

# Working together to support women's economic security

Insights from a formative evaluation of the  
SEED Project in Seymour, Victoria

Margaret Kabare

2025



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# Summary

The Sustaining Economic Empowerment and Dignity (SEED) Project is a co-designed place-based community initiative to advance women's economic security and financial wellbeing currently operating in Seymour, Victoria that commenced in 2020.

The SEED Project has four interconnected components. These are: (1) the physical Women's Financial Wellbeing Hub, (2) a community investment committee (CIC), (3) ongoing research and policy analysis, and (4) rigorous monitoring and evaluation. The Women's Financial Wellbeing Hub (the Hub) provides an access and anchor point to drive this initiative in place and offers a range of services and programs. The programs and services aim at increasing women's financial capability, strengthening their confidence to engage in economic activities and community life, and linking them to services and economic opportunities locally. The CIC acts as a platform for local service providers to work together to tackle issues affecting women's economic security at the local level. The policy development, research and data gathering alongside service delivery helps advance policy, program and practice alignment between the local and the national level. These elements of the SEED model are designed to influence change at the individual, local and national levels.

This report builds on previous formative evaluation reports. The [first](#) documented the process and lessons from the design phase of the project while the [second](#) captured program outcomes from the first year of implementation. The current report synthesises achievements and outcomes after two years of implementation, and highlights some lessons learnt so far. It also makes some recommendations to inform further iterations of the model. The report's findings draw on previous reports, past interviews and discussions with program participants, project documents, and de-identified administrative and monitoring data.

## Key findings

The SEED Project in Seymour is delivering significant outcomes focused on enabling women's economic security and catalysing a

collaborative place-based approach to addressing barriers to women's economic security.

- In the two years since it was set up, the Hub has become a valued space for women to access tailored support, gain financial capability knowledge, learn skills and connect with other women. From November 2022 to December 2024, over 700 women were engaged through community activities. Over 300 of those women utilised SEED's support and programs – including participating in the 151 workshops offered – and 106 were supported with individual and financial wellbeing goals.
- Programs offered at the Hub, such as Stepping Stones to YOUR Pathway and Change Makers, are strengthening women's self-confidence, dignity and self-worth, resulting in increased motivation to pursue opportunities including employment and education. Moreover, women who have taken part in the Change Makers leadership program reported increased awareness of their power as agents of change, and several are getting involved in the project's influencing efforts. The project's emphasis on voluntary participation and fostering trust with women were highlighted as key to engaging participants in the project.
- The SEED CIC has been operating since early 2023 and has an action plan in place focused on collaboratively addressing barriers to women's economic security in Seymour. Currently, 11 organisations from diverse sectors are represented in the CIC and have demonstrated a strong commitment to working together. Two key initiatives have been completed as part of the CIC's action plan: the [Seymour Community Program online Directory](#), focused on increasing access to information about local services for women and the broader Seymour community, and the [Women's Wardrobe](#), where women can access work clothing free of charge. An employment roundtable was also convened to inform the CIC's efforts to

support women's employment. However, issues of high workloads, insufficient funding and rigid funding models were reported by CIC members as key barriers to furthering long-term collaborations with implications for the sustainability of the CIC.

- Insights and evidence gathered through ongoing monitoring and evaluation work have informed practice, ensuring that the model is evidence-based and the project is responding to women's needs in the local context. Research and policy work has also helped inform practice, reframing issues, amplifying women's voices in advocacy and generating evidence necessary to drive policy change to address women's economic security. Two major studies have been completed as part of the project and over 20 policy submissions made.

## Key lessons learnt

- A gender lens and multidimensional approach has worked well to ensure that the project is addressing both the individual needs of women and a range of structural factors that affect women's economic security. This approach also means that the project is likely to benefit women and the broader Seymour community in the long term. However, while the project is delivering positive results, structural change takes time and maintaining the project's impacts will require sustained funding.
- Flexible funding has been essential to the project's success. This has underscored the value of funding that enables innovative ways of working in place.
- Relationship building has been crucial to working with stakeholders and developing a shared approach to supporting women in Seymour. This can initially take longer than may be anticipated, especially in a greenfield site. Funders and organisations working in place must be willing to invest long term to accommodate relationship and trust building processes and to be patient for the process to evolve.
- SEED's strong data collection framework enabled the adaptation of activities and approaches to suit women and the local context, optimising the project's relevance and effectiveness. The data collection process

included working collaboratively with women to ensure activities and approaches were responsive to their needs.

- Integrating research, policy and practice through a BSL multidisciplinary team has worked well to progress the ambition of the project. However, it is important for an integrated way of working to have a clear coordination structure and organisational backing from the start.

## Ways forward

The SEED Project is showing strong promise as a collaborative place-based initiative to support women's economic security and financial wellbeing. To build on its achievements, it is recommended that the project:

- continues to be implemented in Seymour because SEED is making positive change for women in Seymour and ending the project there could undo the confidence, trust and relationships built with the women and the community as well as benefits seen from having a financial wellbeing program for women in the area.
- tests the model in other settings. This will not only extend the project's benefits to more women but also help build stronger evidence of the effectiveness of the SEED model. The three strands of the model must be sufficiently funded so research, policy and practice can support efforts to foster women's economic security and financial wellbeing.
- continues to mobilise stakeholders in other key sectors such as employment services. This will help progress efforts around opportunities and barriers to women's employment in Seymour.
- explores opportunities for integrating elements of the programs offered at the Hub into other relevant local services such as employment services.
- strengthens advocacy and influencing work to support ongoing calls for policy reforms to address government funding and program models that undermine collaborative place-based work.

# 1 Introduction

The SEED Project is a place-based initiative currently operating in Seymour, Victoria, designed to build collective capability in the community to advance women's economic security and financial wellbeing. The co-designed, physical Women's Financial Wellbeing Hub (the Hub) provides an access and anchor point to drive this initiative in place. The Hub offers a range of services and programs aimed at increasing women's financial capability, strengthening their confidence to engage in economic activities and community life, and linking them to local opportunities and services to support their economic security. A community investment committee (CIC) provides a platform for local service providers and other community actors to discuss and identify opportunities to work together to tackle issues affecting women's economic security at the local level. In addition, policy development, research and data gathering occur alongside service delivery to help advance policy, program and practice alignment. These interconnected elements of the SEED model are designed to influence change at the individual, local and national levels.

Launched in 2020, the project'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 economic security. The SEED Project aims to respond to the following research questions:

- What current policy settings, agency practices and other factors enable or constrain the economic security of women experiencing financial insecurity in place?
- How do these factors play out in women's lives in the short and long term?
- Which policies and practices are working well, and which activities should be expanded?

The project's practice model uses a co-design methodology to work with community to identify, design and implement responses to local conditions that act as barriers or enablers to women's economic security and financial wellbeing.

## Project description

### Components of the SEED model

The SEED Project model is centred on four core interconnected components:

- **A physical Financial Wellbeing Hub for women:**  
The Hub provides an access and anchor point to drive this initiative in place. It supports women experiencing financial insecurity or hardship to improve their financial wellbeing through a set of services (see Table 1). These services are focused on recognising, enhancing and enabling women's individual capabilities. Women can voluntarily register to be SEED members, which gives them access to one-on-one individualised support, leadership opportunities, integrated personal and economic support, and referrals to specialised services. However, women do not need to be a member to access the workshops, resources and other activities offered at the Hub. The Hub is intended to provide a safe community where women can share their stories and relate to others with similar experiences.

**The Hub is intended to provide a safe community where women can share their stories and relate to others with similar experiences.**

- **A community investment committee:** The CIC is a mechanism that brings together local service providers, organisations and other community actors to create and strengthen pathways and services to increase women's economic security. Members of the CIC represent diverse sectors. They can include local community leaders, employers and industry actors, education and training stakeholders, family and social service providers, police, local councils, community organisations and self-advocacy groups.
- **Research and policy analysis:** Complementary research and policy analysis drives a women's economic security reform agenda and builds awareness of local issues at a state and national level. To do this, the project brings together a multidisciplinary team with programming, research and policy expertise.
- **Rigorous monitoring and evaluation:** SEED has a monitoring and evaluation framework that draws on the [OECD Better Life Index](#) to track multidimensional needs and outcomes at the individual, local and national levels.

