

Me, Myself & Money

Facilitator's Kit



 **Economic
Empowerment
for Women**

INTENT

The topics, content and style of this resource are purposefully intended for WA Refuges and associated Outreach services to access and to use in their work with women who have experienced Economic Abuse.

DISCLAIMER

The Financial First Aid assessment tool and the Me, Myself and Money training program are resources designed to provide information only and serve as a guide to facilitators to utilise within the intended purpose as stated. The information is not intended as a substitute for professional financial advice, and any information stated herein may change. The EEP accepts no liability for any advice or information contained in this material.



Acknowledgements

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- » Women's Council for Domestic and Family Violence Services (WA)
- » Financial Counsellors Association WA
- » Starick
- » Wooree Miya
- » The Lucy Saw Centre
- » Curtin University
- » Women's Legal Service WA
- » Financial Toolbox

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Vision

The Economic Empowerment Project (EEP) was developed as a collaborative project between the Consortium members above, in Perth, Western Australia to address the financial literacy of women who have experienced economic abuse. Their belief is that through the provision of quality training and support aimed to address economic abuse a significant difference can be made in women's lives escaping family and domestic violence. Based on this philosophy our vision is: 'By working with Women's Refuge staff to assist, support and educate women, they will be better prepared towards achieving long-term financial independence'.

Utilising a collaborative approach, the Consortium recognises that women experiencing domestic and family violence face challenges to their economic and social wellbeing on a day to day basis. As vibrant and active members throughout WA business communities, the Consortium needs to play a proactive role in working closely with Women's Refuges and Outreach Services in WA to assist in addressing this inequity and as such is committed to modelling a positive approach towards financial autonomy.

Through a process of dialogue and investigation the Consortium identified as a key priority the need and ultimately the development and implementation of a financial literacy program *Economic Empowerment for Women who have experienced Domestic and Family Violence.* 'As pre-eminent providers of quality service delivery in the Community Services sector WA with expertise in the fields of financial counselling, support and provision of safe care to women and children escaping domestic violence and research, the natural synergy between what we can offer and what is relevant and required for women, a natural fit. We recognise that all people have life-long ambitions yet depending upon circumstance, may not be able to achieve the goals and dreams they visualised. Through the development and operation of the Economic Empowerment Project it is our aim to enable our participants to realise their aspirations'.



Background to the Economic Empowerment Project

In 2017 the Department of Local Government and Communities approached the Department of Social Work at Curtin University and the Women's Council for Domestic and Family Violence WA to partner in a project to develop, deliver and evaluate a program of financial literacy training across the women's refuge and outreach sector in WA. A Department of Community Services grant was provided to three refuges to backfill supporting staff to take part in the delivery of a pilot program entitled '*Economic Empowerment for Women Experiencing Domestic and Family Violence*'. The program was developed with curriculum based on similar programs utilised in other states in Australia, an evidence-based, evaluated program from the United States (*Moving Ahead Through Financial Management*)¹ an existing, long standing national financial literacy program delivered through the human service sector (ANZ MoneyMinded), together with the project team's knowledge of economic abuse and the financial impacts of family and domestic violence.

The curriculum was also developed in consultation with a Reference group, which included representatives from the Department of Local Government and Communities, the Financial Counsellors Association of WA (FCAWA), Women's Law Centre, and the three women's refuge services (5 refuges total, including one specifically for Aboriginal women) where the program has been piloted in addition to the existing partners, the Women's Council and Curtin University.

The curriculum developed for the pilot program comprised of three, five-hour modules, each of which can be delivered in two separate parts for maximum flexibility:

- › *Module 1 - Economic Abuse to Economic Empowerment* covers the nature of economic abuse, financial first aid, attitudes towards money and identification of financial goals;
- › *Module 2 - Planning, Budgeting and Everyday Banking* covers these topics plus credit and;
- › *Module 3 - Debt and Planning for the Future* includes debt, superannuation, tenancy and home ownership.

The Curtin research team evaluated the program to ensure that it met the intended goals using evaluation instruments developed in the US and adapted for Australian conditions. These include measures to identify women's experience of family and domestic violence and economic abuse as well as any changes in their experience of financial strain, economic self-efficacy and attitudes to financial management following completion of the program.

Post Pilot evaluation recommendations for further EEP program delivery included:

- › *Deliver quality, innovative and culturally sensitive learning materials*
- › *Facilitate financial learning pathways utilising a co-delivery model (eg: Women's Refuge worker and Financial Counsellor)*
- › *Directly engage with the women's refuges WA*

With the establishment of a larger Consortium group 2019, the launch of an EEP development team was realised where with the support of a start-up grant from Lotterywest a Financial Literacy program, "Me, Myself and Money", a Train the Trainer program was documented. This resource has been developed with feedback consultations with Consortium members, Refuge Managers and staff, Financial Counsellors and from the conversations with women in the pilot program.



