

Let's Talk Money **EVALUATION REPORT**



Tim Watson and Jessica Kenway, Bluebird Consultants, December 2018



**WOMEN'S HEALTH
IN THE NORTH**
voice • choice • power



**Financial Literacy
Australia**



bluebirdconsultants



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Peer educators reported the training and other support they received from WHIN was instrumental in preparing them to deliver their own workshops.



EXECUTIVE SUMMARY

The Let's Talk Money Program

In 2017, Women's Health In the North (WHIN) received funding from the Victorian Government Office of Multicultural Affairs and Social Cohesion (MASC) to deliver the Let's Talk Money program (the program).

The program responds to the barriers many refugee and migrant women face in achieving economic inclusion. These include poverty-related debt; financial challenges exacerbated by low English literacy; cultural and gendered expectations around financial decision-making; and lack of familiarity with Australian financial systems (such as banking and financial products) and legal systems (for example, tenancy rights). The program also seeks to address barriers that women face due to gender inequality, which prevent women becoming more involved in financial decision-making.

A key feature of the program is that it trains women from migrant and refugee backgrounds to become bilingual peer educators. As part of the program, 12 peer educators were trained to deliver financial literacy workshops to women in their communities. Workshops were delivered in 14 different languages, including English. Three hundred and thirty women participated across 26 workshops. Workshops were delivered in various locations across the City of Hume and the City of Whittlesea.



Evaluation Rationale and Purpose

In early 2018, WHIN received a grant from Financial Literacy Australia (FLA) to conduct an independent evaluation of the program. Bluebird Consultants was contracted to undertake this evaluation. The evaluation involved in-depth interviews with a sample of program participants, a survey with participants at four of the workshops, a focus group with peer educators, and observation at one of the workshops.

The evaluation aimed to answer three overarching questions:

1. What was the program's impact upon women's financial literacy knowledge and skills?
2. What benefits did the peer education model of delivery provide?
3. How did the program impact in specific ways for migrant and refugee women?

The evaluation findings are significant in the context of limited practice-based evidence available on how the financial literacy sector can effectively engage with migrant and refugee women.



The most commonly reported benefits of having **first language workshops** included:



gaining a better understanding of
FINANCIAL CONCEPTS



generating more
DISCUSSION,
including women
asking more
QUESTIONS



creating a strong sense of **SOCIAL INCLUSION**

Summary of Findings

The program was highly successful in reaching a considerable number of refugee and migrant women (330). Most participants interviewed also reported that the program provided them with new knowledge, particularly in the areas of tenancy, budgeting and banking.

Eighty-one percent of the women surveyed indicated that the knowledge they gained through the workshop will help them make decisions about money with their family.

Gaining new knowledge about online banking and banking apps was highly valued, as these tools not only allowed women to track their spending more easily, they also saved women time because they no longer had to travel to pay bills face-to-face.

Several workshop participants had used newly acquired knowledge to better understand their rights as tenants and manage rental agreements and interactions with landlords. For example, participants understood and used condition reports more effectively to ensure they received their bonds back at the end of a rental agreement. Workshop participants also valued referral information. For example, several participants were subsequently assisted by Tenancy Rights Victoria.

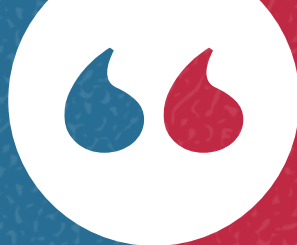
Having workshops delivered in first languages was highly valued by all participants, even those with strong English language skills. The most commonly reported benefits of having first language workshops included: gaining a better understanding of financial concepts; generating more discussion, including women asking more questions; and creating a strong sense of social inclusion.

The evaluation had a strong focus on the peer educator model of delivery. The evaluation reports on the benefits of this model both for the participants as well as the peer educators. Peer educators reported the training and other support they received from WHIN was instrumental in preparing them to deliver their own workshops. They emphasised that this train-the-trainer model was highly effective in that it demonstrated best practice facilitation skills and gave them opportunities to practice presenting skills in a safe and supportive setting.

Peer educators also reported significant personal benefits from undertaking their roles. These benefits included becoming highly financially literate and changing their sense of identity by becoming more active financial decision-makers in their family. They also recognised the important role they were having in promoting women's empowerment and rights through delivery of financial literacy education in their communities.

81%

of the women surveyed indicated that the **knowledge they gained** through the workshop will help them make decisions about money with their family.



The connection between **increased knowledge** and **self-confidence** was also seen to contribute toward **EMPOWERMENT**.

Peer educators were often already known to the workshop participants, outside of the workshop setting. A number of comments by peer educators seem to suggest they felt a strong sense of personal responsibility to address the needs of their community and perhaps placed unnecessarily high expectations upon themselves. For example, peer educators aspired to be highly prepared and have the answers to any questions which may arise in workshops. With the support of WHIN's coordinator these expectations were sensitively managed and a number of practical steps were taken to ensure support was provided to peer educators. Both educators and the WHIN coordinator recognised that the educators' confidence would grow as they were given the opportunity to deliver more workshops.

Most interviewees reported they had not received similar kinds of information prior to attending the program. The program had a significant impact upon both migrant and refugee women who have arrived in Australia in recent years, as well as those who have lived in Australia for many years.

Whilst the program does not explicitly address financial abuse, the workshops enabled a number of issues related to women's lack of financial decision-making to be explored by participants. Sometimes these conversations addressed issues of financial abuse. Some interviewees suggested the workshops had provided them the first opportunity to discuss these issues in a group setting.

The correlation between having workshops in first languages and knowledge acquisition was strong. The evaluation also found that as the participants gained knowledge, they felt more able to address some of the gender barriers to their involvement in financial decision-making. The connection between increased knowledge and self-confidence was also seen to contribute toward empowerment. In this regard, the program is successfully addressing some of the significant barriers women face in economic inclusion.



A key feature of the program is that it trains women from migrant and refugee backgrounds to become bilingual peer educators.



INTRODUCTION

1. Overview of WHIN

Women's Health In the North (WHIN) is the regional women's health service for the northern metropolitan region of Victoria, funded by the Victorian Government. It is a not-for-profit, member-based organisation run for and by women.

WHIN's vision is that all women in the northern region have voice, choice and power in all aspects of their health and wellbeing. WHIN works from a feminist lens and framework. In doing so it aims to strengthen women's health, safety and wellbeing with a strategic focus on: gender equity, preventing violence against women, sexual and reproductive health, economic participation, and environmental justice.

WHIN undertakes the following roles:

- leadership in women's health and wellbeing
- strengthening partnerships and service integration
- resource development, education and research
- community engagement and advocacy.

The organisation is committed to reducing gender inequities in health that arise from the social, economic and environmental determinants of health. WHIN has had a long-standing reputation in the field of financial literacy education for newly arrived and migrant women. Previous programs developed and delivered by WHIN in this area include:

- *Managing Money: Every Women's Business* (Financial Literacy Australia award-winner) – a financial education program that provides culturally and gender-sensitive financial information for women.
- *For Love or Money* – a film (DVD resource) about how financial abuse acts as a form of violence against women. The film also creates a dialogue about healthy financial relationships.
- *Living Longer on Less* – a research project investigating the causes of women's poverty in older age.

2. Let's Talk Money: Evidence base and rationale

There is minimal evidence as to how the financial literacy sector can effectively engage with women from migrant and refugee backgrounds. A number of issues are faced by these women, some of which are highly specific to women's cultural and socio-economic background, and level of English literacy.

These include:

- poverty-related debt
- challenges understanding contracts, and banking and financial products due to language barriers
- a lack of familiarity with Australian financial and legal systems due to recent migration, and large differences between Australian and country-of-origin contexts
- cultural and gendered expectations in relation to money
- exploitation and discrimination from landlords and a lack of awareness about tenancy rights.

The Let's Talk Money program was funded through the Victorian Government's 'Prevention of Violence against Women' funding. This funding program responds to the relationship between gender inequality, family/domestic violence and financial abuse. As a program supported by this funding, it aligns with the evidence base outlined in *Change the Story: A shared framework for the primary prevention of violence against women and their children in Australia*¹. This framework identifies the gendered drivers of violence against women, and the corresponding 'essential actions' for primary prevention, which are: challenge condoning of violence against women; promote women's independence and decision-making; challenge gender stereotypes and roles; strengthen positive, equal and respectful relationships; and promote and normalise gender equality in public and private life. Let's Talk Money primarily addresses the second action, 'promote women's independence and decision-making'.

¹ <https://www.ourwatch.org.au/getmedia/c81eceab-c8a0-4f3a-a6fb-2202334b398b/Change-the-story-framework-prevent-violence-women-children-AA-new.pdf.aspx>

Though Let's Talk Money does not expressly target women who have experienced family violence, based on Australian statistical data, it is likely that some women attending workshops would have experienced violence. In this context, the program promotes financial literacy as a protective factor for women. In doing so it responds to the Victorian Family Violence Royal Commission's recommendation of financial literacy training being provided for victims of family violence (Recommendation 121). Increased financial literacy is a critical need for women escaping violence to rebuild their lives.

3. The Peer Educator Model

WHIN's Let's Talk Money program trains migrant and refugee women as peer educators in financial literacy. These bilingual (often multi-lingual) peer educators then provide tailored, 'in-community', 'in-language' workshops that build the money management skills of refugee and migrant women.

Peer educators were selected primarily based on having multi-lingual language skills, and having strong connections with women in their respective communities. The 12 women employed by WHIN came from eight different cultural backgrounds and between them spoke 14 languages. WHIN employs a coordinator who oversees the program and supervises and supports peer educators.

Role of the Program Coordinator

While peer educators exercise a high degree of autonomy in designing the workshops they deliver, they also receive extensive support from the Let's Talk Money coordinator at WHIN. The coordinator supports educators to:

- prepare for each individual workshop
- research handout material for each topic
- research translated material for each topic
- develop PowerPoint presentations (including organising translated presentations)
- design interactive activities for each workshop
- print materials at the WHIN office and provide other required training materials.

All content, presentations, handouts and materials were pre-approved by the Let's Talk Money coordinator at WHIN prior to each community workshop.

Employment Model

Peer educators are WHIN employees and are paid for the time undertaking the train-the-trainer program, refresher training, supervision, and contributing to the evaluation. They are paid for the time they spend working on the program using the following formula, equating to six hours per workshop, including preparation, travel and evaluation:

- workshop preparation time x 2hrs
- set up/travel/pack up time x 1hr
- workshop delivery x 2hrs
- evaluation/reflection time x 1hr

In addition to the above, peer educators also maintained a timesheet for extra hours worked.

Peer Educator Training Program

Peer educators participated in a three-day intensive training program. WHIN's award-winning financial literacy resource – *Managing Money: Every Woman's Business* – provided the foundation knowledge and resource for the peer educator training workshops. The resource was modified to suit the cultural and linguistic needs of peer educators.

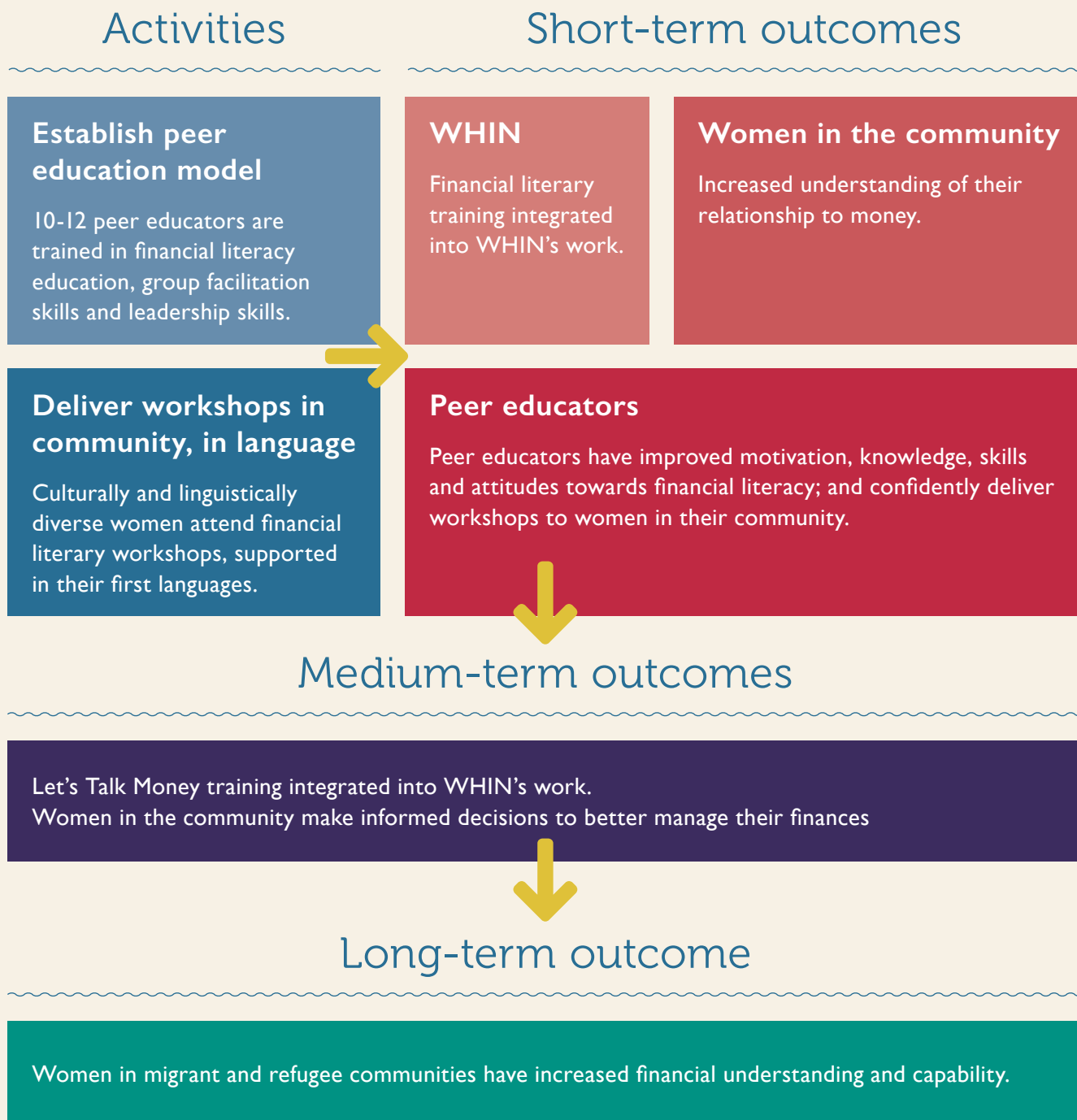
The training workshops covered a wide variety of financial literacy topics, skills for delivering presentations and group facilitation skills. It also provided peer educators with an understanding of financial abuse as a form of violence against women.

