



“Financial Literacy, Gender Equality and Leadership”

Women’s Financial Literacy and Leadership Program

EVALUATION REPORT

**A collaboration between the
Migrant Information Centre (Eastern Melbourne)
and Women’s Health East**

FEBRUARY 2019

DISCLAIMER

“Financial Literacy, Gender Equality and Leadership” - The Women’s Financial Literacy and Leadership Program – Evaluation Report is an evaluation of six programs facilitated by the Migrant Information Centre (Eastern Melbourne) in partnership with Women’s Health East. The programs were funded by the Victorian Government Department of Premier and Cabinet, Multicultural Affairs and Social Cohesion Division Community Capacity Building Partnerships Medium Grants Program.

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**Jessica Bishop
Manager
February 2019**

KEY TERMS

AOD: Alcohol and Other Drugs

DPC: Department of Premier and Cabinet

EAL: English as an Additional Language

EMR: Eastern Metropolitan Region

MASC: Multicultural Affairs and Social Cohesion division

MIC: Migrant Information Centre (Eastern Melbourne)

RAP: Refugee and Asylum Seeker Program

WHE: Women's Health East

WHN: Women's Health in the North

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1. Executive Summary

1.1 Introduction

In 2017/2018, the Migrant Information Centre (Eastern Melbourne) (MIC) received funding from the Department of Premier and Cabinet (DPC), Multicultural Affairs and Social Cohesion Division (MASC), Community Capacity Building Partnerships Medium Grants program to develop and facilitate programs that would prevent family violence in refugee communities residing in the eastern suburbs of Melbourne.

The Women's Financial Literacy and Leadership Program was one of the programs offered by MIC as part of this funding, which was developed and delivered in partnership with Women's Health East (WHE).

1.2 Background

The overall objective of the program was to prevent family violence in refugee communities through promoting women's independence and decision-making in public life and relationships through greater awareness of financial management and leadership within community associations.

The program aimed to enhance women's money management skills, improve their understanding of gender equality and increase female participation in leadership within their respective communities. By exploring these topics, it was anticipated that participants and their families would gain an increased understanding of gender equity and the changing roles of men and women in Australia; greater confidence to take on leadership roles in their communities; and increased skills in prioritising spending and budgeting for short/long term goals and future income security.

The program was run for women from six language groups between January 2017 and September 2018 – these included women from Falam Chin, Zomi/Tedim Chin, Karen, Hakha Chin, Mizo/Falam Chin and Iranian backgrounds. Each program ran for six weeks, involving one two-hour session per week. Interpreters and childcare were provided.

1.3 Program content

The program covered: spending habits; budgeting and saving; banking, credit and loans; financial rights, financial conflict and superannuation; gender equity; and, rules of incorporated associations and leadership.

1.4 Promotion and recruitment

A translated flyer was widely promoted through MIC bilingual project workers and through mailing lists, including social media. However, it was difficult to recruit women to commit to six weekly sessions. Newly arrived refugee women face a range of competing priorities in their lives that can impact on their ability to commit to attending a two-hour session for six weeks. Examples of these are:

- Study or work commitments

- Looking after their children
- Community responsibilities e.g. Chin communities are strongly linked to their church so that church activities are their first priority
- Lack of transport to venues
- Lack of understanding of Australian concepts such as financial literacy and women's leadership
- Difficulty in translating concepts into community languages, as there are no words in some languages to describe particular concepts/ideas

Women's leadership can be a contentious issue in some newly arrived communities. For example, many people from Chin backgrounds including women believe that the Bible states that women cannot be leaders of men. This may have affected women's interest in attending the program.

As a result, the MIC Project Worker consulted MIC bilingual settlement workers to identify how we could increase interest and commitment of women to participate in the program. They suggested including the SaverPlus Program as part of the financial literacy component of the program. The MIC has held many programs of Saver Plus in partnership with Berry Street and the ANZ Bank which have been very popular amongst community members. The program covers budgeting and saving and the incentive to attend includes a commitment of matching dollar for dollar up to \$500 for educational expenses from the ANZ Bank when people save \$500 in an ANZ bank account themselves.

