

Investing in women's empowerment

Formative evaluation of the SEED Project in Seymour, Victoria

Margaret Kabare

2024



Brotherhood of St Laurence
Working for an Australia free of poverty



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Cover image: Members congratulating each other at the Change Makers graduation ceremony.

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Summary

The Sustaining Economic Empowerment and Dignity (SEED) Project is a co-designed community initiative in Seymour, Victoria that commenced in 2020. SEED's overarching ambition is to demonstrate how a multidisciplinary 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.

The SEED model comprises four key elements:

- a Financial Wellbeing Hub for women
- a Community Investment Committee (CIC)
- research and policy analysis to support the CIC and the hub
- rigorous monitoring and evaluation.

This formative evaluation assessed the implementation stage (from November 2022 to December 2023) of the SEED Project and considered to what extent the project is making progress towards its intended outcomes.

Key findings

Data analysis was framed by the concept of empowerment as a process of increasing women's ability to exercise choice (Kabeer 1999), and the five dimensions of power ('power within', 'power with', 'power over', 'power to' and 'power through') which are commonly used to capture how power can be expressed at the individual, community and society levels (Galiè & Farnworth 2019; Kabeer 1999; Rowlands 1997).

The findings indicate that the SEED Project has been implemented successfully in Seymour. The project is also empowering women by:

- **Fostering 'power within':** Participants reported increased self-confidence, self-esteem and dignity. One participant commented: 'They [the SEED Project team] made me realise like I am a worthwhile person.' An increased feeling of personal empowerment has prompted participants to take steps towards financial wellbeing goals that include pursuing employment and education. Gaining knowledge and financial skills has also increased women's confidence in managing their finances.
- **Fostering collective empowerment (or 'power with'):** Some women, building on a new sense of personal empowerment after taking part in a leadership program (known as Change Makers) are taking a more active role in the community than they had previously. The project has also successfully mobilised a broad range of local organisations and service providers to be part of the SEED CIC in Seymour, stimulating the process of collective empowerment or 'power with' others. Interviews with CIC members indicated strong support for it. One said that they 'often walk away feeling quite positive and hopeful after the meetings.' The CIC is also making progress to address identified priorities including the development of a Seymour service directory.
- **Connecting the local to the national through policy and advocacy efforts:** As an enabling organisation, the Brotherhood of St. Laurence (BSL) has facilitated 'power through' through the project's research, policy and advocacy efforts including participation in consultative forums and numerous policy submissions around work, care and social security. These efforts, which have involved and drawn on insights from SEED participants, are advancing strong arguments for urgent and bold policy reforms that centre on gender equity, dignity and security.

Factors impacting the empowerment process

A number of factors have influenced project implementation and the empowerment process at the individual and collective levels.

Individual level:

- **Accessibility and flexibility of the program:** the Women's Financial Wellbeing Hub is accessible to all women living in Seymour and surrounds, and participants can determine the extent and duration of their engagement with the program. This has given the women agency because it puts them in control of how they navigate their circumstances including building their financial wellbeing.
- **A safe space for women to connect with others:** women described the Financial Wellbeing Hub as a 'home', and a 'warm' and 'safe' place to be and to connect with others. The support from other women encouraged consistent engagement in the program and motivation to pursue individual economic and financial wellbeing goals.
- **A supportive, non-judgemental environment:** women said they felt heard and supported, resulting in more self-confidence. This shift is because the project has a focus on supporting women to rediscover their individual assets and strengths.

Collective level:

- **Investment in relationships and trust-building:** prioritising relationship building has enabled the development of trust and new connections, and a stronger foundation for deeper discussions about women's economic security with CIC members.
- **The extent of community actors' alignment with the project ambition:** some organisations were motivated to be part of the CIC from the onset because the broader ambition of the SEED Project aligned with their priorities. Other organisations needed time to assess the value of the group for their work.

- **Decision-making within collaborating organisations and capacity to take on new responsibilities:** a centralised decision-making structure, high workloads and limited staff capacity constrained some organisations' ability to commit to the CIC despite an interest in participating.
- **An enabling organisation and resources:** interviewees noted that sustainability of the CIC will be extremely challenging without SEED/BSL because of a lack of adequate funding and technical capacity to continue the work.

Key learnings

Some key learnings from the project are:

- Enabling women's economic empowerment is a process that requires harnessing different forms of power in place towards a common goal. As part of this process, a focus on women's personal empowerment or 'power within', is crucial because it fosters women's agency and 'power to' act towards their financial wellbeing goals and to advocate for change.
- Expanding collective capabilities through collaborations in place is needed to advance women's economic security. This entails significant investment in time, effort and resources.
- Flexible and voluntary participation promotes trust, agency and dignity. Economic dignity requires meaningful control and respect in women's financial lives.
- A women-only space allows women to feel heard which increases their agency to advocate for their own needs and those of others.
- An enabling organisation plays a vital role in catalysing collaborative work and supporting women's empowerment and financial wellbeing in place.

Considerations for adapting and expanding the model

As the project moves from developing and demonstration to adaptation and expansion, it will be important to consider:

- **Sustainability:** a stronger focus on sustainability beyond the project cycle by prioritising long-term funding for the project from a variety of sources.
- **Accessibility:** maximising access to all women by locating the Women's Financial Wellbeing Hub closer to public transport and identifying a 'fit-for-purpose' building for women with access needs. Expanding access to the Stepping Stones to Your Pathways program, which is currently only available to those registered as members, will also help reach more women build their confidence.
- **Efficiency:** developing project timelines in the project design to ensure that there is enough time for implementation of activities as well as assessment of impacts.
- **Theory of change:** even though the SEED Project has a clear ambition and a comprehensive data collection and monitoring framework, a clear theory of change is needed to enable assessment of the project's intended impacts for the next phase.

Even though the SEED Project has a clear ambition and a comprehensive data collection and monitoring framework, a clear theory of change is needed to enable assessment of the project's intended impacts for the next phase.

1 Introduction

The Sustaining Economic Empowerment and Dignity (SEED) Project is a co-designed community initiative in Seymour, Victoria, that commenced in 2020. It is designed to build collective capability in the community to advance positive change in women's economic security and financial wellbeing. SEED's overarching ambition is to demonstrate how a multidisciplinary 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.

The SEED model comprises four key elements:

- a Financial Wellbeing Hub for women
- a Community Investment Committee (CIC)
- research and policy analysis to support the CIC and the hub
- rigorous monitoring and evaluation.

This report describes findings from the formative evaluation of SEED, which was conducted with the aim of:

- providing a baseline picture of project activities delivered in Seymour from November 2022 to December 2023
- capturing the scope and nature of any changes attributable to the project activities in Seymour during that period
- documenting some lessons learnt.

Sources of data included program data, qualitative interviews with program staff, participants and community stakeholders as well as observations of program activities in Seymour.

Project context

The need for women's economic empowerment

In Australia and globally, women face greater risk of economic insecurity and poverty than men (UN Women and UNDESA, 2023). While there is an increased recognition of the value of women's economic contributions, inequalities in paid and unpaid work, and violence against women persist and impact women's experiences of economic security through the life course.

- **Unequal distribution of care work holds women back.** Women are more likely to take up caring responsibilities and, as a way of balancing work and care, are more likely to work part-time or withdraw from paid work to care for their families. As of January 2024, 62.6% of women were in the Australian labour force compared to 71.1% of men (ABS 2024). Data from 2022–23 financial year also indicates that 36% of women were not available to work because of caring responsibilities (ABS 2022–23). Insufficient access to quality, affordable childcare is also a critical barrier to women's paid work opportunities and reinforces inequalities in care work (Jenkins 2021).

While there is an increased recognition of the value of women's economic contributions, inequalities in paid and unpaid work, and violence against women persist and impact women's experiences of economic security through the life course.

