

# Facilitating the social and economic participation of refugee and vulnerable migrant women in settlement

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Migration Council Australia (MCA) is a national body established to enhance the benefits of Australia’s migration program and support better settlement outcomes for Australia’s migrants and refugees. MCA works across sectors—and fosters partnerships between community, industry and government—to provide a national voice for effective migration and settlement programs.



SETSCoP is an MCA-aided national collaboration of 112 settlement service providers supporting migrants and refugees under the Settlement Engagement and Transition Support (SETS) Program. The core purpose of SETSCoP is to support SETS providers in sharing best practice and expertise for effective settlement and in working collectively to address identified issues.

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# Executive Summary

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Settlement service providers play an essential role in helping refugees and vulnerable migrants transition to life in Australia. They are among the most trusted contacts that refugees and vulnerable migrants access for information and are an integral source of support in providing services including assistance in accessing education and training, building job readiness, increasing social confidence, facilitating social support groups, connecting people into their communities and providing English language learning support.

These services are fundamental in helping build the social and economic participation of refugees and vulnerable migrants. This is of particular importance for refugee and vulnerable migrant women, who experience additional barriers and vulnerabilities compared to their male counterparts and require tailored culturally- and gender-responsive support.

In 2021, Migration Council Australia (MCA) held a series of interviews with settlement service providers across Australia to gather information about the issues impacting the social and economic participation of refugee and vulnerable migrant women. The interviews also focused on measures that settlement service providers have introduced to better support women and ideas for future strategies to improve women's experiences and outcomes.

This report details the findings of those interviews. It also examines the *Building a New Life in Australia (BNLA): The Longitudinal Data of Humanitarian Entrants* data for a more nuanced understanding of the situations of individuals and families granted permanent protection visas through the Humanitarian Settlement Program (HSP).<sup>1</sup>

This report focuses on the overarching challenges experienced by refugee and vulnerable migrant women in achieving the social and economic participation. The report also highlights the key considerations and recommended service responses for settlement service providers to improve outcomes for refugee and vulnerable migrant women.

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1 The collection of the BNLA longitudinal data started in 2013 for wave 1 and continued in the subsequent years focusing on the experience for this cohort in employment, language, education, income and financial issues, housing and neighbourhood, health, self-sufficiency, community support and participation, and settling into life in Australia.

# Introduction

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Social and economic participation are among the most significant aspects of the settlement experience for refugees and vulnerable migrants.<sup>2</sup> It creates a sense of belonging and acceptance, and develops the agency required for successful settlement. However, the experience of migrating to a new country can be challenging and may include a struggle to transition to social and economic participation.

Accessing employment opportunities, in particular, presents challenges for refugees and vulnerable migrants due to lack of relevant experience and qualifications, language obstacles and structural barriers. The challenges are exacerbated for women on humanitarian and family visas. These cohorts are often accompanied and sponsored by their male counterpart (the primary applicant) and settlement service providers can find it difficult to engage these women. Further, the intersectional systemic barriers faced by refugee and vulnerable migrant women in view of considerations such as race, gender, religion, ability, visa status, geographic location, socio-economic status, sexual orientation, and language lead to multiple forms of disadvantage.<sup>3</sup> The situation is reflected in workforce participation, where migrant women born in non-English-speaking countries have the lowest employment outcomes compared to migrant men from the same cohorts and Australian women in general.<sup>4</sup>

While language and educational attainment can be barriers for refugee and vulnerable migrant women, economic participation trends in the women's countries of origin also influence the intention to participate in economic life post-migration. For example, women from Mainland and South-East Asia with low levels of education and language efficiency are more likely to participate economically than women from Middle Eastern backgrounds with higher economic attainment and language efficiency.<sup>5</sup>

Importantly, women's experiences of economic and social participation differ in view of their migration journeys. For example, women who are primary skilled visa applicants often have better readiness and qualifications suitable for economic and social participation. On the other hand, other non-humanitarian migrants

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2 Khawaja, N G, & Milner, K (2012). Acculturation stress in South Sudanese refugees: Impact on marital relationships. *International Journal of Intercultural Relations*, 36(5) 624.

3 Harmony Alliance (2020). Position Statement on Intersectionality. <http://harmonyalliance.org.au/wp-content/uploads/2020/08/Intersectionality-Position-Statement-Final.pdf>.

4 Australian Bureau of Statistics (2017). Census of Population and Housing 2016. Data derived from ABS 2016 census through TableBuilder.

5 De Maio, J et al (2017). Empowering migrant and refugee women: Supporting and empowering women beyond five-year post-settlement (Research Report No. 38). *Australian Institute of Family Studies*.

