

PROMOTING ECONOMIC PARTICIPATION AND EQUITY FOR WOMEN FROM REFUGEE AND MIGRANT BACKGROUNDS



Promoting economic participation and equity for women from refugee and migrant backgrounds

Research report 2016

Women's Health West acknowledges the traditional custodians of the land on which we work, the people of the Kulin Nation, and we pay our respects to Elders and community members past and present. We express solidarity with the ongoing struggle for land rights, self-determination, sovereignty and the recognition of past injustices. We express our hope for reconciliation and justice.

Women's Health West acknowledges the plight of refugee women, children and their communities who have been forced to flee their home country in order to escape war, persecution or natural disaster. We hope that this research report and its recommendations can work to redress the social and cultural inequities experienced by refugee and migrant women to ensure their hopes and aspirations for their life in Australia are realised and celebrated, and that they and their families and communities prosper.

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Contact Women's Health West to request a copy of the focus group and interview questions.

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SECTION ONE

REPORT OVERVIEW

INTRODUCTION

This report presents findings from the research project 'Promoting economic participation and equity for women from refugee and migrant backgrounds'. This project, undertaken between June and December 2015, set out to identify how structural, economic and social factors coalesce to create barriers and enablers for the economic participation of women from refugee and migrant backgrounds. This report draws on the knowledge and experience of women from the Oromo, Karen, South Sudanese, Farsi-speaking and Tibetan communities, and workers in the community and legal sector who provide services to women from refugee and migrant backgrounds in Melbourne's west. The report aims to inform change at a systems and structural level, and service provision, program development and advocacy at the local, state and federal level.

BACKGROUND

Since 1988, Women's Health West has supported women and their children to lead safe and healthy lives, and worked to change the conditions that cause and maintain inequity and injustice. The organisation works closely with women from diverse backgrounds, including women from refugee and migrant backgrounds, and local service providers to improve the health, safety and wellbeing of women across Melbourne's west.

Women's Health West adopts a social model of health, recognising that social, economic, cultural and political factors affect women's health and wellbeing. Women's Health West's work is underpinned by the theoretical frameworks of human rights, health promotion, community development and gender equity. It takes a social determinant of health approach, which recognises that the conditions in which people are born, grow, work, live and age, are influenced by a wider set of forces and systems that shape the conditions of people's health and wellbeing. Social determinants of women's health include gender and cultural norms, as well as racial discrimination and bias. These determinants interact closely with other factors such as economic trends, public policies and legislation to perpetuate the conditions that cause and maintain health inequity.

Over the past ten years, Women's Health West has designed and implemented a Financial Literacy Program for women from refugee and migrant backgrounds (Women's Health West 2011). The Financial Literacy Program aims to build women's confidence, skills and agency to navigate complex systems with organisations and institutions to increase their economic participation (Women's Health West 2013). Women's Health West's extensive work with women from refugee and migrant backgrounds has developed an in-depth understanding that multiple interconnected factors can diminish or enable women's economic participation, and these factors interact at structural, community and household levels (Women's Health West 2014a).

In 2015, Women's Health West formed a partnership with Victoria University to research the barriers and enablers of refugee and migrant women's economic participation, and to identify the action needed to increase women's financial independence. The research sought to answer the question:

How do various factors interact in the lives of women from refugee and migrant backgrounds living in Melbourne's West, to inhibit and enhance their economic participation, and what advocacy and program responses would best support greater economic participation by this group?

DEFINITION OF KEY TERMS

Women from refugee and migrant backgrounds – women who have migrated to or sought protection in Australia due to a diverse range of circumstances including war, persecution, natural disaster, educational and economic pursuits, and familial ties. Women from refugee and migrant backgrounds experience multiple social, economic, cultural and health inequities in Australian society.

Economic participation – Women's economic participation encompasses the range of activities they perform to produce financial and other resources. This can include paid employment or small business, training and education, and negotiating with agencies and services about household utilities and accounts, bills, taxation, concession allowances, fines and welfare benefits.

Women's economic participation is closely linked to their social participation as it fosters and benefits from community and social networks, interest group membership, volunteer and leadership opportunities, and advocacy activity. Economic participation, defined in this way, has a significant impact on women's sense of agency, health and wellbeing.

Gender equality – the realisation of equal and measurable outcomes for women, men and gender-diverse people. This includes equal representation; equal status and rights; establishing equal opportunities for all people to contribute to national, political, social and cultural development; and opportunity for all to benefit from these outcomes (Women's Health West 2014b).

Gender equity – the process of being fair to women, men and gender-diverse people with the aim of achieving equal outcomes for all. To ensure fairness, measures must often be put in place to compensate for historical and social disadvantage that have prevented women and gender-diverse people from operating on a level playing field with men (Women's Health West 2014b).

AIMS AND OBJECTIVES OF THE RESEARCH

The project has four objectives, which are to:

1. Review the recent literature which documents factors that impact on refugee and migrant women's economic participation, as well as policies, programs and practices that foster women's economic participation
2. Conduct research to investigate the perceptions and experiences of women from several different refugee or migrant backgrounds and staff from community-based organisations in Melbourne's West, to build an understanding of how various factors interact at different levels to inhibit or enhance women's economic participation
3. Present and analyse the research findings, and develop a case study highlighting the complex interactions between factors that shape women's experiences of economic participation
4. Develop recommendations for future resource development, advocacy and program initiatives to be undertaken by the government and community sector to increase refugee and migrant women's economic participation



SECTION TWO

LITERATURE REVIEW

A literature review was undertaken to inform the research methodology, design and analysis of the research outlined in the report. This literature review was conducted in several stages between July and November 2015. The first phase investigated the extent to which barriers and enablers to refugee and migrant women's economic participation have been researched, and to identify gaps in current knowledge, particularly in the Australian context. The search included broad terms such as 'refugee women and Australia', 'economic participation and refugee women', 'migrant women and Australia', 'economic participation and migrant women' and 'gender inequality and refugee and migrant women'. This uncovered a significant body of existing academic and non-academic material that relates to economic participation of women from refugee and migrant backgrounds. The literature details best practice in community-based research with women from refugee and migrant backgrounds and identifies recurring themes relating to barriers and enablers to their economic participation.

Subsequent literature searches conducted throughout the project focused on material published between 2005 and 2015, with particular attention given to research published after 2010. Research conducted in Australia, the United States, Canada and the United Kingdom features prominently in the literature available, as well as research reports published by international agencies such as the International Labour Organisation (ILO) and the Organisation for Economic Co-operation and Development (OECD). Searches included online peer reviewed academic journals held on databases including Journal Storage (JSTOR) Arts and Science, Taylor and Francis and Sage Publications online and Open Access Journals. Detailed searches were conducted of peer-reviewed journals with a major focus on women's health and refugee resettlement. Recent reports released by local organisations that make ongoing contributions to this field of knowledge, such as Adult Migrant Education Service and Brotherhood of St Laurence, have been included. Grey literature searches included non-peer-reviewed reports arising from programmatic, advocacy and research work with women from refugee and migrant backgrounds from Women's Health West (Women's Health West 2011, 2013) and other agencies located in Melbourne's west. Commonwealth and Victorian Government websites were searched for reports and statistics on health and participation outcomes for women from refugee and migrant backgrounds (Department of Immigration and Citizenship 2011; Australian Bureau of Statistics 2013, 2014, Victorian Department of Health 2015a, 2015b).

Searches during the final stage of the project focused on literature that detailed strategies, approaches and policy advocacy actions undertaken in Australia and elsewhere to increase women's economic participation. The following encapsulates a small amount of the available literature on this subject, selected for its relevance to the Australian context and the parameters of this project.

RACISM AND SEXISM: HOW THEY INTERSECT WITH ECONOMIC PARTICIPATION

Racism and sexism are forms of discrimination that intersect to affect refugee and migrant women's economic participation, as well as their health, safety and wellbeing (Allotey et al. 2004; Manderson and Allotey 2003). Australia has a long history of racism, which is reflected in social attitudes and structures, systems and policies relating to immigration and citizenship (Dandy 2013; Jayasuriya 2012). Recent public policy and federal laws have adopted a punitive approach to migration and humanitarian settlement, which plays a powerful role in influencing broader public narratives and social attitudes (Asylum Seeker Resource Centre 2013; Markus 2013). This has a tangible effect on the health and wellbeing of women who arrive in Australia as economic migrants, asylum seekers and refugees (Ferdinand et al. 2015; Murray and Skull 2005).

Women from refugee and migrant backgrounds experience the effects of such narratives in diverse ways (Jasperse et al. 2012; Kirmayer et al. 2011; Pittaway and Bartolomei 2001; Vissandjee et al. 2013). For example, research indicates that those from refugee and migrant backgrounds are less likely to be targeted in racist attacks if they have fair skin, strong English language skills and do not have any observable Muslim affiliations (Colic-Peisker 2005; Perry 2014). For instance, Muslim women often experience public racism due to wearing the hijab and niqab (Ferdinand et al. 2015; Nilan et al. 2012; Salleh-Hoddin and Pedersen 2012). Many of the reports made to the Islamophobia Register Australia and new research into the operation of the Racial Discrimination Act 1975 document a disturbing level of public racism against Muslim women, which significantly affects their freedom, confidence and public movements (Australian Human Rights Commission 2015; Veiszadeh 2015). Research has also found that Muslim women suffer higher levels of prejudice in job

support agencies, from employers and elsewhere (Ethnic Communities' Council of Victoria 2008; Nilan et al. 2012). Religion and cultural background clearly add to the complexity of women's experiences and must be taken into account in considering experiences of economic participation.

Women from refugee and migrant backgrounds' experiences of sexism are overlaid in complex ways with experiences of racism. The different ways in which gender norms are constructed and perceived within the dominant Anglo-Australian culture and within different cultural minority groups in Australia often give rise to contradictory pressures and expectations that affect women as individuals, within their households, communities and broader society (Renner 2009; Milner 2010). These stressors are compounded in women's lives by the pressures of poverty and low income, primary caring responsibilities and health concerns, which have multiple effects that shape and define women's economic participation (Bowman and Mui 2012; Read 2004; Rees and Pease 2006; Women's Health West 2013).

'Intersectionality' is identified in feminist research as a way to explain the interlinked effects of gender, race, class, age, sexuality and ability on women's economic participation. These links are contextualised by variables such as current policies of government and political parties, economic and social factors, and rural or urban location. Women in Australia experience the intersectional consequences of sexism and racism in a range of different ways (Garry 2011; Hulko 2009; Yuval-Davis 2011). It is important to conduct in-depth, qualitative research into refugee and migrant women's lived experience, as there is often a diverse range of religious, cultural and gender norms within and between communities. Women are also likely to hold different perspectives depending on class, upbringing, socio-economic status, age, education, marital status and length of time in Australia (Lenette et al. 2013; McMichael 2013; McMichael and Manderson 2004).

An intersectional approach helps to highlight how women's particular experiences and ways of seeing the world are influenced by multiple processes. Women's aspirations are shaped by, and sometimes clash with, the expectations, attitudes and perceptions held by others. As a result, women sometimes experience internal conflicts about their hopes and goals (Dandy 2013). For example, there can be differences of opinion within a cultural community or between generations on topics such as the importance of motherhood as the defining role for women (McMichael 2013). Studies have highlighted that settlement outcomes can be dependent on how individual characteristics, culture and gender norms in the family, wider societal attitudes and social policies intersect. During the early stages of settlement, significant financial hardship experienced by many women from refugee and migrant backgrounds is often compounded by the overwhelming pressures to 'learn a myriad of new things' (Johnson et al. 2012, p. 26) such as language, culture, gender norms and institutional rules. This pressure often occurs in the absence of clear and culturally appropriate information and comes in conjunction with other strong imperatives within women's cultural communities, such as sending money home to family (Dandy 2013; Lindley 2009).

In order to reduce the barriers to refugee and migrant women's economic participation in Australia, it is clearly important to research and understand women's perspectives and experiences in conjunction with factors relating to social policy and the law. Refugee and migrant women's individual experiences are often complex and are informed by exposure to torture and trauma, racism, sexism, and poor mental and physical health and wellbeing. Their economic participation is influenced by these experiences, alongside their access to formal education, English language training, income and family support, social networks and public transport (Bartolomei et al. 2014; Ellis et al. 2014; Procter et al. 2013; Schweitzer et al. 2006; Shannon et al. 2014).

Australian community organisations have documented the complex ways in which various factors intersect to create disadvantage in refugee and migrant women's lives (VicHealth 2007). Within the women's and community health sector it is commonly understood that women's personal, household, community and societal concerns must be taken into account in service and program provision. It is also understood that this must be done via holistic policies and programs that effectively reduce disadvantage and increase women's economic participation (Hatoss and Huijser 2010). It is also well documented that low English language proficiency can reduce women's ability to engage in education and employment opportunities, which in turn can increase their likelihood of poor mental health outcomes, given the strong correlation between mental ill health and low socio-economic status (World Health Organisation 2013).

Since 2009, Women's Health West has delivered financial literacy programs with refugee and migrant women and has identified a complex array of factors that interconnect and compound women's experiences of economic disadvantage. These involve, for example, women navigating bureaucratic and often contradictory financial and social systems, while their roles within their families and communities are often undergoing significant change. Women's Health West has found that family violence, which includes economic abuse and deprivation, and entrenched gender inequity further restrict women's access to economic resources and power (Women's Health West 2013).

PARTICIPATION IN EDUCATION

Participation in education – barriers

English language proficiency enhances people's ability to participate in further education in Australia and increases their capacity for economic participation. For many refugee and migrant women, resettling in Australia is viewed as an educational opportunity for them and their children, which creates an avenue for them to change their lives, and society more broadly (Hatoss and Huijser 2010). However, a number of interlinked factors often create barriers to women's educational participation (Hatoss and Huijser 2010; Colic-Peisker 2005, 2006).