**Table 1: Services and programs currently offered at the Women's Financial Wellbeing Hub**

Offering	Function
Financial wellbeing workshops	Financial wellbeing workshops share practical financial information and teach skills including banking basics, superannuation, online safety, creating financial goals, budgeting, credit use, saving and spending, and investing
Stepping Stones to YOUR Pathway <sup>1</sup> program	Stepping Stones to YOUR Pathway is a five-week program (one day per week) that focuses on recognising and building on women's inherent strengths, while nurturing skills in financial literacy, goal setting, time management, digital literacy and public speaking, and building social connections
Employment workshops	Employment workshops cover skills such as résumé writing and interview skills
Tailored individual and group support	SEED members can access support tailored to their individual needs. These needs are assessed using a support areas assessment questionnaire, which is administered at intake. A project coordinator then works with participants to develop a plan for achieving those goals. Support can include mentoring, leadership opportunities, integrated personal and economic support, referrals to services and opportunities including employment and education
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 for seven weeks and is open to women who have completed the Stepping Stones to YOUR Pathway program
Navigating Services Australia workshops	These workshops are for women interested in understanding how to navigate Centrelink self-service, where to get help and the different types of income support payments available
Fair share workshops	Focused on equity at home, these workshops are intended to increase awareness among women of the invisible, cognitive and physical labour associated with unequal distribution of household labour and gender roles

Workshop programs and contents can be added or modified based on participants' interests and needs. For instance, the Navigating Services Australia workshops were introduced in early 2024 following participant feedback.

<sup>1</sup> Previously known as the Empowerment Pathways Program (EPP).



## BSL has an enabling role

BSL plays an enabling role in the SEED Project. Mallett et al. (2022) define BSL's enabling function as a new independent organisational form that 'works in a "relational third space" between community and government, inspiring, motivating and activating relationships and networks to drive reform in communities as well as in social policy at the state and national levels.'

An enabling organisation (EO) is a 'practice driver' and provides collaborative leadership to advance and evaluate practice, strategies and processes, and to share key lessons with local and national governance groups and the wider community (Buick et al. 2023). By working at the nexus of research, policy and practice, an EO can convert resources into opportunities. Mallett et al. argue 'governments and their advisors are unable to do this work on their own as they are often bound by the structure of existing systems and assigned functions within them' (p. 43).

Examples of other place-based initiatives where BSL is playing an enabling role include the [National Youth Employment Body \(NYEB\)](#) and BSL's [Thrive Hubs](#). The NYEB was established by BSL in 2018 and aims to support young people to access equitable opportunities for decent and meaningful work. Thrive Hubs are community and person-centred sites that function as comprehensive resource centres, seamlessly connecting community members to a wide range of services, ensuring they receive timely and appropriate assistance.

Evaluation of the NYEB model shows that, as an EO, BSL is successfully building the capabilities of local partners to play a critical role in strengthening the stakeholder relationships necessary to advance the project's systemic change agenda (Mooney & Cotton 2024 ).

## Intended outcomes

The SEED model is designed to work at three levels:

- **Individual:** The focus at an individual level is on developing women's financial capabilities, strengthening their skills and confidence and supporting them to expand their social and professional networks so they can exercise choice and control over their financial decisions, actively engage in their community and pursue economic opportunities in the long term.
- **Local:** The model seeks to increase awareness about local women's needs and foster trust, a common purpose, and the commitment to act collectively and to influence joined-up services in the local area. Supporting sectors to work together aims to lead to better referral pathways, increased opportunities for women, and a collaborative program and practice approach that fosters the economic security and financial wellbeing of women experiencing financial insecurity in the long term.
- **National:** The focus at national level is to increase awareness of structural and policy barriers to women's economic security and financial wellbeing, and how barriers play out at the local level. By highlighting structural and policy barriers at the national level, the project seeks to identify policy reform areas, create opportunities for collaboration and knowledge exchange between local and national stakeholders and influence inclusive and equitable policies for women's economic security.



## Purpose of this report

This report complements the previous two formative evaluation reports, which captured insights from the design stage and early implementation of the SEED model in Seymour (see Figure 1 for stages of the SEED model). This report documents programmatic achievements and outcomes from two years of implementation; identifies key success factors; synthesises lessons learnt over the last four years about enabling and strengthening placed-based collaborations; and makes some recommendations to inform further iterations of SEED.

The report draws on de-identified monitoring and administrative data, a review of program documents including the previous two evaluation reports, and discussions with CIC members (details of data sources are provided in [Appendix A](#)) conducted at the end of September 2024 about the value of the CIC for their work.

## Report structure

The current section of this report describes the project; Section 2 explains its context; Section 3 draws on the previous evaluation report, administrative and program data to discuss the impacts and significance of the project for women; Section 4 discusses progress made through the CIC in enabling collaboration in Seymour; Section 5 outlines the value of integrating research, policy and practice; Section 6 covers key lessons learnt so far. The report concludes with a summary of recommendations in Section 7.

**This report documents programmatic achievements and outcomes from two years of implementation ... and makes some recommendations to inform further iterations of SEED.**

## 2 Project context

SEED was conceived in 2020. The focus on women's economic security was informed by BSL's research (Bowman & Wickramasinghe 2020) about the situation of low-income single mothers and their children as well as BSL's experience delivering the ParentsNext pilot and program (2016–21). The flexibility of the funding gave an opportunity to 'innovate in place' beyond service delivery (Kabare 2023).

### The need for place-based initiatives

Place, as explained by Mallet et al. (2022), is central to growing capability 'both by providing access to resources – such as housing, infrastructure, services and amenities, employment – and shaping the conditions that enable people to take advantage of these resources' (p. 31). Working in place therefore entails recognising and building conditions that enable people's ability to pursue the life they have reason to value.

Place-based initiatives have rapidly grown in Australia, especially to address entrenched disadvantage in a small but persistent number of locations in each state and territory. These locations have a higher concentration of long-term unemployment, households with no parent in paid work, domestic violence and significant public housing (Tanton et al. 2021). Place-based approaches are also seen as critical to the empowerment of First Nations communities. The Albanese Government committed \$64 million for place-based programs under the Stronger Places, Stronger People initiative (DSS 2023) in the 2023–24 Budget. At the same time, the Department of Social Services (DSS) in partnership with philanthropy has established the Partnerships for Local Action and Community Empowerment (PLACE) as an independent national organisation to support place-based efforts.

Key features of place-based approaches are coordinated and collaborative efforts by multiple agencies, partnerships, shared design and shared accountability for outcomes and impacts over the long term (Geatches, Preston & Putnis 2023; Rees 2015). They address complex local issues, build on local strengths and opportunities, and demonstrate successful ways of working and meeting challenges (Rees 2015).

In their review of place-based initiatives in Australia, Geatches, Preston & Putnis (2023) find that there is compelling evidence demonstrating these approaches can be effective in addressing disadvantage and creating opportunities for communities. However, more evidence is needed about the impacts of place-based initiatives and how scaling up investment can build the capabilities of local leaders and organisations to implement place-based work. The authors also highlight the need for reform of the current substantially top-down and inflexible program structures and investment models that remain a barrier to collaborative work.

### Place matters for women's economic security

In Australia, there has been some progress in strengthening women's economic security as a necessary foundation for achieving gender equality. However, women are still more likely to work in lower paying and insecure jobs, work part-time or take time off work due to caring responsibilities. These inequalities in paid and unpaid care significantly impact women's economic security throughout their life. In addition, violence from intimate partners affects one in four women (ABS 2023) and can have long term economic impacts for women with studies showing that many women end up in poverty after leaving violent relationships (Summers 2022).