(e.g., women on family visas) arrive better equipped to be part of the workforce than humanitarian migrants, but they lack formal support. Humanitarian migrants, including refugee women and woman-at-risk visa holders,<sup>6</sup> often face multiple layers of vulnerabilities and challenges compared to other streams of migrants despite having access to more formalised support.

Refugee and vulnerable migrant women continue to experience challenges with regard to employment outcomes after five years of settlement,<sup>7</sup> although the BNLA study found that access to paid employment for women on humanitarian visas significantly increased over time from 1.1% to 7.5%.<sup>5</sup> Evidence suggests that it takes at least five years to gain the confidence to explore the options of desired economic and social participation. This is of note given that the eligibility for settlement support services for refugees and vulnerable migrants is limited to five years since arrival. Of the various migration pathways, women on humanitarian visas are most disadvantaged—thus are less likely to participate socially and economically—due to mental health issues, experiences of patriarchal cultural practices and lack of inclusive practices to support the diverse needs of these women. The BNLA report highlights the prevalence of traumatic experiences before and after migration impacting the settlement experience of newly arrived refugees.<sup>7</sup>

Settlement service providers play a critical role in the settlement experience and outcomes of refugees and vulnerable migrants. Therefore, it is important for the sector to develop a nuanced understanding of the enablers and inhibitors for social and economic participation and design both culturally- and, importantly, gender-responsive approaches to addressing the diverse needs of refugee and vulnerable migrant women.

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6 Multicultural Youth Advocacy Network (Australia) and Migration Council Australia (2021). Women at Risk Visa Holders (Subclass 204) – Consultation Report. [https://migrationcouncil.org.au/wp-content/uploads/2021/04/MCAReport\\_WomenAtRisk\\_FINAL.pdf](https://migrationcouncil.org.au/wp-content/uploads/2021/04/MCAReport_WomenAtRisk_FINAL.pdf).

7 Department of Social Services (2017). Building a New Life in Australia (BNLA): The Longitudinal Study of Humanitarian Migrants — Findings from the first three waves.

# Importance of migrant and refugee women's social and economic participation

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Migrant and refugee women's social and economic wellbeing is significantly related to improved family relationships, sense of contribution, empowerment, agency development and safety.<sup>8</sup> From the settlement perspective, social and economic participation is essential for shaping identity and increased engagement in society.

Social participation has been identified as having a protective effect for vulnerable migrant women post-migration, particularly if discriminated against. Additionally, one third of women-at-risk described loneliness and boredom to be the issue of most concern after arrival, with this being linked to higher levels of depression and somatic symptoms among these women.<sup>9</sup> This highlights the importance of social participation and its impact on mental wellbeing among refugee and vulnerable migrant women who settle in Australia.

The economic participation of refugee and vulnerable migrant women improves financial independence and creates a sense of gender equality, challenging traditional gender norms and practices. Significantly, economic participation can challenge the notion of gendered labour distribution traditionally practised in some cultures where women are expected to stay at home.

Refugee and vulnerable migrant women's meaningful workforce participation creates a notion of individual wellbeing and supports overall economic and social advancement. It also contributes to improved mental health outcomes among this cohort.<sup>10</sup> Social and economic participation helps develop women's social networks, reduces social isolation and builds independence. Further, financial security improves women's ability to seek support if they are experiencing, or at risk of, family and domestic violence (FDV).

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8 Harmony Alliance (2019). A strategic approach to improving employment outcomes of women from migrant and refugee backgrounds in Australia. <https://harmonyalliance.org.au/wp-content/uploads/2019/11/Employment-Outcomes-of-Women-from-Migrant-and-Refugee-Backgrounds.pdf>.

9 Schweitzer, R, et al (2018). Recently resettled refugee women-at-risk in Australia evidence high levels of psychiatric symptom: individual, trauma and post-migration factors predict outcomes. *BMC Medicine* 16(149).

10 Sullivan, C, Vaughan, C, & Wright, J (2020). *Migrant and refugee women's mental health in Australia: a literature review*. School of Population and Global Health, University of Melbourne.

# Experiences exacerbating the intersectional barriers to social and economic participation for refugee and vulnerable migrant women