¹Islamophobia Register Australia seeks to provide a reporting and online discussion forum for anti-Muslim sentiment in Australia.

Australian adult education has significant value for women living in low socio-economic circumstances. Women from refugee and migrant backgrounds are often more likely to have attended vocational education courses than Australian-born women in low socio-economic areas. However, this does not necessarily increase their opportunities. Research indicates that poor recognition of prior learning and low access to English language support makes it difficult for women from refugee and migrant backgrounds to use their education to transition into relevant further education courses or employment (Turner-Zeller and Butler 2007).

In Australia, 17 per cent of migrants and refugees are recent arrivals and speak languages other than English. Recent arrivals, defined as people who have lived in Australia for less than five years, are less than half as likely to actively participate in civic and political groups as those who speak only English. This further indicates the importance of language skills to settlement outcomes (Australian Bureau of Statistics 2014). For example, Australian research with Karen women identified English proficiency and difficulties with communication as the biggest single factor affecting their health and wellbeing during resettlement (Watkins et al. 2012).

A major problem with English language service provision is that often classes are insufficiently tailored to women's needs and their life circumstances. In Australia, women from refugee and migrant backgrounds participate in the Adult Migrant Education Program (AMEP) to gain English language proficiency in greater numbers than their male counterparts. Women make up 65 per cent of AMEP participants, compared to the 35 per cent of male participants (AMES 2012). Australia offers 510 hours of government-funded English language training for recent arrivals. However, there are restrictions to English language support after the first five years of settlement, which often disproportionately disadvantages women. This is particularly the case for women with caring responsibilities, which often causes their learning to be postponed, or interrupted (Hatoss and Huijser 2010).

A low level of English language proficiency has been found to be a significant predictor of psychological distress among women from refugee and migrant communities (Deacon and Sullivan 2009). Problems in interpersonal and intercultural communication often have a negative impact on women's relationships within the home, and children often 'become the voice of the family' when communication in English is required (Hebbani et al. 2010). Communication problems also restrict women's ability to form intercultural relationships outside the home, which in turn negatively impacts on their efforts to redefine their social and cultural identities as part of a process of integrating into Australian society (Hebbani et al. 2010).

For women from refugee and migrant backgrounds who attend formal English education in Australia, both pre-immigration barriers, such as prolonged periods in refugee camps, and post-arrival factors often combine to reduce their ability to participate and complete their studies. Poor access to childcare, ongoing health concerns and cultural dynamics combine to make it difficult for women to attend classes. Women can perceive service delivery approaches as inappropriate when they have little or no experience in formal classroom settings. Research also indicates that

teachers of English language education programs sometimes lack awareness of how cultural and gender norms combine with the classroom context, such as group size and seating arrangements, resulting in negative learning outcomes for women (Watkins et al. 2012). Hence, it is important that learning and teaching norms in the classroom are informed by culturally appropriate teaching approaches.

Australian research with women from Muslim communities has reported a range of specific barriers to their participation in English language programs (Northcote et al. 2006). These include limited access to private transport, fear of using public transport, not being allowed to travel unaccompanied, discomfort with mixed sex classes, lack of information, unsympathetic spouses, and discouragement from peers. Muslim women raise concerns that arise from a conflict between dominant Australian cultural norms and values and pressure from within their cultural or religious communities and families (Rida and Milton 2001). Some Muslim women also experience indirect racism in English classes, reporting that English language teachers appear to focus on European class members. Others report that teachers fail to provide appropriate levels of instruction for pupils at different stages of English proficiency (Rida and Milton 2001).

Participation in education – enablers

Research shows that refugee and migrant women require targeted programs to support their access to education, training and employment upon arrival in Australia (Turner-Zeller 2006). Research has also found that this can minimise the negative effects of social isolation, which can occur through resettlement (Turner-Zeller 2006). Research highlights that culturally appropriate delivery models, where women's needs are placed first, are likely to increase their ability to participate and benefit from education. For example, women require access to childcare and flexible delivery to accommodate difficulties with transport and health and childcare responsibilities. In addition, it has been found that integrated approaches to adult learning should include practical (for example, job seeking steps) and strategic (for example, problem solving processes) learning needs to maximise outcomes for women. Pathways from language training into vocational and higher education and then into work need to be facilitated, and information and support to enable this process need to be made readily available to women (Bowman and Mui 2012). It has also been proposed that appropriate training on cultural sensitivity and race-based discrimination be provided to education providers, especially those running English language courses for newly arrived communities (Bowman and Mui 2012).

Cultural strengths within refugee communities are often enablers for labour market participation. Research has shown that these need to be better understood by government and service providers so they can be integrated into employment and vocational education program approaches (Johnson et al. 2012). For example, in the Afghan community, a common religion, collectivist approaches, and experience of education, banking and finance are strengths. In the Chin and Karen communities, strength based characteristics include family unity, collectivist approaches, religion and a strong sense of optimism (Johnson et al. 2012).

ACCESS TO SERVICES

Access to services – barriers

Over the last two decades Australia has seen a fundamental shift in the provision of services to marginalised groups. Changes to the system have modified the social function and the mandate of government-funded direct services such as Centrelink and job support agencies, so their delivery has become less flexible and more punitive for benefit recipients who fail to comply with the necessary requirements (Fawcett 2015). Boucher (2014) notes that due to welfare changes over time, those from more recently arrived communities experience more restrictive conditions than previous groups.

With government rules relating to eligibility, allowable hours of study, job searching processes and maximum earning becoming more stringent, economic support for many refugee and migrant groups is pushed back onto their community and the family unit, which further increases the financial pressure and stress on women. In the community sector, the move away from 'welfare' funding models to 'service provision' models has also had a direct impact on the most disadvantaged groups, by limiting available education and support programs and narrowing the remit for service providers so that holistic, case management approaches are less viable.

It is well documented that as racism and intolerance become increasingly evident in government policy, this is reflected in attitudes and practices of organisations, the media and the Australian community (Rowe and O'Brien 2014; McKay et al. 2012). International research shows that changes to immigration policies negatively affect the provision of refugee and migrant services and the experiences of individuals using them (Robinson 2013). People from refugee and migrant backgrounds routinely report having to confront racist attitudes from mainstream health and service providers, and attitudes of staff in service organisations and agencies are reported to range from dismissive comments to refusal of treatment and services (Robinson 2013). In Australia, women from refugee and migrant backgrounds commonly experience such attitudes from job seeker support agencies, as well as indirect discrimination arising from service delivery environments that are insensitive or inflexible regarding support needs, such as childcare (Bowman and Mui 2012).

Ineffective organisational approaches and practices have particular implications for women who are often the household members responsible for dealing with Centrelink, financial service providers, utility providers, banking, tax, legal aid and other services. Women attending Women's Health West's Financial Literacy Programs have provided numerous examples of how their efforts to make decisions and fulfil their roles in their families and communities have been impeded by frustrating interactions with institutions and organisations, whose rules and obligations for the provision of interpreters and other necessary supports are not transparent (Women's Health West 2014a). Interactions between women from refugee and migrant backgrounds, services in their local communities and the broader social system have a profound impact on their economic participation and wellbeing (Deacon and Sullivan 2009).

The non-transparent and complex institutional rules that surround Australian services are a major problem, particularly for women from refugee backgrounds. Research indicates that women from migrant backgrounds are likely to source critical information about services through established family and friendship networks. However, women from refugee backgrounds are often far more dependent on information gained through settlement service providers and the AMEP course content. Among participants in Adult Migrant Education Services (AMES) English language programs, women from refugee backgrounds report that they have access to fewer networks to acquire knowledge about services and support, and were also the least likely group to have obtained any paid work (AMES 2012). This indicates that there is a significant need for investment in initiatives that increase refugee women's ability to develop important social and employment networks and outcomes in order to increase their economic participation.

The difficulties women experience in understanding the Australian financial and social support systems is of particular concern given the strict obligations to meet a range of formal requirements for government agencies such as Centrelink. Often the ones to negotiate money matters for the family, women from refugee and migrant backgrounds are unfairly penalised as a result of not being familiar with regulations and procedures. In addition, women commonly do not know about other local services such as day care, public transportation and female doctors, or the social support networks available to facilitate their adjustment and settlement in Australia (Deacon and Sullivan 2009). Studies have noted that language barriers increase the difficulties women experience in finding and using services they could benefit from (Rida and Milton 2001).

A systemic policy approach is required to combat interacting factors that combine to produce the 'cycle of isolation' (Northcote et al. 2006) that limits women's economic participation. In Australia, current policy approaches that consistently characterise refugees as a burden or a potential social and economic threat actively work to reduce the likelihood of harmonious social relations. In order for women to overcome many of the challenges of settlement, researchers have noted that mainstream Australian and refugee communities need to become more mutually accommodating (Hebbani et al. 2010). In order for this to occur, policy approaches need to build mutual awareness and respect for a diversity of cultural and community norms and values. A better understanding of different systems and rules across the world and more adaptive ways of implementing and explaining Australian systems is also required.

Access to services – enablers

It has been argued that government, corporate and community-based service providers need to adjust their service models and practice approach to enable positive outcomes for women's economic participation. For instance, advocates insist that during community liaison and consultations, important information for women from refugee and migrant backgrounds should be provided face to face, with the assistance of interpreters, and written materials must be translated into multiple community languages. These practices are fundamental for intercultural dialogue with communities as they transition to life in Australia.

In addition, it has been proposed that targeted policy reforms are needed to redress women's inadequate access to finance. Financial exclusion arises from low access to appropriate and affordable financial services and to basic products such as 'a transaction account, general insurance and a moderate amount of credit' (Connolly et al. 2011:5). Low access to finance has been shown to limit women's social and economic participation and result in negative health outcomes (Poljski and Murdolo 2009).

Community advocates and organisations have argued for increases in Centrelink payments, particularly Newstart and Youth Allowance, as well as more programs that strengthen employment pathways, recruitment, employment and retention. Research has also found that staff in mainstream services and in financial counselling, budgeting and legal support programs and services need greater expertise to effectively respond to the concerns of women from refugee and migrant backgrounds. There is a need for more resources to ensure culturally and linguistically appropriate, accessible and sensitive services (Gwatarisa 2009).

Greater community awareness and understanding of the impact that sexism and racism has on refugee and migrant women has been identified as a key enabler to gender sensitive service provision. Service providers also require greater understanding of 'the issues that affect the target group and the resources and the services that already exist' (Bowman and Mui 2012:17).

There is a clear connection between women's financial literacy and improved health, as research indicates that financial literacy has the potential to 'facilitate women's economic participation and social inclusion' (Gwatarisa 2009:14). Women's Health West and other community organisations deliver programs to assist women to develop financial literacy and increase their economic participation. Women's Health West implements two financial literacy programs each year. Each program consists of a series of workshops for women from a refugee or migrant community who live in Melbourne's west. The program content is based on consultations with a nominated community and is designed to build women's skills, knowledge and capacity in relation to understanding, using and responding to Australia's complex financial systems. Women's Health West has documented its financial literacy model, articulating the links between this work and its broader health promotion work designed to enhance the wellbeing of women and girls who experience disadvantage due to health inequities (Women's Health West 2014a).

Women's Health West, in response to concerns raised by women in these programs, works with other service providers to run workshops on a broad range of topics. These include local, state and federal laws, taxation, fines, dealing with banks, real estate agents, financial and regulatory institutions, legal rights, services and information on utilities and services, concession and part-payment schemes. Women from refugee and migrant backgrounds who participate in the financial literacy programs consistently report a significant increase in their confidence to seek advice from service providers and in their ability to build important knowledge networks in their communities (Women's Health West 2014a).

In addition to targeted training programs, community sector organisations have identified the need to provide safe spaces for women to access support and to learn. The Brotherhood of St Laurence has documented how women's empowerment is fostered through groups and spaces for women to provide support and advice to one another on work and study, to create feelings of belonging and respect and to counter social isolation. The successes of women-only spaces such as Brotherhood of St Laurence's Stepping Stones, Transition to Work, WIRE Job Club, Women 4 Work and Project Respect, have been found to offer environments conducive to effective learning (Bowman and Mui 2012).

PARTICIPATION IN PAID WORK

International authors have proposed that economic participation is the key to citizenship and that for people from refugee and migrant backgrounds employment is essential to social inclusion (Riano 2011). There are considerable economic consequences of migration policies that render newly arrived migrant communities in Australia solely dependent on their sponsors for the first two years (Waxman 1998). Low income and unemployment has been directly linked to poor mental and physical health (Lenette et al. 2013), especially for women who have lower access to and control over an independent income and material support. Increasing women's access and control over resources is vital to increasing their capacity to be autonomous decision-makers within families, households and the community (Gill and Sharma 2007). Women's access to paid employment is vital to their health, safety and wellbeing.

The Australian government has expressed a commitment to increasing the capacity for people from refugee and migrant backgrounds to seek and find employment (Carvalho 2015). However, while employment is understood by government departments to be pivotal to successful settlement as it is deemed to be 'one of the most visible and important contributions that refugees and humanitarian entrants make to Australia' (Department of Immigration and Citizenship 2011), racism and the non-recognition of qualifications continue to create the most significant barriers to employment (Taylor 2004).

Participation in paid work – barriers

An inability to speak the main local language proficiently has been identified as the greatest barrier to employment in most developed countries (OECD 2014). However, in Australia research shows that racism and sexism are equally as important. Research has found that refugee and migrant people with dark skin colour and who adhere to a Muslim dress code are more likely to experience racism in the workplace (Colic-Peisker 2009). Job market discrimination has a profound effect on people from refugee backgrounds who rate this as having a more detrimental impact on their life satisfaction than other forms of discrimination (Colic-Peisker 2009).