- **Gender segregation in paid labour undermines women's economic security.** Women in Australia are considerably overrepresented in low-paid sectors and insecure jobs (such as in the care sector and casual work) and underrepresented in high-paid sectors and jobs (such as in science and management roles) (Littleton & Jericho 2023).
- **While the gender pay gap has been declining, women have persistently earned less than men on average.** In November 2023, the national gender pay gap stood at 12% (WGEA 2023). 'Women's labour is valued less than men within industries, regardless of whether they are high- or low-paid, and whether industries are dominated by men or women' (Littleton & Jericho 2023). The combination of lower labour force participation and lower earnings means that women are less likely to have adequate savings or a home in retirement (Patterson, Proft & Maxwell 2019).
- **Gender-based violence impacts women's economic security.** Women experiencing prolonged and repeated exposure to domestic and family violence face greater economic hardships including difficulty paying bills, debts and hunger due to shortage of money (Bullen & Cortis 2016). Economic abuse, which may involve withholding money or interfering with education or work lowers women's income and assets. This, along with costs associated with leaving an abusive relationship (notably housing), raises the risk of poverty for women and children, and prevents women from reaching their full potential in paid work and community life (Bullen & Cortis 2016; Summers 2022).

These issues are heightened for single mothers experiencing financial insecurity, who can become trapped in poverty (Bowman & Wickramasinghe 2020), and for women living in regional areas where underinvestment in social and physical infrastructure – such as childcare, health and social services – creates high barriers to economic security.

Tackling persistent inequality is not easy. It requires challenging gendered power dynamics that are deeply embedded in relationships between men and women and in cultural, social and economic systems.

Why focus on place?

Place-based disadvantage reinforces gender inequalities. Across Australia complex and entrenched disadvantage is experienced in a small but persistent number of locations in each state and territory (Tanton et al. 2021). In Victoria, for example, the *Dropping off the edge* report (Tanton et al. 2021) found that five areas (or 1% of locations in Victoria) accounted for 9% of the most disadvantaged areas across all indicators measured, which corresponded to a ninefold overrepresentation in locational disadvantage. Long-term unemployment, households with no parent in paid work, domestic violence and public housing are commonly overrepresented indicators of disadvantage in these locations.

Inequality between Australia's regions and cities is also well documented (HRSCRDD 2018; Economics References Committee 2020; Tanton et al. 2021; Tanton, Peel & Vidyattama 2018). Indicators of disadvantage in Australia's regions include high levels of intergenerational poverty, unemployment and low economic growth. These outcomes are tied to trends of regional decline, in particular the shift to concentrating service-based industries in metropolitan areas and the concurrent winding down of the manufacturing sector. The limited employment opportunities and underinvestment in critical social and physical infrastructure – such as childcare, health and social services – compound disadvantage for women living in regional areas (Department of Education 2018; Economics References Committee 2020).

Place-based initiatives can expand opportunities for women

Place-based initiatives aim to address disadvantage at the local level. They are primarily concerned with tackling geographic concentrations of disadvantage, and entail coordinated and collaborative efforts by multiple agencies, partnership, shared design and shared accountability for outcomes and impacts over the long-term (Geatches, Preston & Putnis 2023; BSL 2015).

They address complex local issues, build on local strengths and opportunities, and demonstrate successful ways of working and meeting challenges over the long-term (BSL 2015). Moreover, place-based approaches seek to 'break down silos' by emphasising collaborative efforts

to address the structural causes of disadvantage. Thus, a place-based approach has the potential to help tackle the complex and intersecting barriers to economic security that women face, especially in places experiencing multilayered and entrenched disadvantage.

Place-based approaches are often community-led rather than driven by government (Geatches, Preston & Putnis 2023). Community-led initiatives create opportunities for those experiencing the most disadvantage, including women, to take part in developing solutions. They also shift power imbalances between 'experts' and communities and facilitate redistribution of resources. As Mallett et al. (2022) put it:

Redistribution of power means growing capabilities from the ground up. Place literally grounds capabilities by shaping opportunities that people have to be and do, by both providing access to resources – such as housing, infrastructure, public services, and employment, and in deciding the presence or absence of conditions, or conversion factors, that enable people to convert resources into capabilities.

Place-based initiatives are increasingly used to address disadvantage in Australia. In the 2023–24 Budget, the Australian Government committed to invest \$64 million in place-based programs under the Stronger Places, Stronger People initiative (DSS 2023a). The Australian Government Department of Social Services has also undertaken initial consultations and engaged a foundation partner to inform the potential for a National Centre for Place-based Collaboration (Nexus Centre) which would strengthen place-based work across Australia and bring together communities, government agencies and service providers in inclusive and effective place-based partnerships (DSS 2023b).

There is emerging, compelling evidence demonstrating place-based approaches can be effective in addressing disadvantage and creating opportunities for communities (Geatches, Preston & Putnis 2023). However, it is unclear to what extent these initiatives are promoting economic empowerment pathways for women and how a gender lens has been adopted to inform the planning, monitoring and reporting of their impacts.

Defining empowerment

Sen (1990) and Kabeer (1999) define empowerment as a process that seeks to enhance individuals' agency and ability to make choices about their lives – that is, their capability to live lives that they value. It is also seen as the process of increasing people's resources, capacities and networks that allow them to have control over their lives (UNSDN nd).

The notion of empowerment is inextricably linked with disempowerment, where disempowerment means the failure to achieve one's goals due to some deep-seated constraint on the ability to choose. Thus, if the structural conditions that constrain their choices in the first place remain unaddressed, a focus only on the individual as the subject of the empowerment process is unlikely to be successful (Kabeer 1999).

The concept of empowerment looks at power and how power shapes people's choices and opportunities at the individual, community and institutional levels. Five dimensions of power are commonly used to capture the process of empowerment and the ways power can be affected within and between individuals:

- **'Power within'** refers to an individual's internal sense of agency and includes aspects such as self-esteem and self-confidence. 'Power within' is defined as encompassing 'the meaning, motivation, and purpose which individuals bring to their activity' (Kabeer 1999, p. 438).
- **'Power with'** is power that results from individuals organising and acting as a group to address common concerns (Galiè & Farnworth 2019; Gammage, Kabeer & Van der Meulen Rodgers 2016).
- **'Power to'** refers to people's capacity to define their own life choices and to pursue their own goals, even in the face of opposition from others (Kabeer 1999).
- **'Power over'** is controlling power which can be manifested in the use of violence, coercion and threat. Controlling power may be responded to with compliance, resistance or manipulation (Rowlands 1997).
- **'Power through'** suggests changes in empowerment through the status of others or through relating to others (Galiè & Farnworth 2019).

Rowlands (1998) contends that women's empowerment 'encompasses women moving into positions of "power over", but ... also embraces their movement into "power to, with and from within"'. Rowlands also asserts that an empowerment approach centred on economic activity must pay attention to both the activity itself and how the structures and systems through which an economic activity operates are 'deliberately designed to create opportunities for the empowerment process to happen' (1995, p. 90).

The empowerment process also involves building collective capabilities which are: 'those capabilities exercised by a group in order to secure a capability for the members of that group' (Robeyns 2017; Rosignoli 2018). The expansion of collective capabilities through collective action may enable people to reshape their values, aspirations and preferences and increase opportunities for individuals to achieve the lives they value (Andreoni, Chang & Estevez 2021; Evans 2002). Accordingly, Kabeer (1999) argues the project of women's empowerment is dependent on collective solidarity in the public arena and that women's organisations, and social movements in particular, have an important role to play in creating the conditions for change and in reducing the cost of empowerment for individuals.

Structure of the report

This report is structured as follows: the current section outlines the context of the project; Section 2 provides an overview of SEED including the key elements of the model and characteristics of the project location; Section 3 explains the evaluation process and methodology; Section 4 focuses on the evaluation findings including a discussion of the project activities and emerging outcomes drawing from project documents, administrative data and interviews with project staff, women and community actors involved with the project; and Section 5 concludes the report with recommendations to inform adaptation and expansion of the project.