The program involves a collaboration with Dianella Community Health and Whittlesea Community Connections. Following the training, WHIN and the staff from these organisations supported the peer educators to engage with existing women's groups across the high growth corridors of the municipalities of Hume and Whittlesea. Peer educators then organised and delivered community-based financial literacy workshops, usually in a language other than English. Training refreshers and group reflection sessions were organised throughout the project period.

Program Logic Model

The diagram below provides a simple program logic. An expanded logic model was also prepared for the evaluation (see Annex 1).

Figure 1 - Program Logic: simplified



Increased financial literacy is a critical need for **women escaping violence** to rebuild their lives.

4. Program Reach and Focus

WHIN's focus is the northern metropolitan region of Melbourne. Over 41 per cent of females living in WHIN's region speak a language other than English at home. The program focussed on the growth corridors, extending through the City of Hume and City of Whittlesea. These areas are also characterised by higher than average rates of family violence.²

The program works with women where they naturally congregate. With the support of WHIN's partners (Dianella Community Health and Whittlesea Community Connections), peer educators engaged with 10 existing women's groups across Hume and Whittlesea (see 'profile of participants' for further detail). They also engaged with informal groups of women that the peer educators organised themselves.

Between September 2017 and September 2018, the program delivered 26 workshops to these groups, engaging with 330 women. Workshops were delivered in the suburbs of: Epping, Craigieburn, Fawkner, Meadow Heights, Broadmeadows and Campbellfield.

Figure 2 - 2017 and 2018 workshop topics

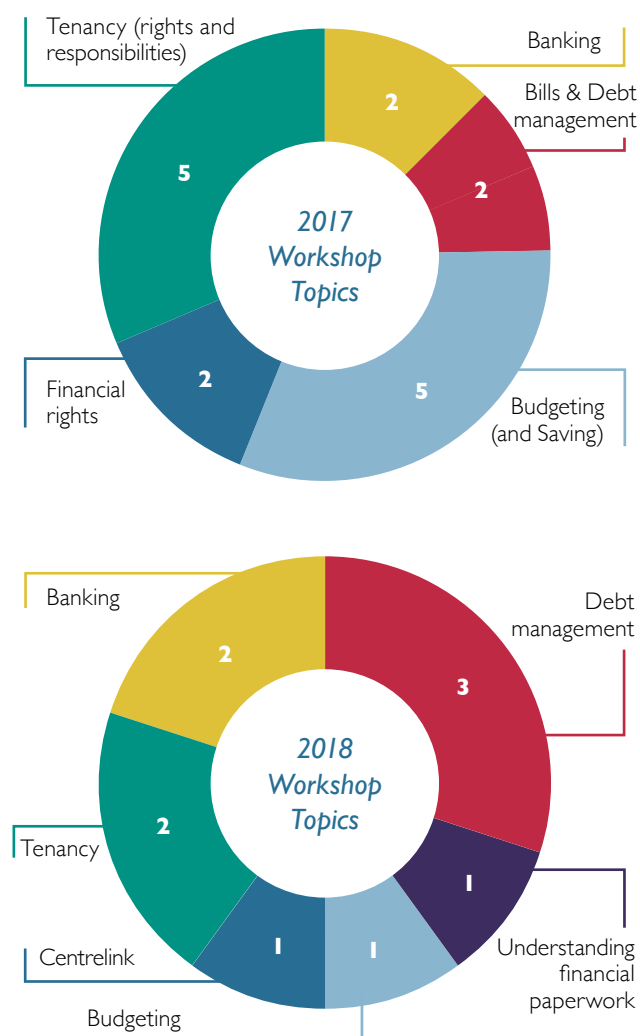


Table 1 - Program statistics and reach 2017- 2018

WHEN	# WORKSHOPS	# WOMEN	CULTURAL GROUPS	LANGUAGE GROUPS
2017	16	191	Syrian, Pakistani, Lebanese, Iraqi, Indian, Iranian.	Hindi, Urdu, Arabic, Assyrian, Punjabi and Persian.
2018	10	139	Syrian, Pakistani, Lebanese, Iraqi, Indian, Iranian.	Hindi, Urdu, Arabic, Assyrian, Punjabi and Persian.

² https://www.hume.vic.gov.au/About_Us>Contact_Details/Your_Council/Media_Publications_amp_Forms/Council_Strategic_Plans/Hume_Horizons_2040/Community_Indicators_2016-17
Whittlesea Council, Community Wellbeing Indicators Report 2016-17

OVER 41% of females living in WHIN's region speak a language other than English at home.

EVALUATION METHODOLOGY

1. Key Evaluation Questions

The evaluation was guided by the following three overarching evaluation questions:

1. What was the program's impact upon women's financial literacy knowledge and skills?
2. What benefits did the peer education model of delivery provide?
3. How did the program impact in specific ways for migrant and refugee women?

More detailed sub-questions are included in Annex 2.

2. Evaluation Approach

The evaluation used semi-structured in-depth interviews with participants, as well as a survey of participants at four of the workshops. Peer educators were interviewed through a focus group. One member of the evaluation team also observed an earlier workshop as a non-participant observer. A grounded theory approach was then used for analysis whereby themes and patterns were identified inductively from the data.

Participant Interviews

Twelve semi-structured interviews were undertaken with women who had attended at least one workshop. Five peer educators assisted in recruiting interviewees. Interviewees were selected based on a convenience sample.

Participants were selected by five different peer educators to ensure diversity in interviewees' cultural and linguistic profiles. The women involved in the program were considered hard to reach for a variety of reasons, including many having young children at home, and many requiring interpreters. Hence, due to these constraints, women were also chosen based on ease and their willingness to be interviewed. The limitations and potential bias of taking a practical approach and working within these constraints is acknowledged.

All interviews were done over the phone, with each lasting between 30-40 minutes on average. Three interviews were conducted with a Persian interpreter and one with an Arabic interpreter. The remaining interviews were conducted in English. All interviews were conducted with a female member of the evaluation team and were professionally transcribed.

Interview questions focussed on specific workshop topics (such as banking and tenancy) and also sought to understand the change in participants' knowledge, skills and confidence. Other questions related to broader topics, such as:

- women's participation in financial decision-making
- women's insights into gender roles and financial abuse
- having workshops conducted in first languages
- the relevance of the program for women who are new to Australia.

12 semi-structured interviews were undertaken with women who had attended at least one workshop.

Figure 3 - Interviewee Profiles

Interviewee names have been kept anonymous and replaced by pseudonyms in this report. A table of interviewee pseudonyms with language and country of birth is provided below.

The majority of interviewees arrived in Australia in the last six years.

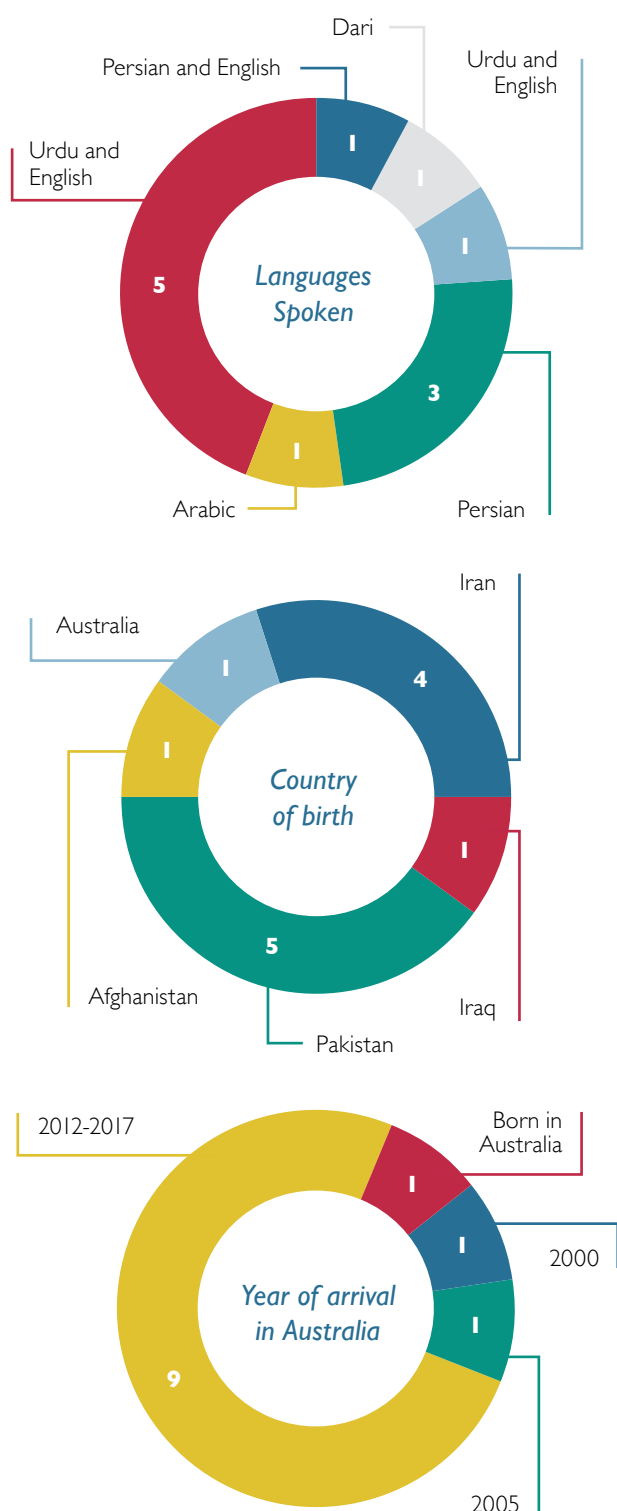


Table 2 - List of interviewee country of birth and pseudonyms

PSEUDONYM	COUNTRY OF BIRTH
Azita	Afghanistan
Zimal	Australia
Zahra	Iran
Faezeh	Iran
Raheleh	Iran
Maryam	Iran
Baharan	Pakistan
Yameena	Pakistan
Liyana	Pakistan
Rahmi	Pakistan
Shaima	Pakistan
Lina	Iraq

Participant Survey

A pre-workshop (baseline) survey was conducted at three workshops. This brief survey asked participants about their existing levels of knowledge about the workshop topics, who makes decisions about money in their households, and how they felt about managing money.

A survey was also conducted at the completion of four workshops. This survey focused on which topics they found most useful, topics they would like to know more about, what they had found most useful about attending the workshop, what had helped them to feel comfortable at the workshop, and their thoughts on what they might do differently after the workshop. Sixty-two women were surveyed in total, though response rates varied considerably between questions. The four workshops were the last workshops run by the program during the evaluation period.

Due to many participants having low English literacy, the surveys were designed to be implemented by peer educators using verbal instructions in first languages, and participants indicating their answer choices on a chart with sticky dots. Peer educators were trained in this approach.

The first trial of the survey was observed by a female member of the evaluation team.

Peer Educator Focus Group

A focus group was held with six peer educators. The focus group followed a semi-structured process. Questions focussed on the peer educator training program, including the adequacy of the training resources, skills learned, supervision provided by WHIN, and changes peer educators reported in their knowledge and confidence. Peer educators were also asked to comment on changes workshop participants had reported to them (i.e. testimonials). Lastly, peer educators were asked about any significant benefits they had gained from being involved in the program. The focus group lasted 1.5 hours and was transcribed.

Workshop Observation

One workshop was observed by a female member of the evaluation team. The workshop was considered highly participatory and active. Children were present and childcare was available. The peer educator was observed to use games to engage women, and used a PowerPoint presentation to guide participants through the content. There was a lot of discussion about the topics and women seemed very engaged.