Labour market discrimination and low access to employment has a significant effect on all aspects of resettlement. Although people's experiences prior to their arrival in Australia affect their settlement experience (Jupp 2003a; Jupp 2003b; Taylor 2004), those without regular paid employment are far less likely to achieve positive settlement outcomes (Johnson et al. 2012). In Australia, gender and race intersect with socio-economic status and impact on women's ability to generate income in a range of ways. Much of the growth in employment of migrant women has occurred in low-skilled occupations, with women from culturally and linguistically diverse backgrounds being more often employed in lower-paying and lower-status occupations than Australian-born women (Syed and Murray 2009).

Rigid gender segregation in the Australian labour market creates particularly bad employment rates for women from refugee and migrant backgrounds outside a limited range of options. For example, first generation women from refugee backgrounds consistently experience greater difficulty than their male counterparts in entering the low-paid and semi-skilled end of the labour market (Department of Immigration and Citizenship 2011). With few mainstream social networks and little or no recognition of their qualifications, women from newly arrived communities also find it difficult to access professional jobs, and have low levels of employment and labour market participation (Iredale 2005; Colic-Peisker and Tilbury 2006, Ethnic Communities' Council of Victoria 2008). Employment outcomes for professionally qualified women from migrant backgrounds are consistently worse than those of men from migrant backgrounds. Qualified migrant women who arrive from less developed countries also experience higher levels of disadvantage in the Australian labour market than those from developed countries.

The development of social networks is an important step towards increasing women's overall economic participation. Refugee and migrant women's participation in activities such as voluntary work and community activities has been shown to increase over time and as their social networks develop (Australian Bureau of Statistics 2014). However, it can be difficult for refugee and migrant women to build bridging social networks with people outside their own ethnic communities due to internal pressures from their communities combining with broader social pressures (Colic-Peisker and Tilbury 2006; Waxman 1998).

Women can experience conflict caused by shifts in traditional gender roles and acculturation processes within families, particularly when there is a shift from collectivist to individualist social norms (Ho 2006; Renner and Salem 2009; Milner and Khawaja 2010). Research has found that strict gender roles exacerbate these tensions for refugee and migrant women, as they seek paid employment while simultaneously struggling to belong in Australian society and to provide primary care for children (Arfish and Olliff 2008). Loneliness and depression are linked to poor employment outcomes, which can further isolate women from friends, family and systems of support (Rida and Milton 2001). Indeed, Australian research has also shown that job satisfaction, financial stability and social networks are the three most important components for overall happiness (Colic-Peisker 2009).

Other difficulties arise for women who find employment in low paid, precarious and unregulated parts of the Australian economy. Lack of access to knowledge about the law, workplace rights and services, and employer obligations make it difficult for women to maintain employment, set up a small business or assert their workplace rights (Lamb 2002). For workers in many low-paid jobs and industries, exploitative employment practices and precarious conditions are widespread (Scheelbeek 1991; Dow 2014).

Refugee and migrant women commonly fear losing their jobs in the context of precarious work, discriminatory recruitment practices, low or no recognition of qualifications, cultural barriers and lack of networks. Women are confronted with problems that include termination of employment without reason, denial of entitlements and underpayment, bullying, unsafe workplaces, sham contracting, sexual harassment and pregnancy discrimination, or as a result of primary caring responsibilities. Refugee and migrant women in Melbourne's west report that while at work they receive derogatory comments about their family and religion, and are blamed for mistakes because of their accent or English language proficiency (Dow 2014). With low levels of English language, little trust in the legal system and few social networks, women from refugee and migrant backgrounds find it particularly difficult to access support to redress these difficulties and barriers to paid employment (Dow 2014).

Participation in paid work – enablers

In order to improve service and program design and delivery to support women's employment, the 'myth of homogeneity' among women from refugee and migrant backgrounds must be challenged (Lenette et al. 2013). Barriers to participation are the focus of many work and education programs, yet service providers often fail to recognise the diversity of women's experiences and needs within a given community, presuming that a one-size-fits-all approach is effective. Refugee and migrant women face diverse and complex barriers that arise through internal and external factors that result in marginalisation (Northcote et al. 2006). For example, women who do not conform to traditional gender norms or roles can experience considerable mistrust from within their own communities, rendering community-based programs less effective, and compounding other isolating resettlement experiences (Lenette et al. 2013).

In addition, for women who have lived in Australia for some time and have achieved formal qualifications and citizenship, the label 'refugee' is often considered a form of discrimination. A woman in recent Brotherhood of St Laurence research asked the poignant question, 'When do you stop being a refugee?' (Bowman and Mui 2012: 15). Given the current political climate that sees negative connotations attached to being a refugee, many women prefer to be defined by their achievements and contributions in Australia, rather than the circumstances that led to their arrival. Consequently, service providers must be responsive to differences between women, through approaches that focus on their aspirations, perceptions and experiences. Programs that have successfully taken a culturally informed and holistic approach include some 'job clubs' (Kyle et al. 2004) and education programs that are developed with women and embed work experience programs, mentoring, and social networking skills (Australian

Government Department of Social Services 2013, Ethnic Communities' Council of Victoria 2008, Lamb 2002, Olliff 2010).

Previous research has shown positive outcomes associated with targeted policy recommendations, such as increased flexibility of job search programs and more incentives for women to accept part-time work (Bodsworth 2010). However, broader policy decisions have a dramatic impact on women's efforts to participate in paid employment and these require advocacy to ensure an effective government response. For instance, women struggling to escape the cycle of poverty often report that paid work leads to increased costs of living, including higher rent, childcare and transport. Without rent assistance from Centrelink, rent consumes a greater portion of the household income. In addition, childcare is often required for women to participate in paid work and work generates additional transport costs. For many refugee and migrant women, once they find paid work they experience pressure to send more money to relatives at home, while they continue to look after families in Australia (Bartolomei et al. 2014; Lindley 2009). As a result of these compounding factors, employment sometimes leads to few economic benefits for refugee and migrant women, particularly as many are over-represented in low paid, precarious work (Bodsworth 2010).

Government policy responses and funding models for employment programs must take into account the barriers and complexity that impede women's paid employment. Bowman and Mui (2012) argue that policies focused purely on paid employment as the best route out of poverty 'tend to overlook the cultural and social pressures that shape women's participation in learning and work' (Bowman and Mui 2012:9). They argue that gender-responsive policies and programs geared towards the provision of 'enabling conditions' are the key to women's increased economic participation. Women consistently report that their participation in work is enabled through a variety of means and particularly emphasise practical concerns such as access to childcare and reliable transport (Bowman and Mui 2012; Bodsworth 2010). This indicates that barriers to employment must be broadly examined and redressed.

International and Australian research cautions that community-based resettlement programs that provide employment and other support should not replicate racialised and gendered policies that adopt punitive approaches, fail to recognise the intersecting barriers to women's economic participation or increase the administrative burden required of women in their delivery processes (Nawyn 2010). Australian service providers have found that it is crucial to build trust through collaboration and consultation with refugee and migrant women, and through practices such as employing bilingual community workers and providing flexible, face-to-face consultations at suitable times (Dow 2014). The use of tools such as fact sheets and interactive videos in community languages and inclusive practices such as running information sessions in convenient and accessible locations are well documented approaches that have shown to be successful (Bowman and Mui 2012).

Positive resettlement and employment outcomes for women from refugee backgrounds are documented and enabled through a collaborative approach taken by local employers, community groups and government agencies (AMES 2012). Various models have been tested for increasing the labour force participation of refugee and migrant communities (Brotherhood of St Laurence 2012; Johnson et al. 2012). In the United States, social enterprises, defined as a business enterprise model with a central focus on solving a social problem, are found to have enormous potential to empower and promote the economic participation of women from refugee communities (Merie 2015). In Australia, such programs have not gained the kind of public policy attention or investment as they have in other countries (Barraket 2007). Nonetheless, programs such as Sorghum Sisters, The Social Studio and other participatory projects have demonstrated positive outcomes in increasing women's economic participation, expanding their social relationships, and developing their self-esteem and sense of wellbeing (Beadle 2014; Ethnic Communities' Council of Victoria 2008).

Social enterprises provide unique local opportunities for economic participation for program participants, although there are limits to their impact. Advocacy and systemic change is needed alongside social enterprises, to redress the problems that result in women's low participation in paid employment, and their employment in precarious low-paid professions (Barraket 2007). In addition to policy change, refugee and migrant women need tools and knowledge about their rights and how to report exploitative employers, as well as confidence to assert their rights. Women also need to have access to employment in regulated industries and workplaces where their rights are upheld (Dow 2014).

CONCLUSION

This literature review details structural, policy, program and service delivery considerations that create and enable barriers to refugee and migrant women's economic participation. Much of the international literature published in peer reviewed journals and in international agency reports concurs with peer reviewed literature, government and not-for-profit agency reports about women's experiences in Australia. The central finding is that women from refugee and migrant backgrounds face multiple barriers to economic participation and that these must be redressed for women to fully participate in Australian life and achieve health and wellbeing following resettlement.

Within Australia, the literature suggests that barriers to women's economic participation arise within a societal context where racist and sexist attitudes are supported by institutional government policies and political rhetoric. This confirms and extends Women's Health West findings from program evaluations and research by other local service providers, that broad social factors in Australia intersect with cultural, community and household pressures to create barriers to women's economic participation and exacerbate women's isolation, disempowerment and poor health outcomes. Despite the provision of significant educational and other services in the early years of resettlement, women from refugee and migrant backgrounds are commonly unable to access appropriate education and training, basic services or paid employment after initial resettlement.

The literature highlights factors that enable women's greater economic participation, such as the provision of gender sensitive and culturally appropriate training, programs and services. There is little in the literature, however, that indicates

how government and community sector agencies might respond holistically or in partnership with others, including with women themselves, to enable greater economic participation and independence. The solutions are far from straightforward, as the complex causes of women's exclusions cannot be redressed through one-off policy interventions or short-term program innovations. A crucial point arising from this review of the literature is that longer-term structural and systemic approaches are required to counter the discrimination that women experience on the basis of their race, religion and gender. The barriers to women's economic participation are multi-layered and so they require holistic whole-of-government policy and programmatic responses. Such responses must challenge current practices and attitudes that underpin racial and sex discrimination, and must target change at societal and institutional levels. The literature is clear that this is best achieved through a partnership approach with experienced agencies, and through strategies that combine community-base funding, training and regulatory mechanisms.

A further finding of this review is that there is little literature to date that articulates the causes and consequences of low economic participation from the perspectives of women from refugee and migrant backgrounds or the service providers that work with them. In response to this gap in the literature, Women's Health West undertook qualitative research with refugee and migrant women and service providers in Melbourne's west. It is intended that the research detailed in Section Three of this report can inform targeted strategies to promote greater economic participation by women from refugee and migrant backgrounds. The insights from this literature review help to contextualise and ground this important research project.



CASE STUDY ANITA'S STORY

Anita's² story highlights crucial differences in cultural and gender norms that refugee and migrant women navigate after their arrival in Australia. Read her story below.

When I arrived in Australia I missed home, missed family. I'm in new world! Don't know places, food, country. The taste of water... everything is different. I was 15 years old when I came here in 2000 with my brothers. One of our relatives lived here and she started taking us places. In a few months we start to walk more, start to catch the bus, the train. We had problems asking the bus driver with no English. One of my relatives put something on a piece of paper so I had to give it to the bus driver to read.

For women who are arriving now there are more services, more people around that they know. My community here is very close. We find out when someone arrives and needs help. Back home we have neighbours and you can go out any time you want. But for women just arriving in Australia it is hard going out by themselves, getting what they want, asking for help. Some women who I have contact with, they still don't know where to go for information or if they have a problem. They have an issue in their life and they don't know where to start from. Sometimes other people from my country give them advice, like 'If you have to go there, you need to make an appointment, you have to do this, you have to do this!' They think it's a very strict system in Australia. For everything you need permission and they get really panicked about it.

In my culture, old people stay with the family, culturally we do it this way. The person who is here looks after the mother, mainly the daughter. Family responsibility is a big challenge, a big duty to do. You have to look after

family members back home if someone is struggling financially. Everything is on us, on women, when you leave your country. When you are home there is so much support with the family around, and less stress. When you came here, you have to be independent and work harder. Have to help yourself and your families, find someone to marry. In my country the family helps.

I didn't complete school. I worked to support myself. I did process work in a factory. That's the only thing we can do. I worked there for a few years and after that I worked two shift jobs. I would say that working in a factory is, like, not really a good place but to make money, at least we are doing something. Factory work doesn't require much skill, but it didn't help with English, because you are not allowed to talk. Living here makes you be stronger, living independently makes you stronger. When I was single I was just working, going home, eating and sleeping. Just saving money to buy a car, saving money to buy furniture, money to buy what I wanted.

It's difficult these days. I have six kids, am a single mother. Previously I don't work, I was on Centrelink benefits. Eight hundred dollars after rent, to look after six children! I have family members at home, to try to support, they ask for help. I save money to send back home, \$20, \$50. Not buying expensive stuff, have to work it out. If I can't afford it, I can't. Recently I worked at a hotel, but I have so much pressure at the moment.

I just separated with my kids' father two years ago... I am not getting much support from him or his relatives. So it's all on me, the reason I work hard. It's a challenge. You try and you try to find help from Child Support, Centrelink, family social workers. But if someone is not caring his children, it's 100 per cent is on the mother. He claims that he earns less money, so I can't get any money.

² Her name and details are changed to protect her identity.

When we lived together, you know, he didn't really financially support me. Because traditionally we believe that husband and wife support each other. Our money is ours, in one bank account. But my marriage was like, not official. Like me most women in my community are in a traditional, de-facto relationship. When you have kids you both have to take responsibility, financially and everything. I was spending my money to cover all the expenses in the house and he was telling me that he was saving money for our future, for like, anything we need. I believed him. After he left, we didn't make any arrangements for mediation or anything. He just left with all his money. I was left with no money and he left me with his kids.