For women in regional areas, these inequalities are amplified because of underinvestment in social and physical infrastructure – such as childcare, health and social services – which creates high barriers to economic security. In addition, women living outside major cities are 1.5 times more likely to have experienced partner violence than women living in major cities (23% compared with 15%) (ABS 2023).

In Seymour where the SEED Project currently operates, a review of drivers of disadvantage conducted at the start of the project (Cheng et al. 2022) showed that, consistent with trends across Australia, disadvantage in the area is gendered, including:

- high rates of domestic violence (Mitchell Shire Council 2019)
- marked gendered division of paid labour. More women (18%) worked part-time than men (11%) (ABS 2021) with the number of men (847) working full-time nearly twice that of women (467)
- a highly gender-segregated labour market with women making up the majority of workers in community and personal care services and clerical and administrative occupations (ABS 2021), which are more likely to pay minimum wage
- an unequal responsibility for childcare and unpaid domestic work. Thirteen per cent 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).

These inequalities cannot be tackled in isolation or limited to individual-level change. It is crucial to harness multisectoral efforts to create and strengthen opportunities, pathways and services that can effectively address the needs of women.

## SEED first piloted in Seymour

Seymour was purposely selected from three potential locations as the first project site for SEED as it is well positioned and has various economic opportunities. Home of the Taungurung people, Seymour is a regional town that is a 90-minute drive from metropolitan Melbourne. It has a population of 7000 residents and is close to the Hume Highway. It is surrounded by pastoral and wine-growing areas, has an army base nearby and has rich railway history, heritage attractions and access to the Tallarook state forest and ranges.

The Seymour Revitalisation Project, an initiative of Mitchell Shire Council, is seeking to 'unlock the town's potential and ensure it is best placed for the future' (Regional Development Victoria 2019). Under this project, construction of the first phase<sup>2</sup> of the Seymour Community Wellbeing Hub is under way. The community hub is intended to tackle intergenerational disadvantage in Seymour by delivering a comprehensive suite of services that cater to the diverse needs of residents at a central location. There are also a range of organisations and services working to improve outcomes for families, children and young people in Seymour.

However, exploratory qualitative research conducted as part of the design phase of the SEED Project found that not only do women face specific barriers to building economic security but narratives about Seymour as a place and about people experiencing poverty and disadvantage also significantly shape engagement with services and limit opportunities for women. The research uncovered that:

- the town is valued for the lifestyle it offers but is divided between people who are more affluent and people experiencing disadvantage based on aspects such as schools, lifestyle and community groups, which undermines social cohesion
- although there are opportunities for economic growth based on the location and natural surroundings of Seymour, historical and systemic factors have negatively affected investment in services, and infrastructure and service coordination
- the 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.

Developing the SEED model in Seymour provided an opportunity to make a difference for local women while learning how to implement a place-based collaborative approach to tackling women's economic security.

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<sup>2</sup> A two-storey facility expected to open in early 2027.

## Stages in the pilot phase of the SEED model

The pilot phase was designed and implemented in three stages as shown in Figure 1, below. These are:

- **Discovery:** In this first stage, BSL worked closely with women and other community stakeholders (both men and women) to better understand the constraints on and opportunities for women's economic security in Seymour. A project working group with representatives from BSL's services team (Inclusion) and the Social Policy and Research Centre (SPARC) was also formed to guide implementation of the project.
- **Design and development:** Stage 2 focused on the design of a place-based approach and establishing the Financial Wellbeing Hub informed by research and community insights and drawing on a detailed conceptual framework and a practice guide.

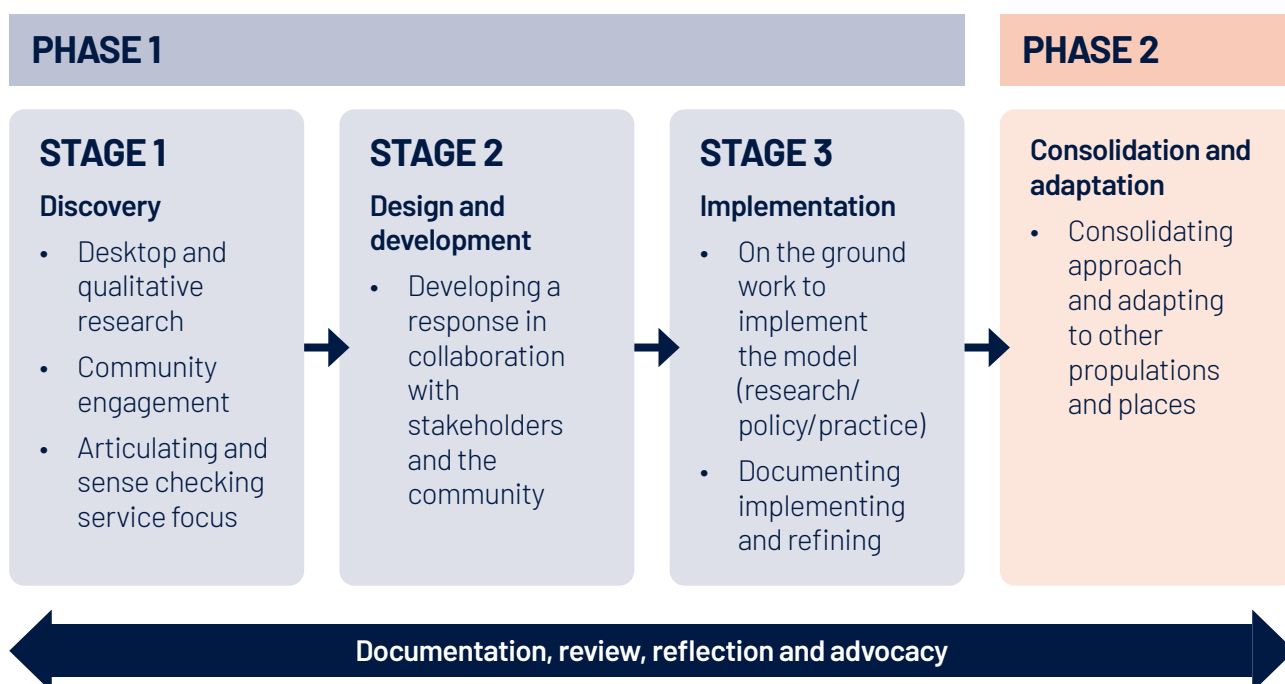
- **Implementation:** Stage 3 (current phase) has focused on implementing the model. This stage started in November 2022 and has included development of activities and programs, establishment of the CIC and ongoing data collection to refine the model.
- It is recommended that a future phase would entail consolidating the model in Seymour and expanding, adapting and testing it in other contexts.

## Concepts and principles underpinning the SEED model

The SEED conceptual framework outlines the concepts, principles and theories that underpin the model. These include:

- **a multidimensional approach and the concept of financial wellbeing underpinned by economic dignity:** The SEED model works at multiple levels – individual, local and national – to foster individual and collective financial capability to increase real opportunities for women. It also centres on financial wellbeing which refers to an individual's ability to meet expenses, deal with unexpected expenses or shocks, and be comfortable in their current

Figure 1: Stages in Phase 1 of the SEED Project



financial situation, underpinned by economic dignity. Economic dignity means that every person deserves to have meaningful control over their financial decisions, be treated with respect regardless of their financial situation, have access to meaningful employment and be able to meet their basic needs. SEED's multidimensional lens also recognises that policy settings can interconnect in ways that can limit choices and opportunities

- **grounded in an intersectional, gender-focused lens:** This means acknowledging that gender inequities impact women's opportunities for achieving economic security and that poverty and disadvantage affect people in different ways. The SEED model targets 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
- **focused on fostering collaboration:** the SEED Project seeks to drive collaboration to create and strengthen pathways and services that intentionally increase women's economic security including bringing together and integrating research, practice and policy.

**The SEED model targets women experiencing intersectional disadvantage.**

# 3 Impact and significance of SEED for women

The evaluation findings show that the SEED Project has successfully engaged women in Seymour, supporting them with their individual goals and to build their confidence and financial capability. This section summarises the significance of the project for women. It draws on the previous evaluation reports, de-identified administrative and monitoring data, and key project documents.