The Guide Explanatory Notes

▶▶ Use of the guide

- a. The training guide includes all materials developed by the EEP team in one complete package aimed to ensure all participants from Women's Refuges and Financial Counsellors are in receipt of all information and from which, relevant documentation can be downloaded and printed.
- b. Each Workshop material includes learning outcomes, suggested pre-workshop preparation, timed workshop plans, activities, PowerPoints, handouts, resources with links to further reading and/or references.
- c. The guide is intended to be a flexible resource with content documented under topic headings which preferably are to be delivered in the sequence 1 to 6.
- d. Generic information and guidance on learning principles/styles and conducting the workshops is included with points aimed to assist facilitators with their approach to delivering to groups of women.
- e. The Economic Empowerment Project incorporates three main components:
 1. A Financial First Aid assessment tool for WA Refuge Case workers
 2. A 2-day Train the Trainer program for Refuge, Outreach, Safe at Home staff and Financial Counsellors
 3. A workshop program consisting of 6 workshops, 90-minute sessions to be facilitated by those staff who have undertaken the Train the Trainer program.

▶▶ The Learning Framework

The following core values, beliefs and training program philosophy have been instrumental in the Me, Myself and Money program content development:

- **Strengths-based:** a genuine belief that all participants, both facilitators and clients, facilitating and taking part in the learning have strengths of which this program aims to identify, harness and promote.
- **Self-empowerment:** identification of the underlying factors which have predicated financial issues and the ability to redirect current thinking and behaviour inspiring participant directed change.
- **Ecological Framework:** promotes an understanding that life is experienced within cultural, societal, community and family contexts and that these factors can influence the development of, and experience of Economic Abuse and a woman reclaiming her life.
- **Self-help Model:** participants acceptance of responsibility for working toward positive change in their own lives. It encourages participants to contribute constructively towards others who are experiencing similar issues to their own recognising the importance of emotional support, shared knowledge and connectedness with others in the program.

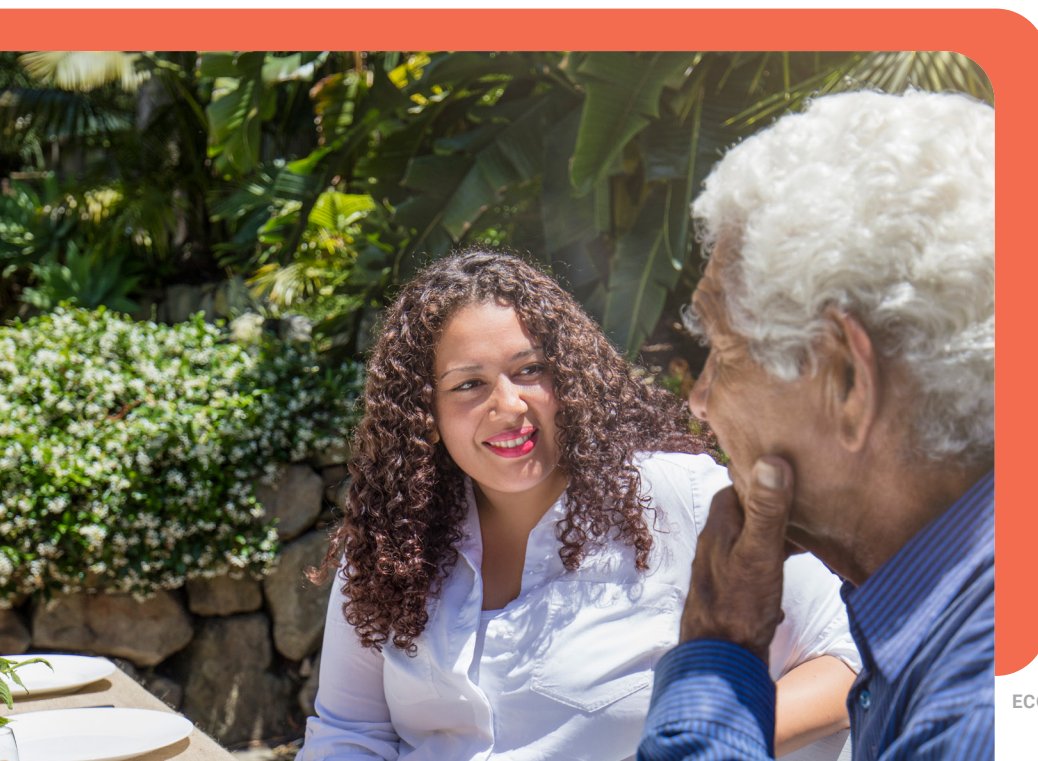
- › **Self-care:** promotes positive strategies which serve to affirm and further develop a woman's by developing the ability to respond to physical and emotional needs in positive, self-nurturing ways.

