



Social Policy and Research Centre

Stepping up women's financial wellbeing

Stepping Stones program 2021–23
service impact report



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Stepping Stones to Financial Wellbeing is a program that supports women experiencing disadvantage in the labour market. Currently targeted to migrant, refugee and asylum-seeking women and women aged 50 years and over, 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.

Since its inception in 2011, the program has worked with women from over 30 local council areas and supported nearly 2000 women to improve, or take steps towards improving, their financial circumstances.

In 2021, Stepping Stones collaborated with Hume, Wyndham, Melton and Ballarat councils to deliver the program in those and surrounding areas with funding from the Office for Women. The program was also delivered online to interested women across Victoria.

Drawing on project documents, deidentified monitoring data and case studies, this report summarises the model, activities, outcomes and learnings from the 2021–23 cohort of women who participated in the program. It also offers some recommendations for scaling and future implementation of the model to support women with multiple and intersecting barriers to achieving economic security.

Key findings

- Stepping Stones embraced women from diverse backgrounds, including older women and many facing multiple barriers to economic security.
- Through individualised and mutual support, many participants gained entry to employment, business or education pathways.
- Participants increased their skills and knowledge around managing money.
- Participants felt enabled through the Empowerment Pathways Program to pursue their personal and financial goals.
- Participants gained self-confidence and increased their social and professional connections.

The lived experience of Stepping Stones participants has informed programming, advocacy for national policy and systems change to improve women's financial wellbeing.

Core elements of Stepping Stones

Strengths-based practices that prioritise the needs of individual women

The program is designed to build the confidence and skills of women, so they set achievable economic goals that they are supported to reach. Through a five-step model (Figure 1) delivered over two years and arranged flexibly to suit individuals' needs and goals, participants are supported through four main pathways:

- launching a business
- gaining employment
- enrolling in education and training
- creating meaningful social and community connections, with a focus on wrap-around support and referrals to reach goals.

Participants' journeys through Stepping Stones depend on their individual circumstances, goals and needs. For example, some participants complete the Empowerment Pathways Program and exit Stepping Stones or are connected to other services. Others go on to pursue the small business training and receive more intensive support and mentorship or take multiple years to achieve their goals.

Engagement strategies are adjusted depending on individual women's needs and to respond to new challenges. Online workshops, for instance, were introduced following COVID19 and have remained an option to offer flexibility to participants. Peer support, tutoring and coaching sessions were introduced in 2021 as additional support mechanisms for those looking to start a small business and guidance with program content and setting goals.

Figure 1 The five steps of Stepping Stones and key activities



Stepping Stones' intended outcomes

Stepping Stones' intended outcomes are organised in three broad domains:

- **financial wellbeing and overall wellbeing** – participants achieve financial wellbeing and thrive in other areas of their life
- **participation and social inclusion** – participants feel that they belong, are included and are valued in their communities
- **empowerment and dignity** – participants have enhanced financial knowledge and skills (literacy, decision-making and business skills), and confidence to exercise choice and control over decisions that affect them and their finances.

Women with diverse characteristics and needs participated in the program

In 2021–23, 259 women¹ from 66 different countries in 31 local government areas participated in the program:

- Fifty-five women attended from regional areas while the rest were from semi-urban and metropolitan areas.
- Most (75%, 196) participants were aged 25–50 years, (22%, 58) were aged over 50 years and only 2% (5) were aged 18–24 years.
- Nine per cent (19 out of 213 respondents) disclosed a disability.
- Most (145 out of 161 respondents, or 90%) had children, and a quarter of the mothers were single.
- Most (150 out of 177 respondents, or 85%) had lived in Australia for more than five years. Sixty-two per cent (109) had lived in Australia for 6–15 years, and 23% (41) for over 15 years.

- The majority (75%, 170) of the 225 participants who reported their residency status were Australian citizens or permanent residents.
- Fifty-seven women disclosed their visa status. Of these, 19% were on skilled visas, 18% on partner visas, 18% on permanent humanitarian visas, and the rest on other visa types.
- Most (180 out of 206 respondents) had post-secondary education. Of the 200 women who shared the information, nearly 50% (99) had gained their qualifications overseas.
- Some 53% (81 out of 161) were not in paid work at the time of joining the program.
- Some 66% (37 out of 54) of those already working reported that they were looking for a better job.

Most participants had multiple barriers to achieving economic security

At intake, 166 women reported multiple barriers to achieving their economic and social goals. The most commonly reported intersecting barriers were:

- **financial difficulties:** At intake, about 50% of 119 women who disclosed their financial circumstances said that their financial situation was a struggle from day to day
- **caring responsibilities:** 75% (120 out of 161 respondents) had at least three children. Caring for children was also highlighted as a barrier to paid employment
- **low English language skills:** Twelve women reported lacking confidence in their English-speaking skills and 60 reported only having enough English skills for basic needs
- **lack of Australian education and work experience.**

¹ The number of responses about particular characteristics varied, as indicated in the text.

