

Civic Wealth Creation and Women-Led Social Enterprises in Western Sydney

**UNSW Centre for Social Impact
Research Briefing for
The City of Parramatta Council**

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About CSI

The UNSW Centre for Social Impact (CSI) is a research and education centre dedicated to developing people and partnerships that accelerate social innovations for a more sustainable and inclusive economy. Our research develops and brings together knowledge to understand current social challenges and opportunities; our postgraduate and undergraduate education develops social impact leaders; and we aim to catalyse change by drawing on these foundations and translating knowledge, creating leaders, developing usable resources, and reaching across traditional divides to facilitate collaborations.

Acknowledgement of Country

We respectfully acknowledge the Bedegal people as the Traditional Owners of the land on which The Centre for Social Impact UNSW is located in Sydney. We pay our deep respect to Bedegal elders past and present and extend that respect to all Aboriginal Torres Strait Islander peoples.

Sincere Thanks

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1. Background

Social enterprises operate at the intersection of business and social purpose, generating income through trade while pursuing missions that benefit communities. While various impact measurement approaches exist, the Civic Wealth Creation (CWC) framework offers a distinctive lens for understanding how enterprises contribute to community vitality through multiple, interconnected forms of value.

UNSW Centre for Social Impact (CSI) partnered with the City of Parramatta to explore women-led social enterprises in Western Sydney through this civic wealth lens. Developed by Lumpkin and Bacq (2019)¹, the CWC framework examines three forms of wealth that enterprises may generate:

- Economic wealth: financial benefits including jobs, infrastructure, local spending, and income generation that contribute to the community economic vitality
- Social wealth: benefits arising when communities work with supportive institutions to address social needs, such as improved access to healthcare, safety, wellbeing, education, and justice
- Communal wealth: benefits created through communities' own entrepreneurial efforts to enhance collective wellbeing, such as capacity building, enriched cultures, and enhanced self-sufficiency

The research focused on women-led social enterprises, defined as mission-driven organisations with 51% women ownership that generate income through trade while reinvesting profits in their social mission, operating in Western Sydney's diverse and entrepreneurial context.

The City of Parramatta is developing dedicated social investment infrastructure including a Community Capacity Building Lead role, grant programs, networking opportunities, and evolving procurement policies. The City of Parramatta 2050 vision adopts a holistic approach to growth encompassing economic development, community belonging, and cultural diversity, principles aligned with civic wealth creation.

This pilot research study examines how women-led social enterprises in Western Sydney create civic wealth in practice, what place-based factors enable or constrain their development, and how the City's social investment approach supports their sustainability. The summary report presents case studies demonstrating civic wealth creation across the three dimensions, identifies enablers and barriers these enterprises encounter, and provides insights for social enterprises, investors and policy makers seeking to understand and support multi-dimensional value creation.

¹ Lumpkin, Tom & Bacq, Sophie. (2019). Civic Wealth Creation: A New View of Stakeholder Engagement and Societal Impact. *Academy of Management Perspectives*. 33. 10.5465/amp.2017.0060.

2. Research Overview

CSI conducted 12 semi-structured interviews, between March-June 2025, with women leaders and founders of social enterprises across Western Sydney, plus one interview with a City of Parramatta representative.

Interview overview:

Selection criteria	Enterprises met our criteria of being women-led (51% ownership), mission-driven organisations generating income through trade of goods and services while reinvesting profits in their social mission.
Sampling strategy	<ul style="list-style-type: none">• Direct referrals from the City of Parramatta (7 enterprises)• Snowball sampling through enterprise networks (5 enterprises) <p>This approach ensured representation from both the City's network and peer-recommended enterprises.</p>
Sample enterprise characteristics	<p>The women-led social enterprises delivered services across a broad range of industries, including retail trade (gift, fashion); food services; rental, hiring and real estate services; healthcare and social assistance; arts and recreation; and consulting services.</p> <p>Key business focuses included: wholesale support for social enterprises; celebration of cultural diversity and empowerment of marginalised communities through fashion; promotion of local cuisine and generation of employment for local migrants; venue support for business; employment support for women; mental health and wellbeing support; arts education; program design and leadership support for business (see Appendix 1 for further breakdown).</p>
Interview approach	Interviews were held both online and in-person with timing being 45–60-minutes. The interviews explored the enterprise and founder backgrounds, place-based factors, support networks, intersectional leadership experiences, and civic wealth creation mechanisms.