The expansion of collective capabilities through collective action may enable people to reshape their values, aspirations and preferences and increase opportunities for individuals to achieve the lives they value.

2 The SEED Project

The SEED Project is designed to build collective capability in the community to advance positive change to women's economic security and financial wellbeing. SEED's overarching ambition is to demonstrate how a multidisciplinary 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

SEED is informed by Amartya Sen's Capability Approach and is grounded in an intersectional and gender-focused lens (Buick et al. 2023). The target audience of the model is women experiencing intersectional disadvantage, for example, single mothers, mature-age carers, victim-survivors of domestic violence, those with disability or ill-health, First Nations women and women from culturally and linguistically diverse communities.

Why Phase 1 of the SEED Project is based in Seymour

SEED currently operates in Seymour, Victoria. Seymour was selected as the project site following a review of research and socioeconomic data that showed higher rates of disadvantage in Seymour compared to two other potential locations. At that stage, the Brotherhood of St. Laurence (BSL), which plays an enabling role in the project, had no service footprint in Seymour. The ambitious goal of establishing a co-designed program in a greenfield site during a pandemic meant that the project faced some initial challenges (Kabare 2023) but it also offered a greater degree of freedom to innovate and the opportunity to identify a broad range of external factors in the measurement of the project's impacts.

Home to the Taungurung people, 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 is a 90-minute drive from metropolitan Melbourne, which also presents economic opportunities. As a result, several growth strategies are being developed for the area. The most notable is the Seymour Revitalisation Initiative to 'unlock the town's potential and ensure it is best placed for the future' (Regional Development Victoria 2019).

Disadvantage in Seymour is gendered

Despite these opportunities, there are pockets of deep and multi-layered disadvantage in Seymour. 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. Seymour is characterised by high rates of domestic violence. In 2018, the incidence of domestic violence (2275.2 per 100,000 people) was almost double the state average (1242.4 per 100,000) (Mitchell Shire Council 2019). There is also a marked gendered division in paid and unpaid labour. The number of men (847) working full-time was nearly twice that of women (467) and more women (18%) worked part-time than men (11%) (ABS 2021). Furthermore, 13% of women compared to 3.5% of men performed unpaid domestic work for 30 or more hours per week. In addition, in Seymour 24% of women performed unpaid childcare work, compared to only 16% of men (ABS 2021).

Narratives about Seymour, people and poverty undermine efforts

Qualitative research conducted as part of the design phase of the SEED Project uncovered four overarching beliefs framing Seymour as a place:

- The town is valued for the lifestyle it offers but is also a divided town because disparity between the affluent and the poor, as represented by the schools, lifestyle and community groups, undermines social cohesion.
- Although opportunities for economic growth based on the location and natural surroundings of Seymour are acknowledged, historical and systemic factors negatively affect investment in services and infrastructure.
- A lack of services including transport and childcare services limit and/or create barriers to opportunities for women.
- Gender attitudes intersect with limited services to compound barriers for women including exacerbating the problem of gender-based violence.

These themes have not only impacted opportunities for women but also shaped how social problems and interventions to address them are understood. For instance, participants in the study recognised both a range of external circumstances impacting opportunities and wellbeing in Seymour, and subscribed to beliefs that the individual is responsible for their disadvantage and improving their own circumstances. These beliefs can exacerbate the powerlessness felt by people experiencing poverty. Also, stigmatising people in poverty, including welfare recipients and the unemployed, reinforces class hierarchies and power dynamics between service providers and community members, which perpetuates the narrative of disengagement.

Adopting a gender lens and shifting focus to people's capabilities and opportunities in place can help challenge deficit narratives while recognising the different impacts of programs and policies on women and men. When gender is central, 'space is created for women to imagine, practice, and choose real opportunities and valuable functionings that would otherwise have been prohibited' (Tonon 2018).

Core components of the SEED model

Feminist scholars argue that empowerment cannot be given to women, rather agencies facilitate women to empower themselves by creating favourable conditions. The SEED Project has four components designed to facilitate women's economic empowerment.

1. Women's Financial Wellbeing Hub

Central to the SEED model is a co-designed Women's Financial Wellbeing Hub. The hub provides an access and anchor point to drive the SEED Project in place. The hub supports women experiencing financial insecurity or hardship to improve their financial wellbeing through a suite of services. These services are focused on recognising, enhancing and enabling women's individual capabilities; paving the way for acts of agency and change.

A summary of hub services that have been offered to date is provided in Table 1. Women can voluntarily register to be 'SEED members' which facilitates access to more tailored individual support as needed. All women can access workshops, resources¹ and other activities offered at the hub whether they are members or not.

Adopting a gender lens and shifting focus to people's capabilities and opportunities in place can help challenge deficit narratives while recognising the different impacts of programs and policies on women and men.

¹ For instance, the food bank, the Women's wardrobe and service information.

Table 2.1 Core hub services

Service	Description
Financial wellbeing workshops	These workshops focus on practical financial skills and knowledge, including banking basics, superannuation, keeping safe online, creating financial goals, budgeting, credit use, saving and spending, and investing.
Stepping Stones to YOUR Pathway ² program	This program is a five-week program (one day per week) that focuses on recognising and building participants' inherent strengths, while nurturing skills in financial literacy, goal setting, time management, digital literacy and public speaking, with inclusion support.
Pre-employment workshops	Pre-employment workshops cover skills such as résumé writing, interview skills and navigating Services Australia (Centrelink).
Tailored individual and group support	SEED members can access support tailored to them by a SEED project coordinator. The coordinator works with participants to develop individual goals in line with their needs and to outline steps towards achieving those goals. Individuals' support needs are assessed using a support areas assessment questionnaire which is administered at intake. Support can include mentoring, leadership opportunities, integrated personal and economic support, and referrals to employment and educational opportunities.
Change Makers program	Change Makers is a leadership program designed to foster confidence, community leadership and advocacy skills. The program runs for four hours once a week over six weeks.

2. The Community Investment Committee

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

The CIC is a local, collaborative, multisectoral mechanism that brings together key local actors to create and strengthen pathways and services that intentionally increase women's economic security. Members of this committee represent key SEED stakeholders including local community leaders, employers and industry, education and training, family and social service providers, police, local councils and community organisations, and self-advocacy groups.

3. 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 to better understand what is required at an individual, local, state and national level to improve women's economic empowerment and financial wellbeing.

SEED's monitoring and evaluation framework draws on the [OECD Better Life Index](#) to track multidimensional needs and outcomes at both an individual and local community level.

4. The role of BSL as an enabling organisation

BSL defines its enabling role as one that 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 (Buick et al. 2023). As an enabling organisation, BSL aims to gradually shift power dynamics so that systems and structures which typically marginalise people turn towards building their capabilities.

² Previously known as the Empowerment Pathways Program (EPP).