Other barriers disclosed voluntarily by some women during intake discussions included:

- **social isolation:** Twelve participants reported feeling isolated
- **family violence:** Several participants disclosed family violence including coercive control and financial abuse
- **chronic health issues:** were a barrier for women aged over 50 years.

These barriers intersected in different ways for different women.

Migrant and refugee women with work and education experience from overseas who had struggled to find work in Australia said they had lost confidence in their skills over time. For example, Zeinab², a mature age woman, who was an experienced teacher in her country, struggled to find a suitable job in Australia due to caring responsibilities, lack of local experience and low English-speaking skills, said:

I've applied for so many jobs and every time I apply and don't get accepted, I get down. I feel like I'm expired, sometimes I stopped applying. I know there is competition for jobs, and I think they will prefer young people. No-one even will give me an interview.

Despite these challenges, the women were determined to improve their financial circumstances.

Zeinab ... who was an experienced teacher in her country, struggled to find a suitable job in Australia ...

Program outcomes

Participants were supported into employment, business or education pathways

Many women gained entry to employment, business or education pathways towards economic security (Table 1).

Table 1: Summary of participants supported into economic security pathways

Outcome	Women supported (N=259)
Employment	47 participants were supported to get a job, 14 of whom had never had a paid job in Australia and 9 were aged 50+ years
Business	47 participants started their business and another 32 were on a pathway to starting a business. This included 24 women aged 50+ years
Education and training	60 participants were supported to start studying and/or undertake training. They included 15 women aged 50+ years

In addition, 38 participants received intensive support and referrals to other services.

Participants reported improvements in their money management skills and social connections

In check-in surveys conducted in December 2022 and May 2023, most of the 128 respondents reported positive changes in their financial wellbeing, financial literacy skills and knowledge, leading to enhanced confidence to manage their finances and to pursue their goals. They also reported increased social and professional connections as a result of participating in Stepping Stones. These responses are summarised in Figure 2.

² All names are pseudonyms.

Figure 2 Summary of survey responses about financial and social outcomes



Participants reported improvements in their overall sense of financial wellbeing including:

- 57%**
described their financial situation as good and without any difficulty
- 46%**
felt more confident in their financial situation for the next 12 months
- 41%**
reported having money left over often or always after paying for food or other regular expenses



Participants increased their skills and knowledge around managing their money:

- 77%**
improved their skills in budgeting
- 77%**
had acquired skills to grow their business
- 70%**
had a better understanding of superannuation
- 67%**
were more confident about reading a pay slip



Participants felt more empowered and confident to pursue their financial and personal goals:

- 84%**
were more confident talking about their strengths and skills
- 78%**
felt very confident about accessing the services and support they need
- 76%**
improved their English communication skills
- 70%**
were more confident about using technology such as email and zoom
- 67%**
improved their skills which will be useful in getting a better job



Social outcomes improved for most participants including better community, social and professional connections:

- 87%**
felt more connected with their local communities
- 90%**
had formed social networks they could rely on for support
- 93%**
had grown their professional networks because of Stepping Stones

Participants’ reflections on the impacts of Stepping Stones in their lives

During the program, participants shared their experience and the extent to which they had benefited from taking part in the program. This generated valuable insights about the impact of Stepping Stones.

For example, Ayesha commented that the Empowerment Pathways Program, small business workshops and working with a mentor helped her recognise her strengths which eventually led her to her starting a business:

In 2022, I participated in the Stepping Stones Empowerment [Pathways] Program. I had just lost my job due to the COVID-19 pandemic. Finding another job was a priority but I also wanted to have another source of income that would offer flexibility and stability.

The Empowerment [Pathways] Program focused mostly on supporting the participants on identifying their strengths and how to use them to accomplish our goals. At the end of the program, I had a much clearer sense of direction, I decided that I would try and venture into entrepreneurship ... Since completing the program, I have started [a child care-related business] which was not my initial idea. However, I took on board the lessons that I learned from the program about recognising and seizing opportunities.

This is just the beginning for me. I have been fortunate to work with a mentor who continues to provide ongoing guidance. I am excited about the future; I have a desire to be financially stable and I believe that I am on the right path.

For Sophia, who had experienced isolation and family violence, Stepping Stones not only linked her with employment opportunities but the individualised support and referral to relevant services were also the catalyst for other positive changes in her life including leaving a violent situation:

The Stepping Stones program provided numerous opportunities for me, including my first paid job. The experience I gained ... gave me the confidence to pursue other job opportunities. After years of suffering [family violence] in silence, I decided it was time to get help, I believe that the program instilled in me the confidence to take this step.

The coordinator ... link[ed] me to other service providers that work with women like myself who are facing family violence. The program has empowered me to break free from isolation, pursue an education, get a job and ultimately it has given me the confidence to find the strength to seek help.

