



**WOMEN'S HEALTH**  
GOULBURN NORTH EAST  
*Challenging inequity, embracing diversity.*

# Rural women's experiences of No Interest Loan Scheme (NILS) in North East Victoria

Women's Health Goulburn North East (WHGNE) has been delivering No Interest Loans (NILS) since 2007 in the Ovens Murray and Goulburn Valley regions of Victoria. The following interviews were conducted early in 2017 with eight women who accessed a No Interest Loan (NILS) through WHGNE. The women varied in age, from young single mums to aged pensioners, and were experiencing vastly different employment status' including unemployment, underemployment, full employment or retirement.

The common thread with all these women was a low income and their incapacity to cope with unexpected financial emergencies. NILS contributed to their financial wellbeing by providing a positive option with minimal stress. Five of the interviews were face-to-face and three of the interviews were by phone. These are their stories collected and written down by Jenny Indian who has worked for 35 years within rural communities focussing on both the health of individuals and the landscape in which they live.

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## Summary

Having spoken to eight women about the NILS scheme, this scheme and WHGNE have very obviously played a key role in helping the women keep their lives on track through an emergency and, importantly, have given them the necessary ballast to weather future issues which may arise. Each expressed their sincere relief and gratitude for NILS and its capacity to be tailored to their specific needs whilst also being accessible and easily understood.

It is widely acknowledged that social networks and a sense of social inclusion are critical in robust mental health. Depression is often linked to loneliness isolation and, obviously, the more pronounced the depression, the more difficult it can be for the person to engage in social activities. The nature of life when one is struggling financially can be such that simply meeting up with a friend for coffee has to be carefully considered and so opportunities for social interaction can be seriously compromised. This was actually mentioned by one interviewee who commented that the NILS scheme, in having enabled her to better understand and manage her finances, meant that she could now happily meet up for coffee and 'catch up on what was happening out there'. A simple enough observation but one that underpins social connectedness and through that increased confidence and improved self-esteem.

It is often the subtleties of mental health that go unnoticed. Clearly this is a complex and dynamic field but something as simple as having both the capacity and confidence to meet with a friend or to pursue a qualification and so apply for a job (both mentioned in these interviews) are fundamental to improved self esteem. This, in turn, allows a greater capacity to absorb shocks and so encourages an increased resilience in both the woman and her immediate family. 'Peace of mind' is also noted often and that too underpins reduced stress and a greater capacity to function well in your community.

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## Summary cont...

The staff involved in this scheme are obviously all important – Karen O’Connor was mentioned endlessly for her patience and understanding, her lack of being judgemental and ability to carefully explain NILS to the participants. This allowed each to retain their dignity and feel no embarrassment at firstly applying and also when asking many questions about the scheme. Karen was also thanked for helping with the completion of paperwork and so making it all doable and less daunting. Given that each of these women was at a difficult time of their lives and so feeling anxious and vulnerable, this is crucial for a positive experience and a constructive outcome.

Judging from the responses of the women interviewed, the long-term impact of NILS depends largely on its simplicity, effectiveness and the ability of participants to readily understand the scheme. Many commented on their ongoing ‘peace of mind’ knowing that NILS was there and the fact that it helped them to better understand their finances and encouraged them to explore their ability to budget and save. For some this is a capacity that they didn’t realise they had and for others they did have some savings carefully set aside but previous ill health had seen these disappear. For this to happen it is necessary for participants to feel secure in the scheme and to have developed a rapport with and to trust the staff at WHGNE. Women commented on not knowing of NILS nor of WHGNE prior to being told by another agency. Several noted the lack of knowledge about this and other schemes and wished they had known about NILS earlier - clearly this and similar schemes are well received and very effective. NILS and other services available at WHGNE appear to be helping many women through difficult times of their lives and playing a significant role in enabling these women to manage – all women interviewed expressed that view in one form or another.



# Jane

## 1. What are the three best things about NILS for you?

Learning about NILS and what it can do to help you when you are stuck.

Water heater broke down and so completely undone as no savings.

Friend recommended WHGNE and NILS.

Karen [O'Connor] understood the urgency, helped enormously with paperwork and explanations of the system so it all happened quickly - 'over and done with'.

'Made me feel so secure' to know it was there.

National Bank/NAB gave me a savings plan and so, once the original loan was paid, I am now able to keep saving that amount - 'I was surprised that I was able to do that and now I can save for a rainy day.'

## 2. Is there anything about NILS that didn't work for you/anything that could be improved?

No negatives at all.

Believes it is a fantastic scheme and resource and wouldn't hesitate to use it again if the need arose.

## 3. What about in the longer term - NILS helped you out of a tricky situation but has it changed the way you think and feel about finances generally?

Feels more secure knowing that NILS exists (for a health emergency for example) and is now better able to save and 'understand my finances'.