Stages in Phase 1 of the SEED Project

Phase 1 of the SEED Project consisted of three stages as shown in Figure 2.1, below. These are:

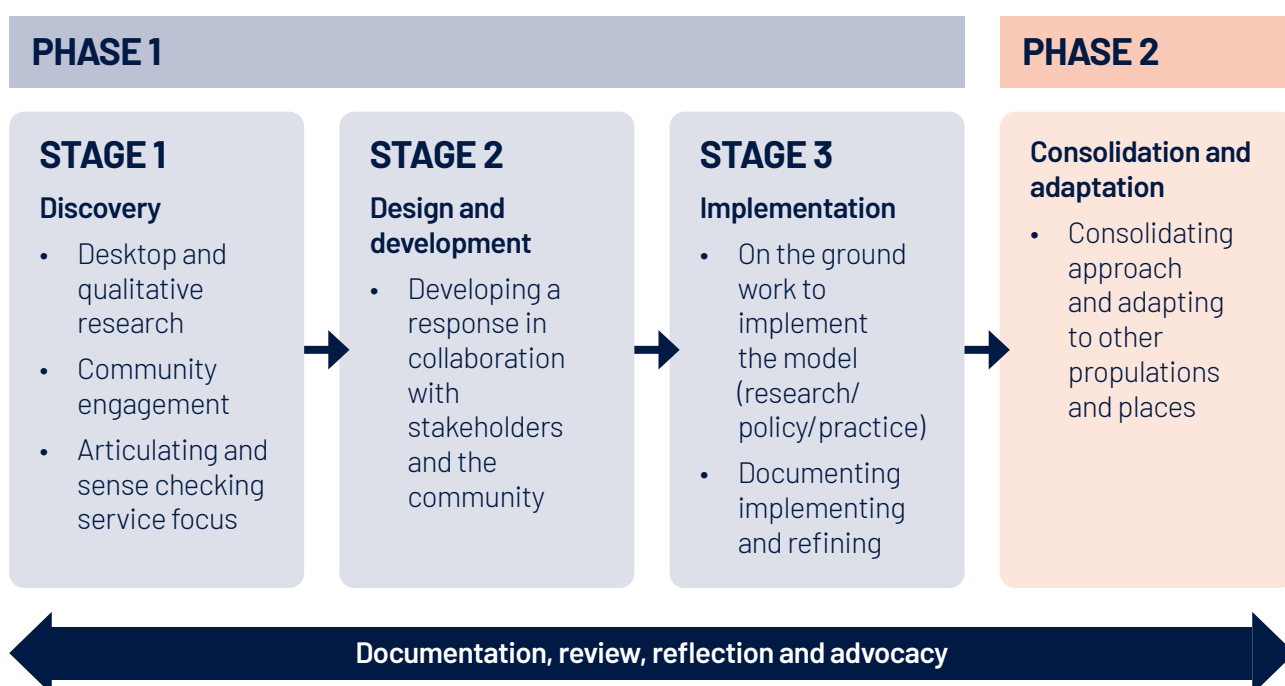
- discovery
- design and development
- implementation.

In Stage 1, the discovery stage, BSL worked closely with community organisations and service providers to better understand the constraints and opportunities for women’s economic security in Seymour. Built from this initial phase, Stage 2 focused on the design of a place-based approach. Based on a detailed conceptual framework and supported by a practice guide, the project developed a Financial Wellbeing Hub for women (see previous evaluation report and above). Stage 3, implementation, began in November 2022 and included the development of programs, establishment of the CIC and refinement of the model.

Phase 2 will involve refining and testing the approaches in other places and with different populations.

BSL worked closely with community organisations and service providers to better understand the constraints and opportunities for women’s economic security in Seymour.

Figure 2.1: Phases and stages of the SEED Project



3 Evaluation process and methodology

This formative evaluation of the SEED Project was conducted by BSL's Social and Policy and Research Centre (SPARC) to: provide a baseline picture of SEED activities delivered in Seymour during the implementation phase; capture the scope and nature of any changes attributable to the project's activities in Seymour; and document lessons learnt from implementing the model.

The evaluation approach was developed consultatively with the project staff through the SEED Project working group (composed of two practice team members, the SPARC team, and Senior Manager Inclusion) and a SEED evaluation working group (which includes four representatives from the SEED team and three from BSL's Monitoring, Evaluation and Learning (MEL) team).

The evaluation was guided by the following questions:

- What activities were undertaken as part of the SEED implementation phase and to what extent were they delivered as intended?
- What factors have enabled, or limited delivery and achievement of, planned activities as designed?
- To what extent is the project making progress towards achievement of intended project outcomes in relation to individuals, organisations and networks?

Methods and data collection

The evaluation methodology followed a mixed approach, combining qualitative and quantitative data. Qualitative data sources consisted of the following:

- **Content analysis of project documents:** this involved a review of a range of documents containing project information such as the SEED practice guide; minutes from project meetings and stop and reflect sessions; workshop notes and presentations; and project reports.
- **Interviews with SEED Project staff:** BSL staff in the SEED practice team were interviewed about their experience executing the SEED model and about challenges and lessons learnt from establishment to early implementation of the project in Seymour. The one-hour semi-structured interviews were all conducted online over Microsoft Teams. Nearly all³ program staff participated in the interviews.
- **Semi-structured interviews with SEED participants:** women registered as SEED members were contacted and invited to participate in interviews. The interviews sought to understand their experience in the project, gauge project achievements and assess outcomes attributable to the project. Nearly half⁴ of the 24 SEED members registered at the time took part in the interviews. The sample of women interviewed represented a range of characteristics such as age, family status and employment status. All interviews

³ To minimise the risk of staff identification, the report does not include the number of staff interviewed or any details of their role. Instead, the proportion of staff interviewed is captured qualitatively using descriptions such as 'a few' or 'a majority' of staff.

⁴ The exact number is not included for confidentiality reasons given the small number of women and CIC members involved in the project.

were conducted by phone. At the end of the interview, participants received a \$50 digital gift card as some reimbursement for their time and insights which, as per BSL's ethical guidelines, participants had been informed about prior to agreeing to participate.

- **Semi-structured interviews with CIC members:** these were conducted to gather information about motivations for joining the CIC; members' experiences of participation in the project; perspectives about project achievements and challenges; and factors underpinning those achievements and challenges. All CIC members were invited to take part in the interviews and over half participated. Interviews were conducted online or by phone and on average lasted 45 minutes.
- **Observation of project activities:** to better understand the nature of project activities in Seymour, the researcher formally attended one, four-hour-long training session as a participant observer and one CIC meeting in Seymour with prior consent from attendees and facilitators.

Interviews and observation visits were conducted from August to October 2023.

Quantitative data was drawn from:

- **De-identified administrative and monitoring data from the program database** from November 2022 to December 2023. This included demographic information (such as age, employment status and income levels) collected during intake, and information about participants' goals and outcomes collected from follow-up surveys. The data was used to describe program participants' characteristics, activities that were delivered and outcomes that were achieved.

Data analysis

With consent, all interviews were recorded then transcribed verbatim. Transcripts were then coded using NVivo for content and themes relating to the evaluation questions. Themes from project documents relevant to the research question were also identified and coded into NVivo. Program data was accessed through administrative database EtO.⁵ All data was de-identified before analysis.

Limitations of the evaluation

While the interviewees represented a broad range of demographic characteristics, they were made up only of women registered as SEED members who had accessed a wider range of SEED activities. SEED members tend to have higher support needs than other SEED participants and they are a relatively small proportion of the overall number of women who have participated in SEED activities. However, their insights shed valuable light on the impact of the broad range of programs and support offered by SEED.

Although only two observation visits were conducted as part of this evaluation, the researcher had previously visited the Women's Financial Wellbeing Hub and attended CIC meetings to informally engage with project staff. Because of this, the researcher had a good understanding of the workshop structure and the nature of CIC meetings.

Ethical considerations

Ethics approval was granted by BSL's NHMRC accredited Human Research Ethics Committee (Reference# P0137).

⁵ Case-management software used by BSL in community programs.

4 Evaluation findings

The SEED Project engaged with 450 women between November 2022 and December 2023. Most of the women were reached through community outreach activities where they were given information about the project. The project has also relied on distributing information and program materials, such as flyers, widely through Facebook, the BSL website and local noticeboards. Flyers are written in English.

Initially, there were some barriers to building participation:

- The October 2022 major flooding event in Seymour affected a significant proportion of residents and businesses.
- Communication materials were ineffective at attracting women's attention and attendance. Some reasons for this included design and messaging that were not adequately tailored to the regional context. Ongoing feedback from participants and non-participants has improved the design of communication materials.
- The location of the wellbeing hub. Feedback from participants indicated that the hub was not easily accessible to those without a private car.