A total of 52 women participated in the Financial Literacy and Leadership program across six diverse ethnic groups during 2017 and 2018. Five of the groups included participants from ethnic-minority backgrounds from Burma including four different cultural/language groups from Chin State and a Karen group and one group with women of Iranian backgrounds.

1.5 Evaluation rationale and method

The aim of the evaluation was to measure the impact of the program on women's lives. In particular, in relation to whether the program increased their understanding of gender equality, their confidence in taking on a leadership role in their community and their confidence in managing their money.

On arrival at the first session, all participants were asked to complete a pre-program survey. Participants were also asked to complete a post-program survey at the completion of the last session. The surveys included questions that provided both quantitative and qualitative data.

1.6 Findings

The quantitative data indicated improvements across all measures in regards to an increased understanding of the meaning of equality, confidence in taking on leadership roles in the community and confidence in managing money.

The qualitative data indicated the skills that the women had developed, what they might do differently in the future and what they liked most about the program. The major learning related to financial skills and information particularly in relation to budgeting and superannuation, gender equality and providing equal opportunities for their children, and sharing what they have learnt with their husbands, children, extended family and community members.

To increase their knowledge of Victorian laws and to encourage women to more actively participate in community decision-making, the session on leadership focussed primarily on the rules of Incorporated Associations, the roles of the Committee of Management including the value of women in committees, community decision making and the rights and responsibilities of members. This approach was used to increase participants' understanding of what Consumer Affairs Victoria expected of leadership in Australia and the rights and responsibilities of members of an Association. The data showed an increase in participant's confidence in taking on a leadership role with some participants indicating that they would be more actively involved in their respective community Association.

1.7 Conclusion

The Women's Financial Literacy and Leadership program was designed to promote women's independence through increased knowledge and/or skills of financial literacy, gender equality and leadership. The findings indicate that these aims were achieved as participants reported an increase in their understanding of financial literacy, gender equality and leadership within their respective community associations particularly for the communities from Burma who have existing Incorporated Associations.

Programs such as the Women's Financial Literacy and Leadership Program have an important "ripple effect" in that they not only have the capacity to increase the knowledge of the women who participate in the program but also their husbands, children, extended family and members of their community.

The major challenge was gaining commitment from women to attend 6 weekly sessions. In the early years of settlement women have competing priorities that must be met. Through consultations with bilingual workers, the MIC was able to identify one of their priorities i.e. saving money and obtaining a financial contribution from a bank to assist them to pay for educational costs for themselves or their children. Through aligning the program with Saver Plus, women regularly attended and gained additional knowledge of gender equality and leadership that is not a specific focus of the SaverPlus Program.

2. Introduction

In 2017/2018, the Migrant Information Centre (Eastern Melbourne) (MIC) received funding from the Department of Premier and Cabinet (DPC), Multicultural Affairs and Social Cohesion Division (MASC), Community Capacity Building Partnerships Medium Grants program to develop and facilitate programs that would prevent family violence in refugee communities residing in the eastern suburbs of Melbourne.

The programs were targeted at the largest refugee communities that had recently settled in the Eastern Metropolitan Region (EMR) - people from Chin State in Burma, Karen from Burma¹ and Iranian refugees. Refugees from Chin State are ethnically and linguistically diverse. The Chin communities residing in the EMR include Hakha Chin, Zomi/Tedim Chin and Zo, Falam Chin, Mizo and Matu.

The programs offered by the MIC under the Medium Grants Program included:

- Family Relationships programs for couples followed by separate men's and women's group programs with the same participants to increase participants' understanding of gender equity in an Australian context, effective communication and resolving conflict without anger or violence;
- Respectful relationships for English as an Additional Language (EAL) students at three secondary schools;
- Women's Financial Literacy and Leadership Programs in partnership with Women's Health East (WHE)
- An Alcohol and Drug Education Program in partnership with Turning Point to increase the knowledge and skills of community leaders and Pastors to better understand addiction, recovery, how they can support community members and professional services available to assist them. The program also targeted community members so they could better understand the nature of addiction and recovery, and Alcohol and Other Drugs (AOD) services available to assist family members.

This report is an evaluation of the Women's Financial Literacy and Leadership Program held in partnership with Women's Health East.²

¹ Although Burma is officially known as Myanmar, the use of Burma is reflected in this report as the ethnic minority groups that have settled in the eastern suburbs of Melbourne refer to Burma rather than Myanmar as their country of origin.