3. Evaluation Limitations

The original evaluation plan intended to survey all participants at workshops held during the evaluation period. Due to a number of constraints, surveys were only conducted at four of the workshops. Future evaluations would be strengthened by increasing the number of participants surveyed, expanding in particular on the pre-workshop (baseline) survey, and interviewing a random selection of program participants.

A copy of the survey and detailed survey results is provided in Annex 3.

4. Data Collection: Organisational roles

Whilst Bluebird Consultants collected the majority of primary data for the evaluation, WHIN also contributed data collected for program reporting and internal evaluation purposes.

Table 3 - Data collection: organisational roles

Participant attendance data	WHIN
Program data (e.g. previous program and funding reports)	WHIN
Peer educator internal workshop evaluations and reflections	WHIN
Workshop surveys (four undertaken -three complete; one partially complete; response rate varied between n=22-62)	peer educators (WHIN)
Recruitment of interviewees	peer educators (WHIN)
Phone interviews with workshop participants (n=12)	Bluebird Consultants
Focus group with peer educators (n = 6)	Bluebird Consultants

5. Data Analysis

A thematic analysis was undertaken by using QSR-NVivo10 qualitative data analysis software. A coding framework was initially developed containing themes and sub-themes aligned to the key evaluation questions. For example, participant and focus group responses (transcript excerpts) were grouped according to various workshop topics, and discussions about issues such as gender, decision-making and cultural factors. During the initial stage of coding additional categories and concepts that emerged were added to the coding framework.

Additional coding was undertaken to further understand the value interviewees and focus group members attributed to various aspects of the program. This stage of analysis was based on a technique known as Semantic Differential Scaling (SDS). SDS focusses on collecting subjective responses, usually in the form of opposing choices e.g. good/bad. This evaluation identified and categorised the use and frequency of particularly emotive phrases and words (semantics) in interview transcripts, and interpreted them in various ways; for example, as positive or agreeable words and phrases, e.g. '100%, absolutely' or 'so it's very important for us'; or indicating concerning issues, e.g. 'they were afraid' or 'I could see there was a problem'.

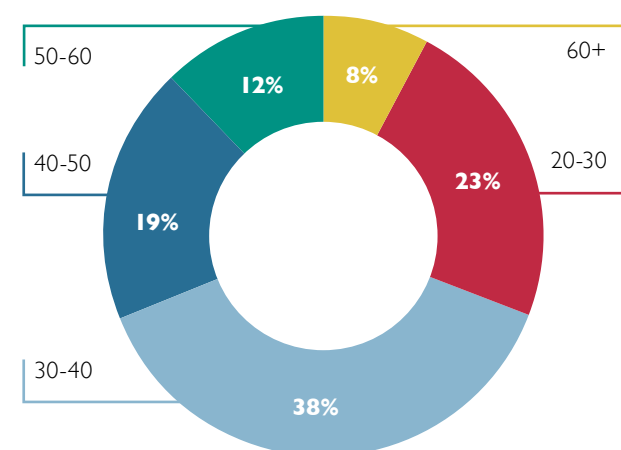
QSR-NVivo10 software was also used to visualise the frequency and coverage of such thematic material, providing an overall impression of themes that were more prevalent than others. The prevalence, or lack of, responses across different themes was then ascribed weight (e.g. important/unimportant) throughout the report.

Quantitative data from the survey was analysed using Excel.

6. Profile of Program Participants

WHIN collects basic demographic data on program participants at each workshop, including participants' age, cultural and linguistic background. The evaluation did not collect additional participant profile data. The following provides an overview of workshop participant characteristics, based on WHIN's data.

Figure 4 – Workshop participants by age (2017-2018)



Age

- Largest group of participants (38%) was aged 30-40 years
- An older demographic of participants overall

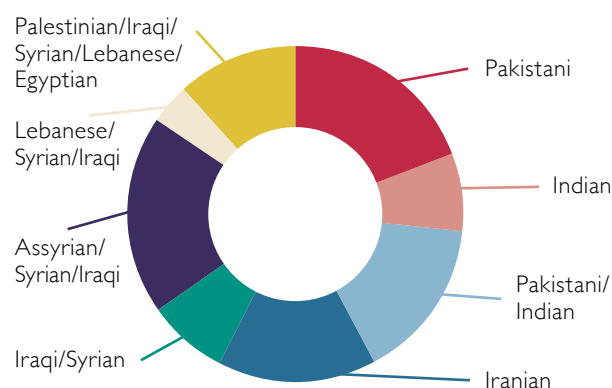
Cultural and Language Groups

Workshops were conducted with existing culturally specific women's groups, as well as with informal groups organised by the peer educators. Some groups share common cultural and language backgrounds: e.g. there are two different groups for Assyrian women and two for Pakistani women.

The following figure shows the spread of participation (numbers of women) across various culturally specific women's groups the program was delivered to. The largest number of participants attended the Arabic speaking women's group and the smallest number attended the Indian women's group.

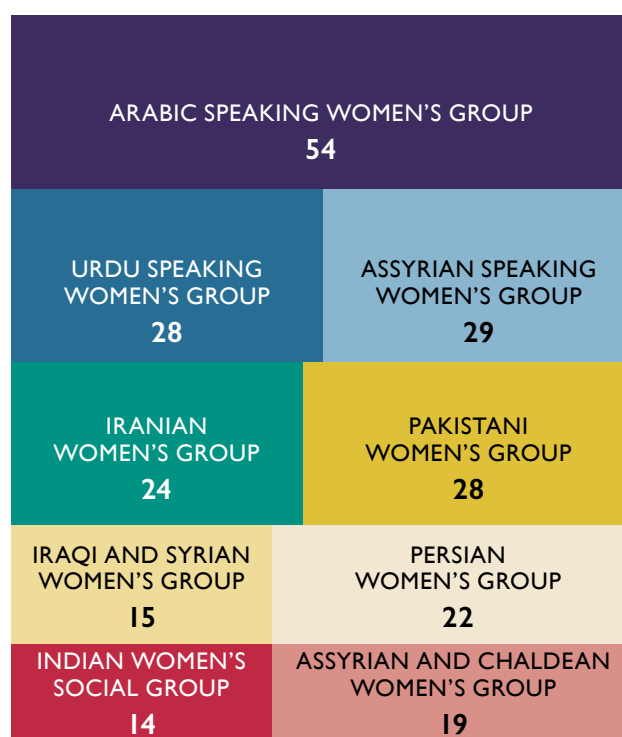
Figure 5 - Cultural Groups Reached

Workshops delivered to the following women's groups:



* Some groups had women from a range of cultural backgrounds.

Figure 6 – Number of participants attending existing culturally specific women's groups



RESULTS

Summary

Results from the evaluation suggest all intended outputs were met. Twelve women were trained as peer educators by WHIN, and 330 women participated in the program between 2017-18. Feedback suggests that participants have improved their financial literacy in at least one significant area. The effectiveness of the peer educator model is evident from feedback gained, particularly due to providing workshops in first languages.

The evaluation has also provided evidence on the benefits that gender specific and culturally responsive financial literacy programs can provide. In doing so, it highlights strengths, constraints and recommendations for WHIN if it were to scale up the program, or for any other organisation intending to deliver a similar model.

The results are presented in three sections - Part A, B and C – aligning to the three overarching evaluation questions.



**12 PEER EDUCATORS FROM
8 CULTURAL BACKGROUNDS,
SPEAKING 14 LANGUAGES,** EMPLOYED BY WHIN



**WHIN DELIVERED 3-DAY
TRAINING PROGRAM**
TO PEER EDUCATORS, PLUS WORKSHOP
SUPPORT, DEBRIEFING AND SUPERVISION



**FROM SEPTEMBER 2017
TO SEPTEMBER 2018,
PEER EDUCATORS DELIVERED
26 LTM WORKSHOPS, REACHING
330 WOMEN IN THE COMMUNITY**



**WORKSHOPS
WERE DELIVERED IN**
ARABIC, HINDI, URDU, ASSYRIAN,
PUNJABI AND PERSIAN,
ACROSS THE CITIES OF
HUME AND WHITTLESEA.





Results indicate that the program has provided both practical and meaningful change to women's knowledge and skills, particularly in the areas of tenancy and banking.

PART A:

WHAT WAS THE PROGRAM'S IMPACT UPON WOMEN'S FINANCIAL LITERACY KNOWLEDGE AND SKILLS?

This section outlines what women learned, what they found most beneficial, and how new knowledge translated into improved financial practices. Specifically, questions prompted women to recall what they valued learning most in relation to reading and paying bills, understanding tenancy rights and contracts, improving budgeting and money saving skills, and banking. The evaluation focused on whether the program had benefited women in their day-to-day lives.

Note: all references to 'interviewees, participants or women' in the results section pertain only to the twelve interviewees. Other workshop participants are referred to in testimonies, usually written in the third person.

Summary

Workshop topics included budgeting, saving, tenancy, banking, debt management and financial rights. Individual workshops usually covered one to three topics and program participants generally attended one or two workshops.

Results indicate that the program has provided both practical and meaningful change to women's knowledge and skills, particularly in the areas of tenancy and banking. All interviewees reported at least one significant learning from attending the program.

'Because these are the topics that you need to know when you are living in a country, and since there was an interpreter and we would understand them, it was very beneficial for us.' (Faezeh)

While only four of the workshops were surveyed, this data also provided very positive feedback about the benefits participants had gained.

Eighty-one percent of the women surveyed indicated that the knowledge they gained through the workshop will help them make decisions about money with their family. When asked how they feel after doing the workshop, 48% indicated 'I have more knowledge and skills to manage my money', 12% indicated 'I think my family will listen to me more when we talk about money' and 40% indicated 'I feel I need more information about my finances' (women were asked to choose one answer only).

Importantly, most women also reported the information they received was a first for them, despite having lived in Australia for a number of years.

This section considers the most significant areas of financial literacy learning for workshop participants and peer educators.

1. Tenancy

WHIN has researched the financial literacy needs of migrant and refugee women extensively. In WHIN's experience, many women in these communities have been found to be at risk of exploitation and discrimination from landlords. Interview and focus group data suggests that many participants are renting, and indeed, many were not aware of their rights as a tenant; as one participant said, 'we're renting places [and yet] there's so much that we don't know'.³

For most participants, learning about the Australian rental context was new.

'I was a lawyer in Iraq, but the law is very, very different over there ... it was still interesting to hear the information and to broaden the mind on this, about the law here. So it's very important for us to know about the rent, tenancy law, and the bond, and the tenants' rights and landlords' rights and responsibilities ... that was very useful.'
(Lina)

Building an understanding of tenancy rights was considered particularly important for newly arrived women in Australia, particularly from refugee backgrounds.

Introducing concepts such as tenants' rights and the tenants' charter was valued by a number of participants. They understood the practical use of concepts and mechanisms to address issues they might be facing. Having printed information about topics in women's first language also added value.

'Since they had like a charter as well, that was really good ... because in the workshop they taught us what to do when you need a repair. And at the end of the session the lady has given us a brochure in Farsi with all the information.' (Faezeh)

Participant Testimonies

Peer educators reported changes they had heard from participants who had attended the tenancy rights workshop. After the workshop, one participant's landlord turned up unannounced to inspect her home. She used her knowledge to claim a right to privacy and request formal notification about the intended inspection.

In another example, a participant's family did not get given a second key for their front door. In the middle of the night they became locked out, with their young daughter still inside. They had to break the door to get inside and were worried about the repair bills. The peer educators explained their rights and responsibilities and referred them to the Tenancy Union. They also informed the participant about the role of VCAT, if needed.

Referral to External Agencies for Tenancy Support

Being referred to external services was mentioned frequently as being valuable. In one testimony reported by a peer educator, a participant reported using the Financial Ombudsman Service to address her issue.

'There was a lady, she was having some problem with their tenancy things, and they were not giving her back the bond money so she ... went through the Ombudsman. She got the money back ... she said because of these sessions she had this information.'
(focus group)

Workshops on tenancy include explaining landlords' rights and responsibilities, for example, that they do not have the right to withhold bonds without particular reasons. One participant used this information to get her bond back. Two months later, the peer educator met the participant, who then thanked her and stated clearly that her success with the bond was due to the workshops: 'The resources that you gave us and the information that you provide us, we know that the rights that we have, we use the things that you've told us.'⁴ In addition, the woman had improved her tenancy practices when renting a new home. The peer educator reported: 'Even the condition report when [she] write [it for] the second property, they put everything, like every details, even the small one. They were very smart with that. They reported to me and they thank me'.⁵

These examples demonstrate how the program is equipping women with knowledge about tenancy rights and landlords' rights, and with the skills to translate knowledge into practice.

⁴ Focus group

⁵ Focus group

2. Banking

Banking in Australia and women's country of origin

The program caters to many women who are more newly arrived to Australia. For some of these women, Australian banking systems operate differently to banking in their country of origin. Basic banking information can be new to many; for example, that banks in Australia keep money secure, banking can involve transaction fees, and that banking products include credit cards and loans.

'I learned about the safety of keeping the money in the banks, because it's a different culture in Iraq in my country, where many people just keep the money with them at home.' (Lina)

Whilst most participants used various banking products, they were not always aware of product differences, including fees, and how to avoid fees.

