance the social capacity of individuals, households, and communities, contributing to their quality of life, stability, and social wellbeing (Casey 2005).

Social infrastructure directly influences people's capacity for sustained participation in employment, education, or training. In our framework, this domain encompasses:

- health
- housing
- transport, and
- care services.

Service quality is measured by flexibility, accessibility, affordability, and equity.

We highlight the importance of responsive, affordable quality childcare and early learning- and other care services - recognising the impacts of unpaid work on women's economic security.

Social equity

The domain of social equity refers to the degree of 'fairness' in the institutions that enable people's social, economic, and political participation.

In a 'socially equitable' society all groups have similar prospects for success and the same protection from adversity, regardless of characteristics such as ethnicity, race, or gender (Johnson & Svara 2011). In our framework, social equity is enabled by:

- political representation
- civic participation
- the defence of human rights - especially relating to gendered violence, and
- a healthy natural environment.

Social equity and inclusive work are closely related, and each enables the other.

The Inclusive work and economic security framework in practice

The *Inclusive work and economic security framework* enables a sharp focus while keeping adjacent domains and contributing factors in view. For example, assisting jobseekers requires an understanding of the individual's aspirations, their personal and family circumstances, workplace policies and programs, the local labour market, the employment services system, workplace relations, as well as how broader structural issues affect opportunities. Such an approach reflects the BSL's understanding that 'the causes of poverty are linked to the way our society and economy are organised, as well as individual and family factors' (BSL 2014, p. 3).

This broader perspective provides the context for more detailed program development.

Financial wellbeing framework

Our financial wellbeing framework draws on the Capability Approach and the Inclusive work and economic security framework to inform our practice and policy work in relation to financial wellbeing.

Financial wellbeing refers to an individual's ability to meet expenses, deal with unexpected expenses or shocks and be comfortable in their current financial situation, considering their income, expenses, skills, behaviours, logics, and literacies. Systemic and structural factors shape individual financial wellbeing both directly and indirectly through mechanisms such as creating diverse logics (gender expectations) and literacies (engaging with Centrelink) or limiting ability to manage expenses (unaffordable housing).

We **have long argued** that structural and systemic factors play a significant role in poor financial wellbeing and our work to improve financial wellbeing contributes to BSL's vision of an Australia free of poverty.

Our focus on the social and economic context as drivers of financial wellbeing is underpinned by **Amartya Sen's Capability Approach**, discussed earlier in this Guide. This multidimensional approach to understanding human freedom and wellbeing concentrates on what is needed to live a life with **human dignity**. It provides a useful

framework to understand the social, political, and contextual factors that constrain people's financial choices but that are currently missing from **narrower definitions** of financial wellbeing.

Grounded in this approach, our **financial wellbeing framework**:

- recognises the interplay of internal and external factors and provides some signposts about how best to organise efforts to enable financial wellbeing and economic security and dignity
- acknowledges the financial logics that inform people's decision making in tough times; and
- understands the literacies individuals need to navigate systems such as the social security system or insurance.

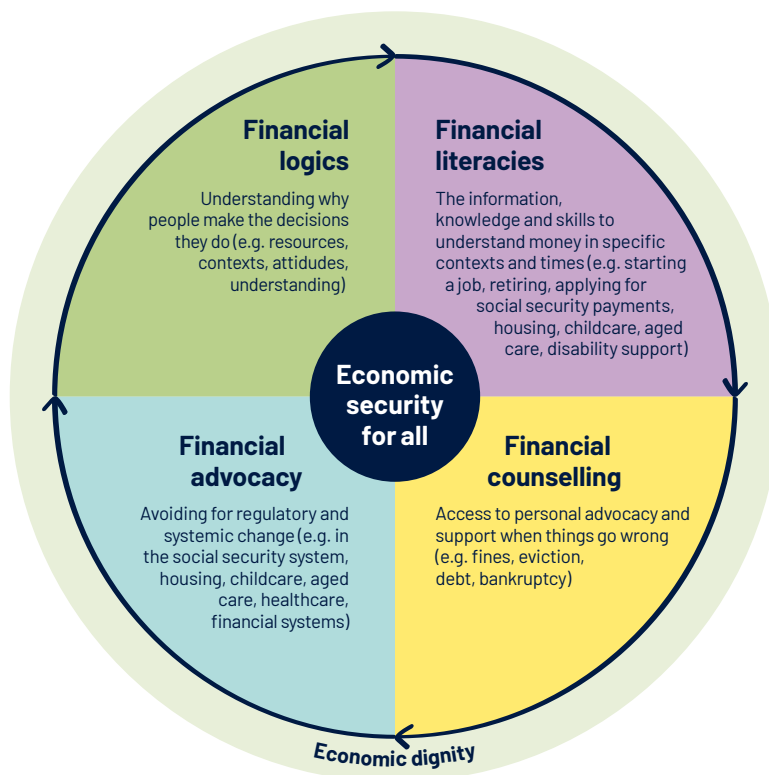
We recognise that capabilities can be both individual and **collective**. While systemic factors and social and cultural norms influence individual capabilities, collective capabilities can challenge systems and norms through collective action, influencing individual or household financial wellbeing.