3. Initial Observations & Findings

The interviews identified five initial themes about how women-led social enterprises in Western Sydney create and are supported in creating civic wealth:

The City of Parramatta as an enabler

Several founders chose Parramatta as their base due to its geographic accessibility, diverse communities, and emerging civic infrastructure. Additionally, enterprises highlighted Council's proactive support, including the Council's ongoing engagement via grants, markets, nighttime economy, networking opportunities and direct relationship-building. This demonstrates Council's effective role as enabler of social enterprise development.

The City of Parramatta takes a distinctive approach to social enterprise support through dedicated social investment infrastructure. The City has created a specific Community Capacity Building Lead role focused on social investment, demonstrating institutional commitment to civic wealth creation. This approach aligns with the City's Parramatta 2050 vision, which adopts a holistic overview of growth encompassing economic development, community belonging, and cultural diversity: embodying civic wealth creation principles.

Western Sydney as an entrepreneurial hub

Founders and leaders leveraged the region's diversity, affordability and openness to innovation, as well as Parramatta's central location and major public transport access. One interviewee described Western Sydney as 'the beating heart of Sydney with mutual respect for multiculturalism'; and another found authentic connection with diaspora communities. Many highlighted how starting in Western Sydney gave them community legitimacy. Some enterprises' beneficiaries and clientele base, such as women of colour or at-risk women are also from Western Sydney.

Place-based leadership and intersectionality

The founders and leaders emphasised lived experience, as migrants, women of colour, and often first-generation Australians, as fundamental to their leadership ethos and design for solutions that are inclusive and culturally relevant. These women-led enterprises reflected community needs because they emerged from within them.

Economic contribution and civic wealth

The enterprises contributed to the local economic ecosystem through direct spending (e.g. dining at a local business, venue hire), retail trade (e.g., clothing and gift), creating jobs for local residents (e.g., employing staff who are migrants in the community), as well as through partnerships with suppliers that meet local criteria; those employing Western Sydney residents, operating within the region, or contributing to local supply chains and small businesses, and creation of both soft infrastructure (e.g. networks, mentorship) and hard infrastructure (e.g., an online job hub). Their activities also generated social wealth through improving mental health and wellbeing, enhancing safety and belonging, and building community connections. Additionally, they cultivated communal wealth by enriching social cohesion, preserving cultural identity, and developing mutual aid capacity among volunteers providing translation and crisis support.

Funding and visibility constraints:

Most enterprises received little to no formal support during setup. Many founders self-funded or relied on private networks. Council referrals were frequently cited as key enablers. The interviewees noted a lack of visibility of grants and perceived structural exclusion from mainstream programs (e.g. social enterprise meetups), especially for early-stage or culturally specific ventures.

Enterprises also face challenges in demonstrating local economic impact when procurement practices favour business address rather than the location of the actual community benefit provided through employment and local spending patterns.

4. Through a Civic Wealth Creation Lens: Synthesis of the Interviews.

Civic Wealth, often referred to as Civic Wealth Creation (CWC), is the generation of economic, social, and communal endowments that benefit local communities. Essentially, civic wealth looks to identify those positive benefits and transformative changes that occur when communities, enterprises, and their supporters come together to improve their well-being and vitality through cooperation, kinship, and commerce. CWC provides a broader conceptualisation of wealth which includes both material benefits and intangible forms of wealth such as health, happiness and social justice. The term “civic” suggests a sense of responsibility and community involvement in the wealth creation process². While the conceptual foundations of CWC are evolving, and the components are often bundles of inputs, enabling infrastructures, outputs and outcomes, this pilot research looked to establish general themes for each of the communal, economic and social wealth indicators.

Thematic coding of the interviews conducted with the twelve female-led social enterprises revealed how their activities generated civic wealth across the domains of social, communal and economic.

Figure 1 provides an overview of the key themes (detailed examples of each can be found in Appendix 2).