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- **Care responsibilities:** Conventionally, women may be expected to perform unpaid care responsibilities in their household, which limits their potential to participate economically and socially. In particular, women often have caring responsibilities for older people, children under five years of age, and school-going children, leaving them with limited time to invest in social and economic activities. Women on humanitarian visas and woman-at-risk visas generally tend to have more children, which involves more care duties and responsibilities.<sup>5</sup> The BNLA report indicates that women with children and caring responsibilities often prefer to ensure that their family, and especially their children, are settled before accessing language courses or any other settlement services.<sup>5</sup> Family responsibilities are one of the main reasons for not continuing English language lessons.
- **Language and information barriers:** Women from non-English speaking countries may have limited English proficiency. Most profoundly, English proficiency is significantly related to the individual's socio-economic situation in the countries of origin. The Australian Institute of Family Studies (AIFS) report indicates that refugee and vulnerable migrant women are less proficient in English than their male counterparts. Due to limited language skills, refugee and vulnerable migrant women find it more difficult to adjust to cultural differences, limiting their potential to participate socially and economically.<sup>11</sup> The BNLA report indicates that women without literacy are more likely not to attend English lessons than women with literacy. In addition, the digital divide and lack of access to relevant information, coupled with language barriers, make it difficult for women in these cohorts to utilise information about social and economic participation.
- **Household structure:** Women in female-headed households and single mothers with children requiring care are least involved in social and economic activities. One-fifth of women on woman-at-risk visas are widows, making it challenging to participate to their fullest as most are solely responsible for taking care of the family while also dealing with mental and physical health issues.<sup>9</sup> Moreover, in male-headed households, men become primary contact persons, and the voice of women is less heard and present in the settlement

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11 Banulescu-Bogdan, N (2020). Beyond Work: Reducing Social Isolation for Refugee Women and Other Marginalized Newcomers. *Migration Policy Institute*.

process. As part of HSP support, one mobile phone is provided for a family, which may further limit women's participation in social life, particularly in male-headed households.

- **Mental health:** Refugee and vulnerable migrant women often experience trauma, war, family separation, gender-based violence and psychological distress pre-migration, impacting their mental health. The migration experience can be further disempowering and challenging to manage. Often after migration, mental health considerations impact women's ability to explore opportunities for full participation in social and economic life. Unemployment status and limited socialisation opportunities then exacerbate the psychological distress.
- **Family and domestic violence:** Women experiencing, or at risk of, FDV may find it difficult to participate in economic and social activities.<sup>12</sup> This has a particularly detrimental effect on the social and economic wellbeing of refugee and vulnerable migrant women, who also often find it difficult to report or seek legal assistance due to language and information barriers. Lack of proper economic and social support impacts their decision-making power in such situations and affects their ability to seek safety.
- **Recognition of skills and experiences:** Recognition of skills and experiences is highly relevant for economic participation. Refugee and vulnerable migrant women's educational qualifications are often not recognised after assessment in Australia.<sup>5</sup> The BNLA report also indicates that lack of Australian work experience, discrimination and jobs that do not match individuals' overseas qualifications are creating further barriers for economic participation. Challenges associated with professional accreditation restrict refugee and vulnerable migrant women's ability to participate in relevant fields, requiring them to change their field of employment or take up lower paid positions. Underemployment and unsatisfactory employment often impact the motivation and confidence of migrant and refugee women, further increasing the risk of anxiety and depression.

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12 El-Murr, A (2018). Intimate partner violence in Australian refugee communities Scoping review of issues and service responses. CFCA Paper NO. 50. *Australian Institute of Family Studies*.

- **Lack of visibility in the workplace and mentoring opportunities:** Lack of workplace recognition of migrant and refugee women's skills and qualifications results in these cohorts having limited visibility. Sometimes the relative visibility of certain ethnic or religious groups (such as Muslim women wearing hijab) can exacerbate unconscious bias and conscious discrimination. In addition to that, refugee and vulnerable migrant women often miss out on relevant information, guidance, and mentoring opportunities from their desired work industry. Due to their lack of visibility and accessibility in the workplace, refugee and vulnerable migrant women often experience rejection.
- **Rural and regional location:** Rural and regional settlement service providers may need to access relevant resources or skills to support the diverse needs of refugee and vulnerable migrant women.<sup>13</sup> In addition, the remoteness of the region of residence and socio-economic conditions of the area can also limit women's social and economic participation opportunities.

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13 Hawkes, C, Norris, K, Joyce, J, & Paton, D (2021). Resettlement Stressors for Women of Refugee Background Resettled in Regional Australia. *International Journal Of Environmental Research And Public Health* 18(8), 3942.

# Key considerations for settlement service providers

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Settlement service providers play a critical role in the settlement experience of refugee and vulnerable migrant women. They become the primary conduit to services and supports that these women can access. The established relationship of trust between settlement service providers and migrant and refugee communities can provide an important foundation for facilitating refugee and vulnerable migrant women's social and economic participation.

In addition to adopting a strength-based approach to maximising refugee and vulnerable migrant women's contribution to the society and the economy, settlement service providers should further embed both culturally- and gender-responsive approaches. This requires a nuanced understanding of the intersectional barriers to social and economic participation experienced by migrant and refugee women. Settlement service providers play a key role in supporting women to overcome their barriers and fulfill their potential.

