



**GET SET: ENHANCING RURAL WOMEN'S LIVES
AN INITIATIVE FUNDED BY:**



'Empowerment refers to the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes'.

1. BACKGROUND AND RATIONALE

We originally conceived of this project based on the observation deep-rooted changes in the economic and social life of smaller communities in our region, particularly changes have impacted on rural women's lives. We identified that such changes were taking place largely through direct, practical experience. The college had been delivering various projects aimed at reducing issues that community members in smaller towns faced including:

- 'ICEP'¹ (Inclusive Communities Program, part of the 'Stronger Together' initiative)
- The 'CVS'² (Community Volunteers Scheme) program and
- The 'Tech-Savvy for Seniors'³ program.

All three programs dealt with social issues impacting on smaller communities. All three programs highlighted to us the disadvantages that many women experienced, particularly in relation to the changing expectations of the role of women in rural regions whereby more was expected of women, both as family members and as economic contributors, yet little was offered to aid in this transformation.

We sought, through this project, funded by Aussie Farmers, to offer potential solutions to these challenges by enhancing women's capability to participate in, negotiate with and control situations which affected their lives. Economic empowerment, in particular, is one of the most powerful routes for women to achieve their potential and advance their rights. Women who are economically empowered contribute more to their families, communities and society at large. To achieve such objectives, we sought to develop and trial a pilot project that would tackle several significant issues facing rural women, specifically three key issues that our experience in the region had shown us were crucial to any kind of deeper and longer-lasting change.

The three major areas identified were:

1. Mental health issues: as experienced by rural women including a considerable challenge around maintaining psychological health and resilience in the face of concerns about the future and stress related to family issues such as domestic violence.
2. Financial literacy: rural women are becoming farmers, rather than farmer's wives. However, while supporting their families and working in the family business, many remain largely 'unpaid helpers'. Many women we spoke to identified this situation as being due to lack of financial acumen and/or education in the complexities of modern-day farming. The resulting situation leaves many women reliant on a partner to manage their finances. This, in turn, leads to financial uncertainty due to limited access to employment and/or low savings levels.
3. Digital literacy, i.e. familiarity with and dexterity in using modern technology. This was a third, key area that we observed to be limiting women's capacity to develop themselves. This, coupled with limited access to public transport, equated, in some instances to isolation and even alienation from their surrounding communities. Substantial further information is available on the Dept. of Social Services website in relation to financial literacy among marginalised women.⁴

¹ <http://www.adhc.nsw.gov.au/?a=286341>

² <https://agedcare.health.gov.au/older-people-their-families-and-carers/community-visitors-scheme>

³ https://www.training.nsw.gov.au/ace/tech_savvy_seniors.html

⁴ <https://www.dss.gov.au/our-responsibilities/women/publications-articles/economic-independence/financial-literacy-among-marginalised-women>

2. AIMS AND OBJECTIVES

Our aims and objectives in this program were to address the needs outlined immediately above namely, mental health issues, lack of financial literacy and weak digital literacy skills. Our program was designed to provide greater clarity around personal values and goals and facilitate the development of a new and upward trajectory for the immediate future both for participants and for their families. It was designed to improve psychological health (including higher levels of self-esteem and resilience), facilitate more meaningful engagement with mental health professionals and provide a greater knowledge of how to access health-related information and assistance online. Other aims were to aid the participants to create a financial plan, be better able to save for the future and be better positioned to consider independent living in old age. Improved knowledge, confidence and skills in the use of technology for finding work (Inc. volunteering opportunities) as well as for farming-related commercial activities (such as research online or connecting with online farming networks and blog) were also a primary objective. To achieve these goals, the following three programs were designed, developed and delivered:

1. **'Reignite Purpose and Meaning'**: person-centred sessions guided by a qualified mental health worker and designed to develop greater personal meaning, clarify personal values and re-establish hope, meaning and dignity as priorities. The overall aim was to assist participants to achieve and maintain psychological health.
2. **'Building Economic Wellbeing'**: a series of classes on financial management skills guided by an experienced rural financial counsellor that would enhance participants' financial management skills (including budgeting, banking, managing taxes and savings and independent decision-making around finance).
3. **'Cyber-Savvy'**: a series of classes designed to raise participants' digital literacy and computing skills and assist in engaging online, thus helping participants be more active and independent. Participants were guided by an experienced trainer in computing skills and assisted to learn basic computing, safety online, how to access job boards, how to shop online etc. as well as email and mobile phone applications.

3. SOURCING OUR PARTICIPANTS

Invitations to join the program were distributed in a number of ways. First, flyers were pinned up at various locations in the shopping areas of the three rural towns selected for program delivery. Invitations were also personally given to ladies of the Country Women's Association (CWA), various church groups, and council chambers in each area. Online and email distribution were also undertaken with program details being sent to our student database and posted on our Facebook page. Local community and craft groups were also visited in an informal capacity, and a short presentation on the program was given.

