

RESEARCH SUMMARY

Social Policy and Research Centre

Seeding change

Insights and lessons from the development and establishment of the SEED project in Seymour, Victoria

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The Sustaining Economic Empowerment and Dignity project (SEED) is a co-designed community initiative in Seymour, Victoria, that commenced in 2021.

The first two years (2021–22) of the project formed the program design phase and early implementation period. The program design phase which focused on articulating the SEED approach and practice model involved:

- a review of research and socioeconomic data about women's economic security with a focus on Seymour
- conducting qualitative research and informal conversations with local women and other community stakeholders
- community engagement and building relationships with women and community actors in Seymour.

Drawing on project documents and interviews with project staff, this report outlines how the SEED Project was developed up to early implementation of the model and summarises challenges, and lessons learned.

Key points

• Building relationships in place takes time. BSL was new to Seymour and needed to forge relationships at a difficult time. COVID-19 presented unique challenges for engaging with a new community. Organisational challenges also impacted the momentum of the project.

- Community engagement is an ongoing process. Instead of waiting for the community to engage or relying on an engagement phase, ongoing outreach and engagement efforts are required.
- An investment in time builds strong relationships. Even though the initial engagement process took longer than expected, the relationships built during this period have provided a strong foundation for the establishment of the women's hub and Community Investment Committee.
- A critical social policy lens along with qualitative research can help to unpack challenges and opportunities in place. Understanding the nature of local challenges and opportunities requires more than desktop research. Undertaking research into community perspectives, alongside other community engagement activities enhanced understanding of context and provided nuanced insights to foster new conversations about women's economic security in Seymour.
- Innovation requires active reflection to refine the approach in place. Frequent reflections and effective documentation facilitate knowledge sharing. A research, policy and practice integrated team takes time and effort and requires a commitment to stop, reflect and recalibrate efforts, when needed. Ongoing review of achievements and challenges, and action learning enabled refinement of the model.





Background of the project

In late 2020, BSL received a large donation from a major bank. This funding provided an opportunity to design and test a new approach for supporting women's economic security. Initially named 100 Women, the project built on BSL's research efforts and concerns about low-income single mothers and their children, as highlighted by BSL research (Bowman & Wickramasinghe 2020) as well as BSL's delivery of the ParentsNext pilot and program (2016–21).

Seymour was selected as the project site following an initial review of research and data that showed higher rates of disadvantage in Seymour compared to two other potential locations (City of Yarra and Melton). This included Seymour having more single parent families as a proportion of the total population at 26.7% (n=384) compared to 17.4% (6132) in Melton and 13.3% (2607) in Yarra, and the lowest median weekly household income.

Seymour was identified as one the 20 most disadvantaged locations in Victoria (Tanton et al. 2021) and in the top 5% of Victorian locations with multilayered disadvantage (out of 454). The data also showed Seymour having one of the highest rates of domestic violence in Victoria (Mitchell Shire Council 2019) and VCOSS (VCOSS 2018) described the region as a health services 'black hole'.

BSL was already delivering a range of services in the City of Yarra and Melton alongside other organisations but had no service footprint in Seymour. While acknowledged as ambitious, the decision to develop the project in a greenfield site was made because it offered a greater degree of freedom to innovate and the ideal opportunity to measure the impact of the project.

Stages in the development of the SEED model

Building a shared understanding of the ambition of the project within BSL

In late 2020, initial internal discussions about the ambition and objectives of the project first brought together a small team of three from BSL's research, policy, and programs teams to develop a project proposal. The project was informed by Amartya Sen's Capability Approach, which recognises the multidimensional nature of poverty and disadvantage; and the principles of intersectionality and feminism (Buick et al. 2023). A project staff member explained why such an approach was important:

Intersectional approaches need to be realised on the ground. They can't be realised anywhere else. They need to be manifested on the ground and in communities.

Another project staff member observed that while 'having the evidence of doing work from the ground up' is integral to BSL's approach, too often we are 'limited by the funding and the opportunities to do it'.