## Engaging and supporting women

Since November 2022, SEED has engaged with over 700 women in Seymour and surrounding areas through community events, social media and referrals from other service providers. Of these, over 300 have participated in activities at the Hub. From November 2022 to December 2024:

- 153 participants attended one or more of the 151 workshops delivered
- 106 women registered as members to receive tailored individual support. Most SEED members were mature age (46–65 years) women, single with a dependant or living alone, and not working at the time of registration (see [Appendix B](#) for a summary of demographic characteristics).

Among members, just over half (57) had completed activities ('stepping stones') towards achieving their goals and nearly half (49) achieved their set goals by December 2024 – notably around employment, financial wellbeing and counselling, and confidence and wellbeing:

- **Employment:** 21 (28%) of the 74 women with employment goals secured a job, 8 (11%) took up volunteer placements to increase their employment skills and at least 17 (23%) had attended multiple job interviews.

- **Financial support and counselling:** 45% (24) of the 53 women who set goals in this area met them by attending workshops to improve their financial capability skills or connecting with other services. Topics covered in the workshops have included superannuation, banking basics, setting financial goals and building a budget.
- **Confidence and wellbeing:** At least 48% (16) women achieved their wellbeing goals while 33% (26) achieved their confidence and empowerment goals.

In addition, by December 2024, 67 women were linked to other services, up to 35 women had accessed the Women's Wardrobe and others received support with a range of practical needs including accessing the local food share.

The women who registered as members reported a wide range of needs and factors affecting their sense of empowerment and economic security. These included long-term unemployment due to lack of suitable jobs in Seymour; caring responsibilities or disability; domestic violence; social isolation; and difficulty accessing and navigating services.

Feedback from workshop participants and evaluation interviews showed that SEED activities were relevant to women's needs. Most women reported increased confidence in themselves, their individual skills and their ability to manage their finances.



# Enhancing women's confidence and financial capability

## Women's confidence in their 'power'

Increased self-confidence and self-efficacy or 'power within' was the most significant area of change mentioned in interviews with women (Kabare 2024). Women reported a greater sense of 'worthiness' and a renewed sense of purpose from participating in the project. Women who participated in the Change Makers program shared that taking part in the program had not only increased their confidence as individuals but also their understanding of their power to create change in their communities. One participant reflecting on the impact of the program in her graduation speech said: 'I now have a voice. I now know how to use it'.

As their confidence has increased, the women have become motivated to pursue opportunities such as employment and education or volunteering. Some women, for instance are volunteering in the SEED Project's digital education skills program and Women's Wardrobe while others are now involved in the local food share. One SEED participant who was supported to find a job and later joined SEED as a volunteer shared that she was excited to give back to her community:

***I can't wait. It's [volunteering is] going to be really exciting.***

SEED participants are also engaging in public speaking and influencing efforts (see Sophie's story, below). At least three SEED participants have featured in local media, and several others shared their journey in BSL marketing materials. For a Change Makers graduate such as Kirsty, the confidence to share her story in public resulted in a \$1000 scholarship to fund her education expenses.

## Increased confidence in their employment skills

Among 24 participants surveyed, confidence about finding work suitable for their skills increased from 25% at intake to 52%. This increased confidence played a role for those who secured jobs.

## Increased financial capability

Women also reported increased financial capability skills from attending financial wellbeing workshops. For instance, 62% (14 out of 21) of women reported feeling confident about accessing everyday financial products and services three months after participating in the workshops compared to 41% at the start. This knowledge contributed to changes in financial decisions:

***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.***

However, despite an increase in their financial capability skills, women's overall financial wellbeing was still negatively affected by limited income. For instance, only 20% at intake and 14% in a follow-up survey expressed confidence in their financial situation for the following 12 months. Sixty-two per cent (68) of those who reported their income at intake were receiving Centrelink payments as their primary source of income with most receiving between \$750 and \$1250 per fortnight and, at intake, over half the SEED members said they were struggling to make ends meet with 55% reporting they had no savings at all.

## Confidence using government services including Centrelink

Confidence using government services increased from 49% at intake to 57% in a follow-up survey. All 15 participants attending the Navigating Services Australia workshops reported improved understanding of the topics covered.



### Enhancing women's confidence: Sophie's<sup>3</sup> story

Sophie joined SEED in April 2024. She had lost her job as a chef the previous month and was hoping to find a new job, build her self-confidence and connect with other women.

Sophie said at the time she joined SEED, she felt as if the rug had been pulled from under her – she was 'angry and depressed, scared and distressed'. She was experiencing family violence, grieving the loss of close friends, caring for her son and caring for her mother who was ill with cancer. An employment provider referred her to SEED where she soon signed up for all of the workshops offered. The SEED Project team said they also encouraged her to participate in the Change Makers program because they 'could all see her strength, even when she could not'.

Sophie said about her experience in SEED: 'It has helped me open my heart and my mind again'. After completing Change Makers, Sophie continued to engage with SEED as a volunteer and provided catering services for SEED workshops and events. Sophie has also stepped up to take part in a government advisory body to advocate for services and process that respond effectively to customer's needs. In her Change Makers graduation speech, Sophie, who is now separated from her partner, shared:

***I feel encouraged about the future because I know, deep down inside, I've got the skills and knowledge needed to move forward. I just need some people to help remind me of that and it's okay to be who I am.***

## Key success factors

The accessibility of the program to all women, provision of a women's only space and a non-judgemental environment that prioritises relationship building emerged as key factors in SEED successfully engaging with women (Kabare 2024). For example, women shared:

***You always feel included here [at the Hub], this is especially important if you are just coming into the area ... I feel heard and this is a big issue in society, a lot of people don't get this.***

***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.***

***[The project coordinator] just kind of asked nice leading questions, but not one 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?'***

Women reported that they valued the Hub as a women-only space where they could connect with other women. The friendships and social connections that participants were developing through SEED activities not only helped them break out of isolation but also inspired them to reach their goals, as highlighted by one participant:

***The many women I have met at and through these courses have enabled me to become more confident in my abilities to plan and organise myself and my daily life.***

<sup>3</sup> Not her real name

The Women's Financial Wellbeing Hub in Seymour has had a transformative influence on women's psychological empowerment and strengthened their ability to pursue pathways to economic security. The women's feedback suggests that activities that promote women's confidence, autonomy and dignity are an important part of building women's financial capability and facilitating pathways for women's economic empowerment in the long term. Successfully engaging women in activities also requires staff taking time to nurture trust and connections.

**The women's feedback suggests that activities that prioritise women's confidence, autonomy and dignity are an important part of building women's financial capability and facilitating pathways for women's economic empowerment in the long term.**

# 4 Enabling place-based collaborations

A CIC is the mechanism through which the SEED Project facilitates local collaborations to build women's economic security. The aim of the CIC is to enable sharing of diverse local knowledge, and to use community support and partnerships to co-develop opportunities that add value to work already taking place in the community.

Informed by the NYEB model, the SEED CIC was designed to progress in four overarching phases (see details in [Appendix C](#)):

- **Establish (0–6 months):** The first six months have a focus on mobilising local stakeholders around a shared vision for women.
- **Develop (6–12 months):** Implementing a women's economic security action plan and pilot projects that join up services while gathering more data about opportunities for and barriers to local change.
- **Sustain (12–24 months):** Demonstrating, scaling up and strengthening successful strategies while involving more women and sharing lessons about what works and what does not.
- **Endure (24 months and beyond):** At this point, the CIC is expected to be functioning independently by facilitating strong collaborations across sectors and implementing a suite of women's economic security solutions aligned to the local labour market and community priorities.

The evaluation found that the project has made good progress meeting key milestones for the first three phases. However, more funding will be required to maintain momentum and sustain the CIC.