'I always had a credit card but never used it. I find out there's a certain amount of time to pay that ... [and] there are different options for accounts. I found it really good for me to know.' (Liyana)

Online Banking: Tools

The majority of participants valued learning more about online banking. Many named websites and apps introduced to them by the program, and even for those who already understood financial concepts, gaining more information about online tools enabled them to apply their existing knowledge more effectively in their everyday life.

'I'm a management student and I know about the budget, but how to use it, how to apply it in daily life. [The peer educator] told us about a very effective tool, the ASIC MoneySmart app. This helps to sort out your money. I was not aware of MoneySmart tools before attending the workshop ... now I'm using that tool in my daily life.' (Rahmi)

Some participants mentioned how the introduction to online tools enabled them to better monitor their money, as one participant remarked, 'I alter my weekly spending limit and then check my expenses, and it tells me ... how much did I spend, by using the 'track my spend'. [It's] a good tool. A credit card calculator was very helpful. I can gain control of my money by using that calculator'.⁶

Others said online banking tools reduced their vulnerability to financial risk by providing them with simple processes to safeguard them around debt.

'They showed us how to work with internet banking. I have the app on my mobile, and they showed us how to bring the limit to \$500 instead of \$1000.' (Raheleh)

Online Banking: Saving women time

Peer educators described how, prior to attending the program, women could spend a lot of time (and money) travelling to post offices or banks to pay their bills in person. Sometimes they did this by public transport, and sometimes with small children.

'They usually went to the bank to do all the transactions, for transferring money ... but now they know how to pay their bills, or how to transfer money to someone, just by having their bank details. You know, these kinds of things ... they had the application [the app], but unfortunately they didn't know how to use it, and they were afraid ... they thought that it would be very complicated when it was not.' (focus group)

Banking online made a very practical impact on some of these participants' day-to-day lives, as one peer educator recounted; she would tell participants, 'It's going to save you time, so all you have to do is quote 'what's the rent, the [BPAY] number and pay. It's just small things that we know about, but it takes so much of their time that they have to make up for'. (focus group)

6 Rahmi

Banking and Gender Roles

Some participants acknowledged there were gendered constraints to becoming more involved in banking. Peer educators suggested that some women are unaware of how their bank accounts work and have less oversight and authority over their accounts due to gender norms operating in their community which allow male partners more power in financial decision-making. As one participant remarked, 'Banking is another thing ... even woman do not know about their bank accounts details, even though they're getting the money, the government is giving them the money, even the woman are not having access to those accounts.'⁷ In this context, the program creates more awareness of these issues for women, and names issues of financial abuse. Sometimes awareness raising was considered the first step toward women making change in these sensitive areas.

3. Budgeting

Participants learned about budgeting concepts, websites and apps. Some participants suggested this topic made them reflect more on their day-to-day spending practices. A couple of participants recalled the concept of 'spending leaks', with one woman suggesting it was the most useful aspect of the workshop.

'That [spending leaks] was something that stood out for me ... at the end of the day it does cost a lot yearly when you calculate it.' (Shaima)

Participants who were surveyed indicated the topic they found most useful was in relation to resources to manage debt (25 respondents) and ways to manage debt (17 respondents).

Workshops provided participants access to budgeting templates and online tools which helped them monitor expenses.

'They have shown us how to spend money and how to manage our money. So in the past I used to pay cash for everything and if I would get \$50, I would just spend the \$50 and they have told us to try to use your card instead, and if I'm doing that I think I'm more careful about what I'm buying and what I do with my money.' (Raheleh)

For example, online banking provides easy access to statements and transaction records, which helped participants track their spending. This combination of increased awareness about budgeting and access to online tools seemed to result in some participants changing financial behaviours.

'I'm keeping track of my money more regularly. Which is good because like it's important to have a little sort of back up of cash just in case. The budgeting, and the saving part of it ... that's really significantly impacted how I spend money and save money, and how I think about money.' (Yameena)

These tools were valued in the context that participants view saving money as important.

'I'm just entering the workforce so saving is a very high priority for me. More specifically she showed us how to budget, and tools that we can employ for budgeting. So I ended up actually downloading the app [and am using it].' (Yameena)

The increased awareness about budgeting led some participants to reflect more on their financial management behaviours.

'But, now I'm thinking about my needs, my wants. Like what can I avoid? And how can I spend less. The necessary items we can't avoid. Like yesterday, I was having a birthday party for my child. I can't avoid it. But I can avoid the extra spending.' (Rahmi)

Impact on Participation in Family Budgeting

Some women shared their learning with their family, and in doing so felt they were taking a greater role in budgeting in their family.

'[I had given] them some worksheets about budgeting and they [said] 'yes we did the budget and it was very good'. They told me that they went to their house and they talked with their husbands and they told them that, 'yes we are doing budgeting so you can give us the money and we can do budget and we can deal with the bills and all these things'. They were very empowered.' (focus group)

⁷ Rahmi

4. Workshop Resources and Referrals

Printed Materials

A strength of the program is how it identifies and presents high quality and trusted financial literacy information. Most participants suggested the printed materials they were given were helpful, especially if they provided translated information.

‘Because it was in Persian it was useful and we could read it.’ (Zahra)

Some participants used printed materials and links to online resources to internalise new knowledge in their own time, as one participant said, ‘I’m going to keep those leaflets and information sheet and I read them all. And they were quite comprehensive and very useful, but I know that if I need any further information, I can go to the website, or check online.’⁸

Others mentioned they used materials to share information with others, such as family members.⁹

Referral Information

A number of workshop participants were provided with referral information for other organisations, which they then used to access assistance later on.

‘It was just paper with all the information and telephone numbers if we need. All these things were beneficial for me. I didn’t know about any of them before I went to the workshop. But afterwards I needed to move house, so all this information was very helpful for me. I also have contacted someone [an organisation], and it was really good for me.’ (Faezeh)

Peer educators suggested many participants did not know about government agencies or other organisations that can provide assistance with financial matters. They also did not know that some service providers can utilise interpreters for those who need them.¹⁰

A number of participants mentioned external organisations they had learned about. In doing so, they seemed both surprised at the existence of useful organisations and glad to have become more aware of them for the first time.

‘I didn’t know there was all these organisations ... set up for people who are struggling ... because they’re not really advertised in the media, or even social media. Even for us young people, we’re not aware of these things. So I found that pretty informative and just really helpful.’ (Zimal)

Peer educators were able to refer participants to these services when their needs required specialist knowledge. Having knowledge about referral pathways enabled peer educators to feel more prepared to help participants and respond to their needs and questions.

‘Sometimes at the end of the workshops they come to me and they ask some more detailed questions. I’m happy to help them, and I say that, ‘Okay, this is what I know, but for further information you can go these places.’ (focus group)

Whilst valuable financial support services exist for women, often migrant and refugee women face barriers accessing these services due to factors such as low English literacy. For example, when the MoneySmart website was introduced, participants valued the information highly; but were it not for peer educators drawing their attention to such resources, participants would not have known about them.

Peer educators demystify these otherwise unknown services. They provide an explanation of services in women’s first languages, and in settings which are familiar and comfortable for women. This gives peer educators an important linking role within the financial literacy sector. Without such roles, many migrant and refugee women may not receive the support they require.

Peer educators expressed a desire to have more ‘catch up’ meetings to gain more knowledge about services and referral pathways they could use to support participants.

8 Lina

9 Maryam

10 Peer educator written reflection

‘We need to [have a] refresher training like after two months or four months because as a peer educator you have to learn. Because when you are doing a session someone can ask, can you please tell us about the [changes to] Centrelink. You can say yes, we can refer you, but you have to know about changes.’ (focus group)

5. Program Accessibility

The program was delivered across a range of suburbs and venues used by established women’s groups. Participants agreed that locations were accessible to them. However, some participants suggested other locations for workshops, as well as suggesting different cohorts of women who they thought would benefit from the program.

Child Care

Interviewer: And did having childcare make a difference to you being able to attend the workshop?

Faezeh: Yes definitely, 100 percent. Because when you have your kids with you in the session then it’s always demanding and asking you to do this and give them that, and you don’t get what ... like you don’t understand everything. And then before you know it the session has finished and you have to go. But when they are at childcare then it makes a lot more sense.

The program provides childcare to enable women with young children to attend more easily. WHIN organised childcare to be delivered by multicultural childcare services, in which carers speak the first language of children and parents. This strengthens inclusion in the program.

‘Sometimes it happens woman here are unable to manage the little small babies and something like that. And the childcare is provided, then the mothers will be more attentive towards the speaker.’ (Rahmi)

Overall, the factors that participants who were surveyed identified as being most important in making them feel comfortable in the workshop are shown below¹¹:

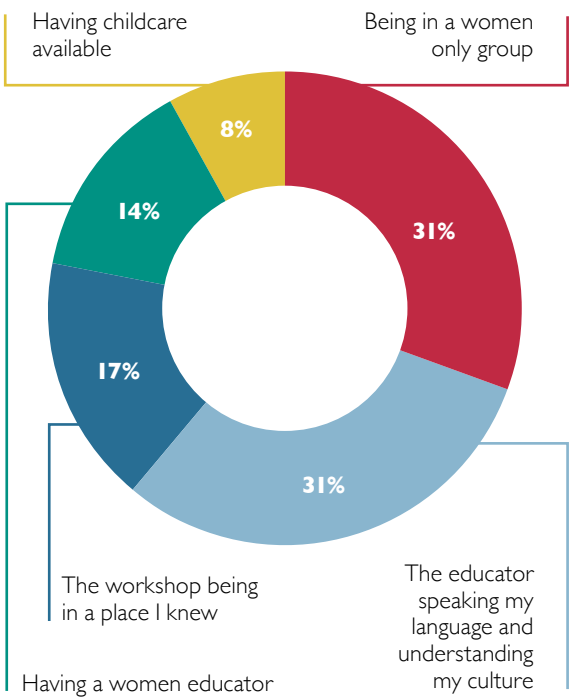


Figure 7 - Survey Question: ‘What made you feel the most comfortable in the workshop?’

¹¹ The total number of respondents to this question was 36. Women were asked to choose one answer only.

PART B:

WHAT BENEFITS DID THE PEER EDUCATION MODEL OF DELIVERY PROVIDE?

This section is based on a focus group held with six peer educators and the program coordinator. A number of peer educator written reflections collected by WHIN were also analysed. This section outlines the outcomes peer educators experienced based on the training they were provided. It also highlights the skills peer educators believe are most required in their roles. It looks at the strengths and constraints of the peer educator model, and the personal benefits for peer educators. It also highlights where additional support could be provided to peer educators in future programs.

Note: Unless otherwise noted, the quotes in this section derive from the peer educator focus group and are not referenced for readability.

Peer Educator Profiles

Peer educators were selected primarily based on having multi-lingual language skills, and having existing connections in their respective communities. The 12 women employed by WHIN came from eight different cultural backgrounds and between them spoke 14 languages. Peer educators are WHIN employees.

WHIN's Support for Peer Educators

WHIN employs a coordinator who supervises and supports the peer educators. The coordinator supports peer educators to prepare for workshops, for example, by researching material for each topic, organising translated materials (as required), and designing PowerPoint presentations and interactive activities. All presentations and materials are approved by the coordinator prior to each workshop. The coordinator also contacts peer educators via a phone call after each workshop to provide support, reflection and evaluation.

1. Training of Peer Educators by WHIN

Peer educators participated in a three-day intensive training program. WHIN's award-winning financial literacy resource – *Managing Money: Every Woman's Business* – provided the foundation knowledge and resource for the training workshops. Training covered a wide range of areas including: financial literacy topics such as budgeting, banking, talking about money; gender equality and financial capability; family violence and financial abuse; workshop facilitation skills; dealing with disclosures; leadership, ethics and self-care. A number of guest speakers attended the training from organisations such as Brotherhood of St Laurence, Tenancy Victoria and the Australian Tax Office.

WHIN utilised a train-the-trainer model whereby the program coordinator modelled how to deliver workshops to peer educators. The methods modelled during training were highly influential on how peer educators subsequently ran their own workshops.

'We learned a lot from the way that they have delivered the workshop. Time management was great. Even though there are lots of information and materials, everything was on time.'

The before and after change in peer educators' knowledge was substantial: 'It was like the first time I learned about financial literacy'.

The overwhelming response from peer educators indicated that the training they received from WHIN was very effective in preparing them to deliver workshops in their community. On a personal level the experience of becoming a peer educator was described by one educator as 'life changing'.

They reported that the ways in which the materials were introduced to them made them feel 'prepared with multiple ways to deliver the information, which was assisted by working through different scenarios'.¹²

'The instruction that we were given was very important to start our workshops. The template of the PowerPoint, everything that we have been given was very important ... to be more confident to start.'

Overall they valued the systematic structure of how training was organised. They also valued the opportunity to practise presenting skills and to receive feedback.

Training Resources

Peer educators operate with a high degree of autonomy when delivering the program in their community, hence having a reliable collection of methods and resources they can trust to design their workshops was considered very important. Peer educators praised the training they received from WHIN for providing high quality financial literacy resources: 'They give us the guidance through a focus of websites and places you get the useful information from'.¹³

When delivering the program in their respective communities, peer educators utilised WHIN's *Let's Talk Money Peer Educator Resource Notes*. They reported relying heavily on these resources as a 'bank of information'.