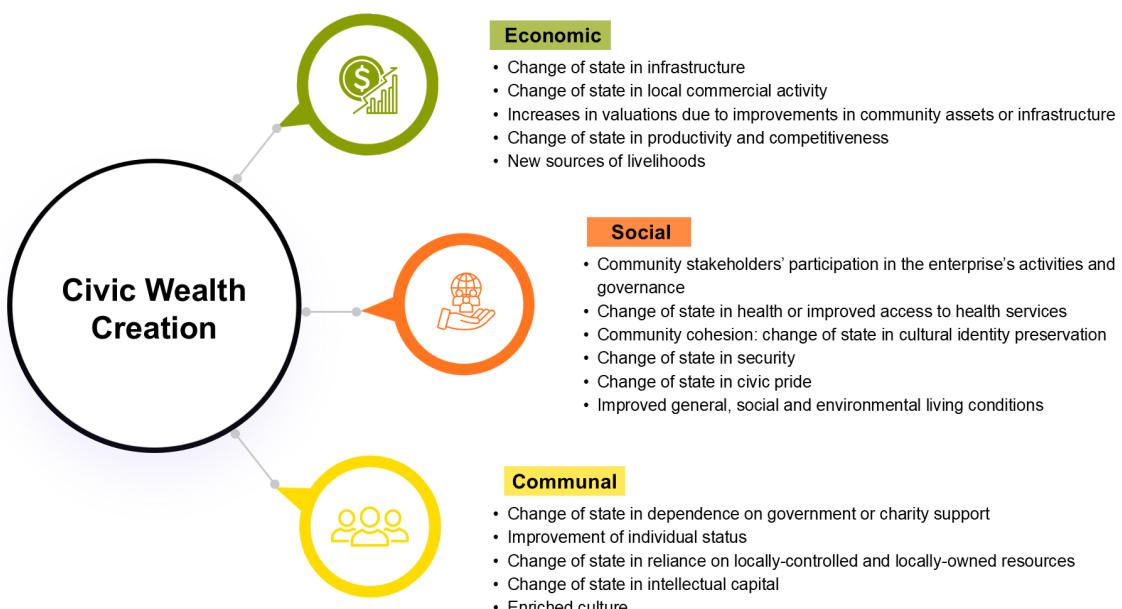


Figure 1: Sources of Civic Wealth Creation in Female-Led Enterprises in Paramatta City

² Lumpkin, G. T., & Bacq, S. (2019). Civic Wealth Creation: A New View Of Stakeholder Engagement And Societal Impact. *Academy of Management Perspectives*, 33(4), 383–404. doi:<https://doi.org/10.5465/amp.2017.0060>
<https://www.imd.org/ibvimd/magazine/civic-wealth-creation-building-bridges-and-restoring-hope/#:~:text=Social%20wealth%20is%20created%20when,education%20and%20community%20for%20generations.>

4.1 The City's Civic Wealth Supportive Mechanisms

For the women-led social enterprises, the City of Parramatta operated as an effective 'regime of support' by directly or indirectly supporting women-led social enterprises across the civic wealth forms. In summary:

The City of Parramatta women-led social enterprises across the civic wealth forms

Form of civic wealth	Definition	Example of City enabling conditions
Economic Wealth	Referring to the financial component of generating new forms of livelihoods, improved investment in social enterprise activities and beneficial monetary outcomes for material resource distribution and use, assets and income.	Infrastructure provision: the City often subsidised space and facilities for social enterprises. Procurement evolution: the City is actively reforming procurement policies to embed sustainable procurement practices, moving beyond traditional 'value for money' to include social impact metrics. Grant systems: unique approach offering monetary grants to social enterprises regardless of for-profit/not-for-profit status, based on demonstrated social impact.
Social Wealth	Social outcomes and benefits when regimes of support directly assist and collaborate with a community such as the benefits from working together in cooperation and kinship within communities, such as improved access to social services (for e.g., education, health care, creative expression).	Strategic action plans: comprehensive frameworks including homelessness action plan, First Nations strategy, disability inclusion action plan, and domestic and family violence action plan. Partnership approach: developed strategic partnerships with organisations like Collective Leisure to address specific community challenges.
Communal Wealth	Occurs despite the regime of support, out of a communities own entrepreneurial efforts, however the City created beneficial enabling conditions.	Ecosystem building: the city serves as a connector, leveraging place-based knowledge to link organisations rather than directly delivering services. Capacity building: offering targeted programs for social enterprises including impact measurement, business analysis, and market development through events like Pitch for Good.