I would have looked for legal advice. But I thought at that time 'I have nothing, no evidence, no documents, things like that...' I thought we couldn't get legal advice because there's no evidence that I have. The joint bank account wasn't in my name... But the bills still came... We were married for twelve years. In my community this is a big issue for women. Our husbands, our men don't do the right thing.

Arranged marriage is good, when you know the system. In the (Muslim) religious way we have to marry through traditional 'nikah'. My partner abused me financially, physically and emotionally and everything because he just left me for nothing, like he left me for no reason. No (dis)agreement, no fight. And then after a few months, he got married to another woman. Traditionally he has to really talk to me about it, but he didn't want to do that way. In a Muslim marriage husband and wife have to be equal. If he wants another family, he has to do for each family equally. In the traditional religious way people don't accept what he did because they expect him to be involved with my kids 100 per cent. They expect him! At home, family members or community would put pressure to him 'What are you doing? You got six kids here and you are having new life. What do you have for them?' If he doesn't do anything, he is not fulfilling his religious duties towards his children.

But in Australia, there's no pressure. It's not as strict, you know. I am stuck, the system is just holding me now and I can't go to the court and say to him 'Come and take the kids for me'. If he doesn't take them and doesn't financially support them, I can't push him. The system can't push him. We are in the system. Our men, especially, they are making us suffer. Don't do the right thing. They are not doing the right thing for us. They married us, they stay with us, they spend money on us, they have a child on us, and they left us. They can do whatever they want around here, they can get married and they can look around anything. Then when we try to apply for child support, try to apply to help us, they cannot help us. I don't even have a bed to sleep on. I sleep on the floor.

Anita's story shows how uncertainty about the Australian system compounds stress in women's lives, often leading to reduced economic participation for many years after settlement. It illustrates the difficulties that refugee and migrant women can face in accessing appropriate information, advice and support in crisis situations such as family breakdown and family violence. Anita's story shows the repercussions this has on women's economic participation, health, and wellbeing. Her story is of fierce determination to provide for her family, and of her struggle against multiple barriers to become economically independent. Importantly, Anita's story demonstrates the need for service providers and government agencies to provide gender sensitive, culturally aware interventions, in order to ensure that women can access services and legal rights.





SECTION THREE

PRIMARY RESEARCH

RESEARCH SCOPE AND METHODOLOGY

Melbourne's western region is culturally diverse with a high prevalence of residents who are born overseas. Victoria receives about one-third of people seeking refugee status in Australia, more than any other state or territory. Most arrive having experienced physical and psychological trauma, torture, deprivation, prolonged poverty and poor access to health, and many have spent long periods in refugee camps and immigration detention. These health and wellbeing concerns are well documented. Particularly for newly-arrived women, the first years of settlement are often spent treating health conditions, alongside other common problems such as relationship and family breakdown, culture shock and social isolation (Victorian Department of Health 2015a).

In the first five years after arrival, women from refugee and migrant backgrounds receive support through government-funded services, most often provided by the community sector. However, little is documented about the subsequent economic participation of refugee and migrant women after the initial resettlement period. There is significant anecdotal knowledge among women and their service providers about this period. In 2015, Women's Health West partnered with Victoria University to investigate and analyse this knowledge through a rigorous research project.

The project's key research questions, as informed by the first phase of the literature review, are:

1. How do multiple demands and pressures interact in the lives of women from refugee and migrant backgrounds in Melbourne's west to inhibit or enhance their economic participation?
2. What advocacy and program responses would best support greater economic participation of women from refugee and migrant backgrounds?

The project used an action research methodology where the experience of participants was central to analysis, and participant feedback informed the research (Stringer 2013). Every effort was made to consult with and include women from the community at each stage of the research.

The research took a strength-based approach, focusing attention on women's aspirations and contributions to their families, communities and Australian society, as well as their perspectives on policies, practices and program approaches that facilitate or impede their economic participation. Women were asked about their experiences with organisations, communities, institutions and systems as they carried out financial or information transactions, job seeking, paid employment or other income-generating activities. Women were also asked how they contributed to the economic resources of their families and communities. Participants were supported to attend discussions, provide feedback and take part in follow up activities. Women who participated in the focus groups were provided with a \$10 reimbursement for their travel costs, as well as access to childminding, interpreters and morning tea. Women who participated in one-on-one interviews were provided with a \$40 reimbursement for their time and travel costs.

The primary research was conducted by Women's Health West in collaboration with a Victoria University researcher. The women who chose to participate in this research were from a range of social, religious, educational, cultural and linguistic backgrounds. They contributed stories and observations from their personal experiences and service providers reflected on their professional experiences and on the strengths and limitations of existing policies and programs. An online survey with service providers in Melbourne's western region was another method of data collection.

Research findings from small scale qualitative research often cannot be generalised to the experiences of all women or any particular group of women. Nonetheless, rich qualitative data highlights complex social and structural interactions in women's lives and their emotional and material impacts. While striking similarities were raised in women's stories, there was also a diverse range of perceptions, responses and needs.

DATA COLLECTION METHODS

Focus groups with women

From August to October 2015, the research team conducted five focus group discussions with women from different refugee and migrant backgrounds. This part of the research process was made possible through the generosity of local community organisers who brought women together, and of the women themselves who gave their time and shared their experiences, knowledge and stories. The 60 participants were from the Karen (n=23), Farsi-speaking (n=7), Tibetan (n=9), Oromo (n=13) and South Sudanese (n=8) communities.

In research with refugee and migrant women there is the potential for unequal power relations between researchers and participants, and between participants and interpreters (Warr 2004; Edwards 1998; Liamputtong 2009; Presser 2005). To minimise this, the confidential and voluntary nature of the research process was carefully explained to the focus groups and a flexible, semi-structured question schedule was trialled, and later adjusted in response to feedback. Using semi-structured questions allowed for the interests of each group to emerge, maximised participation within larger groups, and catered to the different relationships between interpreters and group members. Groups were facilitated by Women's Health West and a research assistant took notes on the discussion process to supplement the transcribed account.

In-depth interviews with women

After the focus groups, in-depth, one-hour, one-to-one interviews were conducted with four women, one from each of four focus groups. The interviews were designed to capture women's stories about how different factors converge to limit and enhance their economic participation. Women were invited to participate in interviews based on their confidence and willingness to speak in the focus groups, and interpreters attended where necessary.

Service provider focus group

After the focus group discussions were held with women from refugee and migrant backgrounds, service providers were invited to elicit feedback and further reflection from the community sector about themes raised in the women's focus groups. Eight service providers were invited to participate in the focus group, which was facilitated via a list of semi-structured questions. Participants provided numerous examples, stories and reflections from their own observations, about the common barriers to women's economic participation, and areas where there is a lack of regulation, coherent policy response and programmatic investments. In addition, service provider participants offered reflections about the approaches, strategies and initiatives that make a demonstrable impact on fostering women's confidence and their greater economic participation.

Online survey and one-to-one follow-up interviews with service providers

An online survey was disseminated to service providers via Women's Health West's networks and those of the service provider participants. This survey sought information about how service providers in Melbourne's west identified and responded to the needs of refugee and migrant women and what programs they had in place to tackle barriers to their economic participation. This confidential online survey was completed by seventeen respondents, and six respondents agreed to participate in a follow-up telephone interview to discuss in more detail the strategies and programs they believed had proven to be most effective.

RESEARCH FINDINGS

The research revealed a complex range of structural, social, institutional and attitudinal barriers that work together to limit the economic participation of refugee and migrant women living in Melbourne's west. This section discusses women's experiences and perceptions when confronting these barriers, and documents the negative effects they have on women's health, wellbeing and economic independence. The research found that there is a wealth of knowledge and experience in the community, which offers several directions for redressing barriers and enhancing women's economic participation. This section provides examples of strategies and programs that can and do enable women's economic participation and includes suggestions proposed by women and service providers for future action and advocacy.

Barrier: Access to employment support

Coming here to this country, we all have aims for our children or for ourselves and you know, we all want to go to work. To be viewed as if you are lazy is not nice either. Our children, we want them to be able to come to this country and get good work, you know, educated, so that's what we wanted.

(Karen participant, 2015)

It was evident that access to paid employment was the top priority for most women who participated in the research. Women deemed it important for financial and social reasons and it was seen as an important marker of belonging in their new country.

³ For a demographic description of women's focus groups see Appendix A

The support that we get from Centrelink, those moneys are from tax, from other people's tax. You know, we want to be able to support back, to give some tax back, but we are not able to do that.

(Karen participant, 2015)

In focus groups and interviews, women disclosed many frustrating experiences that interfered with their ability to access the qualifications, support and resources they needed to find paid employment. Some raised logistical problems they have accessing education, childcare and transport. Others have encountered racist attitudes in government or service provider organisations. Some women found English language and vocational education courses to be poorly targeted to their needs, and many talked about the difficulty they had navigating important institutional information online and the negative emotional impact of punitive policies and rules at Centrelink and job search services. Service provider participants also commented that despite women's strong desire to work, they faced many barriers to acquire the range of resources they need to access the most basic forms of paid employment. These include English language proficiency and education, social networks, mentoring and job seeking skills, and knowledge of workplace rights.

Family day care is the only job that people have really benefitted from but the problem is now the government is so much hard on this job, they're trying to restrict a lot of things, regulations... so why? This is an opportunity for them to work... instead of creating more jobs, instead of helping them to run the businesses in the right way, why are they just shutting them off?

(South Sudanese participant, 2015)

A lack of interpreters and access to public transport were among the many logistical concerns that women raised that created seemingly unsurmountable problems in their interactions with job support agencies, service providers and potential employers. These problems were exacerbated by a lack of knowledge about where to go or who to speak to about rights and options, and by having few social networks beyond their own communities. Many women living in Melbourne's outer west, in suburbs such as Werribee, mentioned that a driver's licence is critical in job seeking. Some women also mentioned health concerns that prevent them from looking for work, or their inability to look for work around school hours and childcare responsibilities.

We don't drive so every place seems new to you, even if you want to go somewhere it's not possible, so you need someone to take you, to guide you, so these are the experiences that we encounter... even going to the doctor.

(South Sudanese participant, 2015)

The online survey with service providers confirmed that in Melbourne's west, women from refugee and migrant backgrounds regularly seek advice and support on concerns that interfere with their paid employment and broader economic participation. Women often seek services such as education and employment advice, advocacy, and referrals to other services. According to the online survey, women commonly request information and support in relation to family violence, legal and health topics, alongside their requests for information and training in relation to finances, English language, and vocational skills. Service providers agreed that paid employment is often the number one priority for refugee and migrant women after their initial resettlement.

The Tibetan community have been here mostly less than three years. But nearly every woman I see wants to get work. That is – once they have got housing and they are relatively settled. They want to know, how do we get work? What are the steps for getting work?

(Service provider participant, 2015)

When women do find employment, it is often precarious, poorly paid and exploitative, and women often have trouble accessing information and support about their workplace rights when things go wrong. For example, in describing childcare jobs that they or their daughters had secured, several women commented about the high demands and stress of the job, even though they were poorly paid and the parameters of the job were poorly defined. One woman recounted her daughter's experience:

The parents of the children she looks after ask for more time for to mind their children. She has to pay tax, fuel and children go to her house and she cooks for them. She has to do a lot for little money.

(Farsi speaking participant, 2015)

Another woman mentioned the high onus on childcare workers to be insured, have police checks and maintain high levels of creativity and enthusiasm for such low-paid work.

It's a really stressful job because you had to deal with children. You have to make sure you do all the safety and everything. And you have to make sure [you know] the current things [as well as] support and help the children.

(Oromo participant, 2015)

Several stories emerged throughout the research, which reflected the difficulties women had accessing advice and support when they had experienced workplace discrimination. One woman had faced discrimination at work but said she did not know how to get help when it happened. She waited a long time to access support because of the high demand for legal advice and services. Some women said that they were likely to struggle on in poor employment because they did not want to complain and lose their job and they also did not want their cultural group to be seen in a negative light by employers.

We have heard many stories of the Karen people being discriminated. But because the Karen people don't tend to say much, they don't tend to respond back... the Karen people work hard, didn't say anything, just keep on going, going, bearing [it]. Only when we can't handle it any more you just burst out and then you have your names left behind [in negative ways] with the Karen people... sometimes I can manage but sometimes I really want to get out, struggling a bit.

(Karen participant, 2015)

Service provider participants observed that when women's countries of origin did not have rule of law, or if human rights were not respected and upheld, women might not understand their rights in Australia.

What we come across is that women often don't understand what their rights are or what they should expect and that there are mechanisms, services, people who are contra to those taking advantage of them. For people who have suffered human rights violations it can be difficult for them to stand up to any of this or complain.

(Service provider participant, 2015)

Service provider participants from legal services talked about the complex workplace rights concerns that women from refugee and migrant backgrounds bring to them. Often women have their hours summarily reduced by employers, are not paid for hours worked or are required to work extremely long hours for six to seven days a week. Many employers who are challenged about their exploitative workplace conditions take advantage of women from refugee and migrant backgrounds low English language proficiency, by requiring women to put their concerns in writing. Others falsely accuse women of wrongdoing in the workplace or intimidate them in other ways. In these circumstances, women often find it very difficult to defend themselves or make a formal complaint, especially if they have experienced human rights violations in their country of origin.

Barrier: Systemic racism and gender roles

The research indicated that institutional racism at Centrelink and job support agencies combines with rigid gender roles and further marginalising factors in Australian society, creating complex barriers to women's economic participation. Most women who participated in the research had regular contact with Centrelink and job support agencies, and several had experienced direct racism in their dealings with these agencies. Other women described a routinely punitive tone in official correspondence from Centrelink. One woman explained how Centrelink's organisational culture made many Muslim women feel too uncomfortable to seek basic information.