Peer educators developed confidence by gaining exposure to how resources, such as presentation templates and various facilitation methods, could be integrated to deliver effective workshops. They described having access to PowerPoint templates and other tools, as 'very important ... to be more confident to start [our workshops]'. They suggested having access to each other's PowerPoint presentations would be helpful to know what information and activities other educators had successfully used.

¹² Peer educator - group written reflection

¹³ Peer educator group written reflection

2. Skills Required of a Peer Educator

Peer educators were asked what they considered to be the most important skills as a peer educator. They deemed knowing their community and being able to communicate as some of the most important skills they required.

Peer educators understand the constraints that women in their communities must overcome to attend the program. These potentially include having limited access to private transport, childcare needs, and work and study commitments. Peer educators may have experienced similar constraints themselves. Understanding women's experiences and having personal, existing relationships with women in their community was seen as a strong asset for the role.

'I know them, I have worked with them and I know them by their names, how many children they have.'

Peer educators often undertook informal consultations to plan their workshop. They were able to meet women at other events and programs where they could talk about and promote the program. As one peer educator mentioned: '[before] I prepared for the first workshop I talked individually with all the women that I did the workshop for'.

Having these connections with women in their respective communities enabled educators to better understand participant needs and interests. This knowledge also provided insights that helped with planning of the more practical issues, such as workshop location, appropriate workshop timing, and childcare requirements.

'You have to do a kind of evaluation or assessment beforehand ... you have to work with how many children do they have, are they school age children, so that you can arrange the [workshop] time at their free time, otherwise they won't be able to come.'

Developing Confidence

Peer educators felt they needed to be highly confident to provide the greatest benefit to participants. For peer educators, confidence correlated most to feeling knowledgeable and prepared.

‘The most important part is the presenting part, how you can build your confidence and presenting skills. So the women can trust that you are really confident delivering the program.’

Peer educator confidence was heavily linked to them feeling that they were meeting community expectations about them as professionals.

Fostering Inclusion

Peer educators recognised the importance of discussion-based workshops to provide opportunity for women to tell their stories, discuss their concerns, and be inclusive. For example, one of the peer educators identified her professional development goal was to ‘be inclusive and provide an interactive environment where all women can share their experience in a safe-space’.¹⁴

They viewed their role as being ready to listen to women’s concerns and needs, to be non-judgemental in order to create a safe and trusting space for these discussions.

‘From the perspective of the women, when they share their stories out there, to be un-judgmental and actually just try to listen carefully and see where the problem could be raised from. And like just give ways to improve their knowledge in that particular topic.’

Building Rapport through Shared Life Experience

A number of findings highlighted that both peer educators and participants gained comfort from sharing familiar cultural backgrounds. Peer educators have a first-hand understanding of the life-changing experience that being a migrant or refugee entails.

‘I learned that if the group think that the trainer has the same issues and challenges as they do, for example in the money management, they would both trust and engage more.’ (peer educator written reflection)

‘Not only are we running a workshop, but also we have experienced the same financial issues ourselves. We have touched the issues.’

Trust in Educators

One of the criteria that WHIN looks for in peer educators is their connection with the community. WHIN believes it is important that they work with women in the community, in places where women naturally congregate. They use this familiarity to break down barriers to accessing information and support.

Peer educators’ strong cultural ties with their community were seen to create high levels of trust.

‘I think the first thing and the main thing [is] that they trust me as a peer educator.’

Of the women surveyed, 31 per cent identified that what had made them feel the most comfortable in the workshop was that the educator spoke their language and understood their culture.

The established trust between peer educators and their community is a unique feature of the program, as one peer educator remarked, ‘We have really good communication and connections with the community through the work we do with them. So it really builds trust like, okay I know this person is doing the workshops so I am going to come because I know this person well’.

Peer educators acknowledged that some participants ‘don’t trust people that easily’. Much has been written about the need to establish trust with newly arrived communities, particularly from refugee backgrounds. This is particularly due to past injustices and trauma experienced by these communities, which can erode trust.

Peer educators emphasised the relationship between the quality of the information they provide from websites and organisations, and how this contributes to the trust participants place in the program. The program was seen to provide trusted knowledge.

¹⁴ peer educator written reflection

3. Challenges for the Peer Educator Model

The peer educator model includes paying peer educators for workshop preparation and travel, workshop delivery, evaluation and reflection. Peer educators were supported to prepare for workshops by the WHIN program coordinator; for example, workshop resources and materials were collated and printed for peer educators by WHIN.

Peer educators are very new to facilitating workshops and hence, despite the support that peer educators receive from WHIN, the ability to feel prepared for delivering workshops was a concern expressed by all peer educators.

Preparation Time for Workshops

The information peer educators receive during training was highly targeted to specific financial literacy topics, making it easier to deliver workshops on those topics. Despite WHIN providing a large variety of resources in the peer educator training, a number of peer educators suggested they still spend a lot of extra time searching for resources.

'I don't just use MoneySmart, I also go to MoneyMinded. I just compare all the websites that I know and the materials that I have ... and then I combine them all together which takes a lot of time to me.'

Being provided with opportunities to deliver more workshops over the longer term will likely strengthen peer educators' workshop facilitation skills. A pattern was also observed by WHIN management, whereby as peer educators became more efficient and gained more opportunities to deliver workshops, their confidence in themselves also grew. As one peer educator said, 'For organising future workshops I won't take the same amount of time on the same websites because I have a big confidence'.

Supporting Peer Educators to Work in their Communities

Peer educators often know program participants outside the workshop setting. They may even be delivering workshops to friends, or possibly relatives. This adds an extra layer of self-consciousness and professional complexity in terms of managing relationships with participants.

In this context, peer educators seemed particularly concerned about giving participants the knowledge peer educators thought they required; and being prepared to answer questions that arose in workshops. They were also conscious of wanting workshops to be engaging, 'not boring'. Such concerns were raised a number of times.

Whilst these reflections align to common anxieties about teaching and presenting to groups, it is important to keep in mind the unique relationships peer educators have with their audience, and how this may contribute to greater anxieties that may not dissipate just by being more prepared or experienced. This issue aligns with similar experiences faced by bilingual community workers and Indigenous community workers: people in these roles are often closely affiliated (known outside of work) to clients and beneficiaries of the services they work for, much more so than other community sector professionals.

Whilst this level of affiliation is often a key reason for having these roles, these issues highlight the additional importance of self-care and professional supervision required to support people in such work. WHIN is well aware of these complexities and has a number of strategies in place to ensure peer educators are supported working in their communities and do not become professionally isolated. For example, after every workshop the program coordinator phones the peer educator to reflect upon the experience. These issues are important to consider for any organisation adopting a peer educator model for the first time.

4. Broader Impact on Peer Educators' Lives

Peer educators identified their key personal achievements as: increasing their self-confidence, gaining and sharing knowledge, and using the power of their role to make a difference to other women.¹⁵

They reported becoming more aware of financial matters and using this knowledge in their private lives. For example, one of the peer educators reported that her husband now considered her somewhat of an expert on financial matters and referred his friends to her for advice.

A number of statements suggested peer educators had experienced increased confidence and the program had positively affected peer educators' sense of identity.

'After I joined as a peer educator ... and I got the training sessions for three days, for myself, it pushed me that it's the time I have to become a backbone. Like I can say now I have become a backbone of my family, for now.'

They also positioned themselves as having an important role in promoting and upholding women's rights to financial literacy education, stating that women had 'rights to know about their financial rights, same as their husbands or men in the community'.

Exploring the topic of women's rights and equality was new for many participants, including peer educators. Talking about this social issue was recognised as exciting, important and yet still challenging. Exploring rights as a collective of women was also valued.



There was a strong relationship between **increased knowledge leading to increased confidence** and a growing sense of empowerment. Having the opportunity to learn about financial matters was overwhelmingly recognised as a key step toward empowerment.

¹⁵ peer educator written reflections

PART C:

HOW DID THE PROGRAM IMPACT IN SPECIFIC WAYS FOR MIGRANT AND REFUGEE WOMEN?

This section explores how the ability of women to become more financially literate was influenced by other issues in participants' lives, such as: gender, language, cultural background, women's time in Australia, isolation, and prevalence of violence or financial abuse in participants' lives. The section comments on how these specific issues were addressed by the program.

1. Delivering Workshops in Languages other than English

Most participants said they had not received information similar to what the program provides since arriving in Australia (which for some was many years earlier). This is testament that existing financial literacy programs, delivered in English, may not have engaged many of these women. Providing workshops in first languages engaged women that may not have attended otherwise.

'If it was in English, I probably wouldn't go.'
(Faezeh)

Having the workshops in women's first languages also meant there was 'a lot more conversation, enabling people to discuss their own circumstances'¹⁶. It also enabled participants to gain a greater level of understanding about financial concepts.

'There were other women there that really benefited from having the workshop delivered in Urdu because their English is not that strong and when you're talking about technical terms, in terms of finances, in terms of mortgage, in terms of rent, adding the technical terms on top of a different language, it would sort of fog up the message of the workshop.' (Yameena)

As one participant mentioned, 'It's a bit easier to have someone sort of digest it for you in a language you're more comfortable with'.

As noted earlier, of the women surveyed, 31 per cent identified that the educator speaking their language and understanding their culture was the most important factor in making them feel comfortable in the workshop. This aspect, together with the fact that the groups were women-only, were identified as the two most important features of the workshop approach.

'Some professional word or financial words ... for example like mortgage, like loan ... they are all new. Actually, I can understand English. I don't have much issues with English. But when it comes in Persian, I can understand better. I can communicate better. I can ask my question better. And when she speaks in the same language she can understand my question better.' (Maryam)

Using English Language

The program recognises that for many women, not only are financial systems in Australia new, so are financial concepts and associated terminology. In this context, language plays a key role in building understanding. Providing technical terms in English was also deemed important, because certain terms, and these terms only, are used in particular financial service settings.

In the workshops, English terms were often introduced to participants, but first languages were then used to explain the concept and meaning of the term. One peer educator mentioned that she kept her PowerPoint in English because many women in her group were learning English. Using English financial terminology was also seen by some peer educators as making a small contribution toward empowerment.

¹⁶ Yameena

‘The participants, sometimes they lack the knowledge and that’s why they feel less confident in the society. By empowering them by the knowledge, sometimes I use the English terms instead of the Persian, to help them understand ... just that the vocabulary sometimes helps them to gain more confidence. So there are all the things that is all about, empowerment, if I want to say in just one word.’ (focus group)

One participant acknowledged that gender norms vary between households despite having common cultural backgrounds. This is an important point - that women's experiences differ. It should not be assumed similar cultural and linguistic demographics correlate with rigid gendered roles.

‘In our community usually the men managing the money, but in our family, my husband and I, we are both doing that.’ (Raheleh)

2. A Focus on Women

Peer educators suggested the program can provide a unique experience for some women to talk about money and other financial matters as group, often for the first time.

‘For my community, as I told you, it was a new thing and they found it interesting to have like care about them, and feel them that they are special.’ (focus group)

A number of participants reported on how the program fostered increased confidence talking about finances with their family.

‘Yes definitely, 100 percent it has helped and now ... sometimes I can show him, from the information we got at the end of the sessions. I can give him some information and tell him that he can contact these places.’ (Faezeh)

3. Women’s Roles in Financial Decision-making

In response to being asked what role participants had in making decisions about money in their family, there were mixed responses, with some participants saying they played a role in family decisions whilst others said their husband or father made most of the decisions.

‘After I shared this with my family, so I feel like I already have participated in a way because there was certain things that I learned that my family wasn’t aware of, so I feel like I’ve already influenced them in some way.’ (Yameena)

One of the peer educators reported that some women in her group had gone home after the workshop and suggested to their husbands that they wanted to become more involved in family finances.

‘Me and my husband are having joint accounts and that’s why we are taking the decisions, like not separately. We both are together, like once we bought the house, we both decided we were having the mutual decisions.’ (Rahmi)

‘They told me that they went to the house and they talk with their husband and they told them that, ‘yes we are doing budgeting so you can give us the money and we can do budget and we can deal with bills and all these things’. They [were] very empowered.’ (focus group)

‘So in my family, my husband is more like responsible, or he’s managing the finances. But basically some other families are different.’ (Faezeh)

Several women who already had a significant role in decision-making did report that the program strengthened their position even further.

‘Because I am a bit more aware of how to manage because until now I’m mostly making most of the financial decisions in my household. So it was good to learn about the tricks and applications that are there to help us do that easily. I didn’t even have a problem before but [this information] would definitely help, [now I can] tell my husband [about] like the spending leaks. I mentioned that to my husband and I told him how we buy coffee all the time from outside two or three times a day and how it would add up towards the end of the year. If you count all the money it would be a big sum.’ (Lina)

Whilst the Australian context was acknowledged by one participant as encouraging women to become more involved in decisions than they might have been involved in in their country of origin, she still emphasised that just ‘one workshop’ was not enough to change cultural norms.