- Despite these challenges, 143 expressions of interest to participate in hub activities were received in the 13 months between November 2022 and December 2023. By December 2023, 45 women had gone through the intake process and registered as hub members. Most of those registered as SEED members were Australian citizens or permanent citizens. At intake, many were not employed (70%), about half were receiving some income support (55%) and a third were single parents (35%). All had diverse education, income levels and ability as shown in Box 4.1.

Overall, 72 workshops were delivered between November 2022 and December 2023 with a total of 236 (out of 306 registrations) attendees representing a 77% attendance rate. The workshops program is structured into four terms of three months each.

Box 4.1 Characteristics of SEED members from November 2022 to December 2023

- Nearly all (98%, 43) were Australian citizens or permanent residents.
- Most (69%, 31) were single parents or lived alone.
- 70% (32) were not employed at intake. The remaining participants were employed including two who were self-employed.
- 37% (11 of 29 responses) received Centrelink payments of between \$500 and \$749 per fortnight, with one receiving over \$1500 per fortnight.
- Education levels varied considerably: 7% (3) had completed high school; 30% (13) had some secondary education; 52% (22) had completed tertiary training (e.g., certificate, Diploma); and 5% (1) had undertaken university study.
- Most (77%, 34) participants lived in private housing at the time of registration, and 15% (7) lived in public housing. Other participants (3) lived in caravans or mobile homes and other forms of housing.
- 31% (18) reported having difficulties performing everyday activities.

SEED is promoting women's ability to exercise 'power within'

Nearly all women interviewed expressed increased self-confidence and self-esteem from participating in the SEED Project. This newfound confidence was linked to a recognition of personal strengths, the development of financial skills, a better understanding of how systems work and new social connections.

'At first, I was nervous'

At the start of their SEED membership, many women reported a lack of confidence pursuing goals which included getting back into employment and completing their studies. Indeed, confidence-building was the second most common area of support that SEED members identified, with 33 goals⁶ set in this area. Some women had experienced a loss of confidence following a major life event such as losing their job, while for others low self-confidence was an ongoing issue associated with factors such as long-term unemployment, chronic health issues, domestic violence and financial hardship. It was reported that this had affected their ability 'to see what's possible'.

Some of the women said the lack of confidence to engage in economic and social activities had left them feeling isolated and fearful. Emma,⁷ a mum who was aiming to get back into the paid workforce when she enrolled as a SEED hub member, shared:

That's been very difficult trying to find work ... and, from being at home for the last 10 years, the thought of getting a job gets me anxious and nervous about it all.

Emma said that for her, low self-confidence had become a self-perpetuating cycle. She had been out of the workforce for many years and, as a mature-aged woman, also felt that service providers wanted to 'get you into the workforce

as fast as possible' without acknowledging individual circumstances.

During the interviews, some women said they were initially reluctant to enrol in the SEED workshops because of 'not having the confidence to sit among people'. Emma shared that after years of isolation as a full-time mum, it had taken much 'strength and courage' to get to the hub for the first time. Attending her first workshop was also a 'big step' for Molly, another full-time mum:

At first, I was very nervous. Because like, being at home for a while, I haven't had much chance to interact with other people apart from my kids. So that was a big step to go to that.

'They made me realise I'm a worthwhile person'

As the women increased their participation in the project, their sense of worth as human beings and members of the community grew. Reflecting on her personal growth since joining the project at the start of 2023, Emma remarked:

They [the SEED project team] made me realise like I am a worthwhile person. I have a lot to offer. I've been put down [in the past], I felt kind of worthless and stuff like that. Yeah, they made me realise that I have a lot to offer the world.

Ellie, who joined the hub after losing her job, said rediscovering her self-worth as she worked with a SEED project coordinator is what led to her getting a job and taking steps towards growing her small business:

... it got me to the point where I thought, okay, I'm actually worthy enough to, you know, go and make a résumé, worthy enough to actually go and get that job.

⁶ Goals include the steps that participants can undertake to build confidence such as attending workshop programs, meeting new people and participating in community events.

⁷ All names are pseudonyms.

Empowerment through financial knowledge and skills

Another aspect of personal empowerment women talked about was managing their finances. Aggregated post-workshop survey data indicated that 96% of workshop participants strongly agreed or agreed that their understanding of the topics had improved and 86% strongly agreed that they felt more confident managing their finances. In a feedback focus group discussion, a participant shared how new knowledge around budgeting had improved her financial situation:

I have never been able to save as never earned enough. But, in saying that, since the SEED workshop, I have been \$150 surplus from my budget for the first time ever. I bought a pen, and the kids got an outfit each, which was outside any budget. I have \$75 left but will try to keep this. All my bills are paid, and I am excited to see what I can do with [the \$75 left]. I always felt budget was a dirty word. I have accounts for savings now and know how to track it. It flows now, I'm excited about it.

Likewise, Maria, who previously relied on her ex-partner to manage the household finances said even though she was still struggling with financial insecurity she felt 'better within herself' after attending the financial wellbeing workshops because she was learning to take control of the little money she has:

The financial wellbeing [workshops]... helped me to like recognise what to spend money on and what not to and where to cut costs and stuff if I could. Since doing that I feel a bit better within myself to manage my finances. Even though I'm still getting stressed over not being able to manage all of them because of the lack of money. But, yeah, I feel better than what I was because when I was in my marriage, he managed the finances, it's like I had to learn all that. Yeah, that was kind of overwhelming at first, but yeah, I feel better about it now than how I did at the beginning.

Trends from survey data collected also show that participants have been gaining control over their financial wellbeing. Three months after participating in SEED activities, 71% of women reported feeling increased confidence around choosing everyday financial products such as bank accounts and loans compared to 24% at intake; 63% reported increased confidence around finding work that suits their skills and long-term goals (compared to 36% at intake); and 58% felt more confident using government services such as Centrelink (compared to 40% at intake).

For most SEED participants, taking part in project activities is increasing their capability to live the lives they have a reason to value. By emphasising individuals' strengths as a foundation to their empowerment pathways, the project is doing what Cottam (2018, p. 209) describes as 'starting with possibility' which means giving people a reason and purpose to build their capabilities then working to 'build towards what could go right' rather than starting by assessing and managing risks (2018, p. 209). Cottam says that focusing on risk can cause people to internalise the risk and 'start to believe that change will never happen', whereas focusing on creating possibility first can foster trust.

Three months after participating in SEED activities, 71% of women reported feeling increased confidence around choosing everyday financial products such as bank accounts and loans.

Aspects of the program enabling personal empowerment

Accessibility and flexibility

The SEED Women's Financial Wellbeing Hub is open to all women living in Seymour and surrounds with no other eligibility criteria attached to their participation. SEED participants noted that this is unlike other services where conditions such as receiving income support or having a health care card can sometimes be a barrier to accessing services. One participant who had been turned down by other providers before reaching out to the SEED Project shared her experience during a feedback session:

I rang all [employment services]. They said if I am not connected with a Centrelink payment, they won't help me. This is why I felt SEED wouldn't help me. I didn't want to be on a payment though ... I wanted help but they wouldn't offer it.

Participation in activities at the hub is also flexible and voluntary. Women can choose the level and duration of their engagement with SEED based on their needs and changing circumstances. The flexibility and ease of access to the hub was described as 'too good to be true', and one of the most important aspects motivating participation especially for those looking for employment. One participant commented in her feedback about the relevance of the project:

If these systems [employment services] allowed everyone to access them then people would get jobs sooner.