I found [it] hard [to] find out more information about the payment, your rights and things like that, especially we are Muslim, wear our hijab ... It happens to me and to some people when they wear their hijab or they cover their face. They can't approach Centrelink, makes it difficult.

(Oromo participant, 2015)

Women reported experiences of disrespect from some Centrelink staff and in some cases direct discrimination on the basis of their religion. One participant described the following incident:

Someone really hurt me so much when I went Centrelink... as soon as they saw me with my hijab on, that I wear black long dress and everything and I enquiring some questions and he turned around to me saying 'you Muslim people you don't know what you doing, you don't do the right thing. How come you do this?' And I say 'I'm there for something, he shouldn't be saying that to me'. So I just turned back to him and I, you know how they put their name badge, so I just got his name, and then I went back and I complained. I got a respond from the Centrelink manager – an apology.

(Oromo participant, 2015)

Some women are confident to make a complaint, but many others feel unable to assert their rights. One woman who had lived through torture expressed the deep distress it caused her that Centrelink staff did not seem to believe what she had lived through.

We have suffered a lot of torture...and I have a Red Cross letter...we don't want that kind of person [from Centrelink] to do something [racist].

(Oromo participant, 2015)

This theme was repeated in women's experiences at Job Active (previously Job Network) job seeker support agencies. In one group, nearly half the participants, mainly over forty years of age, discussed how their poor health made it difficult for them to look for paid work. One participant described how stressful it was to be cross-examined by staff who would not accept a doctor's certificate.

[M]y doctor gave me certificate with all my information. I can't work. But when I show it to that person at Job Network they say, what are you giving me? I can't read [it], that's what that person say to me!
(Karen participant, 2015)

These negative experiences with government agencies were exacerbated by the pressures on women to be solely responsible for household caring activities and financial management. Women in most focus groups agreed that men in the household tended to avoid involvement in day-to-day financial management. A story like this one was told by women in each of the groups:

[W]e ask them if they want to look after the money but they don't want to because they have to go and pay for the bills, go here and there... they can't be bothered. They don't want the responsibility... tend to be that the mother's so worried about the household that they have to take up the responsibility to look after the money and all that.
(Karen participant, 2015)

Women in the focus groups were highly capable in managing limited household finances. However, for many women the work associated with skilful household budgeting on a low income is stressful, detailed, constant and lonely, compounding a broader sense of social isolation. One participant explained:

Because I am a single mother I don't have anyone to share with me. I do the planning first. I make sure I do a plan, what to spend and make sure money is being spent in proper ways.
(Oromo participant, 2015)

Women report that as well as their role in managing family finances, they often manage other aspects of family wellbeing, which includes dealing with the social problems that come with living in overcrowded or inappropriate housing. In households with large families (the Karen households in this research consisted of six and ten people) this was extremely stressful for family relationships and household dynamics. Housing options were often limited for women because of discrimination. For example, South Sudanese women talked about facing discrimination in the rental market, based on racial stereotypes. One woman reported being rejected by many agents for rental properties because she had six children, and others referred to the stigma that real estate agents attached to African families who were thought to be inclined to 'damage the house and be very dirty' (South Sudanese participant, 2015).

Women reported that they are often reliant on their adult children for household support, which makes overcrowding an intractable problem. Many women are struggling to manage bills and the needs of their households by themselves, while also doing most of the negotiating with government agencies, utility companies, schools and community services. Many women are carrying these burdens while also experiencing a sense of isolation, if not marginalisation, within Australian society. One woman explained how these problems converge in her life to create a sense of powerlessness.

We have overcrowded housing and no one listens to problems like the problems we have with the flats... Even the report to the police didn't work. I saw my clothes taken from the laundry and used as curtains in a house. Police didn't do anything.
(Oromo participant, 2015)

Limited access to education and employment for husbands and other family members often placed additional pressure on women.

My husband now every day is on the computer looking for a job, apply here, nothing. Sometimes I think maybe because [of his] colour... because everywhere we apply... because we're black we really suffer
(South Sudanese participant, 2015)

Conversely, increased household resources often supported women's independence. For instance, one woman explained that after her daughter completed a Certificate 3 in Childcare she was able to find a job and buy a car for the whole family. Women highlighted the negative effects of limited economic participation on their mental health and expressed great frustration with the gap between their hopes and aspirations, and their ability to make everyday choices.

Another service provider added that systemic racism among employers is an underlying barrier for professional women:

Some have been here ten years and are still looking for employment in their chosen profession... I think there is underlying racism at a systemic level but not having local networks is a huge barrier, I see this particularly for women from Iran, Afghanistan, some African countries, Sri Lanka and India. The range of qualifications is amazing, for example a mathematics lecturer, professional dressmakers, business administration. Some women have qualifications in Australia and are well on the way to having their skills but barriers persist in them finding work. The experience is often that women with English as a second language do not even get to the interview stage.
(Service provider participant, 2015)

Barrier: Inadequate English language and vocational training

Women from refugee and migrant backgrounds in Melbourne's west tend to access more hours of English language classes than men, yet they have poorer employment outcomes. Several explanations are offered by women and service providers who participated in this research. Many women enrol in English classes because they arrive in Australia on a spouse visa, while their male partners who commonly arrive through the skilled migration program are not eligible for the AMEP classes. In addition, the high level of gender segregation in the Australian labour market makes it easier for men to access semi-skilled labouring jobs on arrival, in areas such as construction. By contrast, women must compete for low-paid jobs in areas such as aged care and cleaning. Women must have sufficient English language and literacy skills to undertake the requisite Certificate level 2, 3 or 4 for this kind of semi-skilled work, while men are often able to find entry-level work that does not require certification.

Where I came from I was a preschool teacher but when I came here I couldn't even get a childcare job.
(South Sudanese participant, 2015)

One service provider explained that in her experience, most refugee and migrant women needed additional language skill development to access employment.

AMES classes are not enough... you need English skills augmented through other means. If you don't have sufficient English skills you can't do a Cert 2 or 3 course which is a gateway to increasing chances of employment.
(Service provider participant, 2015)

Women reported that conversational English can be more important than reading and writing to their ability to access vocational training and to look for work, and yet there are few avenues to further develop conversation skills. One woman explained:

I need qualifications for cleaning jobs in Australia! I need to do a language course and then training... I hope there will be more English volunteers to help and then I can do Certificate 3 in sewing.
(Tibetan participant, 2015)

Low levels of English proficiency were identified by women as the most significant barrier to undertaking vocational skills training and finding employment, particularly for those who had lived in Australia for fewer than ten years or with low levels of formal education in their country of origin. In addition, the experience of women with little or no literacy and numeracy in their first language is particularly painful and frustrating. Many women who experienced interrupted formal education in their home country were adamant that it is impossible to acquire an adequate level of English literacy proficiency through the 510 hours allocated through the AMEP.

According to our age it's not easy to learn.
(South Sudanese participant, 2015)

Some people never been to school before, they are going in there to learn English language from scratch. Each day they go back, even a, b, c, d, they can't remember and some of them feel quite depressed. The time goes by and they don't learn anything. Sometimes they finish their hours so they got to pay to continue on.
(Karen participant, 2015)

Women identified lack of familiarity with and access to the internet as a significant impediment to job seeking. It is now the norm that women are required to access online information and support from Job Active (previously Job Network) agencies, training organisations and employers. In many cases, this left women feeling demoralised and that they were being set up to fail. One participant explained:

When we go to our Job Network, they always ask us to do it ourselves – to find the ten jobs, to go to the computer and open it, to contact them (employers) by yourselves – but we can't speak the language so to do that is quite hard!... For application, sometimes they require that we need to apply by email but we don't know how to do those things.

(Karen participant, 2015)

Education and training is available to women to help increase their computer literacy. However, many women who had attended such classes explained that they were unable to learn the required skills because of the large class sizes.

Now in the class we have ten people, so at that time the teacher can only spend about a minute or so with you briefly. If you get one-on-one helping you, step by step... have to go through training to set up any online work.

(Karen participant, 2015)

Women who had sufficient English language proficiency and literacy to undertake a vocational course reported a series of obstacles in finding and getting into the relevant course. One such obstacle was the lack of structured guidance and advice about vocational pathways after completing English language classes.

This migrant teacher she told me, this is very easy for you, you want to go advanced class or you have to go higher education, why you waste your time here? And then she didn't refer me where... I was crying, I don't know where to go... There's no link. Once you finish something, whatever you are studying, you just finish there, nothing continue.

(Oromo participant, 2015)

Another woman explained the complexities in securing meaningful and sustainable employment.

Getting into the system is very hard if you want a good job, it's not easy... I work in a nursing home, but when I came I did my training first, I started with the English language at uni... and then I did my aged care course.

(South Sudanese participant, 2015)

Even for women who have lived in Australia for many years, institutions such as universities are considered a 'maze of rules' and are extremely difficult to navigate without support. One woman gave an example of how this had eroded her motivation and sense of agency to increase her economic participation in Australia.

I wanted to start nursing in 2004. I just went to the... university and then they told me you have to go to [another campus]. They [push me] from one department to other department and then they give me a piece of paper and then said 'you have to call this number'... I was there for two and a half hours... When I call, it's not working. You know, I just planned to go [into] nursing, but after that I just stay home... How are we going to succeed with education, to be what you want to be?

(Oromo participant, 2015)

Service providers reflected that these gaps in the provision of training and education and the corresponding frustration that women experience had exposed women from refugee and migrant backgrounds to exploitative and unethical organisational practices. Service providers agreed that there is a need for more rigorous government regulation of education and training and financial service providers. One service provider asked:

Where can women do training with integrity – with an organisation that doesn't rip them off, that doesn't jeopardise their chances to do another Cert 3 course?

(Service provider participant, 2015)

She recounted that women using her service commonly reported stories like the following:

As soon as you get here you are encouraged to do all these courses... I started this cooking course, which I didn't really want to do, I only did it for a few weeks and didn't finish. This was about a year ago. Now I'm told to come and pick up my certificate!

(Service provider participant, 2015)

Many registered training organisations offer much wanted courses such as the Certificate 3 in Aged Care. Unscrupulous providers accept women into courses without the English language skills needed to genuinely acquire the necessary skills for employment once the course is completed. Women are then disallowed from undertaking further subsidised studies at that level due to limitations on the level of available government support, which further impedes their ability to access employment. One service provider noted that women who are home during the day are vulnerable to unethical providers who sell services door-to-door.

They understand people have aspirations and they move in to exploit it. Women's Health West has already done work with women about dealing with utility companies doing door-to-door sales. But there's other forms of sales too now – like educational tools or programs that are bogus or whatever and where people are signing up to contracts, ending up with a massive debt. In terms of women's economic participation that has serious consequences because if you get a bad credit rating that goes on their record, there are long-term consequences in terms of getting a loan or getting work in certain industries... Where there are services lacking, a lot of unscrupulous agencies are moving in and education is a big one... but there are others as well... mortgage brokers who target women... 'Oh you want to buy a house don't you? We can forge some pay slips for you.'

(Service provider participant, 2015)

Barrier: Rigid government systems and punitive regulation

In this country, one thing that makes me quite unhappy is that when you go to them and they did something wrong, all they say to you is sorry, but when you did something wrong they threaten you or they say, you know, we are going to stop your payment.

(Karen participant, 2015)

Discussions about negative and frustrating interactions with Centrelink and Job Active (previously Job Network) were prominent across all focus groups. Women highlighted the many ways in which their efforts to manage household budgets and contribute to household resources are often thwarted by complex rules and punitive approaches. One recurring theme raised by women was that Centrelink and Job Active rules set up a conflict between acquiring better English language and looking for work. Job Active and Centrelink have strict rules about the number of hours a person can study if they receive a benefit. One woman expressed the problem as follows:

When we are at school Job Network keep asking us to look for work, so, we can't do both so what do we do?

(Karen participant, 2015)

In addition, women are often forced to choose between accepting low paying jobs, which will provide them with supplementary independent income, and being eligible for Centrelink payments. This acts as a serious disincentive for women to accept paid work, especially given their over-representation in precarious and low paid employment. One woman explained that the effect of these rules is to decrease women's participation in paid work:

My eldest daughter doesn't receive Centrelink even though she has three children. You have two choices – keep working and no payment or stop work and receive Centrelink. Centrelink does not accept people working.

(Oromo participant, 2015)

Women also explained how their frustration is compounded when adult children in the household are pressured by Centrelink to look for unskilled employment instead of furthering their employment prospects through the continuation of vocational or higher education. One woman explained in her interview that when her children are financially unable to continue their studies, this creates inter-generational pressures and the likelihood of ongoing poverty. She expressed a sense of despair that many women experienced as they had sacrificed their own opportunities for the sake of their children.

I've only been here over a year and my eldest son... he's really interested in education and he wanted to study but Job Network kept on pushing him until he has to work. Can't study, continue study further.

(Karen participant, 2015)

Many women felt that even if their English language and vocational skills were at a reasonable standard, Job Active agencies did not offer appropriate information and support about how to apply for jobs. This led to feelings of hopelessness, as one woman explained:

Most of us, we could do whatever we want to do for future, but there is not enough information to advise us where to start. The problem is, you know, our aim is a bit higher but when we go to do that, firstly it's English and secondly there's no way, no advice on where to start, you know, to get your aim. So you are just lost in the middle of, you know, the wasteland.

(Oromo participant, 2015)

There were many examples of unclear procedures or information leading to fines and overpayments, particularly from Centrelink. The lack of timely advice and support and poor access to interpreters creates even greater hardship.

I really find the system generally is annoying, sometimes a simple phone call you are there for hours.

(South Sudanese participant, 2015)

In 2014 I had a bill for \$800–900 and I borrow money from friends and I spoke to officer at Centrelink about this. They said you must come back to me next time I can help. But it was too late for him to help this time.