‘I think it’s just for having one workshop isn’t enough to ... to change the culture or everything. It’s going to take time.’ (Maryam)

4. Men’s Roles in Financial Decision-making

A number of participants suggested that men will often have the dominant role in managing finances within their communities.

‘Everything is just really different here in Australia. In terms of my community where I am from, other females are completely dependent on their males, be a father or a husband figure.’ (Zimal)

The comment above highlights that unequal decision-making based on gender occurs not only within the context of marital relationships. It suggests that more acknowledgement could be given to how women who are not in marital relationships navigate the gender inequalities they might face, especially as their degree of success in addressing these issues may impact their future relationships.

‘[My father] had full control over *anything* finance related. And even when it did come time for ... for example, Centrelink benefits and anything to do with that, I was completely exempted from that because ... ‘I’m under you’. He had control of everything. I’m not saying that all females go through this, but I definitely did. And I completely resonated when she spoke about a lot of this, the problems that young females face. It was more related to husband and wife, but I literally ... I’ve kind of experienced it as a youngster.’ (Zimal)

Suggestions for Working with Men and Women

Peer educators and participants identified how useful it could be to have similar information or programs provided to men from the same communities. They believed this would help families develop similar thinking about financial matters and may help avoid abuse and conflicts.

‘Because men also fall prey to such problems, which is awful and the more you know the better equipped to identify when this stuff is happening.’ (Yameena)

Involving men and women in conversations about money and finances was viewed as important for a range of reasons, even if such conversations proved to be difficult. It was considered important for women’s power and knowledge to be recognised by men. This was linked to building men’s respect for women.

‘With the women also knowing about it, it sort of adds worth to them, it doesn’t make them just a person who’s acting like a maid at home, just cooking and cleaning all the time. I think it would increase the respect in the eyes of the male of the household. Also, then that way they can’t mess with them in terms of financial abuse. Because they know that this person is aware of such and such obligation if they sign a legal contract or if they sign onto a home loan.’ (Yameena)

'I am asking if we can have a session for ... as a couple even in the afternoon so that he can come from work. Especially when there is an issue for banking, credit cards, loans, debts ... they are something that they (men) are mostly involved, or having problems with.' (focus group)

'It's really their rights to know about their financial rights, same as their husbands or men in the community. Because it's kind of like a general thing that they grow up from this way, coming from different countries. It's like something 'it's men's thing to do', like manage money and all this.' (focus group)

5. Gender Inequality and Financial Decision-making

Most participants acknowledged there can be particular challenges that women face in managing finances in their culture. Whilst this did not correlate to all participants facing these challenges themselves, they recognised that the workshops were a unique opportunity for some women to learn about, or to express, their experiences of gender inequality for the first time in a safe group setting.

'They [women] actually get coerced into signing contracts like home loans and car loans and such. It's usually a male [making the] decision. A lot of women were coming forward with whatever their personal situation was.' (Yameena)

Sensitive relationship issues sometimes emerged in workshop discussions. For some participants the program might also bring to light financial abuse in their relationships. Peer educators suggested that many participants 'haven't been discussing these issues before' and that they needed to be very sensitive to how they were discussed in group settings.

'They were not willing to discuss if there was some conflict in their relationship. They wouldn't bring it to the table, but they all knew that it's important.' (focus group)

Whilst the program does not explicitly deal with gender-based conflict, it does explicitly seek to empower women.

In many instances, the program provided participants their first experience of talking about topics such as women's rights with other women.

'We don't know women's rights and human rights and now we know these things. I have been here last 13 years and didn't know, but now I know.' (Baharan)

The program does not shy away from naming gender inequality. It provides women with knowledge by addressing their right to be informed and knowledgeable. Furthermore, it allows them to be active in managing financial issues that affect them. The program acknowledges that this stance can disrupt the status quo.

'It was kind of a challenge to talk to them and sometimes their husbands. For example, [husbands] have some really easy and silly excuses like, 'she doesn't know how to, for example, like use the credit card'. She is capable of doing all these things but it's just like, they think it's not her thing. So it was like kind of providing them with the knowledge.' (focus group)

Addressing Financial Abuse

Peer educators were alert to how financial abuse could sometimes be unrecognised in women's day to day financial practices, due to the type of gender norms operating in participants' family or community.

'If I know that money is coming to the woman's account, but the man has the access, he's taking all the money. The woman doesn't mind as she knows that this is the thing. Men are more dominant in our community.' (Rahmi)

Peer educators taught women how to identify financial abuse and were trained to handle disclosures about financial abuse and to give appropriate referral information to women if needed.

‘When we started our sessions the first thing we told them about financial abuse ... and what is bad in the finance ... if you are working and he is taking all your money. If you are working or you are getting some payment from Centrelink, your husband is taking all the money and if you and your husband is working and he is going to buy a house, and all the things in his name. These are things that related to financial abuse.’ (focus group)

Often these ‘sensitive issues’ were not addressed directly.

‘We can’t touch it very directly. Sometimes it’s a very cultural issue and people are not very willing to talk about it. Sometimes they don’t have the knowledge. Sometimes they have the knowledge, but they are kind of limited or restricted to [use] that.’ (focus group)

For example, sometimes issues were touched upon implicitly in the context of specific topics, such as banking.

‘I remember also I [taught] them how to change their credit limit and then she had a problem. Her card was mostly used by her husband and [she] came to me and something happened – [she said] ‘now he doesn’t want me to change the limit while it is mine’. You see that there is an effect at home, but just they learn how to [change their credit limit] because [they know] it is their responsibility to. Otherwise it would lead to something wrong. But you see that it shows its effect in a family relationship. It could be in a bad way. They can get problems in their relationship, so that’s why we have to do it very lightly, just give information.’ (focus group)

To make participants feel more comfortable peer educators often used indirect messages to create a safe space. Peer educators used anonymous examples of financial abuse, based on scenarios they know to have occurred. Sometimes women facing hardships sought individual support and referral from peer educators after workshops.

‘Because they know each other and they don’t want to share the experience that they had (in a group setting). But you can have a feeling that, okay, I see that there is something missing or there is something wrong. Because ... especially when it is in banking and credit cards, and I see that for example credit cards are in her name but she doesn’t have access to it. So you feel that there is something wrong.’ (focus group)

Overall peer educators acknowledged that their role was to raise awareness and provide knowledge; they were not there as counsellors or social workers. The manner in which participants would exercise their newly discovered rights – or if they would do so at all – was considered to be outside the remit of the influence and role of peer educators.

‘Maybe in this stage the woman will not do anything, any step, and [she is] like just instead, just staying in the situation. But after, maybe the situation will be worse, maybe she will change her mind. The resources she has [got from the workshops], maybe that will help her in the future.’ (focus group)

6. Empowerment

Raising women’s awareness about their rights and responsibilities is a key goal of the program.

‘Because they know that this person is aware [of the implications] ... if they sign a legal contract or if they sign onto a home loan ... they [husband/partner] would have to think twice before coercing them into a contract that they don’t want to be a party of.’ (Yameena)

There was a strong relationship between increased knowledge leading to increased confidence and a growing sense of empowerment. Having the opportunity to learn about financial matters was overwhelmingly recognised as a key step toward empowerment.

‘Once you have the knowledge it’s like a weapon, you can talk about to your husband or anyone in your community. That was our job [peer educators], providing them with the skills, what does it mean like, for example, credit cards or like as tenants, your rights. So once you give them the knowledge they will feel empowered to go there and speak up about their rights.’ (focus group)

7. Time in Australia

Many migrant and refugee women have not had access to financial literacy education prior to arrival, and their experiences of financial and legal systems in their countries of origin could be substantially different from the Australian context. As one participant remarked: ‘in our country they didn’t get the chance to talk about these things ... they [were] not educated about that.’¹⁷ This is the context for many participants prior to living in Australia, and hence assumes their need for financial literacy upon arrival would be high.

Interviewer: When you first arrived in Australia, did you have access to this sort of information?

Interviewee: No. We didn’t get any information like this. They just had shown us that this is the ATM and this is the bank but nothing more than that.

Most participants suggested that since arriving in Australia they had never received information similar to what the program provided.

‘I wasn’t provided with anything ... once we were landed on the airport. Once you’re new in the country, you’re not aware of the facilities. I kind of see, like most of the ladies are not able to speak in English. They’re not able to like even go to bank for have their own accounts. It’s a very difficult thing. They are blessed to get this opportunity.’ (Rahmi)

At times, the life circumstances of women upon their arrival here might influence their ability to engage in financial education, as the following participant recalled:

‘Because I was pregnant and then I had a baby I was, I was a little bit sick those years after immigration so I couldn’t be very active. That’s why I didn’t use much information and usually my husband did everything.’ (Maryam)

Peer educators added that newly arrived women can sometimes be ‘overwhelmed’ with too much information at the time of arrival. They suggested women might be more ready for ‘more detailed information on different topics a few years after arrival’¹⁸. They also suggested that having lived in Australia for a few years, women would probably recognise greater relevance of the program to their lives and would therefore be keener to engage with the program.

‘They are thirsty for knowledge. They have been here for few years and they want to learn.’ (focus group)

8. Intergenerational Factors

A lack of access to financial knowledge can also have an intergenerational impact. For example, if women have not been exposed to managing financial matters, it is difficult for them to role model decision-making for younger women. For example, younger women may not have seen their mothers or other older women managing money.

Interviewee: I guess it’s ... maybe for women who are older ... it’s quite a big change to even be having conversations about managing money when it’s controlled in joint accounts and by a male.

Interviewer: So they didn’t really have much role in managing finances?

Interviewee: No, not at all.

¹⁷ Focus group

¹⁸ PE group reflections

One of the younger participants suggested that programs such as Let's Talk Money 'would make a huge difference'¹⁹ to her generation, and perhaps younger women could be given more support through school-based programs. The same interviewee acknowledged her financial decision-making power was currently limited (she was living with her father), but she predicted she would use her new knowledge to empower herself with any future partner and relationship.

'The information that I got ... these are things that I would definitely look into when it's time to partner up with somebody, because that's when I can voice my opinion. That's when I can actually ... put my foot down and say, 'Okay, I think this is better'. So probably in the future, but not today, not today.' (Zimal)


9. Social Connections and Mutual Support

Participants talked about the workshops providing 'a platform to make new friends'²⁰. One participant said, 'I met other women and girls from Iraq, from Syria, so it was nice. And also we learned about the culture here regarding this topic'²¹. A related theme was that social connection in the workshop also provided opportunities for peer learning.

'They were discussing about their concerns and even if you are not asking anything, you are just getting the information, like okay fine, you can solve these problems like this.' (Rahmi)

Sometimes women shared highly personal information. For one of the younger women interviewed, the workshop had given her new insights into other women.

'Another person was ... also in a lot of debt and she was kind of just warning a lot of us about what she's been through. And then there was another woman who was a single mother to a young child and how she's surviving. So ... it was comforting being among them and hearing what they have to say.' (Zimal)



A related theme was that **social connection** in the workshop also provided opportunities for peer learning.



¹⁹ Zimal

²⁰ Rahmi

²¹ Lina

CONCLUSION

Let's Talk Money, WHIN's innovative financial literacy program for migrant and refugee women, clearly shows that engaging with women in the places they naturally congregate, and using their first languages, has had significant success in reaching women who may not have otherwise accessed financial literacy programs. In fact, the evidence would suggest that many women reached by the program had not received similar information prior to attending workshops despite having lived in Australia for years or even decades. With additional funding support such a program could reach more women, particularly in areas characterised by high numbers of new arrivals and women from migrant and refugee backgrounds. Working alongside WHIN's networks of partner organisations operating across the outer north of Melbourne, WHIN could engage even more women who would benefit from this program. Such an undertaking is highly feasible, given additional support.

Feedback from participants suggests the workshop topics were extremely useful, especially in terms of banking, budgeting, debt management and tenancy. For example, of note was the number of women who commented on the practical difference learning about online banking made to their life, for example, not having to travel by public transport with young children to pay bills in person. Such findings suggest that more women in similar situations would also benefit from this program if the program were expanded.

In the context of many migrant and refugee women having lower than average incomes, the value participants placed on financial literacy was high, particularly in areas of budgeting and debt management. In a broader context, it is worth noting that geographic regions such as the municipalities of Hume and Whittlesea, where the participants live, have some of the highest rates of gambling losses (and resulting household debt) by the SEFIA index in the state, alongside Brimbank and Greater Dandenong²². In this context, there is an even greater and urgent need for financial literacy programs delivered in first languages.

The peer educator model of delivery chosen provided significant benefit to both participants and the peer educators. Peer educators know their communities. They also speak the languages of their communities, enabling women to feel more familiar and comfortable. This enables them to communicate ideas and concepts with greater nuance and depth than would be possible for a community worker who only speaks English. That bicultural workers increase engagement and effectiveness has also been found in other evaluations – for example, an evaluation of community-based violence prevention interventions with migrant and refugee communities, undertaken on behalf of the state government and Our Watch²³.

The program's 12 peer educators derived major personal benefits in terms of knowledge and confidence, which might also have a flow on impact to their families and communities. For example it is possible that the peer educators provide a positive role model to other migrant and refugee women (and younger women in particular).