4.2 A Spotlight on Women-Led Social Enterprises through the lenses of Civic Wealth

4.2.1 Generating Economic Wealth

Economic wealth creation refers to the economic benefits produced when entrepreneurs partner with the regime of support such as the government, donors and other organisations, and can take the form of new sources of livelihoods, greater investments, or enhanced infrastructure in a community, fostering a more robust and sustainable local economy.³

Case Study: Spazii

Spazii is a Space & Catering Booking Platform established in 2023 that aims to bridge the gap between underutilized and bookable spaces at venues such as local cafés, pubs, hotels, studios, or restaurant, and those in need of a convenient place to work, to collaborate or for other purposes.

CWC Link: Spazii creates economic wealth by connecting underutilised local spaces with individuals and groups seeking venues, enabling venue owners to generate new income streams while stimulating the local economy. Through its commission-free model, it supports small business sustainability, increases foot traffic to local venues, and promotes the nighttime economy, fostering economic vitality and local entrepreneurship.

Mission

Spazii's mission is to empower individuals and businesses to collaborate, creating social and economic benefits for the broader community.

Target group

- **Spazii's customers** include individuals and organisations/groups such as corporates, business networking groups, or churches who are after a space and/or catering for various activities such as a workshop, seminar, training, pop-up store setup, team building, networking, fellowship, interview purpose, medical practice (e.g., consulting, therapy), or creative purposes. There is no fee for customers to pay upon signing up. A small platform fee of 2% is charged upon completing each booking.
- **Spazii's vendors** can include cafes, restaurants, co-working spaces, offices, clubs, hotels, medical practices, schools, colleges, takeaway stores, or stationed food trucks who both/either have space and/or catering capacity. A Flat Monthly Fee of \$39.95 is charged to list a venue and access unlimited Bookings.

Activities

Spazii platform includes three main types of booking as below:

- **Day Pass Booking** consists of Space, Food, Drink & Perks at per person rate. This type of booking is ideal for laptop workers, those working from home and business travellers who need a table to sit at to do their work whilst using the space to meet clients.
- **Group Booking** consists of Space, Food & Drink at per person rate and the minimum group booking number may vary. Food & Drink serving options will be provided by the vendor.
- **Space booking:** consists of only booking a space at Hourly, Daily or Monthly rate (this may vary by vendors).

³ Bacq, S and Lumpkin, T. 2024. [Civic wealth creation: Building bridges and restoring hope - I by IMD](#)

Impact

- **Place-based:** operating in Western Sydney, Spazii taps into the region's vibrant multicultural economy, receptiveness to innovation, and growing demand for flexible, affordable spaces. The platform aligns with the City's nighttime economy initiatives.
- **Corporate procurement pathways:** positioned to serve as a channel for major corporates to source local spaces and catering affordably, supporting small business competitiveness in Western Sydney
- **Community recognition:** Nominated as official collaboration partner for NSW Small Business Month for three consecutive years, amplifying campaigns and encouraging small business participation
- **Economic sustainability:** provides alternative revenue streams for cafes during closed afternoon hours (underutilised spaces)

“We really want to make sure that small businesses can increase their business value... we want to help those small businesses to win back the foot traffic because we are all about utilising the space which means bringing back the foot traffic.”

“...we've been constantly communicating and amplifying the campaign itself. And through that, many people actually participated, sharing messages, so that was another way we were building social impact, which is all about positive social impact that we wanted to create for small business owners, as an individual or as an enterprise”. **(Linda Kim, Founder of Spazii)**

4.2.2 Generating Social Wealth

Social wealth creation refers to the benefits produced when the community works with the regimes of support such as the government, donors or other organisations to address the community's social problems and meet its needs, e.g., improved access to healthcare, safety, well-being, education, and justice, among others⁴.

Case Study: Sher Foundation

Established in 2024, the Sher Foundation was inspired by the founder's recognition of her father's struggles navigating life in Australia as a man from Culturally and Linguistically Diverse (CALD) background; challenges such as loneliness, lack of social connection, and absence of belonging. The organisation focuses on addressing these barriers for CALD men, empowering them to develop emotional resilience, self-help skills, and community leadership.

CWC Link: Sher Foundation creates social wealth uplifting the emotional wellbeing, cultural identity and community resilience of CALD men. Through culturally safe programs, ranging from leadership works and peer-led gatherings to life skills training, it builds non-violent, confident communities and strengthens family relationships.

Mission

To strengthen social cohesion and emotional wellbeing by empowering multicultural men to engage in self-help behaviours, build emotional resilience, and foster belonging—creating stronger, safer communities from the inside out.