² See other evaluation reports for the Family Relationships, Men's and Women's Groups and Respectful Relationships Programs and the Drug and Alcohol Program on the MIC's website in Publications.

3. Background

The Migrant Information Centre (Eastern Melbourne) (MIC) and Women's Health East (WHE) worked collaboratively to develop the Women's Financial Literacy and Leadership Program.

As identified in "Change the Story"³, the overall objective of the program was to prevent family violence in refugee communities through promoting women's independence and decision-making in public life and relationships through greater awareness of financial management and leadership within community associations.

The program aimed to enhance women's money management skills, improve their understanding of gender equality and increase female participation in leadership within their respective communities. It was anticipated that by exploring these topics, participants and their families would gain an increased understanding of gender equity and the changing roles of men and women in Australia; greater confidence to take on leadership roles in their communities; and increased skills in prioritising spending and budgeting for short/long term goals and future income security.

The program was run with women from six language/cultural groups from between January 2017 and September 2018 – these included women from Falam Chin, Zomi/Tedim Chin/Zo, Karen, Hakha Chin, Mizo/Falam Chin and Iranian backgrounds. Each program ran for six weeks, involving one two-hour session per week. Interpreters and childcare were provided. Much of the content and activities provided to participants on financial literacy was taken from [Managing Money: Every Woman's Business](#); a financial education training resource developed by WHE and Women's Health in the North (WHN) that provides culturally-sensitive and gender-sensitive financial information for women wanting to develop their financial skills. For the last four programs, the SaverPlus Program was also incorporated to provide incentives for women to attend the program. This will be explored further in the findings of this report.

4. Program Content

4.1 Session 1: Spending Habits

The program commenced with participants completing activities designed to get them thinking about how they spend their money. The activities allowed participants to consider if the things they spend their money on are needs or wants and highlighted how spending little bits of money can easily add up to large amounts.

Participants were also introduced to the idea that there are three main ways of increasing the money available to them. These are spending less, spending differently and earning more. The participants were given the opportunity to come up with creative ways to do these three things.

³ Change the Story, A Shared framework for the primary prevention of violence against women and their children in Australia, Our Watch, VicHealth, ARROWS, 2015, p.33.

4.2 Session 2: Budgeting and Saving

Participants completed a personal budget sheet, including a breakdown of income and spending for a period of one month. There was then a discussion around the concept of saving and participants began to think about the different options for savings.

Participants completed activities that introduced the concept of having savings goals, allowing participants to brainstorm what savings can be used for and emphasising what the planning for savings goals needs to include. Participants were asked to think of a savings goal and think about what they will save for, how much it will cost, how they will save the money and how long it will take.

Participants were introduced to the [MoneySmart Savings Calculator](#) and got to practice using the online tool.

4.3 Session 3: Banking, Credits and Loans

In this session, participants discussed and explored banking including account types, fees and charges, banking jargon, consumer rights and bank account comparison.

They also looked at the real cost of credit and loans; the different lending options as well as their positive and negative features. Participants were provided with tips on how to avoid unmanageable debt as well as alternatives to mainstream loans.

4.4 Session 4: Financial Rights, Financial Conflict and Superannuation

Participants were informed of their financial and consumer rights in Australia. They were introduced to what a contract is and the importance of understanding what signing a contract and going guarantor means. They were also informed about the concept of financial counselling.

Participants brainstormed strategies for avoiding financial conflict in relationships.

Participants were provided with information regarding superannuation and how it works, and introduced to the [Moneysmart Retirement Calculator](#).

4.5 Session 5: Gender Equality and Financial Abuse

In this session participants explored the concept of gender equality. The session included a discussion about gender stereotypes, what they are and how they lead to inequality, and what gender equality means. Participants discussed the differences in equality and discrimination that they have experienced between Australia and their country of origin and were informed about the manifestations of gender inequality in Australia.

Participants then explored how gender equality can be achieved in their community and in their families and were given tips on how to start conversations with their families around addressing inequality.

Participants were provided with information regarding family violence, in particular financial abuse, what it looks like and how to seek support.