Both participants and peer educators mentioned how beneficial it would be to provide men with access to the same information the women were given. In contexts of disadvantage, high rates of debt, and family violence, ensuring men gain knowledge that directly benefits their families is essential. WHIN, and particularly the peer educators, could play a role in supporting organisations that work with migrant and refugee men to adopt a similar program. There may be strong benefits to coordinating such an initiative with a women-only program. Such a program could have a strong impact through also engaging men in discussions about the intersection between family violence and financial abuse; violence prevention and financial literacy. Organisations like WHIN are well placed to guide the financial literacy and community sector partners in designing and delivering such needed initiatives.

With additional resourcing, the Let's Talk Money program could benefit many more women. It could also allow the time to explore new additions to the program, and adapt and evolve existing resources. With further support, WHIN is well placed to take a greater role in ensuring migrant and refugee communities are not left behind in attaining financial literacy and economic inclusion.

22 <https://www.whittlesea.vic.gov.au/about-us/news-publications/plans-strategies-and-policies/gambling-strategy-and-action-plan/>

23 <https://www.ourwatch.org.au/getmedia/8706760f-1245-4acd-b704-d8a2add12469/OurWatch-CALD-Evaluation-AA.pdf.aspx> - p.37 – Bicultural workers



I can now say I have become
a backbone of my family.
(peer educator)



ANNEXES

ANNEX 1 - Program Logic for the Evaluation

Figure 6 - Women's Health In the North: Let's Talk Money Evaluation - Project Logic

NEEDS	INPUTS	ACTIVITIES	OUTPUTS / REACH
<p>Broad issues</p> <p>Large numbers of refugee and immigrant women are economically vulnerable</p> <p>Existing financial literacy programs and products are often inaccessible to these women</p> <p>There is a lack of culturally tailored programs and products that develop financial literacy skills required by newly arrived women in the Australian context</p> <p>Evaluation needs</p> <p>More evidence is required about what works in gender specific and culturally responsive financial literacy programs</p> <p>More evidence is required to understand how woman can reduce the risks posed by their lack of financial literacy</p>	<p>Funding from Victorian Government Office of Multicultural Affairs and Social Cohesion & Financial Literacy Australia</p> <p>WHIN's staff, time, expertise and resources</p> <p>WHIN's relationships with community organisations and women</p> <p>Financial literacy resources and peer educator training kit</p> <p>Bilingual peer educators with strong connections to women and knowledge of cultural factors impacting upon women's financial decision making</p> <p>Independent evaluator</p>	<p>Engage independent evaluator to refine program logic and further develop evaluation framework</p> <p>Peer educator refresher training</p> <p>Recruit women from communities</p> <p>Peer educators to deliver financial literacy workshops</p> <p>Implement evaluation activities throughout delivery of program</p>	<p>13 bilingual trainers from 8 cultural backgrounds trained to deliver financial literacy workshops</p> <p>Workshops attended by approx. 120 CALD women per year who are financially vulnerable</p> <p>Monitoring and evaluation tools established for program</p> <p>Data collected on significant changes in financial decision making capacity amongst participants</p> <p>Increase in knowledge amongst community and financial counselling sector regarding what works in culturally tailored women's financial literacy programs</p>

SHORT TERM OUTCOMES	MEDIUM TERM OUTCOMES	IMPACTS FROM EVALUATION
<p>Evidence to demonstrate peer educators' knowledge of: budgeting & saving, banking services, loans & debt, tenancy, contracts, tax, super and Centrelink services</p> <p>Evidence to demonstrate peer educators are confident and competent in delivering financial literacy workshops according to agreed and observable standards</p> <p>Evidence that <i>participants have increased their understanding of financial concepts</i> and their relationship to money</p>	<p>Evidence to demonstrate how <i>participants are better able to make informed decisions</i> about money and take personal action managing their finances e.g. by setting goals, reducing debt/ making savings, talking to providers to manage expenses/ debt, accessing financial assistance</p> <p>Evidence to demonstrate that <i>participants find money matters less stressful</i> due to increased knowledge gained from the program</p> <p>Completed evaluation with key learnings to disseminate</p>	<p><i>Financial literacy sector has a stronger evidence base</i> about how to engage women from culturally diverse backgrounds</p> <p>Peer education based <i>model is able to be modified and adapted to suit other settings</i></p> <p>WHIN is more able to <i>demonstrate value for money</i> from the model or learnings taken</p> <p>Possibility of using evaluation findings to <i>build the capacity of other women's organisations and community groups to deliver financial literacy workshops</i> with other groups of diverse women</p>

ANNEX 2 – Key Evaluation Questions and Sub-questions

KEY EVALUATION QUESTION		SUB-EVALUATION QUESTIONS
1.	To what extent did the women improve their financial literacy by participating in the Let's Talk Money (LTM) workshops?	<p>Were participants able to:</p> <ul style="list-style-type: none"> a. read bills and pay them? b. understand their tenancy rights, responsibilities, and contracts? c. improve their budgeting and money-saving skills?
2.	Did the LTM workshops change how women think about and manage their money?	<ul style="list-style-type: none"> a. What improvements and broader changes did the women report?
3.	What influence did the peer educator model have on LTM?	<ul style="list-style-type: none"> a. Did the training and supervision of peer educators by WHIN staff adequately prepare them to confidently and competently deliver the LTM workshops to participants? b. What broader benefits did peer educators report? c. What did participants report about peer educators?
4.	Which aspects of the LTM workshops did participants find most beneficial?	<ul style="list-style-type: none"> a. What topics were deemed the most relevant?
5.	What broader learnings about diverse women's financial literacy education needs have been gained through delivery of LTM workshops?	<ul style="list-style-type: none"> a. What financial literacy information was deemed important due to gender, language, cultural background, time in Australia, isolation or prevalence of known violence in participants lives? b. How were highly specific needs accommodated by the program?

Note: The key evaluation questions were condensed into three questions in the final report.

ANNEX 3 – Workshop Survey (pre-workshop)

Let's Talk Money – Survey at start of workshop

Talking points for peer educators

'I want to ask you some questions about the workshop topics before we start today. At the end of the workshop I will ask some more questions, to see what parts of the workshop were most useful to you.'

'I will read through each question and the different answer choices at least twice. I will ask you to choose only one answer. When I read through the second time I will stop at each answer and ask people to put their hand up* for the answer they want to choose. There are no wrong answers. It is your choice.'

'Remember, please only choose one answer, even if you agree with more than one. This will help us know what is most important to you.'

'Today we will talk about...' (mention key topics or subtopics to be covered in the workshop. List topics below)

1.

.....

2.

.....

3.

.....

4.

.....

1. How much do you already know about the workshop topics?

ANSWER CHOICES

NUMBER OF RESPONSES

a. I know very little

b. I know something

c. I know a lot

2. Who makes most of the decisions about money in your household?

ANSWER CHOICES

NUMBER OF RESPONSES

a. Women (you)

b. Men (your husband)

c. Women and men together

3. How do you feel about managing money?

ANSWER CHOICES

NUMBER OF RESPONSES

a. I feel confident most of the time

b. I don't feel confident

c. I'm not sure

ANNEX 4 – Workshop Survey (post-workshop)

Survey – at end of workshop

Instructions - Manasi to insert topics and sub-topics covered in workshop prior to commencement

Peer Educator talking points

- ‘I want to ask you some questions now, to see what parts of the workshop were most useful to you.’
- ‘I will read through each question and the different answer choices at least twice. I will ask you to choose only one answer.’
- ‘When I read through the second time I will stop at each answer and ask people to (put their hand up OR put one sticker next to) the answer they want to choose. There are no wrong answers. It is your choice.’
- ‘Remember, please only choose one answer, even if you agree with more than one. This will help us know what is most important to you.’

QUESTION 1:

- ‘Today the main topics we discussed were (read topics listed below)’
- ‘I will read them out twice. After that I will ask you to choose just one topic. I want you to think about what topic was the most useful for you.’
- ‘There are no wrong answers’

I. If you had to choose only one, what topic did you find most useful?

Insert topics as relevant	* Ask for show of hands OR ask people to put one sticker next to one answer only per question

2. What topics would you like to know more about? (for example, if we organised other workshops)

a) Budgeting and saving	* Ask for show of hands OR ask people to put one sticker next to one answer only per question
b) Banking	
c) Debt management	
d) Tenancy rights and responsibilities	
e) Tax and superannuation	
f) Centrelink	

3. What was the best part of attending this workshop for you?

a) Getting information that improves the decisions I make about money	* Ask for show of hands OR ask people to put one sticker next to one answer only per question
b) Having information provided in my language	
c) Knowing I am not the only person who wants to learn more about money	

4. How do you feel after doing this workshop?

(ask women to compare how they felt at the beginning of the workshop and the end)

a) I feel I have more knowledge and skills to manage my money	* Ask for show of hands OR ask people to put one sticker next to one answer only per question
b) I think my family will listen to me more when we talk about money	
c) I feel I need more information about my finances	

5. What made you feel the most comfortable in the workshop?

a) Being in a women only group	* Ask for show of hands OR ask people to put one sticker next to one answer only per question
b) Having a woman educator	
c) The educator speaking my language and understanding my culture	
d) Having childcare available	
e) The workshop being held in a place I know	

6. Will this workshop help you make decisions about money with your family?

a) Yes, because it has given me more knowledge about money	* Ask for show of hands OR ask people to put one sticker next to one answer only per question
b) No, because financial decisions are not usually made by women in my household	
c) I already make many decisions about money	

Any other comments? (peer educator or others can hand write comments below)

ANNEX 4 – Survey Trial Results

Four workshops were held at which the survey was implemented. Of these, three surveys were fully completed and one survey only completed **the post-workshop component** but not the pre-workshop questions.

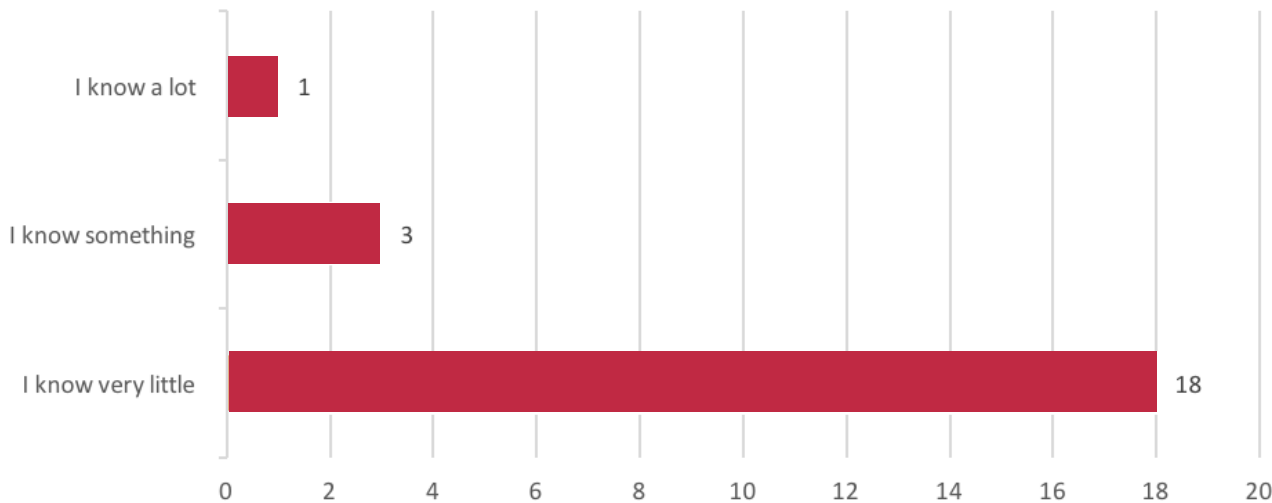
Some variation exists amongst the sample rates. This is likely due to the complexity of implementing the survey verbally to a group of participants. Also, for each of the four peer educators who

implemented the survey it was their first trial. For example, some participants would have been managing young children; and some may have needed to leave early (post-workshop done at end of workshop).

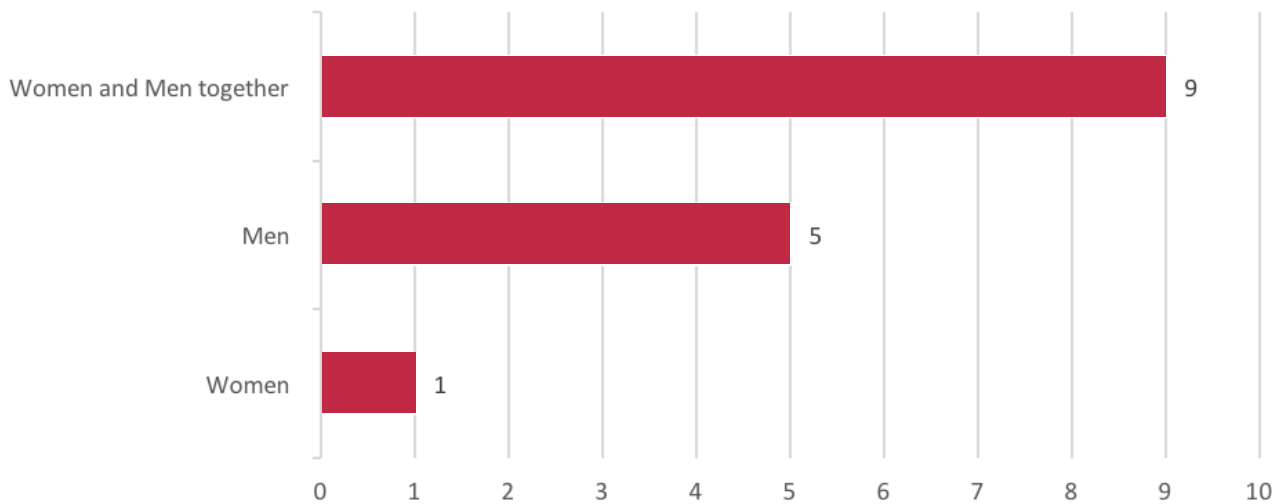
The following results have been aggregated across all four workshops. Each of the workshops surveyed covered the same topics i.e. debt management.