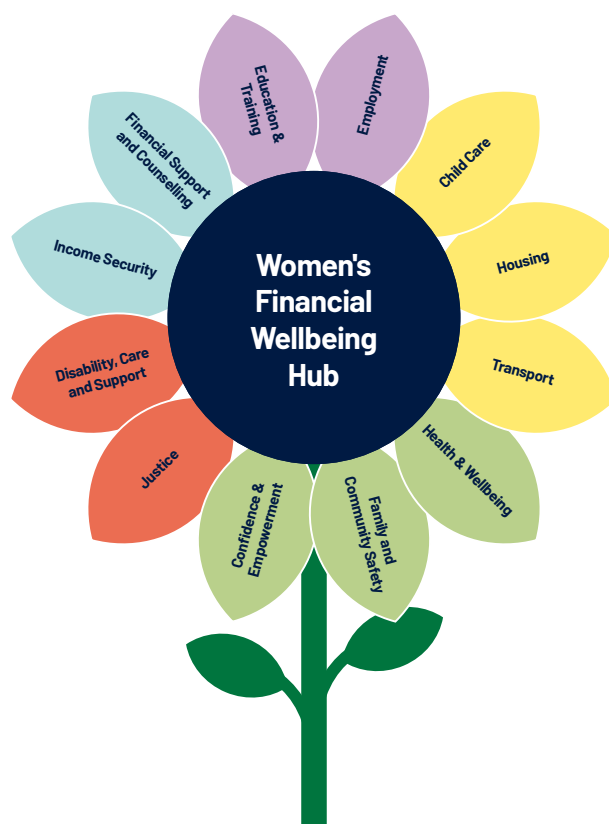
## Key milestones achieved so far

### Mobilising stakeholders

Establishing the CIC, as documented in the [SEEDing Change report](#), started in November 2022. The project team first conducted meetings with potential CIC members who 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, noting that local knowledge and expertise are essential to the CIC model and genuine place-based partnerships.

The first CIC meeting was held in March 2023 with representation from four organisations. Mobilisation efforts continued in 2023. These involved ongoing community engagement and relationship building that led to representatives from 10 organisations joining the CIC by the end of that year. Currently, 11 organisations from diverse sectors (Figure 2) are part of the CIC. Half of the members have at least two representatives attending meetings. Representatives 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.

Figure 2: CIC sectors<sup>4</sup>



## Developing a CIC action plan

In 2023, a CIC action plan was developed following a period of discussions about key drivers of economic insecurity in Seymour, shared concerns and opportunities for working together. The action plan covers three key areas:

- Enabling better access to key services such as legal services especially for First Nations women and women experiencing family and domestic violence.
- 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.

In a survey conducted in August 2024, all six respondents felt the group now had a sense of a shared agenda. The CIC's intended outcomes were clear to 83% of respondents and 66% were

familiar with the action plan. Those unfamiliar with the action plan had recently joined the CIC.

## Implementing initiatives

Several CIC initiatives are under way or have been completed as part of the action plan. These include:

### **The Seymour Community Program Directory:**

This online directory was launched in June 2024 and aims to enhance access to information and local resources for women and the broader Seymour community. Over 60 services are listed including six legal services, one of which has been providing free 30-minute consults for women accessing the service via the directory. The project has also collaborated with the local bus company, Seymour Coaches, to promote the directory. So far, the directory has received over 4000 views and has over 1000 active users.

<sup>4</sup> Transport, employment and justice do not currently have representatives.

- **Women's Wardrobe:** Launched in March 2024, this pre-employment support initiative aims to improve local women's access to free, quality professional clothing at all stages of their employment journey. The wardrobe is hosted at the Seymour Recovery Hub.<sup>5</sup> Any woman in Seymour can get items from the wardrobe at no cost and, as of December, 35 women had accessed it. Service providers have also found the wardrobe valuable in assisting clients. In one case, a local employment consultant was able to skip their usual, slow, procurement process and get footwear necessary for a client to attend work-related training within a short timeframe.
- **An employment roundtable (EmpowerHER):** In September 2024, a roundtable discussion was held with nearly 40 attendees representing a range of employers, local service providers including CIC members and SEED participants. The forum aimed to discuss employment opportunities in Seymour and ways to collectively address barriers to employment that women face. Participants noted the need to increase women's employment opportunities through inclusive recruitment practices and adaptive strategies that address the specific challenges faced by women. They also identified the importance of improving access to local educational resources for women. Feedback from the forum indicated that employers found the information and discussions highly useful. Many noted that they faced similar recruitment challenges. The insights gathered from the roundtable will be informing the CIC's efforts to promote women's participation in the labour market.

These initiatives and forums have raised awareness of the barriers that women face and provided a platform for CIC and non-CIC service providers to exchange best practices for addressing those barriers.

Building on the work of SEED and the CIC, the local Member of Parliament, Annabelle Cleeland, convened a domestic violence roundtable event in Seymour, with participation from 12 organisations and four SEED members. This action shows that the presence of the CIC has helped increase awareness and generate political interest in women's economic security and key issues such as family violence.

## Confidence in the CIC is growing

In the survey conducted in August 2024, all respondents were confident or very confident that the CIC has the potential to facilitate collaborations in Seymour. All felt their participation in the CIC has been a satisfying experience.

Enthusiasm about the CIC was evident in the high rates of meeting attendance. Between January and November 2024, six meetings occurred with over half of the members attending all meetings. All seven CIC members at the reflection session held in September 2024 and all survey respondents said intersectoral collaboration is important or very important for their work. They value the CIC because it offers opportunities to connect and potentially collaborate with other service providers. One CIC member said:

***Having a setting like this has really helped me – otherwise I wouldn't speak to you because there's always something more pressing. Having this space is useful because, regardless of what else is happening in our roles, we will be coming together and discussing these things.***

**The presence of the CIC has helped increase awareness and generate political interest in women's economic security and key issues such as family violence.**

<sup>5</sup> The Seymour Recovery Hub was opened following the 2022 major flooding event in Seymour to assist residents with their recovery needs. The space hosts a broad range of services that provide information and other needed support.

Another remarked ‘we couldn’t do it on our own’ while noting that building collaborations to facilitate client referrals is essential to the success of their initiatives:

***We can’t meet the outcomes of our jobs without collaborating – we have KPIs around this. It helps us get further resourcing by reporting back about our community partners and how many referrals we are receiving.***

Confidence in the CIC is also driven by the relationships and trust that members have in the project team and because they felt included in decision-making, whereas previously organisations had tried to ‘do it on their own’ creating a ‘bottleneck’ as one CIC member put it:

***And that’s the difference [with the SEED CIC] is that everybody’s going to be involved.***

## **The CIC is strengthening relationships and referral pathways**

Findings from informal conversations and exploratory research at the start of the project highlighted siloed ways of working as characteristic of the service system in Seymour. Most CIC members said they had not proactively worked together in the past.

However, a consensus among CIC members is that the CIC is now playing an important role in increasing awareness about local services. Eight months into the CIC, nearly all interviewees reported a greater awareness of each other’s range of services which was acknowledged as a key achievement for the group (Kabare 2024).

Moreover, the CIC was said to be strengthening existing relationships between service providers and facilitating the formation of new relationships. For instance, 83% (5 out of 6) of survey respondents said they were more likely to contact other CIC members since joining the CIC compared to 50% before joining the CIC, and 83% of respondents had developed new working relationships with other services through their membership in the CIC.

A social network mapping exercise conducted during the reflection session in September 2024 (see methodology in [Appendix A](#)) also revealed new connections emerging among service providers that were frequently attributed to their membership in the CIC:

***These connections are because of the CIC, they wouldn’t have come about through general connection.***

During the mapping exercise, most organisations identified 10 to 15 other local organisations linked to their role and/or their broader organisation’s work either directly through formal partnerships or informally. The linking of these connections that has occurred through the CIC has helped increase members’ access to new contacts and information channels therefore increasing their social and organisational capital (Wickramasinghe & Kimberley 2016). Sharing information about an upcoming relevant event was the mostly frequently mentioned reason for contacting other CIC members. Other common reasons for contacting CIC members were client referrals, requests for information about services and offering services to each other’s clients.