▶▶ The unique role of a MMaM facilitator

The facilitator role within the MMaM program requires each facilitator to have had Family and Domestic Violence (FDV) training, have worked or be working in the FDV sector and have a reasonable knowledge of FDV in order to deliver the Workshops to women who have experienced economic abuse. Facilitators add a critical layer of professional expertise and clear boundaries to the role. It is recommended the MMaM program is co-delivered (Refuge worker/Financial Counsellor, Refuge worker/Refuge worker) who are known and developed a level of rapport with the women participants, and to support anyone should challenging issues or behaviours present themselves.

To facilitate is to 'enable'. Co-facilitating the MMaM requires each facilitator to:

- › Empathise with participants in their struggle to overcome past experiences of economic abuse and support their attempts to increasing financial understanding and independence
- › Be confident and strong to encourage storytelling and shared past experiences
- › Explore choices and decisions in the face of challenging situations and be able to access support to manage these for 'self, and participants
- › Ability to demonstrate a professional approach to their role and maintain professional boundaries.
- › Be able to motivate, enthuse, listen and respond to a diversity of participants without favouritism or discrimination
- › Enable and support their co-facilitator in all aspects of the role





The Train the Trainer Program

Information in the Me, Myself and Money program is not an exhaustive list of financial literacy options. It contains information that has been designed and developed to be the most useful for women when they have left an abusive relationship. The Me, Myself and Money program recommends the incorporation of learning philosophies that include the following features:

▶▶ Education practice principles

The program encourages financial education that is inclusive of women's capabilities, strengths and learning through shared storytelling. This approach, developed by Good Shepherd, is a participatory and a learner-centred model, adopting five key principles:

1. Financial education occurs within the context of an honest, respectful, supportive, and empowering relationship.
2. The core activity of financial education is sharing information and knowledge, not training.
3. Financial education requires standing strongly with people and avoiding 'blaming the victim'.
4. Our approach to financial education reflects the range of capacities and needs of the people we work with on a continuum.
5. Financial education focuses on the context of financial difficulties and not on individual deficits: financial difficulties are normalised and seen because of economic and social systems.

▶▶ Working with women

To support an approach when working with groups of women, it is useful for facilitators to consider the traditional cultural practices

and gender roles involved in relation to the management of family finances, budgets and money.

Questions for facilitators to consider might include:

- ▶ Are there common or specific gender roles within families from this community in relation to money management, creating budgets, and authority to make decisions about 'family' money?
- ▶ What were cultural traditions and/or gender role differences in money management and usage prior to arriving in Australia?
- ▶ How has this changed since arriving in Australia, and has this caused tension within families?
- ▶ What access and authority do women have to family money and decision making? For example, who can create budgets, access family bank accounts and make spending decisions within the family?

▶▶ Establishing groups

Consider:

- ▶ Allow time prior to running the workshops to meet with the relevant organisation and workers (including bilingual staff) in order to establish group requirements, cultural considerations and the different levels of financial and general literacy. This feedback can help to refine your workshops for different community groups and ensure a more tailored approach.
- ▶ Consider issues around accessibility. Ensure that your venue is physically accessible, close to public transport and suitable for children. You may try to select a venue that is known to the women (for example, a Refuge, local church or community centre). This will help women

feel comfortable as they will be in familiar surroundings.

- Know your group, meet with them and consult with them before the program begins. Ensure that they want a program. What do they hope to get out of the program? What focus do they want the program to have?
- Be culturally aware and informed. For example, is it appropriate to run an Arabic group? What does that mean on a cultural level? Will such a diverse group of people be comfortable working together? What dialect do they speak? What language do they prefer to read? Can they read their own language?

▶▶ Group lifecycle

When a group of people come together for several workshops, interactions within the group will often follow a sequence and can be relatively predictable. As a facilitator it is important to be aware about this process to better understand reasons for types of group behaviour and be prepared for intervention should it be necessary:

FORMING

- The forming stage involves a period of orientation and getting acquainted. Uncertainty is high during this stage, and people are looking for leadership and authority. Team members are asking such questions as “What does the team offer me?” “What is expected of me?” “Will I fit in?”