The SEED Project was an opportunity to innovate in place, rather than providing a service and 'doing what has always been done'. Integrating research, policy and practice, the project's aim was to demonstrate how a collaborative, innovative approach can work to challenge the systemic and structural barriers that undermine women's financial wellbeing and economic security.

Losing and regaining momentum

After developing an initial concept and holding some initial meetings in Seymour, the project faced challenges due to lockdowns associated with the COVID 19 pandemic. In Australia, the first case of COVID-19 infection was reported in January 2020. To minimise community transmission, state governments started implementing border and social restrictions. In March 2020, Melbourne went into lockdown and for over four weeks people were only able to leave their homes for essential reasons. Thereafter, restrictions on people's movements and lockdown measures varied but continued until October 2021. The lockdowns made community engagement in Seymour difficult.

Organisational changes in 2020, including the departure of the then BSL Executive Director, also affected the project because key staff were obliged to act in other roles and therefore were unable to contribute to the project as much as they would have liked. These issues meant that time was lost as there was uncertainty about roles and responsibilities as one project staff member explained:

Because of the organisational things, instead of leveraging from those initial meetings like with Council ... it [the project] lost momentum and that was deeply frustrating.

To address these challenges, staff were recruited from the start of 2021 to manage the program and to support research and policy work, and in August 2021 a SEED Project working group (SEED team) was formed to progress the design of the project. Initial members of the working group included four research and policy staff and three program staff.

The SEED team also held a BSL workshop in early August 2021. The goal of the workshop was to consolidate organisational buy-in to the project and share initial insights. All seven SEED working group members at the time attended the workshop as well as the BSL Acting Executive Director, and 'critical friends' from BSL's community programs and corporate partnerships. The discussions emphasised:

- the drivers of insecurity and financial distress and how to tackle them
- the need for taking the time necessary to engage and build trust with the Seymour community drawing on Hilary Cottam's Radical Help approach, which asserts that to create systems that make participation easy and intuitive, 'we need to start in people's lives [and] understand both the problems and possibilities from this everyday perspective' (Cottam 2018, p. 46)
- the importance of 'the local to the national' approach.

A second workshop followed two weeks later. A key outcome from these workshops was the refinement of purpose, policy, and practice statements (see Appendix) to guide community engagement efforts and ensure organisational buy-in. After the two workshops, the working group members recommitted to working in an integrated way, and started meeting fortnightly which, along with greater clarity about roles and responsibilities, marked a positive turning point in the momentum of the project.

Conducting foundational research and gender analysis to identify issues and gaps

To better understand the nature of poverty and disadvantage in Seymour, our research first focused on desktop analyses of data, reports and published literature about poverty and disadvantage in Seymour. To make sense of the challenges and opportunities for women's economic security, we also examined the key drivers of economic insecurity for women in Seymour and for regional women more broadly. The research found that the drivers of disadvantage for women in Seymour are complex, interconnected, and systemic, including:

- limited access to education and training which creates a divide between those who leave to pursue further education and those who stay in Seymour
- limited local employment opportunities for women, together with restricted access to affordable childcare and early learning and poor access to transport
- inadequate supply of social or affordable rental housing, which means that women can be stuck in inappropriate and unsafe accommodation
- limited access to quality social services, family violence support and health care, which can lock women into difficult situations.

It concluded that while poverty and disadvantage are gendered, regional policies and plans remain gender blind so that these inequalities are not adequately addressed (Cheng et al. 2022).

This research highlighted the opportunity to make positive change for women in Seymour and complemented conversations with local service providers and women.

Engaging with the Seymour community

Conversations with community and social services providers

Engagement with service providers, organisations and community groups in Seymour began early 2021. Prior to The SEED Project, BSL's only connection to Seymour was in relation to the Common Ground cooperative in the late 1980s and early 1990s, and some links with <u>FamilyCare</u> through the <u>Treating Families Fairly network</u>. Given the existing relationship with BSL, the team first reached out to FamilyCare to introduce the overall ambition of the project.

FamilyCare introduced the team to <u>Kids First</u>, and in May 2021 some members of the team visited Seymour to meet with them and Mitchell Shire Council. However, face-to-face engagements with other services were disrupted by the lockdowns in response to the COVID-19 pandemic.