Would recommend to anyone.

**Interviewers observations:** Jane is obviously a very genuine and proud woman who was initially disappointed that she had to seek help when financially caught out. She wants to be self-supporting but sometimes 'things just go haywire'. NILS and Karen in particular were an 'absolute Godsend' - the 'weight just lifted off my shoulders'.



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## Cathy

### 1. What are the three best things about NILS for you?

'Reduced my stress levels straight away' - 'God sent'.

Has three boys, two still at home and car needed rego./roadworthy/new tyres - impossible to cope without the car and yet unable to cover costs at that point.

Simply didn't know what to do - Family Worker phoned WHGNE and from that point 'Karen made it all so easy'.

An amazing scheme that really helped her when she needed it and all without making her feel embarrassed.

Took the pressure off at a difficult time.

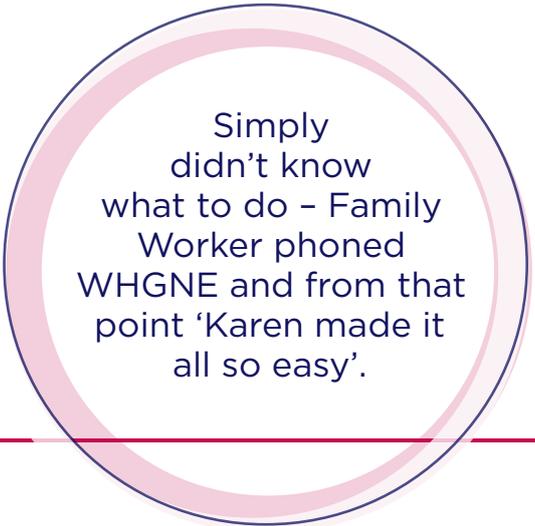
### 2. Is there anything about NILS that didn't work for you/anything that could be improved?

No negative feedback at all.

### 3. What about in the longer term - NILS helped you out of a tricky situation but has it changed the way you think and feel about finances generally?

Peace of mind knowing that NILS/Karen is there to help if needed, just in case things go wrong.

**Interviewers observations:** Cathy struggles at times with the complexities of being a single parent with two teenage boys at home. She feels her boys are at the cusp of going one way or the other and so her car is all important to 'keeping the show on the road'. At one stage the necessity to be mobile and take the boys to various places outweighed the risk of driving an unregistered car. Being able to cover registration and other associated costs clearly made a huge difference to her at the time and reduced her personal stress levels and the risks involved with driving an unregistered vehicle. The ability to access NILS and now being both familiar with the scheme and feeling comfortable about approaching WHGNE has allowed Cathy a greater capacity to plan and given her confidence in tackling any future financial hiccups.



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# Joan

## 1. What are the three best things about NILS for you?

Had seen brochures from WHGNE about NILS then a friend's heater broke down and so Joan applied.

Attended a Budgeting Course at WHGNE which she found very helpful - helped her to understand her finances much better.

Her washing machine broke down and so NILS seemed like a good idea as she is on a single pension, saves a small amount but this was an emergency.

NILS added to her understanding of budgeting and helped her to 'get back on top of things'. Accessibility was important - Karen was so approachable, non-judgemental and the 'process was made easy'.

## 2. Is there anything about NILS that didn't work for you/anything that could be improved?

No negative feedback - 'a wonderful facility' - though mention was made of NILS not being advertised - 'you'd only know about it if you had a connection'.

There was quite a bit of paperwork - bank statement and quotes etc. - but 'Karen helped with that and made it all easy'.

## 3. What about in the longer term - NILS helped you out of a tricky situation but has it changed the way you think and feel about finances generally?

The scheme gives peace of mind for any future emergencies and also 'confidence that you can cope'.

Wouldn't hesitate to apply again if the need arose.

Repayments come out of your pension in small amounts and so you don't notice it at all and 'suddenly it's all paid off'.

**Interviewers observations:** Joan is clearly keen to learn more about how she can deal more effectively with her circumstances and so be better able to function should an emergency crop up. NILS has opened this up to her and allowed her the security of knowing there is a 'backstop if things don't always go as we want them to'. In doing this NILS is providing Joan with the confidence to access additional skills and also allowing her to explore ways in which she can gain more from her pension - make it go further - thereby giving her some freedom and reducing personal stress and concern about the future.

## Helen



It wasn't hard, the information was all there and WHGNE provided a friendly environment for this - 'Karen helped so much and made it all easy'.

### 1. What are the three best things about NILS for you?

The program is amazing and Karen is so helpful - 'a weight off my shoulders'.

Lives in an old Commission house so has little insulation - hot in summer and cold in winter - heating/cooling bills huge and system inefficient.