STORMING

- The storming stage is the most difficult and critical stage to pass through. It is a period marked by conflict and competition as individual personalities emerge. Team performance may decrease in this stage because energy is put into unproductive activities. Members may disagree on team goals, and subgroups and cliques may form around strong personalities or areas of agreement. To get through this stage, members must work to overcome

obstacles, to accept individual differences, and to work through conflicting ideas on team tasks and goals. Teams can get bogged down in this stage. Failure to address conflicts may result in long-term problems.

NORMING

- In the norming stage, consensus develops around who the leader or leaders are, and individual member’s roles. Interpersonal differences begin to be resolved, and a sense of cohesion and unity emerges. Team performance increases during this stage as members learn to cooperate and begin to focus on team goals.

PERFORMING

- Consensus and cooperation have been well-established, and the team is mature, organized, and well-functioning. There is a clear and stable structure, and members are committed to the team’s mission. Problems and conflicts still emerge, but they are dealt with constructively

ADJOURNING

- Most of the team’s goals have been accomplished. The emphasis is on wrapping up final tasks and documenting the effort and results.

▶▶ Learning Styles

Women’s relationship with money is founded on personal life experiences and this should be considered when approaching the learning environment for the sessions.

Women tend to learn best:

- in small groups with other women;
- from each other;
- by being provided with practical information that can be implemented;
- in a participatory and interactive way;
- informally;
- verbally and visually; and
- by doing.

▶▶ Conducting the sessions – Role of the facilitator

The facilitator has an important role in keeping the group active, on track and engaged. For each session the facilitator may want to factor in ways to:

- ▶ The facilitator has an important role in keeping the group active, on track and engaged. For each session the facilitator may want to factor in ways to:
- ▶ ensure the groups work effectively to achieve the goals of the program;
- ▶ ensure the sessions are delivered in a creative and fun manner;
- ▶ establish the agenda and help the group follow it;
- ▶ introduce the group participants to each other and the program;
- ▶ establish group agreements;
- ▶ create an environment for learning and sharing;
- ▶ identify your limitations and being upfront about them;
- ▶ ensure that the information is pitched at the right level and considers varying financial and general literacy levels;
- ▶ get to know your audience. Do your homework: if relevant, speak to your local migrant resource centre and, if you get the opportunity, attend an information session designed to increase your awareness and understanding about the experiences and needs of for example Aboriginal and Torres Strait Islander peoples, newly arrived, migrant and refugee communities;
- ▶ be flexible – following a structured workshop format may not work for all groups. Be prepared to gauge where the group is at, and adjust accordingly; and
- ▶ make the best use of visual aids and practical examples to demonstrate your point

▶▶ Group Agreements: Examples

The Me, Myself and Money program provides examples of group agreements which offer an opportunity to discuss guidelines for each session. This is something that needs to be done with each group and revisited for every session. Some suggestions for topics that can be included in group agreements include confidentiality, listening to others, making it 'ok' and acceptable not to join in discussions but to just listen and no use of mobile phones. Brainstorm these ideas, record them on paper and display them in the room to refer to as needed. If it is a very large group, you may want to prepare some group agreements and then check in with the group to see how they feel about them and if they would like to add anything else to the list. Display the guidelines in the room to refer to as needed. The use of name tags and attendance sheets can provide a challenge, as many of the women may not have a formal education. As a result, some of the women may not be able to write their names or fill in an attendance sheet. This is particularly problematic with a large group due to the amount of time this can consume. It can be worthwhile replacing an attendance sheet with a role call and preparing the tags yourself in advance.

An example group agreement:

- ▶ **confidentiality:** What is said and expressed in the room stays in the room. No-one's personal details are mentioned.
- ▶ **listening:** Take turns in talking and listening to each other.
- ▶ **respect:** Acknowledge that we all are unique, that everyone's experience is different, and that we may have different points of view.
- ▶ **mobile phones silent:** Acknowledge that people may have to check their phones, but to please put them on silent.
- ▶ **punctuality:** We have a lot to get through, so please try to be on time.
- ▶ **ask questions:** If you don't understand something don't be afraid to ask the facilitator either during or after the

session. If your question can't be answered today, it will be followed up with an answer for the next session.

It may be useful to reinforce ideas of confidentiality in the group at the beginning of every session to ensure women do not inadvertently discuss or disclose others' circumstances.

▶▶ Answering questions

Many questions may arise during the session. To help keep the group on track, it can be a good idea to create a 'I will look into it' sheet. This is a list of things to put up in case someone asks something you do not know the answer to. This lets the group know that their questions will not be left unanswered. Explain that all the groups are different, and you learn new things every time you run a group, so if you don't know the answer, you will do your best to find it for them in time for next week. This gives you time to investigate questions that arise during the program when you may not have the immediate answers.