This framework expands the conventional definition of financial wellbeing and centres **economic dignity**, which asserts that every person deserves to:

- have meaningful control over their financial decisions
- be treated with respect, regardless of their financial situation
- be able to undertake work (paid and unpaid) in a safe environment that is meaningful to them and that is valued by the community
- be able to meet their basic needs.

Policies that ignore economic dignity undermine financial wellbeing, and as a result undermine general wellbeing. For example, compulsory income management policies implemented by the Howard government, were not found to improve spending decisions, with evidence of increased financial stress and a higher probability of low birth weight.

Figure 3.3 Financial wellbeing framework



Our framework identifies four interconnected elements:

- **financial logics:** Understanding why people make the decisions they do (e.g., resources, contexts, attitudes, understandings, and how these are shaped by systemic logics)
- **financial literacies:** The information, knowledge, and skills to understand money in specific contexts and times (e.g., starting a job, retiring, applying for social security payments, housing, childcare, aged care, disability support)
- **financial counselling:** Access to personal advocacy and support when things go wrong (e.g., fines, eviction, debt, bankruptcy)
- **financial advocacy:** Advocating for regulatory and systemic change (e.g., in the social security system, housing, childcare, aged care, healthcare, financial system).

The financial wellbeing framework in practice

The financial wellbeing framework informs our policy and practice approaches in the following ways

- respecting the agency and ability of people to make choices that are best for them
- supporting people to make their own decisions, rather than telling them what to do
- seeking to understand and respect the logics that frame people's financial decisions
- working with people to enable and empower them, as embodied in the phrase 'nothing about us without us'
- educating people in the financial literacies they need to feel confident that they understand the financial decisions that they make
- challenging unfair practices and policies that contribute to financial hardship
- working to change unfair systems and structures that constrain real choice.

Our focus on women's economic empowerment

There is a growing recognition that women's economic empowerment contributes significantly to economic growth and poverty eradication. Moreover, women's economic empowerment is essential for addressing gender equality. However, the gendered nature of workforce participation, pay, and unpaid labour continue to impact women's ability to achieve economic security and financial wellbeing.

In Australia, women have lower workforce participation rates than men, are more likely to work part time, and predominantly occupy low paying jobs (ABS, 2020, Workplace Gender Equality Agency (WGEA), 2022). Because of ongoing responsibility for the bulk of family and other care work, women are more likely to take time off paid work which increases their risk of poverty, housing, and financial stress in later life (Older Women's Network NSW, 2020).

We recognise the structural and systemic barriers that undermine women's financial wellbeing and economic security. To tackle persistent inequality requires efforts in multiple domains. We recognise that we need to address the conditions that enable or impede women's financial wellbeing. Our ambition is to transform systems and pursue lasting change by leading research, policy reform and practice development.

Intersectional and gender-focused lens

In Australia and worldwide, women are more vulnerable to poverty and economic insecurity compared to men (Davidson et al., 2018). Tackling persistent inequality is not easy. It requires challenging deeply embedded cultural, social, and economic structures.

A feminist approach is concerned with gender equity. While ideas and thoughts associated with feminism have been developing and evolving since the 19th century, the unifying and central tenet of feminism is the concern about the disproportionate amount of power and privilege assigned to men compared to women (Kang, Lessard and Heston, 2017).

A major task for feminists in advocating for women's economic empowerment has been to insist on recognition of the gendered nature of economic processes and of caring and unpaid work as fundamental economic activities (Himmelweit, 2013; Bahn, Cohen and van der Meulen, 2020).

Intersectionality is the recognition that people experience multiple and overlapping forms of disadvantage or privilege that shape their circumstances and access to economic security.