According to a CIC member, the growing familiarity and knowledge about each other’s services has helped create a ‘stronger foundation to work together’ and increased the likelihood that they will refer women to service providers that are also part of the CIC:

***[In the past] we would get the pamphlets, and they would sit on the desk. But being on the CIC just allows that pathway to be more open. You instantly think of someone – you know them, you see them. It opens that pathway up.***

In addition, stronger relationships and flourishing interpersonal trust between service providers are benefiting women by facilitating a shift from transactional to relational ways of working with women. One CIC member commented:

***I have been working with a client who I got from collaborating with SEED. Did more work for this client than I normally would because of having the relationship [with SEED]. [There is] a sense of practising what I preach and proving my worth. I was trusted to do this work with this client, and I don't want to break it.***

This shift is noteworthy given that a key finding from the project's exploratory research work at the start of the project concerned women's disengagement with services. It was noted that people experiencing poverty and disadvantage in Seymour often experienced negative attitudes from service providers, which damaged their confidence and trust in services, leading to disengagement.

### **Key success factors**

The extent of community actors' alignment with the project ambition, decision-making within organisations and capacity to take on new responsibilities, and investment in relationships and trust building are key success factors identified (Kabare 2024). CIC members commented:

***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].***

***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.***

**83% of respondents had developed new working relationships with other services through their membership in the CIC.**



## Funding constraints a key barrier to participation and building collaborations

Stakeholders' perspectives about barriers to collaborations reiterated the need for urgent reforms in funding and program mechanisms to better support place-based work (Geatches, Preston & Putnis 2023).

Despite the strong motivation to collaborate, CIC members noted that transforming connections into genuine relationships that can facilitate multisectoral collaborations and coordinated service delivery is difficult. This is primarily because of uncertain and inadequate funding which means 'relationships and collaboration are not prioritised'. The community services sector, as one CIC member explained, is generally underfunded, which often means insufficient time and resources are allocated for relationship building and collaborative processes:

***Because the sector is stretched, collaboration suffers because it takes more time. Like getting early years to connect with early learning. They are not funded to pay people to engage in this way.***

Inadequate funding also means most services are often inundated with users and workers are under constant pressure to deliver which, combined with high staff turnover in short-term funded roles, 'makes it easier not to collaborate'. The high staff turnover undermines trust in services and in relationship building efforts between service providers and with the community:

***You build a relationship and then [the staff] is gone, and you must start again. Not only the participant has to start again, but the staff need to start again.***

High workloads emerged as a key challenge impacting participation in the CIC for key sectors, such as family violence and housing, and the extent to which existing members can take on more responsibilities and leadership.

With these challenges, collaboration then becomes more 'aspirational' rather than an achievable goal, as one CIC member observed. They expressed their frustration about instances where collaboration is expected in principle but not organisationally enabled:

***The funding that we have is state government. One of the hardest parts when it comes to any sort of money is working for a company that expects certain things of you but won't provide you with the basics for your role.***

They noted that a 'top-down' centralised management approach in government-funded agencies ignores contextual factors such as the need for flexibility and value of relationships in a small, geographically isolated town. This perpetuates 'insular' ways of working where community workers are forced to rely on 'good people and good will' to support the needs of their clients.

# 5 Integrating practice, research and policy

SEED iteratively integrates practice, research and policy. The evaluation found that this has strengthened the evidence base to guide implementation of the project, shaped a broader agenda for women's economic empowerment and amplified women's voices and their visibility as agents of change.

## Strengthening the evidence base for practice

The SEED Project's practice approach has been informed by research, including research conducted alongside implementation of the model. Notably:

- foundational research and gender analysis guided identification of issues and gaps (Cheng et al. 2022) to complement conversations with local service providers and women about opportunities for making positive change. This research drove a shared understanding of structural, systemic and gendered causes of poverty and disadvantage
- exploratory qualitative research at the start of the project documented women's lived experiences and narratives about poverty and disadvantage in Seymour. This deepened understanding of the local context, community needs and priorities to ensure that, even though BSL was an 'outsider' in Seymour, the project was responsive and well-grounded in the local context. Comments from participants and stakeholders suggest that investing time to understand the needs and priorities of the community paid off
- BSL's extensive research on economic security underpins SEED model's conceptual frameworks.

## Building evidence for policy reforms needed

Research and policy analyses have supported evidence-based policy influencing efforts around issues that significantly affect women such as childcare, employment, poverty and cost of living, social security and economic inclusion. Two major studies have been conducted as part of the SEED Project: the [Making ends meet](#) study and the [Growing pains](#) study. A third forthcoming report focused on the 'couple rule' is about how social security policies can enable or constrain women's economic security.

The findings from research work have been shared in policy discussion forums, in meetings and at events to increase awareness about issues that women face. The [Growing pains](#) report on family payments has helped put reform of Family Tax Benefits on the national policy agenda. Recommendations from the report were included in the [Economic Inclusion Advisory 2024](#) report to government. Findings from the report were also shared in briefings to Treasury and the DSS.

In addition, over 20 policy submissions (see [Appendix D](#)) that draw on research and lived experience insights from SEED participants have been made including:

- [Submission to the Productivity Commission in response to their draft report on early childhood education and care](#) (February 2024)
- [Submission to Minderoo Foundation on Thrive by Five Early Childhood Guarantee Bill 2024](#) (May 2024)
- [Joint submission to Treasury on Buy now Pay Later \(BNPL\) exposure draft models](#) (April 2024)
- [Submission to Services Australia on Centrepay Reform](#) (July 2024)
- Submission to Parliamentary Joint Committee on Corporations and Financial Services Inquiry into Financial Services Regulatory Framework in Relation to Financial Abuse (October 2024)
- [Submission to Attorney-General's Department on Automated Decision-Making Reforms](#) (February 2025)

The SEED Project is also represented in various government bodies and advisory groups such as Services Australia Civil Society Advisory Group and the Parents Advisory Group by the Department of Employment and Workplace Relations.

## Amplifying women's voices and women's visibility as advocates for change

The evaluation also found that bringing research, policy and practice together has facilitated capability building and opportunities for women to be involved in influencing, thus amplifying their voices and building their advocacy skills. Women involved in SEED are sharing their stories in the media and getting involved in influencing work for the first time. Opportunities for women to influence change have included:

- speaking as part of a panel at an event at Parliament House in Canberra hosted by the Parliamentary Friends of Ending Poverty in early 2024. A Change Makers graduate was involved

- participating in a domestic violence roundtable discussion convened by the local MP, Anabelle Cleeland. Four SEED members participated and shared their personal experiences of navigating services while dealing with family violence. Some of these women have gone on to be involved in developing DV education materials as part of Mitchell Shire Council's initiative to increase awareness about hidden forms of DV
- the EmpowerHer employment roundtable in Seymour. Five SEED members attended and contributed to the discussions
- participating, alongside BSL's Senior Policy Advisor, in consultations to inform implementation of [Parent Pathways](#) and reforms in delivery of government services.

**Women involved in SEED are sharing their stories in the media and getting involved in influencing work for the first time.**

# 6 Lessons learnt

The evaluation identified key lessons around three overarching themes: the value of a gender lens and multidimensional approach, working in place, and enabling collaborations and integrating practice, research and policy.

## The value of a gender lens and multidimensional approach

**The SEED Project's gender lens and multidimensional approach has worked well but systemic change will take time.** The SEED multidimensional approach means that the project has a focus on both individual and structural factors that keep women disempowered and constrain their economic security. The project's results show that this approach has so far enabled the project to:

- support women through a broader range of issues affecting their economic security and financial wellbeing, including their ability to get into paid labour
- address aspects like self-confidence and social connectedness as part of building women's financial wellbeing
- facilitate actors from diverse sectors coming together who would otherwise not have engaged with each other, paving the way for a multisectoral collaborative way of working in place
- ensure the project can benefit the broader community. For instance, the Seymour Programs Directory initiative, while informed by women's needs and priorities, is likely to be utilised by and benefit the broader Seymour community.