▶▶ Things to remember

Keep session topics on track but remain flexible. You may find throughout the session that women have many stories to share about their financial situation. It is important to allow space and time for women to share their stories but be mindful to acknowledge contributions then keep the session moving.

Many women learn well experientially, so utilise and incorporate activities into each session that builds on this. Women may even benefit from take-home exercises although, due to negative connotations, do not call these 'homework'.

Use visual aids as memory tools rather than relying on text. If the group has a higher level of literacy, then you can supply information in community languages.

Keep the group involved throughout the session by asking questions, validating women's stories and using the participatory activities.

Not all groups will be the same; adapt and be responsive to each group's needs.

Consult with the group in a way that they can express their opinion in a safe and supportive space.

▶▶ Issues that may arise during sessions

As with all groups there may be times when challenging issues or behaviours present themselves. Some behaviour is more difficult to handle than others.

Some tips to help manage challenging behaviour and to keep things on track include:

- ▶ remind the group of its guidelines which were established at the beginning.
- ▶ if difficult questions arise (or questions that are best answered confidentially in private), facilitator can either refer to the 'I will look into it' sheet or tell the person 'you will speak to them at the end of the session' in order for the workshop to continue.
- ▶ Throughout the delivery of the sessions, complex issues such as domestic and family violence or risk of homelessness may emerge that require a referral or case management. This will require follow up with relevant Women's Refuge or Outreach case worker. Be aware of the level of support you can offer. Never promise that you can resolve someone's problem.

▶▶ Tips for working with CALD and Aboriginal or Torres Strait Islander women

When conducting groups, it may be useful to work with the same interpreter over a series of sessions, this will ensure that the content remains familiar to the interpreter and therefore provide consistency with the way the information is conveyed. Ultimately, it is preferable to work with a bilingual worker, so that facilitators can spend time explaining key concepts and ideas to the group and ensuring that the information is accurately conveyed and explained. Also, important to note is that when using interpreters, facilitators will need to allow double the time for activities which can mean that some sessions will need to be amended.

There are two methods of interpreting: consecutive and simultaneous. Consecutive interpreting is the most common. This is when the interpreter follows the presenter so the presenter must leave adequate pauses for interpreting to occur. Simultaneous interpreting is less common and is when the interpreting occurs immediately and continuously, so the presenter does not need to pause. Confirm the style your interpreter prefers.

When using interpreters aim for the conversation to occur between group participants and the presenter(s). That is, direct all conversation to the person for which it is intended, not the interpreter.

If using an interpreter, it can be useful to check in with the group (via a group leader or by using a telephone interpreter) after the session to ensure their comfort with the interpreter. Although people may be from the same country, they may not be of the same political persuasion, religious or tribal background which may present issues around trust thereby stifling frank communication.

It is important to check in with the bilingual worker or interpreter to make sure that they understand the workshop content. If possible, try to give the session plan and activities to the interpreter prior to the workshop so they can familiarise themselves with the content.

► Evaluations: When? Why? Who? How?

Each session in the Me, Myself and Money program ends with short evaluations, documented in the material content. The MMaM evaluation for participants is centred on self-reflection and aims to provide a person with a 'take-away' which could be an action and/or serve to further inform them later. The facilitators evaluation aims to aid in program design, content and delivery.

There are three other types of evaluation commonly utilised – process, impact and outcome.

Process evaluation is concerned with how the session and/or program was delivered, and includes addressing questions such as:

- › Who took part? Was this the intended target audience?
- › How was the program delivered?
- › Was the group satisfied with the program?
- › What worked well and what didn't?

Impact evaluation measures whether the sessions and/or programs have had any short or medium-term effect on participants.

Changes can be measured in e.g. attitude; knowledge retention; confidence; awareness; and changes in behaviour in the short term.

This information can be gathered using the evaluation examples that are included in this resource.

Outcome evaluation the long-term outcomes or effects of the program. In terms of financial literacy, it is important to measure ongoing or long-term changes in women's financial capability. For example, the program aim may be to increase the financial literacy of newly arrived women in Perth by providing culturally and gender-appropriate financial literacy workshops. We will know if women achieved this if they have demonstrated changes in their money management at some stage after the program finishes. Outcome evaluations must be planned for as they need to measure change after the program is completed. This can be difficult for many reasons including resource intensity, and decreased response rates of participants over time.

The Economic Empowerment Program will be formally evaluated pre and post the delivery of the Financial First Aid tool and the Me, Myself and Money Workshops by Curtin University. Both quantitative and qualitative methods will be utilised including survey, questionnaire and focus group methodologies.