⁴ Bacq, S and Lumpkin, T. 2024. [Civic wealth creation: Building bridges and restoring hope - I by IMD](#)

Target group

CALD men aged 18 to 70, including both newly arrived migrants and long-settled residents, who experience social isolation, cultural disconnection, or stress yet lack access to culturally affirming services.

Activities

- **CALD Community Index:** this is a data intelligence service designed to help government agencies, councils, and service providers understand how CALD communities live, connect, and access support. This service provides information such as behavioural trends on health access, service use, and community connection, or evidence to support funding bids, program design, and strategic planning.
- **Workshops and Training:**
 - Inclusive community-led initiatives offering social sport, men's circles, events, and culturally safe referral pathways for multicultural men.
 - Supporting schoolboys' series helps high school boys explore identity, build confidence, and form respectful peer connections.
 - University Resilience Workshops support diverse students (both international and domestic) with practical tools to manage pressure, connect, and thrive on campus.
 - Workplace Wellbeing Program helps diverse teams identify burnout risks, restore focus, and work more sustainably.
 - Multicultural leadership training builds the capacity of multicultural men to take up space, use their voice, and shape the communities they live in.

Impact

- **Place-based:** Western Sydney's significant CALD population creates both opportunity and need for Sher Foundation's work. By partnering with the city and local schools, the organisation delivers culturally relevant mental health support where traditional services have often failed to reach or engage CALD men effectively.
- **Individual transformation:** men develop practical skills for job interviews, salary negotiation, and self-advocacy.
- **Family wellbeing:** founder reports receiving messages from women saying their husbands return home from workshops calmer, happier, and more engaged with family life. By providing CALD men with safe, culturally affirming spaces to address stress and build emotional resilience, the organisation reduces the risk of frustration being directed towards family members, contributing to safer and more harmonious households.

“We're teaching the CALD men like how do you actually sit through an interview; how do you negotiate your salary...The indirect benefit is also helping their families... A lot of women have texted us saying that their husbands upon after going to workshops with us have felt better when they've come home... eventually that it might help with reducing the violence against women as well, because the men would actually have this safe space rather than unleashing that upon the women and families when they go home” – **(Jasmine Deol, Founder, Sher Foundation)**

Case Study: Parramatta Multicultural Community Association (PMCA)

Founded by locals from diverse backgrounds in Parramatta, the PMCA had grown from simply weekend gatherings of friends who wanted to ensure no one felt alone in their new home to a thriving multicultural community for its members searching for belonging and connection.

CWC Link: PMCA creates social wealth by building belonging, mutual trust and intercultural connection among Parramatta's diverse residents. Through consistent, volunteer-led gatherings and inclusive activities, it transforms social isolation, particularly for migrants, refugees, and seniors, into community participation, fostering neighbourhood bonds and enhancing wellbeing across Western Sydney.

Mission

To build connection and belonging in the local community that transform strangers into friends and friends into family.

Target group

PMCA welcomes people of all ages and backgrounds, from newly arrived migrants and refugees to long-term residents. Members include seniors, families, international students, and people seeking a social network in their local area.

Activities

The organisation is completely volunteer driven in which every program and event is powered by community members. Currently PMCA offers a range of activities such as:

- *Daily Meetup* at a public park in Parramatta for a relaxed and friendly gathering every evening from 7:30 PM to 9:30 PM, with no registration needed.
- *Card Games* every Thursday, which is a perfect way to socialize, learn new games, and enjoy some friendly competition in a welcoming environment.
- *Language Exchange activities* to connect with others and practice languages in a welcoming, casual drop-in program, whether to improve English or sharing native language experience.
- *Festival Participation*, encouraging members, especially isolated seniors, to take part in local cultural celebrations.

Impact

- **Place-based:** located in Parramatta, one of Australia's most culturally diverse LGAs, the PMCA plays a critical role in connecting communities that might otherwise remain siloed. Its public, easily accessible meeting spaces help overcome transport and cost barriers for members.
- **Community building and social support:** expanded from small weekend gatherings to a thriving network of 50+ regular participants who support each other with translation, form willing and mutual aid during crisis.
- **Belonging:** A senior participant described attending a City of Parramatta festival as 'the first time I actually felt belonging in Australia...part of the society'.
- **Intergenerational connection:** daily meetups create bonds across age groups, with community members reporting improved mental health and reduced isolation.
- **Social cohesion:** consistent intercultural contact helps bridge divides between cultural groups in Parramatta's diverse population.