The program's flexibility also means that the intake process recognises personal barriers to participation and participants can take the time they need to enrol. Liza shared that she had come to the hub at a difficult time in her life and at the first appointment had struggled to express herself. The team allowed her 'to just be there' until she was ready to talk and later, when she enrolled into workshops, she was even able to bring her pet for support:

When I expressed that I wanted to bring my dog down just because I wanted to be able to give him a bit of exercise and I couldn't do both in a single day as I was walking down to the project ... permission was given to bring him in for the lessons. That helped me greatly too because I had something familiar there with me.

Moreover, workshop content can be adjusted to suit a participant's pace, and sessions are scheduled during school hours to support participants to balance attendance and childcare, all of which serves to encourage women to attend. As Ellie explained:

They purposely started [workshops] at 10 or 10.30. So that people that were, you know, had school drop off could get there on time. So, I felt like that was really important as well. Because I didn't have anyone to like to babysit or watch the kids.

The flexibility and ease of access to the hub was described as 'too good to be true', and one of the most important aspects motivating participation especially for those looking for employment.

A safe space for women to connect with others

Those who had participated in the program described the Women's Financial Wellbeing Hub as a 'home', 'warm' and 'safe' for women. The presence of a women-only space appealed to some because they felt more comfortable speaking to female staff. They valued the hub as a place to 'just go for a chat':

I just go there for a chat and stuff like that. So just mental health support, just somewhere to chill out. Sometimes after the groups, I was able to sit there on my computer and do some job searching. So, it's not technically one-on-one support ... but to be able to be there and be somewhere warm and safe.

Others emphasised the value of the hub for bringing women together, especially those who reported feeling isolated and alone. Some said connecting with other women in similar circumstances had significantly influenced their level of engagement in the program. In a group feedback session, one participant commented:

Having everyone's support allowed me to stay engaged, it has been amazing.

In addition, relationships formed with other women had given some women the confidence to further pursue their goals. Lana, who said she joined the program because she wanted to 'connect with something' as a way to 'get herself back', summed up her experience of participating in the SEED Project:

... this experience really brought me back to a place where I can get started in the world again and not feel so alone and helpless.

A supportive, non-judgemental environment

During the interviews and in feedback sessions, participants frequently described their experience of the hub as supportive, inclusive and non-judgemental. They spoke about their initial hesitation to engage with the program because of negative experiences with other services. They said they appreciated that the project team was 'not pushy' and allowed participants to identify their goals and work through them at their own pace. One hub member described her encounter with the project team:

[The project coordinator] just kind of asked nice leading questions, but not one[s] that made me feel silly or dumb. So, it's really the way that they went about it like, 'hey, do you feel up to doing this?'

She applauded the role of the workshop facilitators in creating a supportive environment, especially for those who struggled to speak up:

They [project team] are very encouraging, they let you come out of your shell, I guess at your own pace. So, things like you can participate or not participate. It's up to you. But they encourage you to participate.

The researcher's observation of one of the Change Makers workshops substantiated the women's accounts. During the session, which covered the topic of advocacy and featured a guest speaker from BSL, the facilitator began by explaining that everyone's input and perspective was valuable to the discussion. Participants were encouraged to be 'authentic, vulnerable and open to learning from one another'. A project team member explained that it is important for workshop participants to know that 'their voices matter', that they have space to reflect on their experience of the sessions and give input about the content:

[The program] really allows the women to have as much airtime to speak, connect, share ideas with the facilitator so that the women start feeling like they have something really worthwhile to contribute.

Indeed, women said this approach made them feel 'heard' and 'validated' and that their perspectives counted. Feeling 'heard' contributed to the development of their confidence in the program and in themselves. One participant shared her experience during a feedback session:

On the first day you don't know what to expect, but as you sit down you have a feeling that you are being counted, heard. You are part of what is happening here. This hasn't changed from day one. I just want to be here. Even days with no transport I would consider walking.

Post-workshop survey data showed that nearly all (99%) participants strongly agreed or agreed that the facilitator was friendly while 96% strongly agreed or agreed that workshop activities had helped them understand the content better.

The project is fostering the process of 'collective empowerment'

In addition to supporting participants with their individual goals, the SEED Project has supported women to develop their advocacy skills and provided opportunities for those in the program to actively champion for change around issues that concern them.

Positioning women to be advocates for change

As part of the project's advocacy efforts, SEED members have been supported to share their lived experience more broadly. For instance, several women talked about dealing with the employment services system to members of the House Select Committee on Workforce Australia Employment Services during the Committee's visit to the hub in January 2023. Insights from this visit were included in the [Employment Services inquiry's final report](#).

Through the Change Makers program, the project is further supporting women to be leaders and advocates in their own communities. Change Makers was first piloted in October 2023. Prior to

its launch, SEED members were invited to attend an information and co-design session.

Change Makers is structured into four-hour sessions delivered weekly over a period of six weeks from 3 October 2023. Table 4.1 (below) provides a summary of the topics covered. Seven women participated in the six-week pilot program in October 2023. The sessions were intended to be educational and participatory, with guest speakers invited to present on different topics and facilitators engaging the participants in activities that built on previous ones each week. Throughout the training, participants worked in teams to increase their skills and understanding of the topics. To mark the end of the program, a graduation ceremony, attended by the wider project team, was held in December 2023. At the ceremony, all women had an opportunity to give a speech, which was the first public speaking experience for some.

Participants called the Change Makers program an important opportunity for them to 'demonstrate their strengths and discard their fear'. Other comments about the positive impacts of participating in Change Makers included:

I think I've achieved a lot more in the last six weeks than some people have in the last few years of their lives.

The project changed my life, knowing [I] was not alone and [my] ideas were heard.

Change Makers participants have since been able to apply their newfound confidence and advocacy skills including:

- On 10 October 2023, Change Makers participants attended the launch of the *Flip it* report by Annabelle Cleeland MP, Member for Euroa, in Seymour. On this occasion, several Change Makers participants presented issues of concern directly to the local member of parliament.
- A Change Makers participant was one of the panellists sharing her experience of economic insecurity at a Parliamentary Friends of Ending Poverty event in Canberra in early 2024.
- Two of the Change Makers participants have started pursuing higher education, one secured employment and all have continued to engage with the project as lived-experience experts.

Table 4.1 Change Makers pilot workshop program

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6
Introductions	Advocacy	Public Speaking	Identifying what you care enough to change	Sharing your story and working with media	Group work on community project
Purpose and learning outcomes			Tapping into your resilience and how to set boundaries when sharing your story	Volunteering and advocating in the community.	Setting goals and practicing presentation
Interpersonal skills					

Mobilising community actors

The project has also mobilised nine critical community actors as CIC members out of the targeted 10. These include representatives from nine diverse sectors/specialties. Actors from local and state government and First Nations People’s organisations either attend CIC meetings or are consulted individually to offer guidance on issues as needed. In 2023, CIC meetings were held monthly. Four organisations (including BSL/ SEED) were represented in the first CIC meeting held in March 2023. This gradually increased to seven regular members by June 2023, and to nine organisations⁸ by the end of 2023.

Strong support for the CIC

Qualitative interviews revealed strong support for the CIC in Seymour. Those interviewed gave positive accounts of their experience citing the range of stakeholders involved, effective communication from project team and different organisations hosting meetings as some of the factors enhancing their experience in the CIC. One CIC member commented:

I feel like our relationship with everybody is just growing ... and it's been really positive.

Interviewees saw the CIC as a useful and effective opportunity to exchange ideas and knowledge. Several noted that previous attempts to bring together community actors had not been successful. As such the high level of meeting attendance observed in the SEED CIC is ‘an achievement in itself’. According to one member:

I think just establishing the CIC in the first place and having regular engagement is a really big achievement ... that's not an easy thing to do ... And you know, especially post COVID, there's been a sort of a disconnection in the community. So just, you know, engaging people to participate is a big achievement in itself.