Subsequently, the team shifted to virtual meetings for the rest of 2021. From August to December 2021, online meetings were held with at least 16 individuals representing local services and organisations that included community groups, business owners, employment services providers and social services providers.

Conversations focused on introducing the overall ambition of The SEED Project, discussing opportunities and challenges for women in Seymour, and exploring service provision gaps and existing proposals for addressing the gaps, opportunities and barriers.

Conversations with local women

Alongside discussions with service providers, the team reached out to a broad range of women living in Seymour to better understand their experience of living in the town and what kind of initiative would be most useful. Most of the women contacted were referred by service providers that had already been engaged by the team. The question: 'what is life like for you as a woman living in Seymour?' guided these informal conversations. Twelve women participated in these conversations (conducted by phone), and they included employed and unemployed women, women with caring responsibilities and business women. In addition to the informal conversations, an art-based activity called Women of Seymour was developed to elicit insights from women about life in Seymour through art, videos and written stories. Women were asked to share artwork, photos, videos or short stories capturing opportunities or challenges in the town for a chance to win an iPad. A lot of effort went into designing the activity and information was shared widely on social media, but as an online only activity and at a time when the team had no meaningful connections in the town, it was hard to foster engagement.

Other targeted activities included morning teas and sharing information about SEED through local media and social media platforms. The morning tea sessions, which were were hosted at <u>Our Place</u> <u>Seymour</u>, helped connect with women and other community stakeholders face-to-face to generate additional insights about Seymour and challenges facing women.

Conducting qualitative research

To complement informal conversations, the <u>Flip It!</u> study was conducted to further understand the narratives about Seymour as a town and the people who live there, and how narratives can create or limit opportunities for women living there.

Data collection occurred from February to May 2022. All women aged over 18 years living in Seymour and its surroundings were eligible to participate. Details about the study were shared on Facebook, by distributing flyers directly to women or through service providers in Seymour. The study did not control for a strictly representative group. The women received \$50 gift cards as compensation for their participation.

Recruitment of other community stakeholders was done by purposively contacting service providers, employers and community groups with a presence in Seymour.

Fifteen local women aged between 27 and 67 years from a range of backgrounds participated in the study. Interviews explored the positive and challenging aspects of living in Seymour, perceptions about and explanations for the causes of poverty and disadvantage in Seymour. Interviewees were also asked to share their plans and goals and what they thought enabled or constrained the achievement of those goals. Seven other people drawn from service providers and community groups in Seymour with knowledge and expertise on issues ranging from community and health services to employment services were also interviewed. These interviewees explored views on the positive and challenging aspects of life for women in Seymour, insights into barriers for women's economic security, explanations for the persistence of poverty and disadvantage and potential solutions.

Key insights about barriers and opportunities from community conversations and qualitative research

A shared understanding of structural, systemic, and gendered causes of poverty and disadvantage in Seymour

The community conversations and research findings showed a common understanding of key issues and opportunities for change, consistent with the foundational research conducted at the start of the project. Issues frequently mentioned in discussions with service providers and women as intersecting challenges in Seymour included:

- Seymour's location presenting economic opportunities but also obstacles
- inadequate access to childcare facilities and to domestic violence services locally (these were two of the most commonly mentioned issues facing women)
- poor transport connectivity to surrounding areas as a key barrier to accessing job opportunities
- unaffordable rental properties for those on low incomes and underinvestment in social housing
- poor access to some services such as specialised medical services including mental health and social amenities
- limited suitable employment opportunities, especially for skilled professionals.

According to participants, these issues reflected how Seymour had become a 'forgotten town'.

An opportunity to enhance collaborations between service providers

Discussions also uncovered a range of local initiatives working to bring positive change in Seymour. However, nearly all service providers and local women spoke about the need for better collaboration between existing services and initiatives to better address the needs of people in Seymour. During an informal conversation with local women, one woman commented 'there is a lot of program activities going on in Seymour and BSL could serve the role of bringing all of that together'. Another woman observed:

There almost needs to be something overarching that brings together ... an umbrella if you like, that brings together all of the little things that happen [in Seymour].