“I realised that being engaged in festivals is not just one activity, it actually helps them (isolated seniors) to feel more Australian. I organised the international Women’s Day event two years ago for the City of Parramatta and I invited these seniors to come to have a look. They didn’t understand a thing. They were just sitting there, looking at people and trying to interpret everyone’s body language. They did not understand anything we were saying on the stage on the stage. But later on, after the event finished, they were really grateful... they felt like being part of the society.” – (Shuoyan Zhu, Founder, PMCA)

Case Study: South Asian Foundation Australia (SAFA)

The SAFA was established in 2018 in recognition of many South Asians’ experience of barriers and a sense of exclusion when growing up in Australia or migrating here as a minority group.

CWC Link: The SAFA creates social wealth by improving access to professional networks, mental health support, and cultural belonging for South Asian women who face exclusion from mainstream business environments. Through peer mentorship, skill-building workshops, and culturally safe spaces, it builds resilient community networks that can strengthen social cohesion.

Mission

SAFA was created to ensure that South Asians have the same opportunities, recognition, and sense of belonging as every other Australian. The Foundation aims to enable South Asian voices to be heard, celebrated, and centred in the stories about Australia.

Target group

Primarily South Asian women in Australia, many of whom face cultural, gender, and systemic barriers to participation in mainstream business and professional networks.

Activities

SAFA offers various types of activities to build skills and connections, for example:

- **The Migrant Women Leadership** program includes workshops, resources, and learning opportunities to help South Asian community grow in diverse areas ranging from career development to creative skills; connection and support opportunities to enhance genuine relationships as well as creating space for rest, mental health, and holistic self-care
- **The Women Business Award Australia**, hosted by the SAFA, aims to celebrate the achievements, innovation, and leadership of South Asian women in business across Australia
- **The Meeting Place** initiative brings together the many faces of the South Asian community in Australia, women and men, business owners and professionals, for meaningful connection over a shared meal.
- **The Taboo Chat** is a bold new series from the Foundation that creates space for taboo topics to be shared through honest conversations and lived experiences without shame or judgment.

Impact

- **Place-based:** Rooted in Western Sydney, the SAFA actively engages local venues, suppliers, and services providers for events, keeping resources within the community and ensuring accessibility for members across the region.
- **Network Building:** Since 2018, hosted 100 events reaching over 2,000 participants, with members forming lasting business collaborations.
- **Professional development:** members report gaining confidence, business skills, and access to opportunities previously unavailable through mainstream networks.
- **Cultural integration:** creates bridges between South Asian communities and broader Australian business landscape while maintaining cultural authenticity.
- **Mental health:** provides culturally safe spaces for discussing taboo topics and peer support, reducing isolation common among women of colour in business.

“When I started my first side hustle, there was a lack of women of colour at events, or there was a lack of women of colour attending business networking events in Sydney and I felt quite alone...I wanted to create a space that understood the cultural and gender stereotypes of being a South Asian woman when starting a business in Australia.” – **(Vithyaa Thavapalan, Founder and National Director, SAFA)**

4.2.3 Supporting Communal Wealth

Communal wealth creation refers to the benefits for the community that are created out of a community's own entrepreneurial efforts to enhance its lot, with limited influence from external stakeholders. Communal wealth can manifest as capacity building, enriched culture, and enhanced self-sufficiency.⁵

Case Study: Success Works

Success Works, established in 2022, is a not-for-profit social enterprise with DGR (deductible gift recipient) status. The organisation is a recruitment agency specialising in supporting and placing women with a criminal record into meaningful employment. This group of women may have encountered various challenges such as ongoing discrimination, the stress of navigating legal issues or securing stable housing, which hinders their employment opportunities.

CWC Link: Success Works creates communal wealth through capacity building and developing entrepreneurialism, by reintegrating women with criminal records into communities through employment pathways. Women are self-empowered through enhancing their capabilities, reframing their life opportunities to transform social exclusion into belonging. By partnering with local employers and addressing systemic stigma, it strengthens community cohesion, reduces recidivism, and enables family reunification that rebuilds community connections.

Mission

To transform the lives of women affected by the criminal justice system and break down the barriers to employment for women with a criminal record through employer engagement, training and advocating for change for systemic change.