Each participant was asked to indicate their interest in the program by signing our college's enrolment form as well as an informed consent form, (a voluntary agreement to participate in research). Information in the consent form detailed the purposes of the research element of the project, what the research was intended to achieve and emphasised the voluntary basis of participation. Participants also signed release forms for any media or photographic interaction in the program.

4. OUR PROGRAMS

Towns that the program was delivered in included Henty/The Rock, Coolamon and Junee, all smaller regional towns within 50 km. of Wagga Wagga in regional NSW.

Three core elements of the program were facilitated as follows:

‘Reignite Purpose and Meaning’

Sessions were facilitated by Wagga Wagga Women’s Health, by Anna Gannon from ‘Mindful Warrior’, by Michelle Jackson from ‘Wellness Workshops’, by Registered Psychologist Daniel Hayes from the Wagga Wagga and Region Suicide Prevention Network and by Riverina Comm. College (utilising state funding for this session on first-aid training). These sessions included:

- How to cope with everyday stresses: identification of personal stress and why we are who we are; how to stop and enjoy the quiet times.
- How to identify and remove daily stresses and negativity in your life
- Fun workshops building self-esteem such as ‘Unlocking creativity and imagination’; ‘The whimsical Boho Flower Crown’; ‘Drumming workshop; Colouring in your Mandala.’
- How to find personal values while re-establishing hope and dignity
- Maintaining psychological health; putting yourself first.
- The importance of physical wellbeing: Gentle Yoga, meditation and mindfulness; the importance of physical flexibility.
- Team building.
- Suicide prevention: Providing support through immediate response
 - Dealing with common reactions
 - Talking about what has happened
 - What to do if you are worried that someone is suicidal
 - Looking after yourself; planning for the future.
- First-Aid training: Accredited first-aid certificate, HLTAID003

‘Building Economic Wellbeing’

Sessions were facilitated by Mick Reid, a rural banking specialist - who designed a specific program for Aussie Farmer Rural Women, including:

- The role of my farm in the economy
- My farm - the tough questions
- My farm – finance options
- The seasonal nature of farming
- Profit and loss statements
- My Farm balance sheet
- Succession planning

‘Cyber-Savvy’

Sessions were facilitated by computer trainer Warwick Grant – who designed a specific program for Aussie Farmers including:

- Basics in word processing
- Basics in how to create spreadsheets for the farming sector
- Basics in mobile devices including phones, Ipads and tablets
- Social Media Savvy: Facebook, how to stay safe
- Online security: how to keep personal information safe and stay protected online.

5. DATA COLLECTION AND DATA ANALYSIS

Phase One: planning for and enacting the gathering of data

The first phase of our data collection was a questionnaire distributed to the students who attended all three phases of the program delivery. This was distributed at the commencement of the program in order to ascertain initial attitudes and needs and to identify priorities.

Sixteen items were ranked by order of priority by the participants in this initial needs analysis:

Consider acquiring a heightened sense of worth and purpose important	83%
Needing better and more independent decision-making around finance	83%
Seeking help with budgeting	79%
Exercise patterns <i>not</i> currently at a level considered adequate	75%
Needing clarity and support around values, goals, planning and independence	67%
Self or family suffering from anxiety or depression	63%
Inadequate understanding of financial matters	58%
Sleep patterns and overall wellbeing <i>not</i> at an adequate level	50%
Insufficient support being received from local health professionals	50%
Not connecting sufficiently online with farming networks and blogs etc.	46%
Seeking help with online banking and online financial data	42%
Seeking help with overall technological skills to stay in touch with family/friends	42%
Health issues <i>not</i> being addressed through medical treatment	17%
Local health professionals <i>not</i> easily contactable and accessible	17%
Amount of time taken to access local health professionals impacting on daily life	17%
Problems connecting with local community	4%

From these initial findings, we concluded that the main areas of concern for the participants were primarily related to two of the initial three areas that we identified as of importance, namely, personal health and wellbeing and financial independence and knowledge. Technological and online knowledge and abilities were not as highly ranked as we expected. The primary vectors appeared to be:

- A sense of worth and purpose and clarity around personal values and goals
- Personal exercise levels
- Deal with personal or family-related anxiety and depression
- Financial decision-making skills, particularly budgeting

These were only general indicators of the areas of concern for our participants, and our next task was to clarify these in greater detail in phase two.

Phase Two: Clarifying areas of concern

Our initial research plan was to use both quantitative (survey-type) questionnaires and qualitative (interactive questioning) ways of accessing participants' experiences and development. However, it soon became obvious that neither of these was the right method for our participants. Unused to any type of research the ladies were reluctant to do more than one questionnaire, considering it 'overkill' and avoided answering many of the questions that were put to them in initial attempts at face-to-face qualitative research. Answers were short, perfunctory and, within a short period of time, we realised that there was a general reluctance to admit, in detail, what their issues and concerns were.