Most service providers contacted during the initial engagements expressed willingness to be involved in the project with several noting that there was 'so much scope for positive cross-over' between the project and existing initiatives in Seymour.

Synthesising insights and articulating a SEED model

Drawing on insights from research, discussions with community stakeholders and conversations with local women, an initial conceptual model (Figure 1) with the following elements and strategies for tackling women's economic security in Seymour was articulated:

- A women's economic security and financial wellbeing hub that would be able to provide a variety of services and support for women to build their economic security. This would include financial capability workshops, bringing in social security lawyers for free advice, employment assistance and more.
- A community of practice, which would bring together like-minded organisations to find ways to tackle women's economic insecurity, develop best practice ways of working and share information.
- A seeding fund for initiatives. This would involve a pool of money that could be granted to various projects that support women's economic security in Seymour.
- A self-advocacy style campaign around key issues facing women in Seymour.

- A cooperative that could help by providing employment opportunities and meeting service gaps for women in Seymour, for example a women's catering cooperative that would create jobs and fill a business gap in the community.
- To better reflect this model, it was agreed that the project be renamed as Sustaining Economic Empowerment and Dignity for Women (SEED) project.

Sense-checking the preliminary model with service providers and other community actors

In early 2022, two workshops were organised with community stakeholders in Seymour. The first workshop brought together eight organisations in a networking session that also focused on providing updates about community engagement activities and exploring effective strategies for collaborations and engaging with women. A second workshop, attended by 10 community stakeholders, followed where the team presented the proposed SEED model and strategies for tackling women's economic security and sought feedback from the participants. Minutes from the workshops indicated that:

- the overall feedback was positive; everyone was keen to get on board to contribute and work together collectively
- there was support for a holistic hub-based model with a strong focus on women's economic security and financial wellbeing
- participants emphasised the importance of agencies/organisations working together, and it was suggested to include other services such as health services to support the effort.

It was evident from this feedback that a women's financial wellbeing hub and collaborations between service providers were central in the development of a SEED response in Seymour.

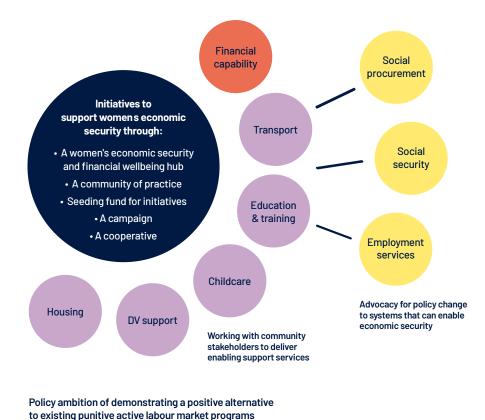


Figure 1: the initial SEED concept

Possible key elements:

- A commitment to working together
- Community investment
 committee
- Collaboration with services to deliver integrated support
- Participation and voice
 through self advocacy
- Local to national linking local action to national policy change
- Policy advisory committee
- Evaluation to articulate the model
- Research to inform program development and policy development

Systems BSL Delivered in collaboration with others

Refining the model

From May 2022, the SEED team's efforts focused on consolidating insights from various sources and feedback from the two workshops with stakeholders to refine a SEED practice model. The initial model and strategies presented to stakeholders were revised to capture key areas of focus for addressing women's economic security with a women's financial wellbeing hub as an essential component to anchor the model in place. The team also reviewed other BSL service models to help shape the focus of the project and service offerings. In particular, BSL's Financial Empowerment and Resilience Network (FERN) project and Stepping Stones program considerably informed the development of service offerings at the women's hub while BSL's National Youth Employment Body (NYEB) guided the design of the Community Investment Committee (CIC).

These efforts culminated in the articulation of the current SEED model (Figure 2) and documentation of <u>theoretical and conceptual frameworks</u> underpinning the project. Implementation of the model started in late 2022.

