

# CASE STUDY:

## Women's Financial Empowerment



Spectrum and Women's Health West support financial empowerment of women to pave their way for civic participation.

### AT A GLANCE



**Target Participants**  
Women from Iraqi background



**Aim**  
To increase financial confidence and empowerment of women to effectively engage in community.



**Organisations Involved**  
Women's Health West and Spectrum Migrant Resource Centre



**Location**  
Deer Park, Melbourne, VIC



**Funding**  
Spectrum Migrant Resource Centre

### Women from Iraq Understanding Money in Australia program

Women's Health West and Spectrum partnered together to implement the Women from Iraq Understanding Money in Australia program at Community Plus in Deer Park in May-June 2018, over six weeks. The Financial Literacy Program (FLP) involved staff from Community Plus, The Salvation Army, Brimbank Community Legal Service, WESTjustice, Circle Alliance Community Bank, Centrelink, and the Australian Tax Office. They facilitated workshops on a range of topics about managing money in Australia, understanding financial systems and accessing financial services in Australia. Participants engaged with topics including opening a bank account, electronic money systems, managing budgets, understanding interest rates, loans, debt collection and concession entitlements.

#### Successful Outcomes:

- 24 women attended the workshops and they reported increased knowledge, confidence and skills to both navigate financial services, and access help from financial counsellors and legal services.
- ATO delivered a second information session due to high request from participants who also registered for Spectrum's ATO clinic for one-on-one support.
- Spectrum's men's social group had been joined by five new participants which has increased their capacity to communicate in English, and ultimately provide more support to women in financial matters affecting the family.

#### Program Learnings:

- All collaborating Service providers agreed that delivering sessions like this helps to understand the unique challenges experienced by newly arrived women and how they can provide more tailored support to them.

*Spectrum delivers services to newly arrived and established people with migrant and refugee backgrounds in the northern and western Melbourne areas. It helps new Australians feel at home by helping them successfully settle into all aspects of community life. They advocate on behalf of people with migrant and refugee backgrounds to help build more inclusive communities.*

For More Information Visit:

<https://spectrumvic.org.au/SCoA Website>