We decided that close observation by the researcher coupled with a written recording of the narrative during the sessions was a superior way to gather the information on participants' issues. As participants became more relaxed with each other and with the facilitators – particularly during the wellbeing classes – they began to talk about the things that stressed them out and the ways in which they could see a way to help their spouses relax, how they could build better relationships with their spouses and better handle farm matters. The researcher was present at all sessions, quietly recording key points in the discussions and learning.

We have selected key observations from among the many recorded to show the items of greatest significance to the participants. These are outlined below

Suicide in smaller regional communities.

** One participant openly discussed the fact that her second son had attempted suicide twice, and she didn't know quite how to approach him. Nothing like this had happened to her before and she thought talking to him might make him more stressed out. She was grateful to Daniel (the presenter) for "down to earth" explanations and for the short films he showed of several ways to approach people who might need help. She was very negative around the word suicide and thought it was better to ask "are you OK," instead. She tried several times to say the word suicide, but could not even attempt it. Being busy with farm life as well as running a family did not really give her a chance to get out among the community to talk to other people.

** One participant spoke of how much she disliked the way that suicide is discussed before looking at the *reasons* for suicide. It was her thought that people should be first looking at what is going on in someone's life and talking to them before telling people how to identify a suicidal person.

Health and wellbeing.

** One participant had recently experienced the loss of a much-wanted baby at 16 weeks. She and her husband had been looking after each other's psychological wellbeing but were finding it challenging to be there on the bad days trying to give hope and positivity to one another.

** During the session on suicide prevention, two participants spoke extensively about being directly affected by a family member's attempted suicide and being able to cope, psychologically, with suicide in the family and community was identified as a major concern for participants.

** While few participants experienced difficulty in accessing health professionals a majority expressed concern at the level of advice provided, particularly around more psychological or mental health issues. Several reported their own wellbeing as being not too bad but found handling other family members' poor mental health difficult.

Succession planning and gender inequalities.

** One participant spoke freely to the group about her visit to a solicitor to talk over her succession plan regarding her daughter and son. She expected that the solicitor would approach this topic based on gender equality but was surprised to see that, with no knowledge of her children, he advised her to give the farm to the son and then to the grandson with little regard to her daughter. This process is still in abeyance causing great stress to the participant (whose husband, moreover, agrees with the solicitor's viewpoint). The participant said she wished she had had people whom she could have talked to for advice but is working on the farm and found lack of time and isolation kept her from seeking help most of the time.

** One of the participants became very agitated during a session on economic wellbeing. Her parents had been to a solicitor in the town to discuss their succession plan, and they arrived at the point where the farm was going to be given her brother and her brother's son when the time came to do so. The participant stated that she didn't think it was fair that the farm should be given to her brother and that she would receive a minimal amount of money. She said the reason behind the decision was that her parents pointed out that she would be married soon and that her husband had two farms and was perceived as being able to look after her. However, she pointed out that neither of her future husband's farms was doing well because of the on-going drought and, in the end, her circumstances should make no difference to the decision.

Technology challenges.

** Several of the participants were very interested in the mobile phone and tablet section of the Cyber-Savvy sessions. One, in particular, didn't know much her phone except to use it as a phone. Lack of mobile and internet connections were a big concern with several of the participants. One, in particular, had a husband that had fallen off his vehicle and was left in the paddock for hours before being found. The participant had to drag the husband into a car and drive him from the farm to Temora hospital. That was very disturbing for the participant. Advice was given around reception boosters and rural connectivity, and this was well received.

** Several of the participants stated that they went home and practised some of the new things that they had been shown in Excel that would reduce the number of hours spent by their farmer husbands in recording paddock information. Most husbands were reported as not all that interested at first because they thought they could write down and record information manually. By the end of the course, some participants had encouraged their husbands to at least set up a spreadsheet for paddock information according to their own needs.

Phase Three: Results of the programs

At the end of each of the three main programs participants were asked to make verbal comments on what they had learned and its value. We have selected typical observations from among the many recorded.

Reignite Purpose and Meaning

** 'Wellbeing is most important as if you are unwell, tired and overworked it seems as if you are sinking with pressure and mental fatigue. I am fairly fit. I am a very keen gardener and I am always busy. I strive to keep fit and volunteering in our town. The community college is reminding me to exercise more and eat correctly, and to allow myself to keep up with modern technology, and not think, at my age, 'just forget it'.

** 'I realised I don't take the time for myself to de-stress as I have caring responsibilities for children, pets etc. Michelle was very professional and understanding. Her exercises made me much more aware of my joints, body movement and relaxation'.