Also issues with small washing machine - child who is a bed wetter and so a lot of daily washing.

NILS enabled Helen to have a split system installed thereby reducing bills significantly and making the house much more liveable and also to purchase a larger washing machine.

Felt that she was warmly received/invited to be a part of the scheme; it wasn't hard, the information was all there and WHGNE provided a friendly environment for this - 'Karen helped so much and made it all easy'.

### 2. Is there anything about NILS that didn't work for you/anything that could be improved?

No negative feedback about the scheme though mention made of the difficulty in having to come to Wangaratta (54 km drive) and of frequent trips being very difficult.

Would like to do more WHGNE courses (eg Money Management/Budgeting) but distance is an issue - is there potential for courses/information sessions offered elsewhere?

### 3. What about in the longer term - NILS helped you out of a tricky situation but has it changed the way you think and feel about finances generally?

NILS has definitely altered the way Helen approaches future finances - gives peace of mind knowing it is there.

Having a larger washing machine means she can plan her days more effectively and fit much more in and so feel much less stressed. That has made a huge difference to her life on a daily basis, increased her confidence and the reduction in bills just makes her feel 'so much better about life and better able to cope with other things that crop up'.

**Interviewers observations:** Helen finds life a struggle at times and has a lot to deal with - WHGNE plus NILS allows her some peace of mind that there is support out there if things go awry. That has clearly helped with her self esteem and confidence. Helen commented that her capacity to 'roll with the punches' was greater because she knew NILS and WHGNE was there for her - clearly her personal resilience has increased due to the scheme and her involvement.

## Mary

### 1. What are the three best things about NILS for you?

The items/services that NILS enabled/allowed – all very practical so it ‘really helps with real life’. Was able to mend the air conditioner, buy a television (and – importantly - ‘stay in touch with what’s going on’) and paint inside the house.

The fact that it was all done so well and quickly was great – no hiccups or problems.

Being able to pay back the interest free loan on a fortnightly basis meant that it fitted within existing income/budgeting and so was hardly noticed/‘no big shock’.

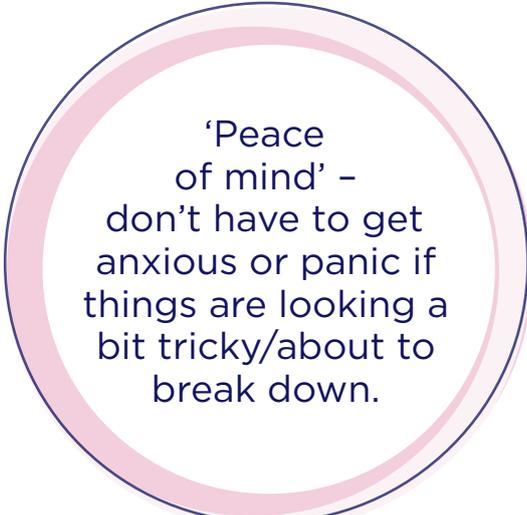
### 2. Is there anything about NILS that didn’t work for you/anything that could be improved?

No negative feedback at all – it was all a good experience, not too long or too difficult and Karen was fantastic throughout.

### 3. What about in the longer term – NILS helped you out of a tricky situation but has it changed the way you think and feel about finances generally?

‘Peace of mind’ – don’t have to get anxious or panic if things are looking a bit tricky/about to break down. Very important to know that back-up is there if you really need it.

**Interviewers observations:** Mary has clearly used NILS on a number of occasions and finds that knowing it is there reduces her anxiety about the future and increases her confidence – about being able to cope generally and being confident that she can come through it all. Her self esteem has genuinely been lifted by the scheme and, interestingly, being able to paint the inside of her house means that she feels ‘more confident/less embarrassed’ about her circumstances and is proud to invite people in now. The scheme has clearly allowed her to retain her dignity and increase her social interaction in the comfort of her home – both fundamental to improved mental health outcomes.



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## Ellen

### 1. What are the three best things about NILS for you?

Came to NILS via NESAY as she desperately needed a 'fridge and washing machine (has a small child).

The fact that you could 'do the whole thing in the one place' was fantastic/not having to go from department to department made it much less stressful.

The payments seemed very easy and helped make the whole thing less stressful.

Ellen felt totally supported throughout.