## Adaptive and responsive service delivery

**Understanding the unique and individual needs** of migrant and refugee women is essential to designing effective and tailored service delivery. Migrant and refugee women have varied priorities depending on the stage of their settlement journey, personal aspirations, social and cultural understandings, household responsibilities and lived experiences in their countries of origin. It is crucial to remember that economic participation may not be the priority for all migrant and refugee women and that the support they need will vary.

A **tailored assessment** enabling a more in-depth understanding of individual characteristics and circumstances such as age, language, ethnic background, skills, qualifications, aspirations, confidence, domestic responsibilities, household structure, availability, study and training support, and other specific considerations can help settlement service providers design more targeted support for facilitating economic and social participation. An intersectional approach recognising the multilayered experiences of discrimination and disadvantage is essential for a holistic needs assessment.

## Identifying and responding to specific risks

Settlement service providers play a critical role in **supporting migrant and refugee women experiencing, or at risk of, FDV**, through targeted responses across prevention, early intervention, and recovery phases. This includes risk assessment, safety planning, specialist referrals for intervention, as well as facilitating counselling and employment opportunities in the recovery phase with a view to emotional wellbeing and financial security. Appropriate staff training, ability to facilitate referrals and expertise to provide a safety-centred response are essential to supporting women's safety and recovery.

## Accessible services

Ensuring staff receive **training in culturally- and gender-responsive practice** as well as **supporting diversity, bicultural and bilingual skills** in the workforce will assist settlement service providers to provide support to women with diverse needs and experiences.

Creating a **safe and welcoming environment** is important, as it will encourage women to share information and their experiences and enable settlement service providers to develop a targeted and responsive support plan. Consideration should be given to the room, the conditions, the furniture, any distractions and who is present. Some examples that can help women feel more relaxed include creating a space with comfortable furniture, reducing noise as much as possible, ensuring the room isn't too hot or cold and that there aren't bright lights.

Making **on-site childcare arrangements** as part of settlement service provision is an important enabler for women with caring responsibilities to attend skills development or other social activities delivered by the service providers. On-site childcare can also provide volunteering and potential employment opportunities for women once they receive relevant training or qualifications.

Arranging suitable **interpreters**, when required, and ensuring that, where possible, the interpreter is understood and speaks not only the correct language, but the correct dialect is essential. If sensitive topics will be discussed, such as FDV, sexual violence, or sexual and reproductive health, a female interpreter may be more suitable.

## Building core skills for social and economic participation

**Language learning support** tailored to life skills and progression to employment is critical for refugee and vulnerable migrant women struggling with language skills or who could not continue participating in the Adult Migrant English Program (AMEP) for various reasons.

Establishing **women's only groups** to facilitate peer support among refugee and vulnerable migrant women and provide opportunities for women to make new friends, practise their English, build networks and share experiences. Examples of groups that could be considered including walking groups, parenting groups and skill-specific classes including English conversation classes.

**Digital literacy training** can improve women's ability to seek opportunities for economic participation, stay connected with their communities and services, and seek help if they are experiencing family and domestic violence.

Providing access to **free driving lessons** for refugee and vulnerable migrant women will support them to be more independent and explore economic and social participation opportunities. Priority should be given to women in households where no one can drive, women experiencing, or at risk of, FDV, and women interested in starting employment or studying.

## Supporting transition to employment

A **two-fold approach** of identifying local industry demands and liaising with potential employers, on the one hand, while upskilling refugee and vulnerable migrant women for job readiness and matching them with industry requirements, on the other hand, is beneficial both for the women and the employers. Facilitating **exchanges and networking** such as paid work experience, volunteering, job site visits, and work placements linked to higher studies can increase the visibility of women in view of prospective workforce participation opportunities.

**Training tailored to industry requirements** is an effective mechanism for providing relevant support. This can include employment specific training, information sessions with industry informants or people from relevant sectors and tailored job readiness and upskilling. Relevant **soft skills training** is equally important to address women's needs, including tailor-made non-accredited programs and assistance with resume writing and job applications.

**Mentoring** can be a beneficial option to motivate refugee and vulnerable migrant women and inform them of the most relevant and industry-specific information and challenges. Service providers can select and connect mentors with women based on their industry of interest, skills, confidence and job readiness.

Women with **entrepreneurial aspirations** require practical and industry-specific support (e.g., women interested in operating a food business need to access information on the food industry-specific regulations and support to get the certification). Support is needed to help the women understand Australian business rules and regulations.

## **An ongoing process and evaluation**

Supporting refugee and vulnerable migrant women requires **continuous assessment** of their situations and **proactive measures** to address barriers to their economic and social participation. It is important to recognise that needs will change over time and services need to be responsive to that.

Settlement services should consider an **outcomes-based evaluation** informed by **consultation and collaboration with women** to identify the changes and effectiveness of specific programs targeted to their economic and social participation.