Having a job and a source of income has become my source of safety and as a result, I have managed to break free from an abusive relationship. I do recognise that I have a few challenges to overcome. However, I know that I am not alone. I am now linked with other services and Stepping Stones [staff] who continue to support me.

Other participants reflected on the program's usefulness for building their social networks. For example, Hidaya shared that while Stepping Stones had supported her into employment and education pathways, the opportunity to connect with other women was even more important for her:

Friendship and connection have been the most important outcome from participating in Stepping Stones—employment has been a bonus.

Thus, Stepping Stones impacted participants in a range of different areas.

Larger ambitions of Stepping Stones

A focus on financial wellbeing

Stepping Stones' intended outcomes are framed by the broader BSL's [financial wellbeing framework](#). Financial wellbeing refers to a person's ability to meet everyday expenses, deal with unexpected financial shocks and be comfortable with their current financial situation.

This framework is founded on the concept of economic dignity and provides a tool to better understand the individual and systemic factors that enable or impede financial wellbeing, the literacies that are required to navigate different systems, and the support and advocacy that can contribute to individual and systemic change.

Stepping Stones recognises that tackling entrenched barriers to women's economic security and financial wellbeing requires a focus on both individualised care and support, and efforts to reduce the barriers and norms and change the systems that disadvantage women. By offering women a range of pathways to pursue and adapting support to individual women's

circumstances, the program enhances their agency and dignity.

The program's monitoring data and lived experience insights support ongoing research and policy analysis relating to women's economic security and wellbeing for system-level reforms in areas like employment services, social security, social infrastructure (such as child care) and social procurement.

In 2022–23, insights from Stepping Stones informed policy submissions to:

- the Inquiry into Workforce Australia Employment Services
- the Treasury Employment White Paper consultation
- the Select Committee on Workforce Australia Employment Services on ParentsNext
- the Senate Select Committee on Work and Care.

A local to national approach

For over a decade BSL, through initiatives such as the National Youth Employment Body (NYEB), has demonstrated the value of working with local communities to tackle issues on the ground, while also engaging with state and federal government. Through partnerships and referrals, Stepping Stones supports women to be more connected with local council and other local services, leading to a more relevant and accessible program, while drawing on lived experience insights to advocate for systemic change at state and federal levels.

Conclusion and next steps

From 2021 to 2023, Stepping Stones succeeded in supporting women experiencing intersectional barriers in the labour market to achieve their employment, education or business goals through tailored support and referrals to other services. The program increased participants' personal decision-making and financial management skills, enhancing their agency and voice. Insights from the implementation process and participants' reflections about the impact of the program also suggest that:

- Stepping Stones was effective at providing an engaging, rewarding experience for its participants and fostering a sense of mutual support
- participants' journeys towards their goals are not always linear, so modifying support (coaching, tutoring and mentorship) to align with their evolving goals and needs is essential for achieving good outcomes
- the Empowerment Pathways Program enables women who have experienced extended periods of financial insecurity and isolation to rediscover their strengths and get 'a sense of direction' before committing to a particular pathway
- individual support and effective referrals are vital for helping women with multiple, complex barriers
- fostering a sense of community to help women overcome isolation is just as important as supporting them to achieve their individual economic goals. Being part of a community inspires and motivates women to set and pursue their goals
- for most women experiencing multiple barriers to economic participation, regaining self-esteem and self-confidence is a critical first step towards employment or education and forming social and professional networks.

Scaling up and adapting the model

BSL is exploring ways to continue adapting the Stepping Stones model to suit specific groups of women.

BSL's [SEED Project](#) offers an opportunity to scale up and test the model with a broader range of women with intersectional barriers in new contexts including women with a disability. Research by BSL has highlighted that improving employment outcomes for people with disability requires person-centred rather than system-centred practices (Thies et al. 2021).

SEED is currently being implemented in the small town of Seymour, in regional Victoria. BSL research (Kabare & Bowman 2022) has shown that in regional areas distance, lack of investment in social infrastructure, and 'old school' gender attitudes combine to limit women's economic security. SEED has drawn on the Stepping Stones

model to inform its co-design of a Women's Financial Wellbeing Hub, including offering the Empowerment Pathways Program workshops. There is a larger ambition to scale the SEED approach across the country as a flagship program for fostering women's economic security.

Further development of Stepping Stones could include:

- increasing advocacy and influencing efforts to impact employment systems to be more responsive to the challenges women face in the labour market
- linkages with other services and actors who can provide access to resources and connect women in small business to opportunities when employment opportunities are not available
- expanding digital literacy skills support to enhance women's participation in the program and improve their access to education, employment, and social and financial services in the long term
- ongoing mentoring and support for staff to address the wide range of challenges reported by women who join the program
- seeking program funding sources that will extend support beyond one year, for participants experiencing multiple barriers, and enable follow-up activities to track the long-term impacts of the program.

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