Key elements of the SEED model

Central to the SEED model is a place-based Women's Financial Wellbeing hub that supports women experiencing financial insecurity to improve their financial wellbeing through a suite of onsite and online services including:

- the Stepping Stones to YOUR Pathway program that supports women to rediscover their strengths and skills with the intention of increasing confidence and transferable skills
- tailored individual support such as mentoring, leadership opportunities, wrap around personal and economic support, and referrals connected to individualised employment, small business and educational outcomes
- the harnessing of community effort through a Community Investment Committee (CIC) designed to tackle identified barriers in the local area such as a lack of childcare or insufficient flexible work opportunities
- ongoing research and policy analysis relating to women's economic security and wellbeing supports the CIC and the program

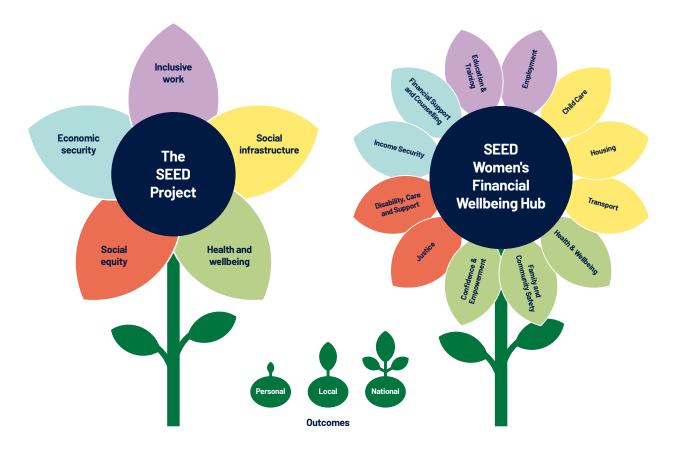


Figure 2: SEED practice model

• rigorous monitoring and evaluation, drawing on the <u>OECD Better Life Index</u> to enable tracking of multidimensional needs and outcomes at both an individual and a local community level.

The SEED model draws on evidenced BSL practice approaches in response to local needs, enabling positive change for women, employers and other community stakeholders. The <u>conceptual</u> <u>underpinnings</u> of the model and the practice approach have been documented to guide implementation of the program.

Implementing the model in Seymour

Establishing a women's financial wellbeing hub

A location for the women's financial wellbeing hub was secured by July 2022. The Seymour Women's Financial Wellbeing Hub started operating in October 2022. The core project team based at the hub included a program manager, two project coordinators, a stakeholders engagement lead and an administration officer.

To create awareness about the hub, flyers were shared through social media, other services providers and during community events. However, attempts to build awareness were affected by the October 2022 major flooding event which impacted a significant proportion of residents in Seymour. The first financial wellbeing workshops took place in November. Between November 2022 and June 2023, the Women's Financial Wellbeing Hub engaged a total of 397 women. Of these, 24 were registered as members¹ to receive intensive support, while 373 accessed information and referrals to other services, attended financial wellbeing and employment workshops, and other hub events.

Setting up a Community Investment Committee (CIC)

Using preliminary stakeholder information gathered during SEED's discovery phase and ongoing stakeholder engagement, CIC members were identified based on their alignment with SEED's practice framework (Figure 3) or 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. Stakeholder meetings were conducted from November 2022 during which the CIC was discussed in more detail and the capacity or suitability of potential members was considered.

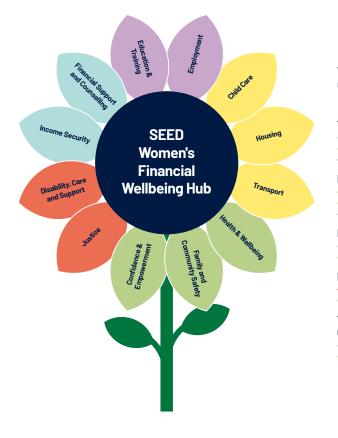
A range of local service providers were formally invited to join the CIC from late 2022. The first CIC meeting, with four organisations represented, took place in March 2023. Other organisations have joined in subsequent meetings. The CIC currently has nine regular members (including SEED) from diverse sectors/specialties as well as representatives from local government and First People's organisations who act in an advisory capacity. There are plans to include individual local women into the CIC as the committee becomes more established.