However, sustaining the progress made will require ongoing and long-term funding because structural and systemic change takes time.

## Working in place and enabling collaborations

**Flexible funding has been crucial to the project's progress.** SEED was made possible by an untied donation. The flexible nature of the funding allowed BSL to focus on developing and testing a new way of working that centred relationship building, the local context and people's lived experiences rather than simply replicating an existing service. This approach, which was inspired by Hilary Cottam's *Radical Help* (Cottam 2018), required the team to 'go slow'. Thus, a long discovery phase facilitated relationship and trust building, and a deeper understanding of the context, which was crucial in a new setting. The flexibility of the funding has also meant that activities and service offerings can be adapted to respond to evolving contextual knowledge and the needs and interests of the participants. This experience underscores the value of new funding models and approaches grounded in partnerships that are 'less concerned with procurement and contract management, and more focused on the active empowerment of civil society' (Mallett et al. 2022).

**Investing in relationships in a small town has been key to working with community stakeholders.** This takes time, therefore funders and organisations, especially in a greenfield site, must be prepared to be patient. Mallett et al. (2022) note that to influence systems change, 'relationship development needs to be at the heart of any service or system journey', but this takes time and must be an ongoing process. Indeed, this has been the experience with SEED. The team especially needed to invest in developing connections because BSL was relatively unknown in Seymour. The SEED team not only had to introduce the project to the community, but also to introduce BSL as an organisation (Kabare 2023).

Entry into the Seymour community was greatly facilitated by strategically investing in relationships such as engaging initially with some of the well-established organisations who then connected the team to other providers. The SEED team has now developed strong relationships with community stakeholders through informal and formal engagements, actively pursuing areas of collaboration, and sharing updates as the project has advanced. These relationships have been essential to the project's progress, the CIC members' engagement with each other and women's engagement with CIC members.

## **Integrating practice, research and policy**

**Strong data collection and feedback mechanisms have maximised the project's effectiveness.** Throughout its implementation, SEED has been able to quickly respond to new insights and evolving knowledge about the local context, and the needs and aspirations of the women participants. This includes tailoring the design and language of materials; modifying the timing and content of workshops and meetings to be more accessible; or adding activities based on participants needs. For instance, at the start of the project SEED struggled to attract women into workshops and other activities. Focus group discussions conducted with participants and non-participants to understand barriers to engagement revealed that the language and design of the communication materials and framing of workshop content were unsuitable to a regional setting. This helped the team reframe some activities and project offerings to align with the context, be more targeted and benefit women in different ways.

**Integrating practice, research and policy has been crucial to evidence-based practice development and policy work. Setting up clear collaboration structures from the start can help maintain momentum.** Delivering the SEED Project involves a multidisciplinary team with expertise in service delivery, research and policy. This team required new ways of working that prioritised active and ongoing communication and intentional collaboration. They also needed time to stop and reflect on progress to overcome segmented working and ensure the coherence of the project. In the first year of implementation, the SEED working group was meeting every fortnight to plan and discuss progress. It now meets every six weeks and holds a 'stop and reflect' session every six months. These efforts have strengthened collaboration and kept the project on track.

**The SEED team has now developed strong relationships with community stakeholders through informal and formal engagements, actively pursuing areas of collaboration, and sharing updates as the project has advanced.**

# 7 Conclusion and ways forward

The SEED Project is making progress towards meeting its intended objective of seeding positive change for women's economic security. The focus on women is likely to generate transformative change for individual women as well as for the broader Seymour community. To build on these achievements, it is recommended that the project:

- continues to be implemented in Seymour because SEED is making positive change for women there and ending the program could undo the confidence, trust, and relationships built with the women and the Seymour community and benefits seen in having a financial wellbeing program for women in the area
- tests the model in other settings. Testing the model in other settings will not only extend the project's benefits to more women but also help build stronger evidence of the effectiveness of the SEED model. It will be important to ensure that the three strands of the model are sufficiently funded so that research, policy and practice can collectively support efforts to foster women's economic security and financial wellbeing
- continues to mobilise stakeholders in other key sectors such as employment. This will help progress efforts around opportunities and barriers to women's employment in Seymour
- explores opportunities for integrating elements of the programs offered at the Hub into other relevant local services, such as employment services
- strengthens advocacy and influencing work to support policy reforms to address funding challenges and ways of working that undermine place-based collaborative work. As noted by CIC members, building productive collaborations without flexible and responsive funding and program models is challenging. The issue of funding and flexibility of program models as a barrier to collaboration, especially for government agencies, has also been highlighted by others as an area for urgent reforms (Geatches, Preston & Putnis 2023).

**The SEED Project is making progress towards meeting its intended objective of seeding positive change for women's economic security.**



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# Appendices

## Appendix A: Data collection and data sources

The report relied on qualitative and quantitative data from a range of sources:

- **Project documents:** A broad range of project documents were reviewed including the SEED Project practice guide, conceptual framework, previous research and evaluation reports, meeting minutes, presentations and notes from CIC meetings. This enabled understanding of project context, identification of intended successes, challenges and lessons.
- **De-identified administrative and monitoring data collected since November 2022:** These 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. These data were reviewed to gain a better understanding of participants and their individual goals and outcomes, and progress made towards the project's intended outcomes including the contributions of the CIC towards expanding pathways for women's financial wellbeing.
- **Interview transcripts from previous evaluation phase:** Interviews conducted with project participants, CIC members and the project team (total of 18 interviews) as part of the previous evaluation report (Kabare 2024) were reviewed to help contextualise and complement findings from project documents and monitoring data.
- **Survey data from CIC members:** One survey, administered in August 2024 to gauge CIC members' experiences and perspectives about working together, was included in this evaluation. In the survey, CIC members were asked to indicate their satisfaction in the CIC, their confidence in the CIC as a mechanism for driving collaboration in Seymour and any changes in their relationships with other CIC members. The findings from this survey framed discussions during the reflection sessions held at the end of September 2024.
- **Reflection sessions with CIC members:** In September 2024, the researcher facilitated discussion sessions with CIC members where they reflected on their experience in the CIC. The sessions involved:
  - a group discussion, drawing on findings from the survey, about members' experiences in the committee; the value of the CIC for their work in Seymour so far; and what was working well or not working well regarding building collaborations
  - mapping members' social networks (Wickramasinghe & Kimberley 2016) to understand the nature of them. Each attendee was asked to note down as many organisations linked to their role in Seymour as they could, and to indicate the nature (formal or informal) and strength (strong, weak or medium) of their relationships with those organisations. They then reviewed their maps and reflected on their networks including whether the CIC had increased their connections.Three<sup>6</sup> reflection sessions in total were held. Representatives from all member organisations were invited to participate in a session. Overall, 10 attendees representing seven member organisations took part. The researcher facilitated the discussions, and a note-taker(s) assisted in each session, documenting the discussions in detail. Two of the sessions lasted approximately 75 minutes while the main session (face-to-face) with seven attendees lasted 2.5 hours.

<sup>6</sup> Only one session was originally planned. Two additional sessions (one held online) were held to accommodate members' availability.

## Data analysis

De-identified quantitative monitoring data was accessed through BSL's administrative database EtO<sup>7</sup> and descriptive analysis was conducted to complement qualitative data. Survey data was accessed as an Excel spreadsheet and analysed descriptively.

Qualitative data (e.g. interview transcripts, program documents, minutes and notes from discussions) was reviewed, synthesised and grouped into themes along the key objectives of the evaluation. The NVivo software was used to assist in this process.

A contribution analysis approach (Delahais 2023) was adopted wherein the goal was not to conclusively establish causality but rather a plausible association by analysing the project's logic framework, assessing the project's successes and added value, and comparing baseline data and perspectives about what has changed since the project was established.