** 'The first-aid and suicide prevention workshops were the standouts'.

** 'The first-aid course has given me more confidence. Thank you for organising this day'.

** 'I am trying to put myself out there more and to make further connections and friendships within the community. This aids with stress relief and gives me a boost'.

** 'I generally feel I have more purpose and a lot to give'.

Building Economic Wellbeing

** 'What a positive day! The ladies asked a lot of financial questions. Mick responded very well, interacted well with the group while Michael did up a workbook with simple terminology that we could all understand. The ladies all stated that they thoroughly enjoyed coming to the Aussie Farmers. They even loved all the lunches and didn't have to clean things!! Much appreciated. They would love to come back if there's going to be another'.

** 'I find it hard-going from being independent financially to now being a mostly being a full-time mum without regular income and control over the finances. It does concern me, in lots of ways, with financial things. Thanks for the help from RCC.'

'Cyber-Savvy'

** 'It does concern me as I think at my age (72) I can back off. Computing skills are so important these days, but in our time this was not so relevant. But I must not think this as I will be left behind - and I have a husband [who] just will not try to keep up with modern tech. Somebody will have to do it'!!

** 'Technology now works well – can do most online activities. Coming from a non-farming background, I feel a bit lost when it comes to book work etc. which is expected of me as a farmer's wife'. Cyber protection was helpful'.

** 'The people that participated in this course, all said it was very informative and enjoyable'.

6. CONCLUSION; NEXT STEPS

Our Aussie Farmers 'Get Set' program has been an invaluable first step in identifying, quantifying and beginning to deal with a range of issues that rural women experience. Our initial perspectives (that personal health and wellbeing, personal knowledge of finance-related matters and use of technology) were correct or partially correct. Personal health and wellbeing and finance-related matters were high on the list of needs among all participants. Technology-related knowledge was a concern for around half of the participants; others had already mastered what they felt they needed.

Several key areas of learning for the college took place with regard to this program and to how we should run any subsequent, future program. These were:

1. We did not fully appreciate how challenging it can be to promote a program around mental health and wellbeing in smaller, isolated rural communities. It is not that there isn't interest and demand in programs such as this; rather, it is that potential participants are reluctant to engage in a public program that potentially discusses sensitive and personal issues in a group situation where participants are living near each other. We found that the best way to tackle this issue was to source existing groups of women who were already engaging in some form of group activity (such as a craft group). The participants knew each other and were, therefore, more comfortable discussing such issues in front of people whom they were at least acquainted with already in an informal capacity. This makes recruitment and enrolment in such programs more challenging than usual and we have learned that we need to adapt accordingly. Part of any future programs will be including more social and information sessions that would be non-challenging, supportive and positive for women: 'taster' sessions where potential participants can feel welcome and have the opportunity to share and talk over any issues.
2. Two participants were directly affected by attempted suicide within the family and suicide was identified as a major concern for participants. While we had not originally planned to include suicide prevention in the program the level of need was such that we decided that this topic was an essential part of the program.
3. How to thrive in challenging times and succession planning were at the forefront of most participants' minds yet demonstrated attitudes to being, as a woman, part of rural farming management were what would generally be considered somewhat old-fashioned. Only one participant believed that what she was doing was 'real' work: everyone else believed that they were basically just helping their husbands and families with farm work and did not believe they were an integral part of a management team. Changing such outlooks is a long-term challenge and not something that can be tackled significantly in a program of this nature; rather, it would require a longer-term program that focused largely on just this topic.
4. Participants were not used to answering research questions. While questions were responded to, answers were not evocative of participants' experiences and journey in the program. We probably need to consider other ways of building research into such programs – possibly recording entire sessions and extracting comments and feedback from such live interaction - including visual and verbal data.
5. The median age for the groups was quite high. This isn't a negative; rather we realised that, as a general observation, existing women's rural social networks (such as church communities and the CWA) are not extensively connecting with younger generations. While there are such networks (e.g. the Rural Women's Network) such groups are often targeted at more affluent young women. There is little in rural communities for younger women who are experiencing hardship. This is possible a further area for exploration in future Aussie Farmer initiatives.
6. An eight-week commitment of a day per week was a strain for some participants. The main challenge in this regard was an inability on the part of the participants to allocate so much time

to the program due to family and work commitments and, in some cases, was due to lack of interest in some elements of the program. In future, rather than offer such a comprehensive program and then have to adapt it we propose offering optional elements of a larger program and allowing people to decide which elements they wish to participate in (i.e. a more tailored, rather than a pre-determined, course design).

Based on the knowledge we have gained in developing and delivering this project we will be seeking to expand delivery of this type of program while, at the same time, incorporating the learning that we have experienced in the delivery of 'Get Set'.