### 2. Is there anything about NILS that didn't work for you/anything that could be improved?

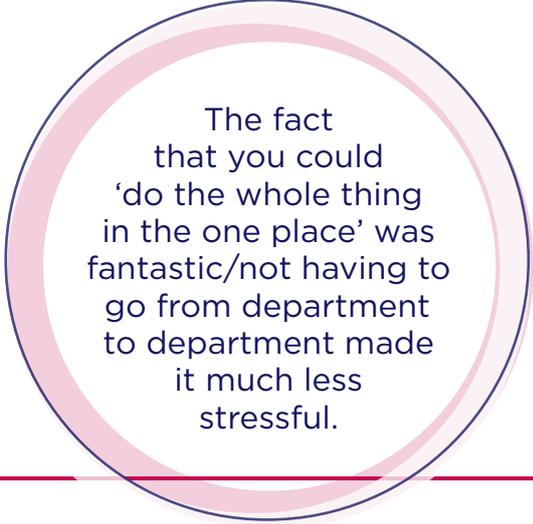
No negative feedback - found the whole thing easy and had no problems because it was so well explained and she was helped throughout the process.

### 3. What about in the longer term - NILS helped you out of a tricky situation but has it changed the way you think and feel about finances generally?

'I know if I am stuck that I can come to WHGNE - that helps me deal better with the future'.

The low payments and understanding how that all works helped with long term budgeting - 'helped me be smarter with my money' and try to budget better in future.

**Interviewers observations:** As a young mother life can obviously be very difficult - Ellen appeared to be naïve in some ways and yet worldly on others, but she was obviously both comfortable and more confident with the support of NILS and WHGNE. Clearly WHGNE and NILS came at just the right time for her and both have opened her world up to the chance to access information, budget and understand her finances better and thus given her much more confidence to tackle life into the future - and all while feeling supported and able to ask for help along the way.



The fact that you could 'do the whole thing in the one place' was fantastic/not having to go from department to department made it much less stressful.

## Fay

### 1. What are the three best things about NILS for you?

The fact that it was all interest free so 'less scary' - needed a 'fridge and washing machine. The payment plan was great and being helped to understand and organise that was fantastic. The scheme allows you to buy small things which can make life just so much easier - 'doesn't seem much to most people but when you haven't got them, life gets really difficult for you and the family'.

### 2. Is there anything about NILS that didn't work for you/anything that could be improved?

Nothing negative - 'all good, couldn't fault it'.

### 3. What about in the longer term - NILS helped you out of a tricky situation but has it changed the way you think and feel about finances generally?

NILS has helped with general organisation and budgeting further down the track; has given peace of mind in case things break down again. 'It's a great scheme'.

**Interviewers observations:** Fay noted that NILS allowed for replacement of some 'smaller things' - clearly several white goods (pivotal to the running of daily life and yet remaining expensive to purchase) may be considered as small by some but they make an enormous difference to life on a day to day basis. Fay seemed very practical and so able to really appreciate just how important it is to have a new 'fridge and washing machine. She noted the fact that NILS was interest free several times - this made the process less daunting and doable whereas she was very wary of anything that involved further cost and/or interest. Fay was genuinely grateful for the help received and 'when it was really needed' ie not when the emergency had passed.



The payment plan was great and being helped to understand and organise that was fantastic.

## Carol

### 1. What are the three best things about NILS for you?

'NILS enabled me to become independent without having to beg, borrow or steal' – needed to leave a bad relationship and so move house with all the accompanying costs. First contacted the Salvos in desperation who connected her to Anglicare who, in turn, suggested WHGNE and NILS – this contact has now opened up all sorts of possibilities. It was an easy process, she felt supported throughout and there was always help along the way.

### 2. Is there anything about NILS that didn't work for you/anything that could be improved?

Thought it was/is a fantastic scheme but was a bit frustrated that she had to wait for the final cheque to be signed. Completely understands that it has to go 'up the line' but thought that Karen, having been involved throughout, should have been able to sign off.

### 3. What about in the longer term – NILS helped you out of a tricky situation but has it changed the way you think and feel about finances generally?

Knowing NILS is there is amazing – feels much more confident and better able to cope; able to think about the future more clearly.

Is even thinking of applying again to help with her daughter beginning Secondary College and so needing uniforms/costs etc.

It has helped her to plan in the past and so she feels confident it will help her again.

**Interviewers observations:** This is a particularly complex set of circumstances – needing to leave a bad/abusive relationship and yet not being financially able to so effectively being and feeling trapped.

"Just knowing about it [NILS] and feeling comfortable asking means that I can control my anxiety".

"So many more women would leave [a difficult relationship] if they knew about all the help that's out there".

Carol has been able to study, gain qualifications and is now working full-time to support her family. As she noted, there would be many more women who could 'follow her lead' ie gain qualifications and so a job if only they could get out of bad relationships. Carol noted that, had she remained in the early relationship, she would never have achieved what she has – she was trapped and unable to move. NILS and the support of WHGNE enabled her to take stock of her circumstances and make some life changing decisions. She is clearly very happy, able to work and support her family, has an extensive social network and recognises what she has achieved. This is a particularly glowing example of what help at the right time and the right type of help can do to alter the course of a person's life.

*Please note - All names have been changed to ensure privacy of participants.*