CIC members said they felt satisfied with the group’s progress towards a shared agenda and optimistic about the future with one remarking that there was a ‘real spirit of collaboration’ and ‘curiosity about what they can achieve together’.

CIC members reported increased networks and collaborations

A key consideration in members’ decision to join the CIC was the prospect of expanding their referral networks. One member explained:

I'm trying to build more referral areas and connections for my participants as well. So, for me, [joining the CIC] was really a no brainer because I really want to be able to help more participants ... you know, at the end of the day, it's the clients or the participant that's going to benefit from having those connections.

⁸ Organisations can have more than one representative in the meetings.

Despite stakeholders having a long-standing presence in Seymour, most involved in the CIC said they had not proactively worked together, due to funding models that encouraged siloed working. A SEED team member observed that different service providers in Seymour are often 'just battling it out on their own with their cohorts'. A CIC member said that, despite working in Seymour for several years, they were mostly unaware of the services offered by other providers in the CIC:

I didn't really know exactly what they [another service] did or range of people they work with until we went to the CIC. And them too ... like a lot of people don't know [who we are] or what we do.

Eight months into the CIC, nearly all interviewees reported a greater awareness of each other's range of services and this was acknowledged as a key achievement for the group:

... we've had the opportunity to show people and share what is available here and what can be possible here ... the opportunity to keep meeting people face-to-face and sharing information and being involved in everybody's updates and everything ... I feel like that is a big achievement and that has happened within and outside the CIC.

This greater awareness was also translating into stronger relationships in and outside the meetings:

Now that we all know each other a bit more ... those communications are like open, everybody wants to mingle. Everybody wants to, you know find out about each other, and it's not just an organisation thing, it's a personal thing.

Others noted that referral pathways and new collaborations are forming between CIC members due to increasing awareness of each other's work:

I know what services are out there as well, so that collaboration [is happening]. We've even organised meetings with the other organisations ... I've got a couple of ladies coming next week just to check out [services].

Progress in the development of collective strategies to address women's economic security

The CIC has identified several priority issues and members have committed to working together to address them through collective strategies including:

- **Seymour-focused program directory:** The need for a service directory emerged because members identified low participation rates in programs and services and inadequate awareness and integration of services as a common concern. Members noted that without accurate and accessible information about available local supports, negative perceptions about services would go unchanged, referrals would be less effective, and programs could ultimately fail, which would fuel distrust in services.

The aim of the directory is to enhance access to relevant information about organisations and their programs for residents of Seymour and surrounds. The design process of the Seymour program directory was at an advanced stage during the evaluation period.

- **A 16-item action plan:** Further discussions about how to address women's economic security in Seymour culminated in the development of a 16-item action plan by the end of 2023. These actions have concentrated on three key areas of women's empowerment:
 - Enabling better access to key services for women, such as targeted legal services for First Nations women, family and education services including pursuing long-term funding to address the childcare gap in Seymour.

- Promoting learning and training opportunities offered by CIC members to build women's skills and capabilities.
- Increasing women's confidence and trust in service providers through better referral pathways between CIC members and joint pre-employment initiatives. The [Women's wardrobe](#) has since been launched as one of these initiatives.

This road map offers an important starting point for the CIC to build more coordinated efforts in Seymour and to respond collectively to shared concerns.

Influencing efforts are advancing policy reforms

Research, policy, and advocacy work carried out alongside implementation efforts has amplified the voices of women and their experiences of economic insecurity and advanced a strong policy reform agenda at the national level.

Key examples of these activities include:

- **Four major research reports** have been released by BSL as the enabling organisation:
 - *Making Ends Meet* which examined financial stress in times of crisis. The report highlights that people trapped in insecurity cannot budget their way out of poverty, no matter how hard they try.
 - *Growing pains: Family Tax Benefit issues and options*, which examined the history and present state of the Family Tax Benefit (FTB) system and offers guidance for future reform.
 - The *SEEDing Change* evaluation report highlighting lessons from the discovery phase of the project.
 - *Flip it*, a qualitative study documenting perspectives, barriers and opportunities for addressing women's economic security in Seymour.

- **Membership and participation in peak bodies and sector forums** such as Services Australia's Civil Society Advisory Group.
- **Policy submissions in response to state and federal government inquiries.** BSL, through the SEED Project, has made over 15 policy submissions including contributing to the Employment White Paper (December 2022), the extent and nature of poverty in Australia inquiry (February 2023), the cost-of-living inquiry (March 2023), and the National Strategy to Achieve Gender Equality (April 2023). A comprehensive list of these submissions is in the Appendix.
- **Media engagements, roundtable discussions and events** such as BSL's Reimagining Social Security event, co-hosted with The Australian Sociological Association as part of the International Sociological Association's World Congress in June 2023. Findings on ways to create economic security were presented as part of a Parliamentary Friends on Ending Poverty panel discussion in Canberra which included a Change Maker graduate who shared her lived experience of economic insecurity.

Research, policy, and advocacy work carried out alongside implementation efforts has amplified the voices of women and their experiences of economic insecurity and advanced a strong policy reform agenda at the national level.

Factors impacting the collective empowerment processes

Investment in relationships and trust-building

Even though the SEED Project team had engaged in conversations with a broad range of service providers and community groups in Seymour during the discovery phase of the project, as BSL was still relatively unknown by service providers it took time to set up the CIC. To do this, the team used a range of activities to immerse themselves in the community. Networking with a broad range of service providers before progressing to targeted discussions about the CIC allowed for a deeper understanding of the context and opportunities for collaborations. A project team member explained:

I guess in the very early days it was about networking. So, I'd attend everything ... absolutely everything, whether, you know, flood recovery, the food relief collaborative that's been happening, healthy kids ... [where there are] all these different working groups and different people were part of. So, I made sure I was there. Part of it is just to get to know people, and so they get to know me, but also, they kind of see where we fit being a new program.

Rather than rushing into developing action points, 'going slow' allowed the project team to understand relationships, both formal and informal, between CIC members and address any underlying power dynamics. A CIC member observed that, because of increasing trust between CIC members, discussions have evolved from respectful but muted to productive and 'hearty':

Everyone has become more involved in the meetings, and the discussions have become, let's say a little bit more hearty at each meeting. That's a good sign. I think people are becoming a bit more confident to speak up and put their ideas out there. So, I think that there's a trust factor being built as well.

Prioritising relationship building has fostered trust, new connections and built a stronger foundation for focused discussions about women's economic security.

Extent of community actors' alignment with project ambition

Potential CIC members were identified based on their alignment with SEED's practice framework or identification as a specialist local provider of a relevant service. Stakeholders situated in Seymour were prioritised over those delivering outreach services to the area. Meetings were then held with potential CIC members to further discuss their suitability and capacity to take part in the CIC. According to a project team member, while some stakeholders needed time to assess the value of the CIC for their work before joining, 'early adopters' included organisations where priorities were already aligned with the ambition of the SEED Project:

They were already naturally invested in the kind of work we're doing. Those ones came on board easily. It was more of like, 'this sounds great ... let's find out more ...'

Indeed, one of the CIC members commented:

So, finding out about the SEED Program, and how, you know, it's about empowering women financially. It was the perfect segue for us to refer our participants that don't have financial literacy or [are] struggling to come from domestic violence.

A CIC member observed that, because of increasing trust between CIC members, discussions have evolved from respectful but muted to productive and 'hearty'.

Other CIC members further highlighted the opportunity to contribute to systemic change through partnerships as strong motivations for joining the CIC from the beginning:

We don't have the capacity to do that broader community development, strategic planning work because we are doing that individual client work. But we absolutely believe it's important to address these things systemically, so that what we're seeing on an individual basis we can get some traction and some movement [at the systemic level]. And we also strongly believe as an agency in understanding what local communities look like rather than just [rolling out a] statewide approach.

Efforts to engage other organisations have required consistently showing the value of the group to their work.