The CIC meets monthly to share insights and explore solutions to the key issues outlined in the model.

The SEED model draws on evidenced BSL practice approaches in response to local needs, enabling positive change for women, employers and other community stakeholders.

¹ Hub membership is voluntary. Participants registered as members have ongoing access to holistic support and all workshops. Non-members can participate in particular workshops but do not receive one-on-one support.

Figure 3: Sectors represented in the CIC



Women's Financial Wellbeing Community Investment Committee (Seymour, Victoria)

The SEED Project

Income Security
 Confidence & Empowerment
 Employment

FamilyCare

Family & Community Safety Health & Wellbeing

Education & Training

Nexus Primary Health Financial Support & Counselling

Financial Support & Coursening Family & Community Safety

Intereach

Disability, Care & Support Confidence & Empowerment

The Centre for Continuing Education

Education & Training
 Confidence & Empowerment

Our Place Seymour

- Health & Wellbeing
- Confidence & Empowerment
 Disability, Care & Support
- Child Care

DFFH

- Family & Community Safety
- Disability, Care & Support Housing

Housing

Beyond Housing

Housing
Financial Support & Counselling

Gotafe Seymour

Education & Training

Research and policy achievements

The project has also leveraged research and policy efforts including:

- successful advocacy to make the ParentsNext program voluntary and to abolish that program from 30 June 2024
- research on Family Tax Benefit, <u>Making Ends</u> <u>Meet in Tough Times</u> and <u>financial stress</u>
- research and policy forums on insurance (2022, 2023) co-hosted with Financial Counselling Victoria and the Melbourne Institute
- social security forums co-hosted with Melbourne University (2022) and co-hosted with TASA (2023) as part of the ISA World Congress
- eleven policy submissions since 2021 on issues affecting women's economic security.

Key challenges and lessons

Designing the SEED model and establishing the pilot in Seymour took two years. A lengthy discovery and engagement phase gave the team time to understand the context and 'get it right', according to several project staff, even if this time frame was longer than expected for several reasons:

BSL was new in Seymour therefore building initial connections in the community took time. Links with FamilyCare, as noted by one of the project staff, greatly facilitated entry into the Seymour community. However, efforts to connect with other service providers in Seymour at times required cold calling and multiple contact attempts before receiving a response. Moreover, because BSL was relatively unknown in Seymour, the SEED team not only had to introduce the project to the community, but also BSL as an organisation, which took even more time. **Trust-building as outsiders in a small town also required time and effort.** The importance of taking time to build trust was highlighted early in the discussions with service providers. They pointed out that a history of community consultations and pilots that had not translated into actual programs had created suspicion towards new initiatives in the Seymour. A project staff member further explained why trust and relationship building are essential in small regional towns:

... trust and relationships are much more important in regional areas compared to metro because you've got such limited resources in some respects whereas in Melbourne there are so many avenues and lots of organisations that are doing the same things that you could reach out to.

Connecting with well-established organisations in Seymour, highlighting potential areas of collaboration and sharing updates as the project evolved, strengthened the trust building process with service providers. Referrals by service providers made it easier for local women to speak to the SEED team.

Communicating the project's broad ambition to the Seymour community without a clearly defined program was challenging. Early discussions with community stakeholders in Seymour focused on sharing the project's broad ambition and getting input about needs and priorities to inform the program design. However, according to a project staff member, the lack of clarity about the program design and what their participation would entail was confusing to women and service providers:

Not knowing what the program was prior [to going into Seymour] didn't work well and the fact that we couldn't give them any concrete idea of what we were trying to set up. We knew we were doing something around women's economic security but not how that would look like ... that vision was really hard to explain.

According to some project staff, there was a sense during some of the follow-up conversations with service providers that they (service providers) were 'tired of hearing about what [SEED/BSL] might do' without a tangible plan. There was greater buy-in from stakeholders as the project design and approach became clearer.