Influenced by the works of Kimberlé Crenshaw, the concept of intersectionality emerged out of the failure of mainstream feminism in the 1970s and 80s to recognise the diversity of women's experiences, and in particular the issues, concerns and struggles of racialized women (Carastathis, 2014). Crenshaw (1989 as cited in Carastathis) proposed intersectionality as a metaphor to show how analysing categories such as 'gender' and 'race' separately can obscure their simultaneous operation in the lives of those that experience them. The term is now widely used to capture the interwovenness of systems of oppression and their simultaneous impacts on people's day-to-day lives.

In Australia, women's experiences of economic insecurity are shaped by pre-existing structures and systems of socio-economic inequalities as well as a range of other factors including age, education, Aboriginality, ability, ethnicity, migration status, marital status, and familial status (Workplace Gender Equality Agency, 2019).

Applying a feminist approach means:

- acknowledging that gender inequalities impact women's opportunities for achieving economic security
- recognising the formal and informal power relations that shape women's experiences and the contexts in which we work
- using a gender lens in our planning, program design, evaluation, research, and policy analysis by using tools and methods that ensure a focus on women
- challenging sociocultural norms and attitudes that underpin violence towards women
- providing opportunities for women-only spaces
- intentionally developing pathways that support women's ability to control their own lives

- encouraging staff to adopt self-reflective practices about their power and privilege in relation to the women with whom we work
- amplifying the voices of women with whom we work.

Applying an intersectional lens means:

- recognising how policies intersect and affect the everyday lives of individuals and communities in different ways
- utilising engagement strategies that are inclusive of and responsive to the diversity of women, their unique experiences, needs and aspirations
- prioritising family safety, recognising that family violence can be a barrier to women's economic security and financial wellbeing utilising guides such as Lens On, Hands On in our work.

We know that to improve women's economic security, a multidimensional and intersectional approach is needed. Flipping the narrative about women's economic security means shifting the focus from the individual to the structural drivers of persistent disadvantage that reinforce poverty and economic insecurity for women. It means shifting from a focus on disadvantage to a focus on real opportunities, so that women can live lives they have reason to value.

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Appendix

Organisational commitment to systemic change

BSL defines systemic change as a form of applied social policy that intentionally disrupts the systems that hold inequality and disadvantage in place.¹ Systemic change transforms ways of thinking, institutional structures, and practices so that populations can grow their capabilities to pursue lives that they value.

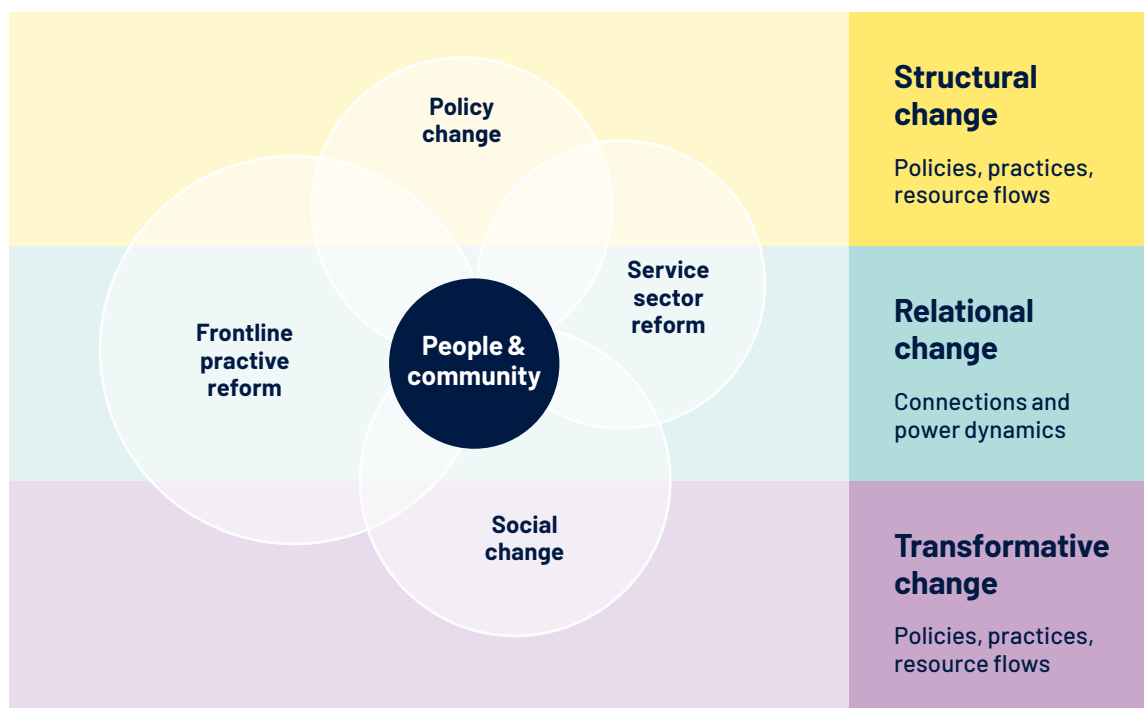
We understand systemic change to be:

- **multi-layered:** works across multiple systems and dimensions of policy and practice at the same time
- **multilevel:** works in the ‘third space’ in between local communities and local, state, and federal government
- **multifocal:** long term ambition, with short to medium term in sight.

The targeted change dimensions include:

- Frontline practice reform – of human service provision, and in community programs and services.
- Service sector reform – for more inclusive, quality programs and services that build the capacity of individuals and communities.
- Policy change – in legislation, regulation, investment and commissioning that shapes people’s lives.
- Social change – in attitudes, behaviours, values, relationships, power, social interactions, culture, aspirations.

Figure A.1 BSL’s approach to systemic change



Source: Mallett et al. 2023

¹ Excerpt from: Mallett, S., James, S., Borlagdan, J., Thornton, D. & Brown, D. 2022, *Applied Systemic Change: An Implementation Guide for Building Capability in Human Service Systems*, Brotherhood of St. Laurence, Melbourne

People and communities are at the centre of the change effort.

In pursuing systemic change, we combine research, policy reform, and practice development to create solutions that change structures, relationships, and mental models that hold the problem of disadvantage in place. We believe that while poverty is complex and deep rooted, people can overcome disadvantage with appropriate systems of support.

Collaboration over competition

Founded on principles of coproduction and collaboration rather than competition, BSL facilitates multi-sectoral collaboration and practice reform with the aim of harnessing collective effort, sharing ideas and fostering innovation.

We currently play a role as an **enabling organisation** for a range of Communities of Practice (CoPs) that have different agendas, but which also share common principles and key features. As an enabling organisation, BSL provides collaborative leadership to drive and evaluate practice, strategies, and processes, and to share key learnings between local and national governance groups and the wider community.

BSL is committed to harnessing existing local community efforts, as opposed to replicating services and systems. In support of this commitment, we bring research and policy expertise, established practice models and resources, and experience in coproduction and collaboration across both state and national programs.

An enabling organisation

The Enabling Organisation (EO) is a new organisational form that works in the 'third' or in-between space, to advance innovative applied social policy implementation in and across complex human services systems and communities. As a vehicle for converting sound policy design into effective practice, it intervenes to build 'relational agency' by mediating three key relationships:

1. At the policy level – between social policy design and implementation.
2. At the community level – between community stakeholders and the three levels of government.
3. At the practice level – between people's capability sets and their functionings.

The EO is distinctive in its ability to convert resources into opportunities because it functions at the nexus of research, policy and practice.

Governments and their advisors are unable to do this work on their own as they are often bound by the structure of existing systems and assigned functions within them. By working in a 'relational third space', the EO creates the possibility for new types of relationships with a systemic view. It can traverse the intermediary spaces between community, government, business and citizens while holding to a systemic change ambition. From this relational third space, the EO can gradually shift power dynamics so that systems which typically marginalise people turn towards building their capabilities.

The Enabling Organisation is characterised by eight key attributes and five key functions, which are shown in the figure below.

Figure A.2 Attributes and functions of the Enabling Organisation



Source: Mallett et al. 2023

Sustaining Economic Empowerment and Dignity for Women

Conceptual framework

Jo Buick, Dina Bowman, Rebecca Pinney Meddings and Margaret Kabare
2023

To improve women's economic security, a multidimensional and intersectional approach is needed. Flipping the narrative about women's economic security means shifting the focus from the individual to the structural drivers of persistent disadvantage that reinforce poverty and economic insecurity for women. It means shifting from a focus on disadvantage to a focus on real opportunities, so that women can live lives they have reason to value.

This document explains the nested frameworks that underpin the SEED Project.

Acknowledgement of Country

The Brotherhood of St. Laurence acknowledges the Traditional Custodians of the land and waterways on which our organisation operates. We pay our respects to Aboriginal and Torres Strait Islander Elders past, present and emerging.