## Limitations of the evaluation

Although the evaluation included additional primary data collection from CIC members, much of the insights about outcomes, challenges and lessons relied on program documents, program monitoring data and interviews conducted in 2023 as part of the previous evaluation. This means that some new insights from participants may have been missed. Also, not all CIC members responded to the survey or participated in the reflection sessions. Additionally, the presence in the reflection sessions of BSL staff could have impacted on other CIC members' willingness to openly share their experiences. Nonetheless, all primary data used was relatively recent and a wide range of documents were reviewed which allowed for additional triangulation about the progress of the CIC and the role of SEED/BSL in fostering collaborative work in Seymour.

## Ethical considerations

Ethics approval to access and review all sources of data included in the report was granted by BSL's National Health and Medical Research Council accredited Human Research Ethics Committee (Reference# P0137). All program monitoring data and survey data is collected with consent from participants for research and evaluation purposes. Verbal consent was sought for the researcher to conduct the reflection session, and a plain language statement was sent out to CIC members beforehand outlining the purpose of the session. Where relevant, any identifying information in the notes and minutes was removed to maintain confidentiality and anonymity of the participants.

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<sup>7</sup> Case management software used by community programs at BSL.

## Appendix B: Demographic characteristics of SEED members

Table 2: Demographic characteristics of SEED members – November 2022 to December 2024

Characteristic	Description	Total (%)
Age (N=106)	18–25	10 (9.4%)
	26–35	15 (14.1%)
	36–45	19 (17.9%)
	46–65	51 (48.1%)
	65+	11 (10.3%)
Employment (at registration)(N=106)	Not working	80 (75.5%)
	Working for someone else	20 (18.9)
	Self-employed	5 (4.72)
Household composition (N=104)	One parent with child(ren)/other dependants	25 (23.6%)
	Living alone	24 (22.6%)
	Living with other family/relatives	18 (17%)
	Couple with child(ren)/other dependants	15 (14.1%)
	Couple without children or dependants	8 (7.5%)
	Other	14 (13.4%)
Education (N=102)	Completed secondary education	10 (9.4%)
	Some secondary education	29 (27.4%)
	College + (certificate, diploma or degree)	63 (61.8%)
Source of income (N=114)	Centrelink payments	73 (64%)
	Salary/take-home pay	31 (27.2%)
	Other (partner, investment)	10 (9%)
Other characteristics	Caring responsibilities (N=106)	32 (30.2%)
	Difficulty with everyday activities (N=85)	45 (42.4)

## Appendix C: Phases in the establishment of the CIC

Table 3: Phases in the establishment of the CIC

CIC phase	Activity
<b>Establish 0–6 months</b>	<ul style="list-style-type: none"> <li>• mobilise representatives from across sectors around a shared vision for women</li> <li>• establish the CIC, embedding it in the consciousness of local stakeholders as a stand-alone ambition of the SEED Project</li> <li>• identify community-led priorities and objectives</li> <li>• utilise data and local expertise on conditions and barriers for women</li> <li>• co-design a women's economic security action plan to progress towards community-identified objectives</li> <li>• engage and mobilise local experts and partnerships</li> </ul>
<b>Develop 6–12 months</b>	<ul style="list-style-type: none"> <li>• ensure the active contribution of multisector members to drive actions</li> <li>• promote increased understanding of barriers/enablers to drive work for local change</li> <li>• investigate mechanisms for women's contribution and leadership</li> <li>• identify what works and how to strengthen projects</li> <li>• establish local-to-national feedback loops to inform policy and programmatic responses</li> </ul>
<b>Sustain 12–24 months</b>	<ul style="list-style-type: none"> <li>• demonstrate successful women's financial wellbeing outcomes through implementing a women's economic security action plan</li> <li>• strengthen and scale successful strategies to involve and enable more women</li> <li>• expand local pilots into other growth sectors by leveraging stronger CIC engagement and networks</li> <li>• consistently inform local government on what works and what is needed in for women locally</li> <li>• develop monitoring processes to track progress and utilise local data</li> </ul>
<b>Endure 24 months onward</b>	<ul style="list-style-type: none"> <li>• implement a suite of women's economic security solutions aligned to local labour market and community-led priorities</li> <li>• facilitate strong collaboration and advocacy across sectors and organisations to drive sustained commitment</li> <li>• independently draw on local data and expertise to inform the SEED women's economic security agenda at the national level</li> <li>• endure policy cycles and adapt to disruptions and opportunities</li> <li>• consistently monitor and review impact to strengthen strategies</li> </ul>

# Appendix D: Policy submissions and influencing work

## Representative and support roles for government advisory groups

- Membership in Services Australia Civil Society Advisory Group (including Robodebt Royal Commission response)
- Parents Advisory Group – Department of Employment and Workplace Relations
- Centrepay Advocacy – Consumer caucus member
- Customer Experience Reference Group (pilot) – Services Australia

## Sector networks and representation

- ACOSS Income Support and Employment Network
- Mutual Obligation Policy Network
- Thrive by Five Campaign meetings
- Anglicare Financial Wellbeing Network
- Accountable Income Management Network
- SJ4YP/RTA network
- Close Lending Loopholes Alliance

## Government meetings

- Meeting with Services Australia and Department of Education about the Additional Child Care Subsidy (June 2023)
- Services Australia mid-year report event (June 2024)
- Meeting with Senator Louise Pratt and PBO regarding costings for social security proposals (October 2024)

## Committee hearings

- Workforce Australia Committee hearing on ParentsNext (November 2022)
- Appearance at Committee hearing into the Extent and Nature of Poverty in Australia (August 2023)

## Policy submissions

- Submission to DEWR on the draft Social Security (Digital Protections Framework for Employment Services Programs) Determination 2022 and Social Security (Paid Work and Employment Pathway Plan Guidelines) Determination 2022 (August 2022)
- Submission to the Select Committee on Work and Care (September 2022)
- Submission on ParentsNext (November 2022)
- Submission to the Inquiry into the Extent and Nature of Poverty in Australia (February 2023)
- Submission on Cost of Living (March 2023)
- Contributed to submission to the Workforce Australia inquiry (March 2023)
- Submission on the National Strategy to Achieve Gender Equality (April 2023)
- Contributed to submission on the Early Years Strategy (April 2023)
- Contributed to submission to the Productivity Commission Inquiry into Early Childhood Education and Care (May 2023)
- Submission on the National Strategy for the Care and Support Economy (June 2023)
- Joint submission to the Dental Services inquiry (June 2023)
- Submission to the Australian Human Rights Commission on Youth Justice and Child Wellbeing Reform (June 2023)
- Contributed to submission on Multicultural Framework Review (September 2023)
- Submission to DEWR on a new voluntary parent support service (September 2023)
- Submission to ACCC Child Care Inquiry (October 2023)
- Submission to DEWR on 'What we've heard from parents' (November 2023)
- Contributed to submission to Senate Standing Committee on Community Affairs on Economic Inclusion Advisory Committee Bill 2023 (November 2023)
- Submission on the Paid Parental Leave Amendment 2023 (December 2023)

- Submission to DSS for their Review of Financial Wellbeing and Capability programs (January 2024)
- Submission to Productivity Commission in response to their draft report on Early Childhood Education and Care (February 2024)
- Joint submission to Treasury on Buy Now Pay Later regulations (April 2024)
- Submission to Minderoo Foundation on Thrive by Five Early Childhood Guarantee Bill 2024 (May 2024)
- Submission to Services Australia on Centrepay Reform (July 2024)
- Submission to Parliamentary Joint Committee on Corporations and Financial Services Inquiry into Financial Services Regulatory Framework in Relation to Financial Abuse (October 2024)
- Submission to Attorney-General's Department on Automated Decision-making Reforms (February 2025)
- Submission to DEWR on the Employment Services Complaints Service (February 2025)

### **Media engagements, roundtable discussions and events**

- Preparation support: Presentation at ParentsNext Reform Workshop hosted by Jobs Australia (July 2023)

## **Working together to support women's economic security**

Insights from a formative evaluation of the SEED Project in  
Seymour, Victoria

Margaret Kabare  
2025

### **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**  
Working for an Australia free of poverty