(Karen participant, 2015)

For women who are subject to disciplinary processes regarding their Centrelink payments because their earnings were miscalculated, their relationships with community service providers are crucial to resolving the matter. Women reported cases where Centrelink withheld payments, charged fines and demanded they pay back overpayments. This was often because of missed appointments due to such problems as availability of interpreters, poor health and difficulties accessing reliable childcare or public transport. Centrelink overpayments were commonly reported, and demands to repay severely restricted women's ability to manage limited household budgets from week to week.

Sometime they told us that, you know, we overpaid you so we have to repay back. Some people have to pay back over \$1000.... For me and my husband, we have been fined over \$3000 between the two of us... They said, 'your husband's income is too much'. I said, 'I don't know what's what, so whatever you give me I use them up.'

(Tibetan participant, 2015)

Women had limited knowledge about how to access support to challenge Centrelink decisions that they considered unfair or incorrect. They often found it impossible to estimate taxable income for the household when they or household members were in precarious or casual employment that changed from week to week. One woman suggested that the only way to really avoid an overpayment from Centrelink was to overestimate the household income, which reduces their regular Centrelink payments and further impoverishes their households.

You have to make sure that you tell them extra, because always if you tell them that much then at the end they overpay.

(Karen participant, 2015)

Due to their lack of familiarity with sourcing online information, women rely heavily on personal interactions for information, through other community members or trusted community-based service providers.

[We] don't know how to use the internet, that's why we go into Centrelink, go to the community, sometimes we come here... sometimes we go to the community centre.

(Karen participant, 2015)

Access to interpreters is extremely important to enable women to engage with services about financial concerns. However, while scheduled appointments are quicker than drop-ins and allow for advance booking of interpreters, women found it difficult to call ahead and make appointments because of their lack of confidence. Interpreters would therefore need to be found at short notice and women typically have to wait for several hours at Centrelink for an appointment. Members of all groups rely on their children as interpreters when visiting Centrelink, as well as other services, such as banks. This often limits their service access to only times when their children are home from school. Women explained how the burden of interpreting was pushed back onto younger children, which could add to, rather than clarify, any confusion on complex financial topics.

It was also agreed that federal, state and local government funding to community organisations too often focuses on 'innovation'. This means that once a program is funded it can be difficult to access additional funding even when that program has shown successful outcomes. This short-term nature of grant funding from local councils was seen as a factor that can work against the development and embedding of good practice models within the community sector. The service provider focus group talked about the important coordinating role played by organisations such as migrant resource centres and local councils, as they assist with making connections between local service providers. They agreed that the council's role should be strengthened and promoted to prevent program duplication and resource and support program models that build women's economic independence and agency.

Enabler: Mentors and networks

When I came (to Australia) that person from my community help me, take me around. She connected me to community organisation, they provided us with bedding, everything in the house... she connected me to the agencies helping the refugees coming.

(South Sudanese participant, 2015)

Most women participating in this research had arrived in Australia as refugees or on a spousal visa and had accessed a range of support services since their arrival. Service providers agreed that women from newly emerging refugee communities are usually less connected than those from other refugee and migrant communities and often present with other acute difficulties, which impede or interrupt their economic participation. Women's economic participation is often prioritised in the family as the least important, and women are subject to societal and cultural gender bias. This negatively impacts on women's access to skilled and unskilled employment. One service provider commented that credible mentors from appropriate cultural backgrounds can assist refugee and migrant women to enter skilled employment.

Migrant mothers are often the last to learn English and are often the ones to give things up for the family. In Brimbank we work with six or seven mentors from different backgrounds (Iranian, Chin, Vietnamese, South Sudanese, Pasifika). We have a bit of a focus on refugee families but not entirely. Economic migrants often have a lot of need, and the need varies.

(Service provider participant, 2015)

Connections with networks relevant to women's areas of interest can act as ideal opportunities for women to practice their English language and gain relevant skills for further employment. For example, a woman in the Afghan focus group reported a positive experience of volunteering at a community organisation, helping facilitate a women's group for her cultural community, which allowed her to gain skills in project management and form connections with community workers that could assist her in the future.

The importance of developing local networks was exemplified in one woman's story of how she successfully used her child's school to access paid work. She had approached the after-school service at her child's school and was then employed as part of a pick-up and drop-off transport service for school children. Other women expressed an interest in learning more about such opportunities.

I went to the organisation that does the [pick and drop] job. One of my young children she used to go to school and used to stay after school and then when I ask them can I have a job that how it happened.

(Oromo participant, 2015)

Service providers also noted that women who come to Australia as skilled migrants face significant structural barriers due to the inflexible process of having their overseas qualifications recognised.

Even those who come as skilled migrants and who are sold this idea that there are jobs, find that there are no jobs... Others struggle with the international English language testing system requirements and they are in a better position than those who come as refugees.

(Service provider participant, 2015)

Professional women need the opportunities to build social networks to enhance their economic participation.

We see women who have been in Australia for a long period of time with high level qualifications and developed English but still struggle to access an employment pathway. The biggest barrier is community and professional networks. A lot of these networks are developed through education but a lot of women haven't had the opportunity to develop that in Australia. Some have high level qualifications from their home country, but still can't access networks.

(Service provider participant, 2015)

Enabler: Building trusting relationships with and between services

Throughout this research, collaborative networks throughout the community sector were repeatedly referenced as vital in facilitating pathways for women to develop networks, skills and confidence, as well as helpful in providing information, advice and mentoring. When women seek support for matters relating to family violence this is particularly important. One service provider noted that in her professional experience, women from migrant backgrounds are more likely than women from refugee backgrounds to access legal service programs, and family violence programs. Often women need to be supported to make contact with legal services through other service providers and outreach programs. This necessitates service integration across government and community sectors, where information and referral is easily provided to women in a timely and accessible manner. When referrals are made between community service providers about matters such as family violence, these professional networks are used extensively. One legal service participant noted the importance of relationship building between services to support the referral processes.

Usually it's not because a woman has come to us directly about that problem... they tend to go to community health services and other places and we're trying to develop better relationships and more integration with those services so we can reach those people.

(Service provider participant, 2015)

Service providers found that women often raise their concerns in a safe and trusted environment when they are prompted by service providers to talk freely.

Often we find out when we get into a community and start to run a group and ask women what is happening... then they tell us.

(Service provider participant, 2015)

A practitioner from a legal service noted that to avoid women's further disempowerment, service providers must work together to manage women's expectations and clearly communicate to women what might be possible within the current system.

If there is not a lot of evidence for the person making the [legal] claim then often there's not much they can do and that has a big impact on the person being able to stand up for themselves in the future... Sometimes there's not much explanation given about why something is not possible and they come back to us and say 'Well I did try but they said no...' and we're left a bit helpless.

(Service provider participant, 2015)

A community service provider emphasised that different cultural views about gender roles need to be well understood and sensitively handled by service providers working with refugee and migrant women. Otherwise it can be extremely difficult for women to seek out or access appropriate advice and support:

Some women in some communities are not allowed to do a lot of things without male permission. So this becomes a concern when the cultural norms clash in the Australian system. For example, some men don't like the women attending work or school because of contact with men.... In South Sudan [for example] the role of men is to provide. However, in Australia this is the role of both men and women.

(Service provider participant, 2015)

A community service provider reflected on the reliance in the community sector on goodwill between organisations to appropriately refer women on and also to enhance the quality of training programs for women across the sector.

With limited resources, our agency has relied on partnerships and the goodwill of other service providers. In response to concerns women raise in our programs, we invite relevant service providers to share their expertise and provide women with the information they need.

(Service provider participant, 2015)

Many referrals for women come from information provided in mixed English classes, and through family health services, playgroups and women's groups. However, service providers stressed that building and maintaining trust and strong relationships with women is a vital aspect of effective support provision. Once this is established, women get to know the referral pathways and spread the word about the effectiveness of services within their communities. Service provider participants agreed that high staff turnover in the sector can make it difficult to maintain the referral pathways unless program staff are replaced as soon as they leave so that continuity of support and trust is maintained.

Agencies spend a great deal of time building trust and relationships with women and linking in agencies for referrals. Word of mouth, government agencies, mixed language and education classes and maternal child health nurses were all mentioned as ways to promote the availability of services. The challenges and sensitivities of referring women to other services was discussed at length. Referral is common within the sector. People come to us with legal or financial problems, and we facilitate the referral. We contact services to find most appropriate services.

(Service provider participant, 2015)

Women from refugee and migrant backgrounds can have misconceptions about the role and effectiveness of community service organisations due to negative experiences.

If you don't have money, they don't help you. That is not a kind of helping.

(Service provider participant, 2015)

Service provider participants discussed the need to carefully manage women's expectations around referrals and provide clear explanations about why it might not be possible for all their concerns to be dealt with by the one service.

My experience is that community women are not familiar with the idea of [our service provision] criteria and the way we work. Because of limitations, what is understood is 'I can't help you.'

(Service provider participant, 2015)

Women from refugee and migrant backgrounds can experience particular difficulty building trusted networks with mainstream services in the broader community. In a one-to-one interview, one service provider explained the importance of mainstream services also taking a sensitive approach to referring women.

It is most helpful when there is a relationship with a counsellor or a GP who can link them to services. It often doesn't happen until years down the track and can be difficult as they exit from settlement services (after the initial six months) and then they have to link themselves up with another service when they need help – who they can access for the first five years. But often the community leaders may also be linked to the services and they therefore may fear the confidentiality is not there. The client might feel embarrassed about talking about it and may prefer to go to a community health service.

(Service provider participant, 2015)

Enabler: Building confidence and visibility

In the focus group and in one-to-one interviews, service providers noted a range of enablers that effectively enhance the economic participation of women from refugee and migrant backgrounds. Service providers gave examples of involving women who are leaders in refugee and migrant communities in outreach programs for women. They also talked about the importance of ensuring that refugee and migrant women are visible as employees, project workers and volunteers within mainstream and community-based service organisations.

For example, as part of this research project, bicultural female workers in community organisations promoted the project and recruited participants for two of the focus groups. For the third focus group a woman from one of the refugee and migrant communities involved in the research was employed by the research team to provide interpreter services.

One service provider explained the importance of such strategies:

One of the ways we do this is to employ people from the communities in the service so they are trained and people in the community can build the capacity of their communities to access agencies... I think employing women... right at the front desk, shadowing learning... for referral agencies that's a successful way of reaching communities and spreading... correct information out there as there is a lot of misinformation... A lot of the mainstream agencies... could be employing people from the community.

(Service provider participant, 2015)

This point was made again in a one-to-one interview with a service provider who runs vocational education courses and playgroups in the west. She explained how her organisation has a commitment to putting this idea into practice.

All women seeking economic participation want education, and they want it to lead them somewhere. Most of our employees are playgroup mums – women with small children. Of our 200 employees, most are first generation immigrants. It is empowering when it works well. It enables women to get things done, to create a culturally safe place. It has its challenges as there are people from everywhere; we have robust debates about culture and parenting.

(Service provider participant, 2015)

Service providers emphasised the need to up-skill potential leaders through programs designed to build women's capacity and experience.

We often set aside money to pay someone from the community... not necessarily identifying them as a leader... and through that process demystify organising a program or a session... and from consultation stage to the program... that they are part of the process... and next time round... make sure someone else is involved.

(Service provider participant, 2015)

Peer educator models also prove highly effective in programs. It was agreed that the short-term nature of program funding in the community sector often makes it difficult to develop far-reaching programs and models such as these, so they are heavily reliant on long-term relationships and networks.

I think a lot of the time, we are only funded for twelve months, and it's hard to get the word out. We are lucky to have representatives from organisations in the west who find out about the program... but if I were to leave, then a lot is lost. This is a structural concern with funding in the community sector. We need long-term changes to make the links stronger. There is a reliance on... relationships we have built... often a lot of that can be lost – which is a real concern.

(Service provider participant, 2015)

Service providers gave examples of how working one-to-one with women builds their confidence and 'capacity'. Women who seek to resolve a financial concern or require financial information must demonstrate sophisticated communication skills in English and knowledge of the options available before they can receive information or support from organisations, institutions and companies. Service providers outlined the time-intensive, one-to-one process of accompanying and mentoring women while they make a call to a company with the assistance of an interpreter. Such processes demystify the process and build women's skills and confidence to deal with these problems in the future. It was agreed that such learning is vital and cannot take place in a classroom setting alone. Service providers reported that they often adopt approaches that carefully 'scaffold' women's learning in order to build women's confidence to solve their own financial and social welfare concerns. One service provider explained:

In order to get access to the 'hardship program' in a utility company, if a woman misses a payment, it is usually up to [the woman] to go to them. She usually has to do this by phone. Then she has to go through multiple people and articulate what the problem is... and ask for something like the utility grant... a payment plan... People don't know these options exist and the companies won't offer them. You have to articulate the problem and you have to ask for help. I see that all the time... they know they can't pay but making that first call is really tricky... People in the companies aren't trained to use interpreters.

(Service provider participant, 2015)

Enabler: Accessible community programs

Some organisations when we came were good. They even took us for teeth check, used to come to the house check (up on) us, they used to take us for training, parenting programs.

(Service provider participant, 2015)

The majority of the seventeen western region service providers who completed the online survey work with women from a wide range of cultural and linguistic backgrounds. Thirteen have specific programs or initiatives to increase women's access to services. The most commonly cited activities include work-related training, programs to introduce and foster women's confidence to access community services independently and to reduce social isolation, and initiatives to encourage mainstream health services to better respond to women's health needs.

We have a Farsi-speaking support group for women from both Afghanistan and Iran... This group was previously not accessing services... due to social isolation... The purpose of the group is to increase capacity and confidence among women to access services independently... A lot of Iranian women are here on bridging visas. A lot of them express the desire to find work but many don't have language, skills, qualifications or ideas about where to start... Some are on Centrelink benefits, but Sunshine only has an interpreter in Dari which is problematic so the children have to accompany them. So a lot of the group-work deals with pathways into employment. The financial literacy program this week has started to include topics on employment education.