4.6 Session 6: Incorporated Associations and Leadership

Participants were provided with information regarding the workings of their local community associations, including the functioning of Incorporated Associations, the role of members and the committee.

Participants then explored the leadership opportunities available in the community, the barriers that women face in taking on leadership positions in their community and community associations, and how women can support each other to take on more leadership roles and responsibilities in Australia.

5. Promotion and Recruitment

5.1 Encouraging attendance

A translated flyer was developed and promoted through MIC Project Workers for the Refugee and Asylum Seeker (RAP) Program. As for the Medium Grants Program, RAP is funded by Department of Premier and Cabinet (DPC), Multicultural Affairs and Social Cohesion Division (MASC), Community Capacity Building Partnerships. RAP Project Workers support community leaders of Associations and faith groups to build their capacity to better meet the needs of their community members and assist them to link to mainstream services and organisations. This program has enabled the MIC to build strong relationships with community leaders who play an important role in promoting programs and encouraging community members to attend. Translated flyers were also distributed through the MIC's electronic mailing lists, including social media platforms.

5.2 Barriers to participation

Newly arrived refugee women face a range of competing priorities in their lives that can impact on their ability to commit to attending a two-hour session for six weeks. Examples of these are:

- Study or work commitments
- Looking after their children
- Community responsibilities e.g. Chin communities are strongly linked to their church so that church activities are their first priority
- Lack of transport to venues
- Lack of understanding of Australian concepts such as financial literacy and women's leadership
- Difficulty in translating concepts into community languages, as there are no words in some languages to describe particular concepts/ideas

Women's leadership can be a contentious issue in some newly arrived communities. For example, many people from Chin backgrounds including women believe that the Bible states that women cannot be leaders of men. This may have affected women's interest in attending the program.

5.3 Incentives for participation

Despite the promotion of the program, the Project Worker found it difficult to recruit women to commit to the program and find times and days that suited them. The program targeting the Zo community in 2017 but had to be cancelled due to the lack of interest and some programs saw attendance decreasing over the 6 weeks e.g. Zomi attendance over the 6 week period was 10, 11, 8, 8, 5 and 7 respectively. Starting times for some programs were delayed so that more women could be recruited from the community.

As a result, the MIC Project Worker consulted MIC bilingual settlement workers to identify how we could increase interest and commitment of women to participate in the program. They suggested including the SaverPlus Program as part of the financial literacy component of the program for the last four programs delivered. The MIC had held many programs of SaverPlus in partnership with Berry Street and the ANZ Bank which have been very popular amongst community members. The program covers budgeting and saving and the incentive to attend includes a commitment of \$500 for educational expenses from the ANZ Bank when people save \$500 in an ANZ account themselves.

The SaverPlus content on banking, budgeting and saving was consistent with the materials in the resource on financial literacy developed by WHE and WHN. Both programs distribute resources and

fact sheets from Money Smart which participants can take home and share with other family members. To ensure recruitment to the Women's Financial Literacy and Leadership Program, SaverPlus was offered to participants of the last four programs which may have resulted in more consistent participation numbers over the 6 weekly sessions. For example, participation in the program targeted at Karen women increased over the 6 week period from six to eight women; Hakha Chin group maintained an average attendance of 11 women completing the program; and six women from Falam Chin/Mizo backgrounds attended all 6 weekly sessions. Attendance of Iranian women varied slightly over the six weekly sessions with 10, 10, 11, 7, 9 and 8 participants.

5.4 Participation

A total of 52 women participated in the Financial Literacy and Leadership program across 6 groups during 2017 and 2018. Five of the groups included participants of ethnic-minority backgrounds from Burma including four groups from Chin State and one group for Karen women, and one group included women of Iranian background.⁴ Interpreters and child care was provided for each group.

Below is a summary of the number of participants for each group and their ethnic background.

Group 1: 9 participants, Falam Chin

Group 2: 9 participants, Zomi/Tedim Chin

Group 3: 8 participants, Karen

Group 4: 10 participants, Hakha Chin

Group 5: 6 participants, Mizo/Falam Chin

Group 6: 10 participants, Iranian

⁴ The program for the Zo community was cancelled as participants only attended the first session with none attending the second session.