COVID-19 was a major unexpected challenge.

Development of the SEED Project began during the COVID-19 pandemic. In Victoria, lockdown measures and restrictions on people's movements occurred for nearly two years which meant most of the community engagement activities happened remotely. Having to engage in a new context virtually slowed down the process of building relationships especially with local women because it limited the team's ability to fully immerse, interact and build trust with them. As a result, some project staff perceived the combination of lack of connections in the community and running activities online as one of the reasons why the Women of Seymour art activity failed:

We didn't have the connections for people to, you know, to promote it and bring people on board ... in hindsight, we possibly went in too early.

Reconciling perspectives and methods and developing an integrated way of working as a team took time. All project staff interviewed highlighted that having an integrated research, policy and practice team from the start has been useful for breaking down siloed ways of working within BSL and for enriching their expertise. While such an integrated team can be seen as a good example of working collaboratively, they also noted that much time was spent reconciling differences in perspectives, assumptions and methods at the start of the project.

Research and practice is not always easy to fit together ... bringing together different knowledge and different experiences and therefore a different picture of what it looked like sometimes was tricky.

The working group members initially met without a well-defined reporting and leadership structure for the team. The lack of a coherent leadership caused frustration over unclear roles, delays in sharing and collating information and ambiguity around accountability and overall strategic direction of the project:

It took a little bit of time [for research/policy and practice to work well together]. There were some tensions earlier on.

Moreover, consultations with senior BSL leadership and 'critical friends', which was considered essential to ensure the project aligned with BSL's strategic direction and structures of the organisations, led to more people being involved in decision-making which at times made it difficult to keep things moving as explained by a project staff member:

We had so many people that wanted to be involved which kept shifting the direction of the project.

After some discussions the team's structure was streamlined. The current working group comprises four members from research/ policy and two from practice. The team has been meeting every fortnight to review project milestones. High-level management of the project is overseen jointly by the Principal Research Fellow, Work and Economic Security and the Senior Manager, Financial Inclusion.

A key element of the project is Stop and Reflect sessions, which allows the team to consider and document issues as a group and refine its approach in an open and iterative way.

Conclusion

Rather than offering a predetermined solution to the challenges facing women in Seymour, we took the time to better understand the issues and opportunities. This open-ended approach was confusing for some, as they became impatient for a solution. But a lengthy exploratory phase grounded in community development methods proved to be key to building trust, engagement and developing an innovative model. Our experience of designing and developing SEED also highlights:

- Building relationships in place takes time. BSL was new to Seymour and needed to forge relationships at a difficult time. COVID-19 presented unique challenges for engaging in a new community. Organisation challenges also impacted the momentum of the project.
- Community engagement is an ongoing process. Instead of waiting for the community to engage or relying on an engagement phase, ongoing outreach and engagement efforts are required.
- An investment in time builds strong relationships. Even though the initial engagement process took longer than expected, the relationships built during this

period have provided a strong foundation for the establishment of the women's hub and Community Investment Committee.

- A critical social policy lens along with qualitative research can help to unpack challenges and opportunities in place. Understanding the nature of local challenges and opportunities required more than desktop research. Research to understand community perspectives alongside other community engagement activities enhanced understanding of context and provided nuanced insights to foster new conversations about women's economic security in Seymour.
- Innovation requires active reflection to refine the approach in place. Ongoing review of achievements and challenges and action learning enabled refinement of the model. Frequent reflections and effective documentation facilitate knowledge sharing: An integrated research, policy and practice team takes time and effort to build and requires a team commitment to stop, reflect and recalibrate efforts, when needed.

Despite the ambitious goal of establishing a co-designed program in a greenfield site during a pandemic, and the challenges faced, the SEED model shows promise as a scalable approach to addressing women's economic security and financial wellbeing in place.