(Service provider participant, 2015)

The employment law project has had a focus on women... One bit was a solicitor doing outreach at women's groups. We've presented at ... financial literacy programs and playgroups for newly arrived refugee groups and women's organisations. The other bit has been a train-the-trainer program... We did training in discrimination and employment law and what services you can get support from. We took them to the Fair Work Commission, we had speakers from unions, JobWatch, EO Commission to break down some of the barriers between communities and services. We worked with settlement agencies and gave employment to leaders from emerging communities. We wanted to find leaders with strong connections in their communities... We focused on communities with high new arrival numbers. Indians, Democratic Republic of Congo, South Sudan, Iran and Karen Kareni and Chin. Each participant delivered to their communities... If you're coming from a country with a lot of corruption and violence, you're not going to feel confident approaching a legal service without developing trust and face-to-face contact. The idea for the program came from this work.

(Service provider participant, 2015)

All respondents believed that new or improved initiatives at the structural and community level were required to facilitate refugee and migrant women's greater economic participation. One service provider survey respondent noted that structural change is required before program interventions can be sustainable.

Some community education or individual work has helped, but this is ultimately not systemic and not sustainable. Some parts of the community may benefit... from better relationships with services... but the most isolated... are often left behind.

(Service provider participant, 2015)

Nonetheless, service provider survey respondents nominated a large number of initiatives with demonstrable results in increasing women's economic participation. These included community-based support services such as playgroups, choirs, book clubs and sewing groups. Shared childcare arrangements were regularly cited as an important element. Aside from the AMEP and other government-funded settlement programs, vocational training with practical employment opportunities, financial literacy programs and other programs such as 'Stepping Stones to Small Business' were among the examples cited of effective program work.

Enabler: Community resources and advocacy

Women raised immediate and longer-term ideas about how to increase their economic participation. It is important for government, academics, the community, health and legal sectors, and other service providers to listen and respond to these ideas in practical and strategic ways.

Some women from longer-established communities showed considerable entrepreneurial capacity and wanted assistance to find out how they could set up a franchise or small business. Women specifically wanted greater avenues for the provision of business information and training, and for how to research and better understand the risks of setting up a small business.

Most of the women from South Sudan are hardworking and willing to work... they should not just focus on language, if you give them practical skills... they are ready to learn and do it. But problem is there are no jobs.
(South Sudanese participant, 2015)

Everyone want to start something. But you know the problem is, we just run out of information. We don't know our responsibilities, rights. So everyone is thinking to start something to get money. Of course everyone is. I think that's the most people can't get much. If you give us information, you know, that's good to know, at least you know where to go to ask information. We need to know the way to start. How can we engage ourselves with those franchise companies so we can find out more?
(Oromo participant, 2015)

Others mentioned their experiences in running small restaurants, grocery shops, sewing groups, and small scale sweets supplies. However, they also talked about their need for clear business plans and local knowledge.

Actually we have a problem with everything. Where to go, how, when, where and who. I tried to cook sweets and sell them to shops. They didn't like it and lots of [other] people are already doing this.
(Afghan participant, 2015)

We have our own business at home with sewing machines and my daughter is a designer. We did bring two sewing machines from Iran but don't know how to find customers.
(Afghan participant, 2015)

Women understood the importance of using community networks in order to overcome their disadvantage in the labour market. One explained her vision for the future, where women and men from newly arrived communities can occupy a cultural niche in a workplace, working with others who speak their language:

I want somebody to open up a big company where they employ only Karen staff, can't speak English, but of course you know the manager in charge will be the one who can speak English. Currently... we are the only ones left behind. If we have a company like that then, for sure, the ones who are healthy, they will all go in and work for you.
(Karen participant, 2015)

Service providers also proposed immediate and longer-term actions that could help to create better conditions for women's economic participation. They suggested that advocacy is needed to reduce the strict qualification requirements in certain fields of employment in order to reduce barriers for women from refugee and migrant backgrounds. One provider made the following suggestion for sector-wide advocacy to reduce the emphasis on employment qualifications and increase awareness of cultural contributions that refugee and migrant women can offer in various areas of work.

I think we need to focus on advocacy for different models... for example in childcare and kindergarten employment, where refugee and migrant women are commonly employed. We might need to think about things like decreasing credentialisation in family day care, childcare, etc. Instead of focusing on the qualifications, we should be seeing culture and language as a positive contribution, rather than a deficit. [There] might be a role for running small employment pilots in the education department and family day care and childcare and funded by government departments.
(Service provider participant, 2015)

Service providers also discussed the importance of advocacy to increase the flexibility of government-funded English language support. At present AMES is contracted to provide a program of 510 hours of English language support to any service users who meet the eligibility criteria. Service providers discussed the need for an agreement by the state and federal governments that providers of English classes can 'bank' unused English language hours and provide additional class hours to those who want and need them.

AMES has long lobbied government about the idea of bankable hours for people who need more assistance. So someone who comes in with a reasonable level of English gets 510 hours, which is the same for someone with no English! So we've long argued that if you only need 200 hours we should be able to give another person 800 hours... but that hasn't happened yet.

(Service provider participant, 2015)

Service providers agreed on the need for more engagement from employers to provide real-world employment experience outside the classroom to help develop fluency and confidence. Service providers agreed that a funding model is needed to encourage collaboration and partnerships across community, industry and education sectors. This would help facilitate the transition of women from refugee and migrant backgrounds into appropriate education and decent employment. A service provider added:

And [more English language classes are] not the entire answer. People with refugee backgrounds get extra, but for some – 900 hours – that's not going to cut it either. Something is needed that combines English classes with work skills to provide a context for language classes.

(Service provider participant, 2015)

Service providers are already advocating to get vocational training and work experience embedded across English language provision, but this needs to be taken up more widely, as noted by one service provider:

One of the things that works is integrated English, training and work experience. We are currently tracking all those who went through our integrated programs to see what the outcomes are. It may not be an immediate success but it would appear that they make a contribution. Understanding how to write a resume, how to apply for a job... It would be good to do more integrated training in more than the extra 200 hours of Settlement Language Pathways to Employment.

(Service provider participant, 2015)

Service providers agreed that both the Victorian and Federal Ombudsman is often underutilised by those who work with refugee and migrant women in crisis about fees, fines and threats to have their utilities disconnected. One service provider commented that the power of the Energy and Water Ombudsman in Victoria, for example, should be more broadly understood and invoked in the community sector, when working to increase women's economic independence, as well as in training with women. She noted that utility companies are highly responsive to the Ombudsman and that this role needs more community awareness and education:

There are community members who sit on Ombudsman committees.... Sometimes we run a... 'Bring in Your Bills Day' and the Ombudsman attends and helps.

(Service provider participant, 2015)

Finally, advocacy to develop tougher legislation and stronger industry codes that force utility companies and banks, government agencies and services to be more transparent about the availability of complaints procedures, part-payment options, interpreter services and crisis relief was suggested as a way forward.

Another idea is getting a stronger industry code that forces companies to take into account the complex interacting barriers that people face... [Women from refugee and migrant backgrounds] have to be able to ask for the utility hardship programme – I see that all the time... People in companies are not trained about how to deal with people in crisis, where English is not their first language... for example when you call up... the option to get an interpreter is not at all apparent.

(Service provider participant, 2015)



SECTION FOUR

CONCLUSIONS AND RECOMMENDATIONS

The literature concurs that it is important to remove the barriers that women from refugee and migrant backgrounds face in obtaining education, training and paid employment in Australia. The Australian Human Rights Commission (the Commission) notes that this is not only important for economic reasons but as a vital step to redress systemic discrimination at the societal level. The Commission emphasises the need to understand how race and gender intersect with women from refugee and migrant backgrounds' experiences of disadvantage in Australia, and has called for more research into the economic participation of women from refugee and migrant backgrounds, to inform initiatives, programs, laws and public and social policy (Triggs 2013). Our research with refugee and migrant women and service providers contributes to this broader research agenda. Our findings are consistent with those in many previous studies, that systemic racism and sexism interact with policies, practices and attitudes at the individual, family, community and societal levels. These combine to severely limit the economic participation of refugee and migrant women, with negative impacts on their health, wellbeing and economic independence.

Although modest in its scope, our research has also extended the body of knowledge, by highlighting the voices, experiences and perceptions of Australian refugee and migrant women and community sector service providers. Their stories illustrate the complex barriers that women face in realising their economic goals, the changes needed to enhance their economic participation and the programs and practice approaches that make a difference. In particular, this research demonstrates that many current government policies, institutional practices, program limitations and social attitudes compound the economic exclusion of refugee and migrant women in Melbourne's western suburbs. The following conclusions and recommendations for change and further action arise directly from our research with refugee and migrant women and the service providers that work with them.

1. Advocacy to redress systemic racism and sexism

This research concurs with the literature that racism and sexism at the societal level compound women's negative experiences with government institutions, service organisations and employers. For women in Melbourne's west, racism and sexism manifests in discriminatory comments and attitudes, as well as lack of sensitivity and lack of clearly accessible information in organisations, services and utility companies. Direct and indirect racism and sexism limit women's access to employment and have negative impacts on women in terms of their health and wellbeing, sense of belonging and economic participation in Australian society. Federal, state and local government initiatives are needed to prevent sex and racial discrimination in Australian agencies, institutions and organisations, and to ensure that staff working in service provider organisations at all levels respond to women in ways that are sensitive to gender, culture and language.

RECOMMENDATIONS:

1. Federal Government to undertake an inquiry into the rigid gender segregation of the Australian labour market and the impacts of workplace discrimination, unemployment and precarious workplace conditions on refugee and migrant women.
2. Federal and state governments to fund anti-racism and gender equity programs and initiatives to enable fair access within government institutions and community organisations, and to employers.
3. Improve and implement service provision standards to ensure government and non-government organisations provide gender-sensitive, culturally appropriate and accessible programs and services.
4. Undertake community-based research to explore employment discrimination experienced by Muslim women in Australia.

2. Rigid government systems and punitive regulations

This research confirms that complex processes and rules, and punitive approaches in Centrelink and job search agencies, work against women's sense of agency, self-confidence and ultimately their greater economic participation. Complex rules that govern welfare payments, allowable hours of study and income require women from refugee and migrant backgrounds to negotiate constantly with Centrelink. Routine Centrelink overpayments exacerbate women's problems managing inadequate weekly budgets and avoiding debt. Negotiations often rely on children accompanying women during long waits at Centrelink, in the absence of adequate interpreter services and in the context where women lack confidence to seek advice or make appointments in advance online or by phone without support. In addition, Job Active organisations often send women to interviews in locations a long way from home, hard to get to by public transport and difficult to attend around school pick-up hours.

Policy and institutional level change is required to Centrelink and Job Active rules and processes. Service providers also require more resources for programs designed to build refugee and migrant women's confidence and skills in order to build their capacity and knowledge to negotiate resolutions directly.

RECOMMENDATIONS:

5. Review Centrelink and Job Network regulations that impede refugee and migrant women's access to employment and education, and introduce measures that enable them to independently navigate the system and increase their economic participation.
6. All government and non-government services to be funded to ensure refugee and migrant women's access to interpreters and are required to clearly communicate information about appointments, their rights, and debt reduction strategies.
7. Job Active staff to be trained to be sensitive to the specific needs of women from refugee and migrant backgrounds and to understand how women can best be supported to find employment.
8. Promote and resource the Federal and State Ombudsmen to assist refugee and migrant women access this safeguard in dealings with Australian Government agencies.

3. English language and vocational education

This research found that women have been required to attain a higher level of accredited training to access entry-level employment than their male counterparts, and this makes it harder for women to access paid employment. In addition, English programs and vocational education programs in Melbourne's west are inadequately tailored to meet the learning needs of women from culturally diverse backgrounds and to promote their access to paid employment. Some women are unable to reach adequate levels of literacy to access vocational education in the allocated hours, and others cannot find assistance to enrol in reputable and accredited vocational education courses. One of the negative side effects of this is that refugee and migrant women are often targeted by disreputable educational providers. In addition, childcare is not universally offered by training providers, rendering programs inaccessible to many refugee and migrant women.

More options are needed to facilitate women's access to entry-level employment, and greater regulation is required to put an end to exploitative practices by registered training organisations targeting refugee and migrant women. More programs are needed that provide women with accessible, tailored and practical support, and that integrate English language, vocational training and work experience.

RECOMMENDATIONS:

9. Federal and state governments to fund teacher training to ensure accredited English language and vocational training organisations are culturally relevant and gender sensitive.
10. Provide refugee and migrant communities with access to AMEP classes until they reach written and oral English proficiency and ensure childcare, transportation and flexible class times that will increase women's participation.
11. The Victorian Registration and Qualification Authority, Consumer Affairs and other relevant authorities to adopt more stringent regulations for registered training organisations to ensure reputable practice, prevent exploitation, and ensure migrant and refugee women can readily access the complaints system.

4. Mentoring, social networks and paid employment

This research found that women from refugee and migrant backgrounds are often poorly placed to enter mainstream employment because they lack mentors, experience and social networks or because their qualifications are not recognised. As a result, women's skills are often underutilised and women are often locked out of regulated, formal employment. When women do access employment it is often cash-in-hand, precarious and exploitative. It is important that funding is allocated to community-based organisations to provide women from refugee and migrant backgrounds training to develop on-the-job skills for reliable employment, to receive professional advice and mentoring and to establish profit-making enterprises within their own cultural communities.

RECOMMENDATIONS:

12. Federal, state and local governments to fund the provision of vocational training and innovative community-based programs that are designed in partnership with education providers and employers, to enable rapid entry into employment for refugee and migrant women.
13. Federal and state governments to provide long-term funding for successful programs that support refugee and migrant women's economic participation, including financial literacy programs, mentoring and social enterprise initiatives.
14. Federal and state governments to provide incentives for the private industry and community sector to train, mentor and employ refugee and migrant women.