Organisational decision-making and capacity to take on new responsibilities

Discussions with the SEED team revealed that, despite an interest in participating, high workloads and limited staff capacity had constrained some organisations' ability to commit to the CIC. For crisis support services, for example, responding to immediate and life-saving community needs takes precedence over investing time in the CIC. This was the case in late 2022 when some stakeholders were focused on supporting those affected by a major flooding event and this reduced their capacity to engage in discussions about the CIC.

For some of those stakeholders, regular 'check-ins' has helped keep them 'in the loop' along with the option to join the CIC in the future. A project staff member explained:

I [explain that I] understand there's a lot been going on, but we're looking at starting this Community Investment Committee focusing on this issue ... you know, let's have a chat once you've got the capacity to do so.

Another factor affecting engagement was the structure of decision-making within some organisations. At times the decision whether to join the CIC was made outside of Seymour. As noted by a project team member, this impacted efforts to mobilise community actors:

The right people do not have the power to make decisions. It can go around in circles.

An enabling organisation and resources

CIC members interviewed said the CIC was creating positive change in Seymour by raising awareness about existing services and encouraging collaborative work between service providers. One CIC member highlighted the vital role of a dedicated project coordinator to maintain the group's progress:

I think being able to employ a stakeholder-engagement lead has been really useful. And just in coordinating those meetings, reaching out to different people, building those relationships, and just keeping momentum.

Members observed that sustainability of the CIC would be extremely challenging without SEED/BSL and, because the members do not have the funding and technical capacity to continue the work, there is still a lot of work to be done before CIC members can take ownership of the process. One member explained:

I think we have good relationships with the people on the CIC, but I'm not sure that the work would continue without support, no. I'm not sure that any single organisation would take on that level of admin. I think a lot of people would want to be able to take it on, but they just wouldn't be able to because of their own workloads.

They also noted that assurance of long-term funding would increase confidence in the project and harbour a stronger commitment to the CIC by community actors. Early exit of the SEED Project could lead to a loss of confidence, perpetuating the existing cycle of distrust in service providers in Seymour.

5 Conclusion and ways forward

This evaluation demonstrates that the SEED Project has been implemented successfully in Seymour. The outcomes discussed show that working in place to broaden opportunities for women's financial wellbeing has encouraging results. In particular, the findings highlight that:

- Different forms of power in place towards a common goal enable women's economic empowerment. As part of this process, a focus on women's personal empowerment or 'power within', is crucial as it fosters women's agency and 'power to' act towards their financial wellbeing goals while advocating for change with others. As Rowlands (1998) asserts, 'empowerment must involve undoing negative social constructions, so that people affected come to see themselves as having the capacity and the right to act and have influence'.
- There is a need to expand collective capabilities through collaborations in place to advance women's economic security. This entails significant investment of time, effort and resources.
- Flexible and voluntary participation promotes trust, agency and dignity. Women participating in the SEED Project have different needs. While some require intensive support over a long period, others only require light support. Women can determine the extent and duration of the engagement which puts them in control of navigating their financial circumstances. As BSL has argued, economic dignity requires meaningful control and respect in our financial lives (Brown & Bowman 2020).
- A women-only space that offers a diverse range of activities that women can choose to engage in can promote women's financial wellbeing and overall wellbeing. SEED participants said they valued having a space where they could connect with other women. Connecting with other women also encouraged participation in the workshops. Crawford, Miles & Plumb pointed out that a women-focused service, 'creates a rare opportunity for women to engage in conversations about the reality of their lives, without being silenced by men' (Crawford, Miles & Plumb 2011). In addition, connections with other women can be motivators for taking up financial information, especially during transitions when there is a heightened need to connect with others sharing similar experiences, to exchange information and provide support (Landvogt 2008).
- An enabling organisation plays a vital role in catalysing collaborative work and supporting women's empowerment in place.

'Empowerment must involve undoing negative social constructions, so that people affected come to see themselves as having the capacity and the right to act and have influence'.

Considerations for consolidating and expanding the SEED model

As the project moves into Phase 2 (expansion and adaptation), some considerations include:

Sustainability: There should be a stronger focus on sustainability beyond the project cycle by prioritising long-term funding from a variety of sources, building the technical capacity of CIC members to manage elements of the CIC and exploring opportunities for collective fundraising. Integrating the project within local services and leveraging existing knowledge and networks can also strengthen ownership of the project at the community level.

Accessibility: To maximise access to project activities for a broader range of women, it will be important to consider:

- Having a space that is easily accessible to all women. In Seymour, some women feel that the location of the hub does not cater adequately for those with access needs because of factors such as distance from public transport, size of the rooms and lack of wheelchair accessibility.
- Reviewing criteria for membership, including expanding access to the Stepping Stones to Your Pathways program to all women, to support those seeking to build confidence who are hesitant to sign up as members. This expansion should be accompanied by adequate staff levels (given that one-on-one support requires additional time and intensity).

Efficiency: Because the design was informed by knowledge and research about the local context, the SEED Project in Seymour is strongly grounded in place. Setting the project up has required time and effort. It may be possible to fast-track the process in other sites by co-locating the project with other community services and leveraging local networks where possible.

Theory of change: The SEED Project has a clear ambition and a comprehensive data collection and monitoring framework. Insights from ongoing monitoring have informed adaptation of activities and strategies to respond to context. As the project moves to expansion and adaptation, it will be important to articulate a theory of change to enable assessment of the project and intended impacts.

It may be possible to fast-track the process in other sites by co-locating the project with other community services and leveraging local networks where possible.

Appendix

Influencing efforts from November 2022 to December 2023

Membership in peak bodies and participation in sector forums

- BSL appearance at Workforce Australia Committee hearing on ParentsNext (November 2022)
- Meeting with Services Australia and Department of Education about the Additional Child Care Subsidy (June 2023)
- Meeting with the Department of Employment and Workplace Relations (DEWR) about ParentsNext (October 2023)

Policy submissions

- [Submission on ParentsNext to the Select Committee on Workforce Australia Employment Services](#) (November 2022)
- Contributed to BSL Workforce Australia Committee visit to the Women's Financial Wellbeing Hub (January 2023)
- Appearance at a Select Committee on Cost-of-Living hearing (February 2023)
- [Submission to the Select Committee on the Cost of Living](#) (March 2023)
- [Submission to the Inquiry into Workforce Australia Employment Services](#) (March 2023)
- Submission to the National Strategy to Achieve Gender Equality (April 2023)
- [Submission to the Early Years Strategy](#) (April 2023)
- [Submission to the Productivity Commission Inquiry into Early Childhood Education and Care](#) (May 2023)
- Response to the National Strategy for the Care and Support Economy (June 2023)
- [Joint submission to the Senate Select Committee into the Provision of and Access to Dental Services in Australia](#) (June 2023)
- [Submission to the Australian Human Rights Commission on Youth Justice and Child Wellbeing Reform across Australia](#) (June 2023)
- [Submission to the Department of Home Affairs on the Multicultural Framework Review](#) (September 2023)
- [Submission to the Department of Employment and Workplace Relations on a new voluntary parent support service](#) (September 2023)
- [Response to the ACCC on Child Care Inquiry draft findings and recommendations](#) (October 2023)
- Feedback to DEWR on 'What we've heard from parents' (November 2023)
- Submission on the Paid Parental Leave Amendment 2023 (December 2023)

Media engagements, roundtable discussions and events

- Appearance on ABC Life Matters about life on welfare (May 2023)
- Appearance on Radio Wire to share findings from *Flip it* on women's economic security (July 2023)
- Presentation at ParentsNext Reform Workshop hosted by Jobs Australia (July 2023)
- Appearance at Committee hearing into the extent and nature of Poverty (August 2023)

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Investing in women's empowerment

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Margaret Kabare

2024

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 and present.



Brotherhood of St. Laurence
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