⁵ Bacq, S and Lumpkin, T. 2024. [Civic wealth creation: Building bridges and restoring hope - I by IMD](#)

Target group

Below is a profile of women impacted by the criminal justice system that Success Works have supported to date:

- 60% have experienced domestic and family violence
- 29% have experienced homelessness
- 46% have experienced mental health issues, including drug and alcohol abuse, and gambling addiction
- 25% identified as Aboriginal or Torres Straits Islander
- 27% are over 40 years old
- 45% are mothers and 19% are single mothers

Activities

Success Works have undertaken various programs and activities to support women impacted by the criminal record into employment, for example:

- **For jobseekers:** a pathway to self-reliance and empowerment through transitional support, professional development workshops, professional styling advice, provision of suitable clothing and mentoring both before and after securing employment.
- **For employers:** Partnerships with socially responsible businesses to create job placements. Small businesses (1-20 employees) receive placements free for charge; larger employers pay a scaled fee
- **Advocacy:** raising awareness among employers and policymakers about the value of hiring women with a criminal record.

Impact

- **Place-based:** Success Works operates in Western Sydney where it has established partnerships with several local employers willing to hire women with criminal records, demonstrating the region's capacity for inclusive employment practices.
- **Community reintegration:** In 2024, 90 women were assisted with employment pathways, 56 women have graduated from Success Works services and 19 have been placed into employment. The organisation also forged strong partnerships with 42 employers and 23 referral organisations within its network.
- **Community safety:** employment placement directly addresses key factors for preventing reoffending, enhancing neighbourhood safety and community wellbeing.
- **Family reconnection:** Successful employment enables women to regain custody of children and rebuild family units within local communities.

“We work with women who have already served their time but still serve a life sentence of stigma. What we do is give them a real change to be part of the community again, not just with a job, but with dignity. Every woman who walks through our door is more than her past; she's a member of our community with something valuable to contribute.” – **(Megan Etheridge, Success Works Founder & Board Chair)**

4.3 Preliminary Insights on Challenges and Responses for enabling Civic Wealth

These case studies in the City of Parramatta provide rich illustrations of how civic wealth can be generated through regimes of support and the entrepreneurial spirit of women driven by purpose. Considered together, they provide some preliminary insights into the needed supports for civic wealth generation.

The main factors that supported civic wealth creation can be considered from the perspective of the entrepreneurs, their enterprises and communities and the local government support.

4.3.1 Women Entrepreneurs

Responses enabling Civic Wealth

1. Personal attributes: leadership qualities and faith/value informed entrepreneurship: strong sense of voluntarism and charity, empathy, openness, understanding the community's needs, respect for cultural diversity, being authentic, prioritising relationship-building with all stakeholders.
2. Capacity building and economic empowerment: developing entrepreneurship skills with the aims of creating social impact (e.g., self-education via accessing and learning from [NSW Small Business website](#), joining training programs such as LaunchPad, connecting with local MPs and businesses and learning from them); having the ability to control resources and profits and having decision-making power

Challenges to Civic Wealth:

1. Personal challenges such as family commitment and lack of time, lack of funding application skills
2. Gender- based difficulty engaging with relevant male stakeholders, or operating in a male-dominated business environment

4.3.2 Social Enterprises, Economies and Communities

Responses enabling civic wealth:

3. Engagement from the local community: supportive use of services and favourable procurement or shared asset usage.
4. Access to supports: funding (mostly from Parramatta Council's grants); resources and relationships (e.g., from friends and family, training opportunities); and business networks (e.g., [Tech Ready Women](#), [Mums and Co](#), [One Roof](#), [LaunchPad](#), [Western Sydney Startup Hub](#), [Women of Colour](#))
5. Partnership with supporters: provision of various forms of support such as media promotion, physical space, client referral, funding, event speaking opportunities, legal advice, connection with other businesses or supporters, in kind contribution. With different partners including media organisations, local government such as councils, local chambers, schools, community organisations/members, the broader community, corporates, social enterprises, private businesses, small business, social networks, universities (Western Sydney University, UNSW), private colleges (e.g., Education Centre for Australia).