5. Collaborative and gender sensitive community service provision

This research provided resounding evidence that women from refugee and migrant backgrounds in Melbourne's west depend heavily on support and advice from a trusted network of community-based service providers. This network of providers helps women to resolve complex problems, develop invaluable confidence and community networks and access supportive training and advice from committed experts. Women who have lived in Australia for ten or more years raised similar concerns as those who were more recently arrived, as they continued to experience these problems. They spoke glowingly about their relationships with staff in local services. It is vital that long-term collaborations and partnerships are resourced at the community level in Melbourne's west, so that service providers can work together with women from refugee and migrant backgrounds to foster and develop their leadership and economic participation in Australia.

RECOMMENDATIONS:

15. Federal and state governments fund community-based organisations to collaborate in order to implement successful programs and document promising practices that increase refugee and migrant women's skills, employment and economic participation.

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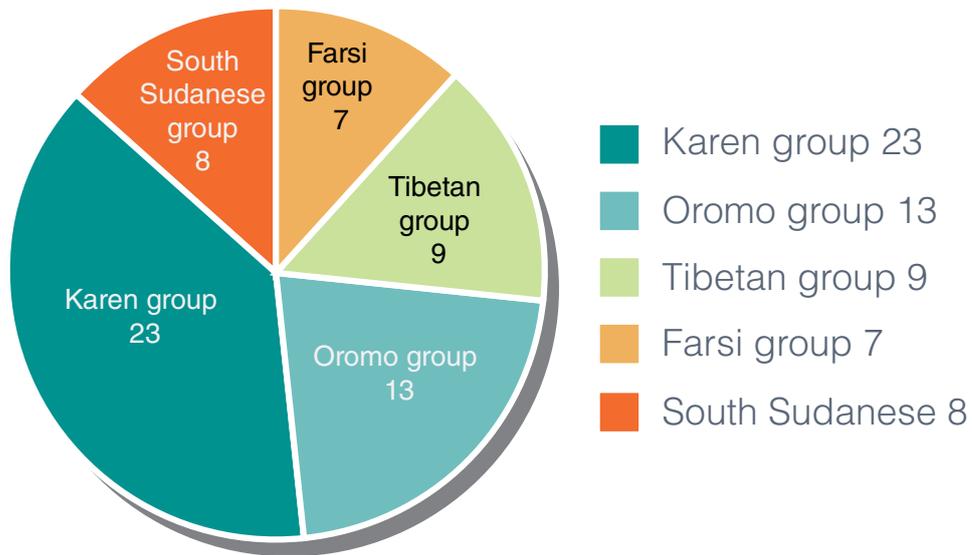
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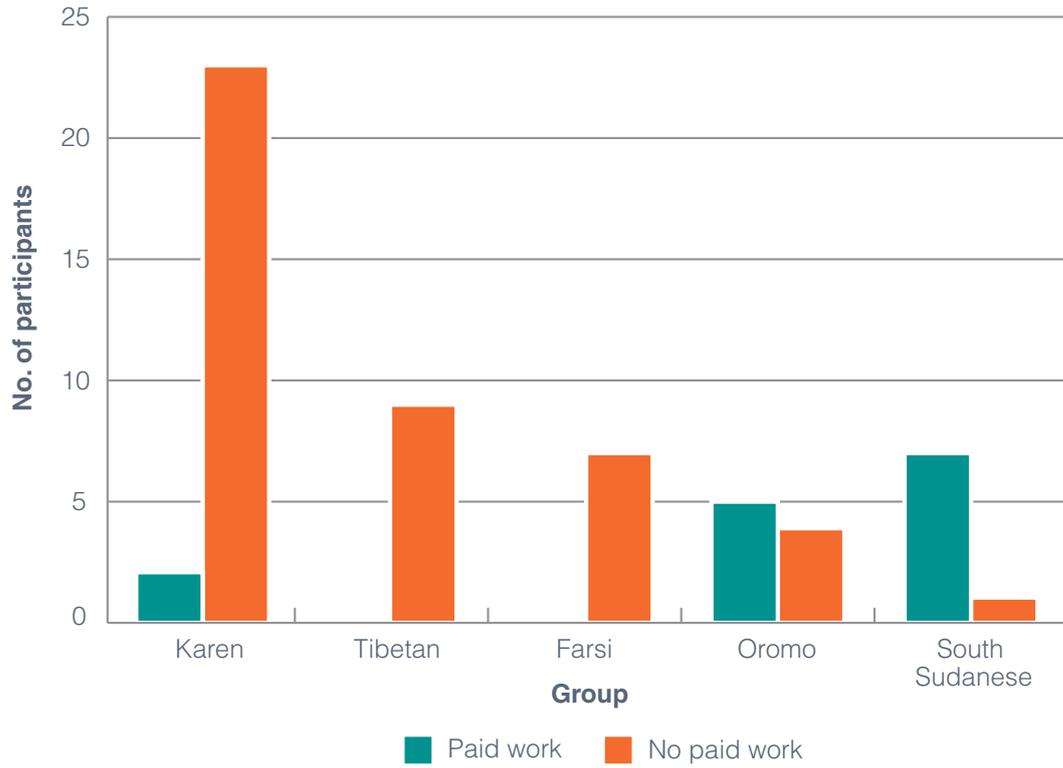
APPENDICES

APPENDIX A: DEMOGRAPHIC INFORMATION ABOUT FOCUS GROUPS WITH REFUGEE AND MIGRANT WOMEN

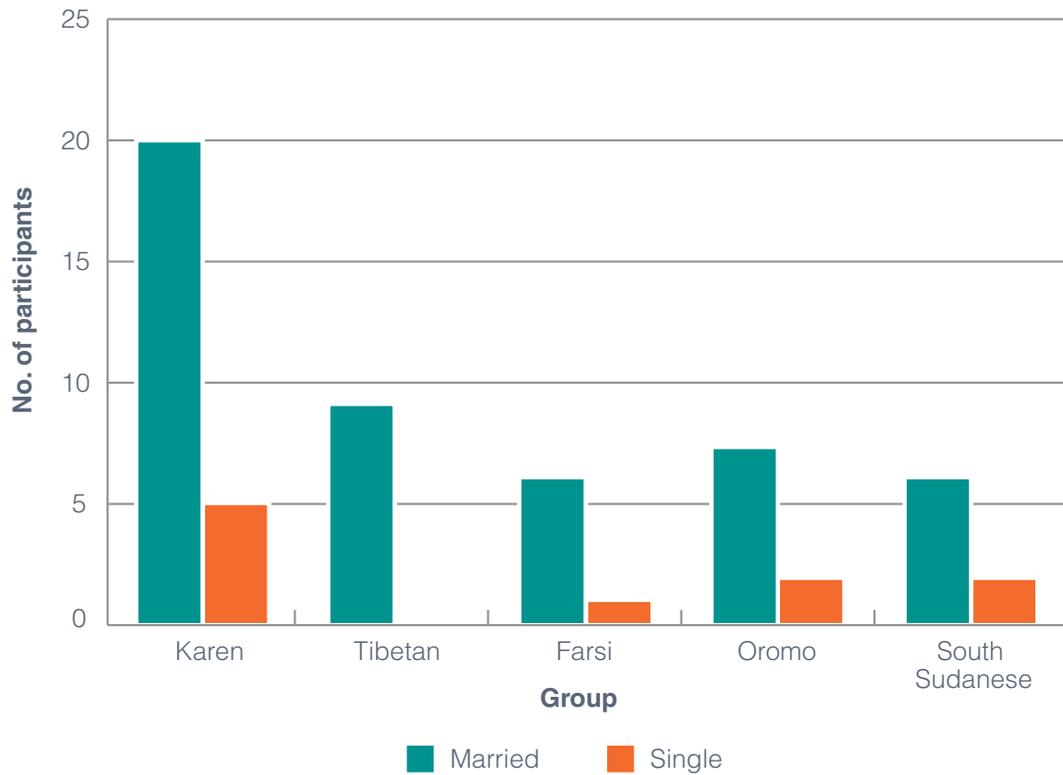
Demographics - All groups



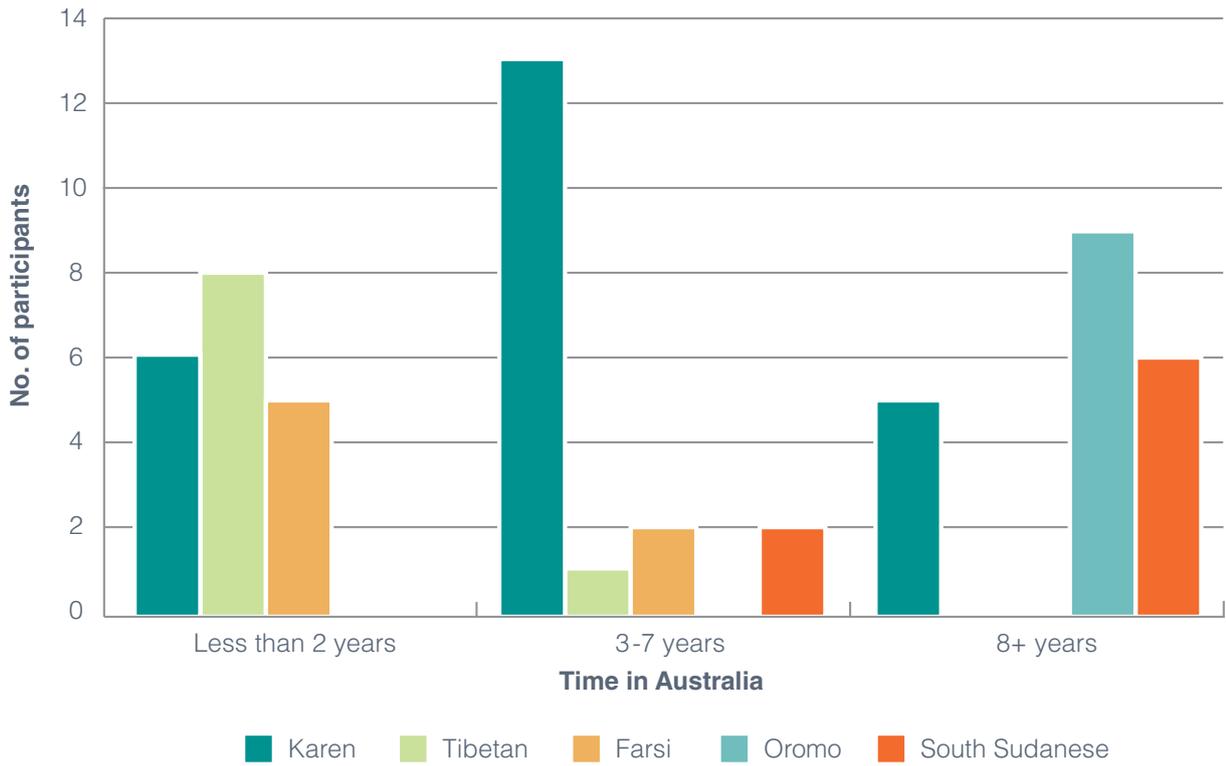
Paid work status - All groups



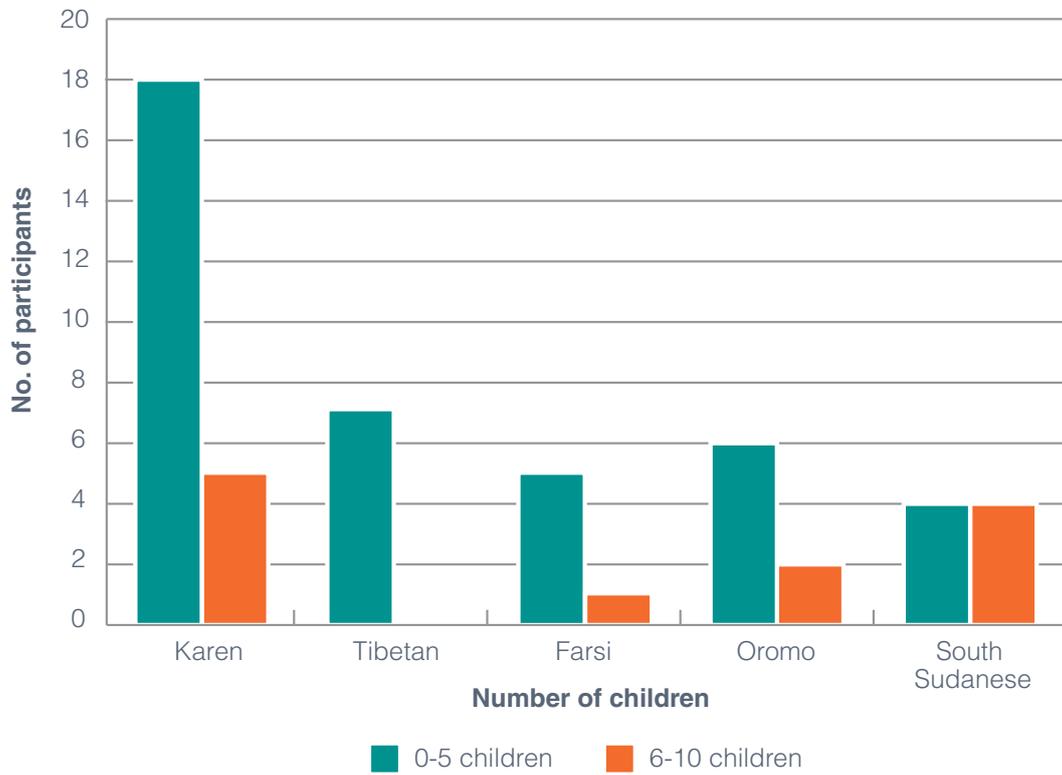
Marital status - All groups



Time in Australia - All groups



Number of children per participant - All groups





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