6. Evaluation rationale and method

The aim of the evaluation was to measure the impact of the program on women's lives. In particular the evaluation aimed to measure whether the program increased participants' understanding of equality, their confidence in taking on a leadership role in their community and their confidence in managing their money.

On arrival at the first session, all participants were asked to complete a pre-program survey. Participants were also asked to complete a post-program survey at the completion of the last session. The surveys included questions that provided both quantitative and qualitative data.

For each six-week program, surveys were translated into each groups' preferred language. The surveys were simplified as was practicable, and pictures used wherever possible in order to accommodate participants with low literacy. Copies of the surveys can be found in [Appendix 1](#).

The surveys included three questions that required participants to rate their confidence or understanding of a topic covered in the program. The ratings were assigned a numerical value from 1 (Not good/confident at all) to 4 (Very good/confident) for evaluation purposes. The 'Don't know' option was not assigned a numerical value, and these responses were not included when calculating the weighted totals of each question.

Results from all surveys have been collated and are shown in the tables below. It is important to note that the pre- and post-program survey results are not matched by participant, and that the number of pre- and post-program surveys completed are not the same due to variations in attendance at each session.

7. Findings

7.1 Quantitative data results

7.1.1 Equality

Question: How good is your understanding of the meaning of equality?

	Pre	Post	% Change
Very good (Value: 4)	17	27	
Somewhat good (Value: 3)	21	21	
Don't know	4	0	
Not very good (Value: 2)	6	1	
Not at all good (Value: 1)	3	0	
Total	51	49	
Weighted total	146	173	
Total/ responses	3.12	3.53	14%
Overall rounded average score	Somewhat good	Very good	

An improvement of 14% was seen in participants' self-rating of their understanding of the meaning of equality. And the average rating improved from 'somewhat good' to 'very good'. It is worth noting that scores for participants' understanding of equality were quite high in the pre-program survey, with 74.5% of participants rating their understanding of equality as 'somewhat good' or 'very good'. This increased to 90% in the post-program survey. Following completion of the program the percentage of participants who rated their understanding of equality as 'not very good' or 'not good at all' decreased from 17.6% to 2%.

Attendance at other family violence prevention programs particularly the Family Relationships Program and the separate Men's and Women's Groups could account for the high rating for this question in the pre-program survey. However, participation in the Financial Literacy and Leadership program enabled women to enhance their understanding of gender equality with only 2% of participants rating their understanding as 'not very good' or 'not good at all' at the end of the program.

7.1.2 Community Leadership

Question: How confident do you feel taking on a leadership role in your community?

	Pre	Post	% Change
Very confident (Value: 4)	5	10	
Somewhat confident (Value: 3)	19	18	
Don't know	7	10	
Not very confident (Value: 2)	10	9	
Not at all confident (Value: 1)	8	0	
Total	49	47	
Weighted total	105	112	
Total/responses	2.5	3.02	21%
Overall rounded average score	Not very good/ somewhat good	Somewhat good	

Participants' self-rated confidence in taking on a leadership role in their community saw the largest improvement, showing a 21% increase in confidence ratings. The average rating improved from 'not very good/somewhat good' to 'somewhat good'. The percentage of participants who rated their confidence in taking on a leadership role as 'very confident' more than doubled from 10.2% in the pre-program survey to 21.2% in the post-program survey. The percentage of participants who rated their confidence as 'not at all confident' decreased from 16.3% to 0%.

Given the general attitude of Chin communities on women's leadership mentioned earlier in this report, namely that women cannot be leaders of men, this outcome indicated a strong shift in belief by the women who participated in the program. Although change in cultural beliefs and traditions can be slow and may require intergenerational change to be fully implemented, the program provided women an opportunity to learn about leadership from an Australian context and consider how they can contribute what they learnt within their own communities.

7.1.3 Financial Management

How confident do you feel managing your money?

	Pre	Post	% Change
Very confident (Value: 4)	10	20	
Somewhat confident (Value: 3)	23	22	
Don't know	4	1	
Not very confident (Value: 2)	11	5	
Not at all confident (Value: 1)	2	0	
Total	50	48	
Weighted total	133	156	
Total/responses	2.89	3.32	15%
Overall rounded average score	Somewhat good	Somewhat good	

Participants' self-rated confidence in managing their money saw an increase of 15% following completion of the program. No change was seen in the average rating; remaining at 'somewhat good'. The percentage of participants who rated their confidence in managing their money as 'very confident' doubled between the pre- and post-program surveys, increasing from 20% to 41.6%. The percentage of participants who rated their confidence in managing their money as 'not very confident' or 'not at all confident' decreased from 26% in the pre-program survey to 10.4% post-program, with zero participants selecting 'not at all confident' in the post-program survey.