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Appendix

SEED key messages 1.9.21

Statement type	High level statement	Plain language statement
Purpose statement	BSL has a long history of working with communities to make positive change.	BSL has a long history of working with communities to make positive change.
	Funded by a major untied donation, the SEED Project: Sustaining Economic Empowerment and Dignity for Women, aims to demonstrate how a collaborative, innovative approach can challenge and disrupt the systemic and structural barriers that undermine women's financial wellbeing and economic security. It will demonstrate an approach that works at the nexus of research, policy and practice to create opportunities and positive lasting change at an individual, community, local, state and federal level.	The SEED Project (Sustaining Economic Empowerment and Dignity Project for Women) wants to understand what affects women's financial wellbeing in Seymour—and what can be done to create opportunities and make positive changes. We want to better understand the needs, concerns and aspirations that women have and work with you and others to develop solutions, create opportunities and make positive change at an individual, community, local, state and national level. This is why the project has three strands of work: research, policy and practice. We want to make a difference now and in the future.
Practice statement	Acknowledging women are the experts of their own experience, the SEED Project will utilise participatory, capability based and intersectional practices to identify and disrupt systemic and structural barriers to economic security. This project aims to work alongside women in Seymour to amplify their voices and demonstrate enabling approaches to improve individual and collective financial wellbeing.	How we work with women and community is important. We recognise that women are the experts of their own lives, and that many things contribute to individual circumstances. We recognise that we do not hold all the information or understanding of what financial wellbeing looks like for women. We want to work with women to better understand this. We recognise that you have knowledge and skills and invite you to work with us to ensure that your needs and goals are considered, to create opportunities and to make changes to the systems that do not work for you,
Research statement	This research focuses on the intersections of people, place and policies to identify the drivers of women's economic insecurity, their impacts, and the changes that are needed at a local, state and national level. We adopt a critical social policy perspective to challenge deficit narratives, reframe issues and imagine alternatives. Insights gathered can then be used to drive systemic change in Seymour and beyond.	and other women like you. Understanding the issues and what to do about them is an important part of the project. In our research we want to understand more about what helps or hinders women's financial wellbeing. We'll share more about the research parts of our work later and might invite you to participate down the track.
Policy statement	The SEED Project will advance a policy agenda that aims to make a tangible difference to the opportunities, work prospects and longer-term economic security and financial wellbeing for women. By understanding the drivers of economic insecurity, working with others and amplifying the voices of women in Seymour, we can contribute to policy change from the local to national level.	Based on our work in Seymour, we aim to influence positive policy change in the short and longer term, at a local, regional, state and national level.

Statement type	High level statement	Plain language statement
BSL expertise statement	The Brotherhood of St. Laurence (BSL) is a social justice organisation working alongside people experiencing disadvantage to address the fundamental causes of poverty in Australia. For over 90 years we have worked tirelessly toward our vision of an Australia free of poverty. Based in Melbourne but with programs and services throughout Australia, BSL pursues systemic change with the belief that people can overcome poverty and disadvantage with appropriate systems of support. Our approach is informed directly by the people experiencing disadvantage and uses evidence drawn from our research, together with insights from our programs and services, to develop solutions that work. BSL has a history of leadership, innovation and supporting the community wherever there has been need. We are proud to have contributed to the establishment of many organisations and social movements over the years.	The Brotherhood of St. Laurence (BSL) is a social justice organisation that has been working together with people experiencing disadvantage across Australia for over 90 years. We are working towards a vision of an Australia free of poverty, with a belief that poverty can be eliminated with the right policies and systems of support. Through our program, research and policy work we aim to better understand and address poverty and disadvantage and change so that we all can thrive.
Why Seymour?	After careful consideration, we decided to work in Seymour, because we believe that we can contribute to positive change as an enabling organisation.	While we haven't worked in Seymour before, we have some organisational connections, and we believe that we can work with others to make positive change.

About the project

Funded by a major untied donation, the SEED Project is a co-designed community initiative in Seymour, Victoria. It is designed to build collective capability in the community to advance positive change to women's economic security and financial wellbeing.

For further information

For further information about BSL's Social Policy and Research Centre work on the SEED Project see <<u>https://www.bsl.org.au/research/our-research-and-policy-</u> work/projects/seed-research-and-policy/>.

For other relevant BSL publications see <<u>https://www.bsl.org.au/research/publications/</u>>.

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