PRE-WORKSHOP QUESTIONS

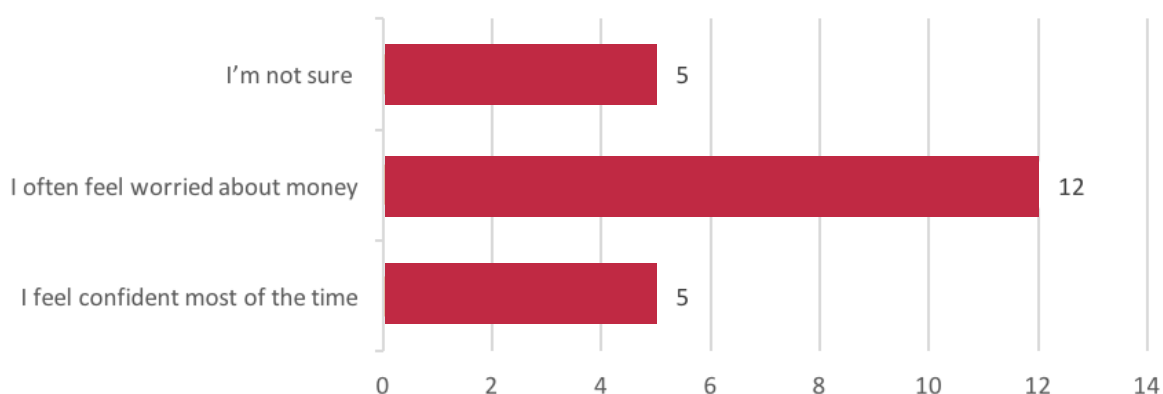
1. How much do you already know about the workshop topics? (n=22)



2. Who makes most of the decisions about money in your household? (n=15)

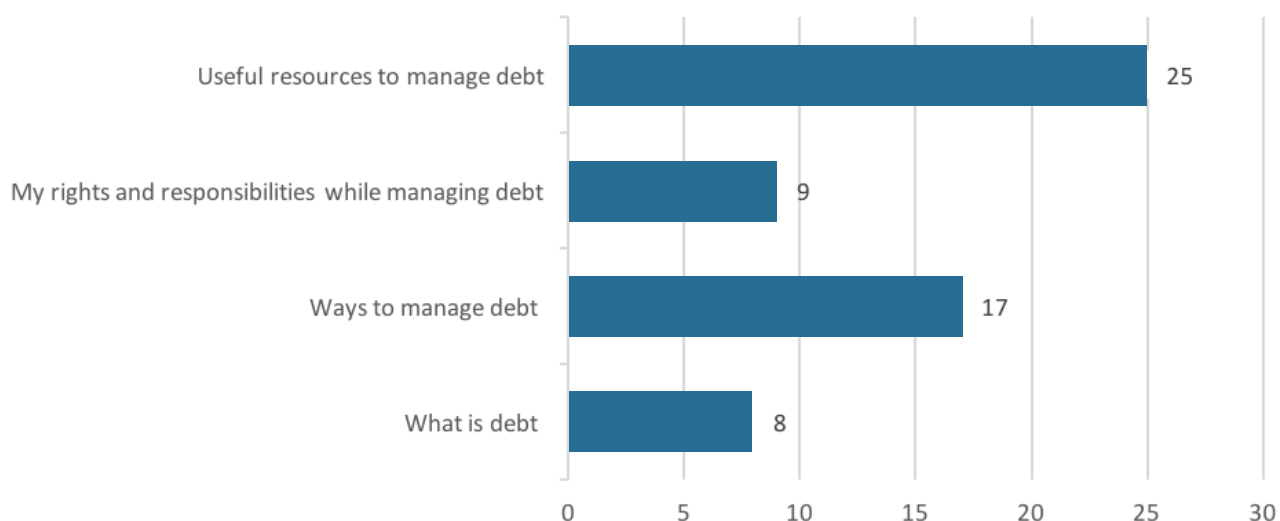


3. How do you feel about managing money? (n=22)



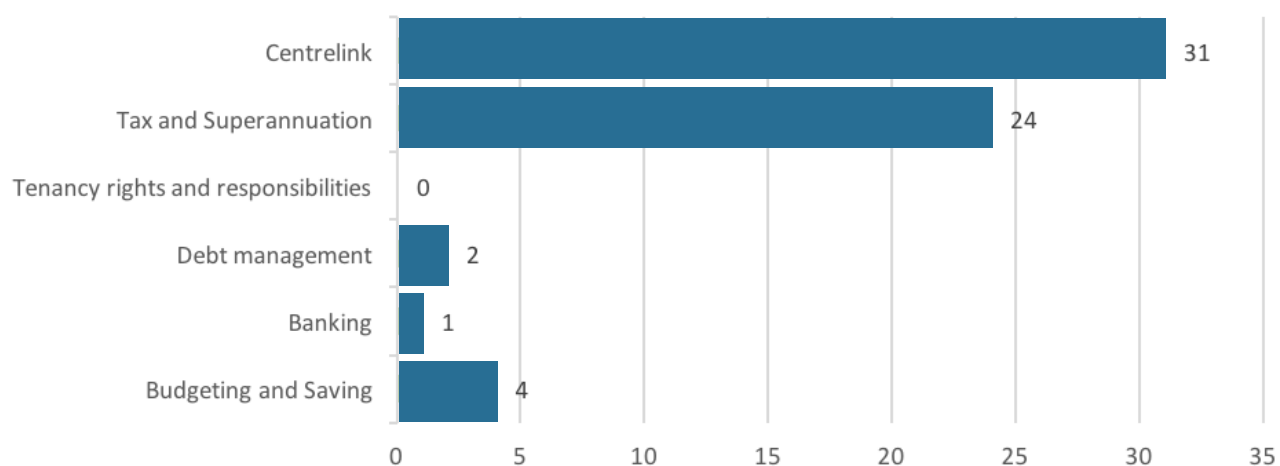
POST-WORKSHOP QUESTIONS

1. If you had to choose only one, what topic did you find most useful? (n=59)



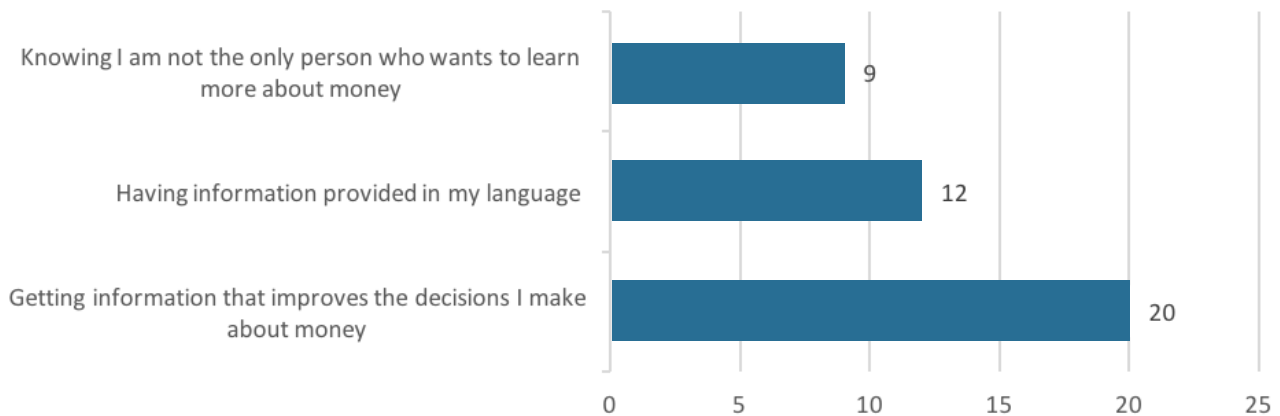
2. What topics would you like to know more about? (n=62)

(note: participants were instructed to choose one answer only)



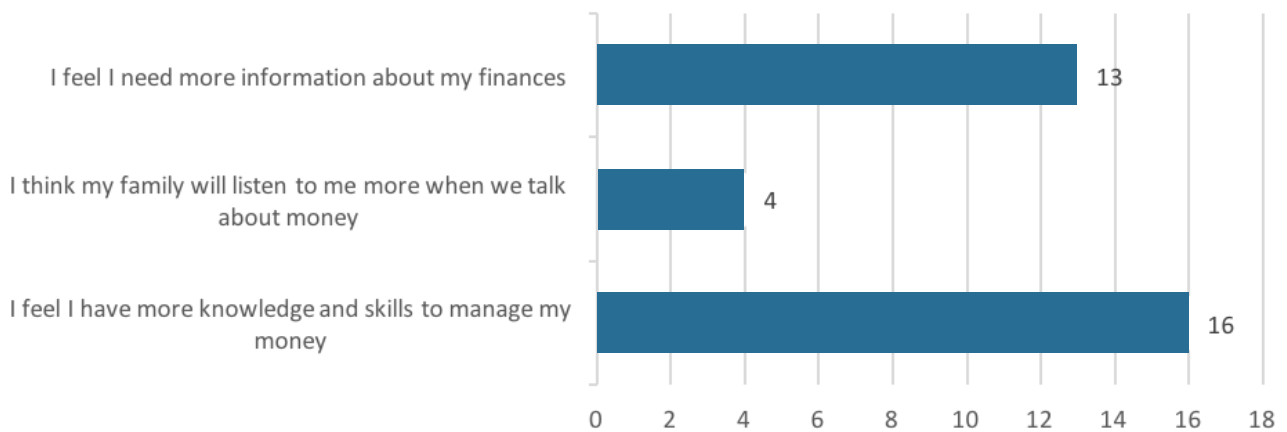
3. What was the best part of attending this workshop for you? (n=41)

(note: participants were instructed to choose one answer only)



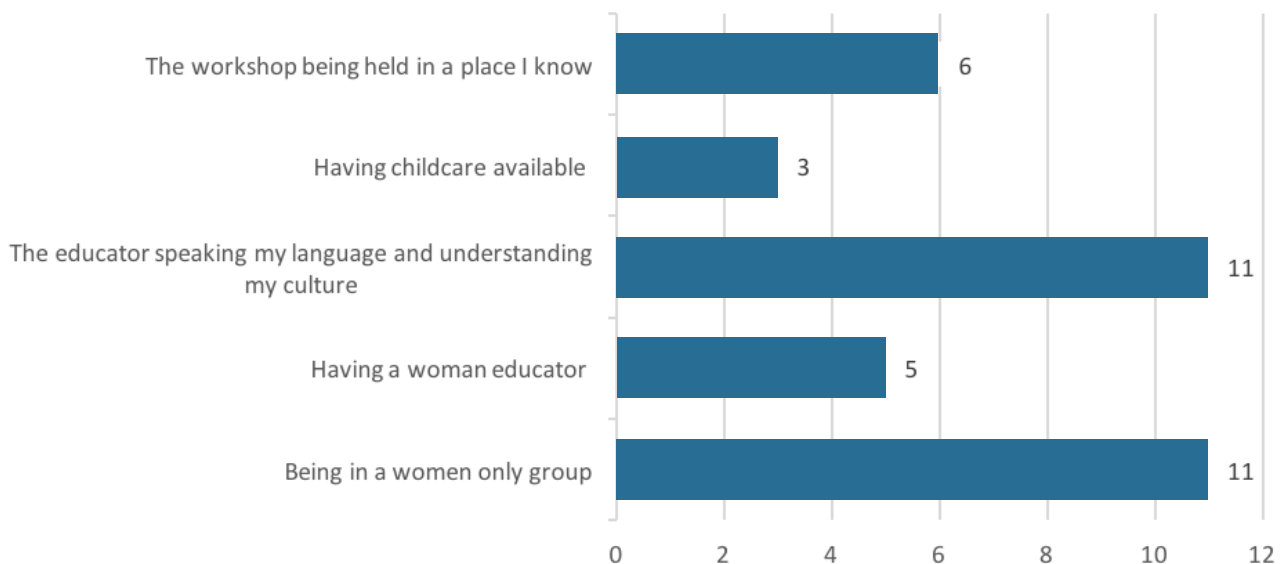
4. How do you feel after doing this workshop? (n=33)

(note: participants were instructed to choose one answer only)



5. What made you feel the most comfortable in the workshop? (n=36)

(note: participants were instructed to choose one answer only)



I learned about the safety of keeping the money in the banks, because it's a different culture in Iraq in my country, where many people just keep the money with them at home. (Lina)





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