7.2 Qualitative data results

In addition to the three quantitative questions, the post-program survey also allowed an opportunity for participants to provide qualitative feedback regarding their participation in the program. The survey included three open-ended questions:

1. Name three things you liked about this course
2. Name two things you didn't like about this course
3. Name one thing you're going to do differently as a result of completing this course.

Additionally, workshop facilitators kept notes of all discussions that took place during the six sessions, and at the end of each session participants were asked "please tell me something that you learnt today", with workshop facilitators noting participant responses.

In the process of understanding what participant's liked most about the course, and what they learnt, there were a number of themes that came out of the post-program survey and through the workshop discussions. These included increased financial skills and knowledge, gender equality, greater understanding of how to support their families and leadership.

7.2.1 Financial skills and knowledge

Women who completed the post-program survey at the conclusion of the workshops often mentioned skills that they had developed, what they might do differently in the future or what they liked most about the workshop sessions.

Many women expressed an improvement in their knowledge around financial skills and management. In particular, information relating to superannuation was mentioned numerous times and had high engagement throughout the workshops. This was seen via women mentioning superannuation in the post-program survey when asked to name what they liked about the course, and during the discussions that occurred during the workshops.

“working and retirement in Australia” – participant from Iranian group.

“I really liked the information on Super” – participant from Zomi group.

Other financial skills that women noticed an improvement in included learning about credit ratings, how to save money, and learning specifically about the MoneySmart website.

“It was good to make a budget, learn about Consumer Affairs and about credit rating” – participant from Hakha Chin group.

Multiple participants stated that one thing they would do differently after completing the course was to look at their spending habits, with many stating that they would begin looking at their spending as either 'needs' or 'wants'.

“Only buy what you need not what you want” – two participants in Hakha Chin group.

7.2.2 Gender Equality

Another strong theme that came through the discussions and survey responses was that participants had learnt about the concept/idea of gender equality within an Australian context, particularly in regards to financial matters. In responding to the question, ‘Name three things you liked about this course’, 19 participants indicated that they liked learning about either gender equality or learning that men and women are equal in Australia.

“Men and women are equal, no one is above another...” – participant from Falam Chin group.

One aspect of gender equality that came through the evaluations was around participants treating their children of both genders equally. Many highlighted that they had a greater understanding of equality between sons and daughters, and for all children to have equal opportunity to education and equally distributing household chores between children that were not dependant on gender. This came through frequently when participants named one thing that they would do differently as a result of completing the course.

“To teach our son and daughter about having the same rights” – participant from Karen group.

“Raising or bringing up children and sharing responsibilities” – participant from Zomi group.

7.2.3 Information to support families

The survey results indicated that the sessions provided new information for women to share with their families, including how finances could be shared equally within a family. When participants were asked in the post-program survey to name three things they liked most about the program some women noted the importance of sharing information within the family on how to manage money and how to discuss financial decisions and goals within a family.

“To discuss and agree on financial matter in couple” – participant from Falam Chin group.

“About managing money in family” - participant from Falam Chin group.

“Sharing information and working together as a family” - participant from Hakha Chin group.

Also within this theme came through an understanding of the importance of sharing money within a couple; which can also be related back to gender equality. This was discussed in detail throughout the sessions, from budgeting to superannuation to the gender equality session. As indicated by the post-program survey data, this was obviously a theme that resonated with participants.

“How to have a good relationship between husband and wife and using money wisely” – participant from Zomi group.

“Better understanding in couple relationship, I find sharing money is good” – participant from Falam Chin group.

7.2.4 Leadership

All of the women who participated in the program believed they were members of a community association or church group. Many were surprised to learn they were in fact not members. It appears to have been a common occurrence amongst participants to believe that they are members of an Incorporated Association simply because they come from the same ethnic group, regardless of whether they have applied in writing and become financial members, which is a legal requirement in Victorian Incorporations Law.

