

PLAIN ENGLISH SUMMARY OF THE RESEARCH FINDINGS



PROMOTING ECONOMIC PARTICIPATION FOR REFUGEE AND MIGRANT WOMEN



In Australia, it can be difficult for refugee and migrant women to find paid work, manage money and effectively access financial services. Economic participation can include running a small business, taking part in training or education, and interacting with agencies and services about bills, fines, concession allowances, welfare benefits, and taxation.

Women's ability to understand and use Australian financial systems and services has a significant impact on their economic participation, as well as their health, safety and wellbeing. Refugee and migrant women often encounter additional barriers to economic participation because of their limited English, poor access to education and training, and a lack of affordable alternative care for children or family members (a responsibility usually held by women).

Between June and December 2015, Women's Health West and Victoria University undertook a research project to better understand how refugee and migrant women are affected by difficulties finding paid work, managing money and dealing with financial services.

We wanted to:

1. Review recent research on the difficulties refugee and migrant women face in Australia, and on programs and policies that support women's economic participation

2. Conduct research to better understand the perceptions and experiences of women from different refugee or migrant backgrounds and staff from community-based organisations in Melbourne's west who work with them
3. Present and analyse the research findings, and develop a case study highlighting the complex factors that shape women's experiences of economic participation
4. Develop recommendations for resources, advocacy and program initiatives to be undertaken by the government and community sector to increase refugee and migrant women's economic participation

We spoke to sixty women from five different communities in Melbourne's west, including Tibetan women, Oromo women from Ethiopia, Karen women from Myanmar, South Sudanese women, and Farsi-speaking women from Afghanistan and Iran.

We asked them about their experiences of economic participation and difficulties they face in Australia, and what services and programs are needed to assist them with accessing employment, education and financial security. We also spoke to community service workers.

This is a summary of the research findings and actions needed to increase refugee and migrant women's economic participation.

RECOMMENDATIONS

This research found that **racism and sexism within the general community and in government and financial services** contribute to women experiencing difficulties accessing employment, education and financial security. The report recommends the following actions to end racism and sexism within government and non-government organisations and by employers.

1. Federal government to undertake research into how jobs are strictly divided between men and women and how this, along with discrimination in the workplace, unemployment and dangerous workplace conditions, affects refugee and migrant women
2. Federal and state governments to fund programs to work against racism and to promote women's rights, so that women have equal access to government institutions, community organisations, and employment
3. Rules to be introduced that require government and non-government organisations to run programs and services that are accessible to refugee and migrant women and respect their diverse cultural backgrounds, and family and community responsibilities
4. Further research to be conducted to better understand Muslim women's experiences of discrimination when trying to find work in Australia

This research found that **strict government systems and rules** make it harder for refugee and migrant women to use their services, make well-informed financial decisions, find paid work and be financially secure. The report recommends the following actions to make government systems easier for women to access.

5. Centrelink and Job Network to be reviewed for rules that make it harder for women to get employment and education, and ways to help community women independently use these systems to be introduced
6. All government and non-government services to be funded to provide interpreters, and communicate with women about appointments, their rights, and how to reduce debt in ways they can understand
7. Job Active staff to be given training on being sensitive to the specific needs of women from refugee and migrant backgrounds and to understand how best to help women find paid work
8. The role of the Ombudsmen (state, telecommunications, financial, fair work, and energy and water) to be promoted to refugee and migrant women to assist them with difficulties they have with financial agencies

This research found that migrant and refugee women are not allocated enough training hours by the government and don't have access to affordable childcare to learn English and prepare for paid work. The report recommends the following actions to **improve programs that are funded to support women from refugee and migrant backgrounds to learn English and prepare for paid work**.

9. Federal and state governments to pay for teacher training to ensure English language and training organisations respect diverse cultures, and the roles and responsibilities women have within families and community, to make it easier for women to access their services
10. Refugee and migrant women to receive as many English classes as they need to be able to write and speak in English, and for childcare, transport and flexible class times to be available so that women are able to attend
11. The government to introduce stricter regulations for job training organisations to ensure good practice, prevent exploitation, and ensure migrant and refugee women can easily make complaints if needed

This research found that it is difficult for women to get paid work because they often do not know other people working in Australia who can provide employment advice or recommend them for jobs. This report recommends that community-based organisations are funded to **assist women to learn the skills they need to prepare for paid work and connect with other women who have been successful in finding work**.

12. All levels of government (federal, state and local) to fund education providers and employers to work together to provide job training and programs so refugee and migrant women can find employment as soon as possible
13. All levels of government (federal, state and local) to provide long-term funding for successful programs that support women from refugee and migrant backgrounds to find work, manage money and be financially secure
14. All levels of government (federal, state and local) to pay employers and the community sector to train, support and employ refugee and migrant women

This research found that refugee and migrant women depend on a network of **community services that understand the challenges women face**, assist women to solve complex problems, and build their confidence. This report recommends the following action to ensure these services continue this important work and share what they know with others.

15. Federal and state governments to fund community organisations to work together to implement successful programs and record good practice that increases women's skills, employment and economic participation