Several women commented that they liked learning about leadership opportunities in their communities and how their community associations work, with one participant commenting that the leadership program was too short. Some also expressed a desire for greater equality within their association committees, and for women to be viewed as capable leaders.

“Equality in committee” - participant from Falam Chin group

“How to lead the people: not just following the old instructor or instruction” – participant from Falam Chin group

The data showed an increase in participants' confidence in taking on a leadership role with some participants indicating that they would be more actively involved in their Association.

“[I will] register as a member for the association and go to AGM” – 2 participants from the Karen group

“The most useful thing is that we get to know more about the association and their work and their plans for the community” – participants from Karen group

“[One of the three things you liked about this course]... the idea of a women's incorporated association” – participant from Iranian group

8. Conclusion

Financial literacy, gender equality and public leadership for women within community incorporated associations contributes to promoting women's independence and decision-making in public life and relationships. This action was identified in Change the Story as one of five essential actions to reduce the gendered drivers of violence against women.⁵

The Change the Story framework helps us understand how all the topics covered in the Women's Financial Literacy and Leadership Program can contribute to the prevention of violence against women. By building women's financial literacy and skills, they are able to be more involved in financial decision-making within their family and to build more equal and respectful relationships with their partners. Talking to women about gender inequality provides them with the tools to challenge gender stereotypes and normalise equality within their families. Concurrently, increasing the number of women in leadership in community associations not only allows for women to have greater decision-making in public life, but it also helps to normalise a positive and equitable portrayal of women within the community.

The Women's Financial Literacy and Leadership program was designed to promote women's independence through increased knowledge and/or skills of financial literacy, gender equality and leadership. The findings indicate that these aims were achieved as participants reported an increase in their understanding of - and openness to - financial literacy, gender equality and leadership within their respective community associations particularly, for the ethnic minority communities from Burma living in the EMR who have existing Incorporated Associations.

The Incorporated Associations come under Victorian Consumer Affairs Laws and an increased knowledge of these laws could encourage women to become leaders within these associations, participate more actively in decision making as members or establish their own associations. Unlike Chin churches where there is debate over whether women can be leaders, the Incorporated Associations are independent of the churches and could pave the way for a greater number of women nominating for leadership roles or more actively participating in decision making within their respective communities.

Programs such as the Women's Financial Literacy and Leadership Program have an important "ripple effect" in that they not only have the capacity to increase the knowledge of the women who participate in the program but also their husbands, children, extended family and members of their community particularly in relation to financial management.

The findings of the program were overwhelmingly positive, however, the major challenge was gaining commitment from women to attend 6 weekly sessions at a time, place and day that met the needs of the majority of women within the targeted communities. The targeted communities were from refugee backgrounds and the majority had lived in Australia for less than 5 years. In the early years of settlement, women have competing priorities that must be met. Through consultations with bilingual workers, the MIC was able to identify one of their priorities i.e. saving money and obtaining a financial contribution from a bank to assist them to pay for educational costs for themselves or their children. Through aligning the program with SaverPlus, women committed to the programs and gained additional knowledge of gender equality and leadership that is not a focus of the SaverPlus Program.

⁵ Ibid

Appendix 1:

Pre-program survey

What made you want to attend to this course?

What do you hope to gain from completing this course?

How good is your understanding of the meaning of equality?



Very
good



Somewhat
good



Don't
know



Not very
good



Not at all
good

How confident do you feel taking on a leadership role in your community?



Very
confident



Somewhat
confident



Don't
know



Not very
confident



Not at all
confident

How confident do you feel managing your money?



Very
confident



Somewhat
confident



Don't
know



Not very
confident



Not at all
confident

Post-program survey

How good is your understanding of the meaning of equality?



Very good



Somewhat good



Don't know



Not very good



Not at all good

How confident do you feel taking on a leadership role in your community?



Very confident



Somewhat confident



Don't know



Not very confident



Not at all confident

How confident do you feel managing your money?



Very confident



Somewhat confident



Don't know



Not very confident



Not at all confident

Name three things you liked about this course

1 _____

2 _____

3 _____

Name two things you didn't like about this course

1 _____

2 _____

Name one thing you're going to do differently as a result of completing this course