Challenges to civic wealth:

- Sustainability of or restricted access to resources, networks and funding (for e.g. a mismatch in funding priorities or lack of knowledge about funding sources)
- Lack of awareness: relevant stakeholders' lack of understanding about the business (e.g., arts organisations, programs supporting women with a criminal history)
- Place-based challenges: Travel distance; Related to the client base: Language barriers, cultural/religious barriers; Related to staff: travel distance, burnout, work-life balance

4.3.3 Local Government as regimes of support for women-led social enterprises

Responses that were generative of civic wealth:

- Internal transformation: developing mechanisms for all council teams (IT, leasing, aquatics) to create social impact within existing roles
- Connector model: Acting as a linking mechanism rather than direct services provider, leveraging place-based knowledge
- Policy reform: current procurement policy review incorporating sustainable procurement principles

Implementation challenges:

- Resource constraints: limited human resources for regular ecosystem connection activities, requiring innovative approaches like social media networking and direct referrals
- Policy integration: difficult embedding social procurement across all council operations due to training needs, policy gaps, and approval processes
- Impact measurement: lack of data collection capabilities to effectively measure and articulate civil wealth creation impacts
- Complexity in definition: challenges in categorising social enterprises within existing council frameworks (for profit vs. not for profit)

Appendix 3 provides some further illustrations of Civic Wealth enablers and barriers specific to the place-based context of Parramatta City.

5. Conclusion

CWC is what happens within communities because of, but not only due to the supportive conditions provided by local governments and communities.

Women-led social enterprises are particularly close to the needs of their communities, and adept at positioning their services to generate further social and communal wealth. There is a central role for local governments in fostering civic wealth for social and economic prosperity. Further studies of other enterprise forms, their leadership and beneficial outcomes will provide a richer picture of the entrepreneurial means through which civic wealth is generated within communities and the needed regimes of support.

Appendix 1: Summary Table of Social Enterprises by Type

Division	Organisational details	Business key focus
Retail Trade – Supermarkets, Retail, and Fashion	<ul style="list-style-type: none"> Selling online ethical gifts are all sourced from social enterprises across Australia. A purpose-driven streetwear brand that celebrates cultural diversity and empowers marginalised communities through self-expression. 	<ul style="list-style-type: none"> Wholesale support for social enterprises. Celebration of cultural diversity and empowerment of marginalised communities through fashion.
Accommodation and Food Services – Hospitality Tourism, and accommodation	<ul style="list-style-type: none"> Offering high-quality food tours that introduce participants to 'hidden gem' family-owned restaurants, while simultaneously providing training and employment pathways for new migrant and refugees in Australia facing barriers to workforce participation. Financial model: Hybrid revenue structure combining earned income (tour tickets) and grant funding. 	<ul style="list-style-type: none"> Promotion of local cuisine and generation of employment for local migrants.
Rental, Hiring and Real Estate Services	<ul style="list-style-type: none"> An online platform to book venues for events or commercial activities. 	<ul style="list-style-type: none"> Venue support for business.
Health Care and Social Assistance	<ul style="list-style-type: none"> A wrap around services aiming to place women with a criminal record into employment. A multicultural Community Association to support migrant members. Provide coaching for linguistically diverse men with mental health support. Create a connected space for South Asian and Brown Women in Australia through events, workshops, meet ups. Foster friendships and connections between young brown women, with the greater goal of vulnerability, empathy and mental wellness. 	<ul style="list-style-type: none"> Employment support for women. Mental health and wellbeing support.

Appendix 1: Summary Table of Social Enterprises by Type

Division	Organisational details	Business key focus
Arts and Recreation Services - Art galleries, Film and Entertainment	<ul style="list-style-type: none"> Operates as both a community arts centre and a social enterprise business that engages in various arts activities including teaching, community arts projects, ceramic heritage initiatives, and the production of functional and sculptural ceramic works. Design and sell trademarked therapy dolls, as well as developing animation series. The dolls are made by staff, including those with disabilities and mental health, to encourage dialogue with kids, their parents/carers, and the general community on health, social, and mental health issues. 	<ul style="list-style-type: none"> Arts education. Mental health support.
Other Services	<ul style="list-style-type: none"> Design learning and leadership programs that support organisations to deliver on their business and social goals. 	<ul style="list-style-type: none"> Program design and leadership support for business.

Appendix 2: Sources of Civic Wealth Creation by Type

Communal wealth	Economic wealth	Social wealth
<ul style="list-style-type: none"> Change of state in intellectual capital (e.g., School students: gaining cultural understanding and challenging preconceptions about Western Sydney; doing adolescent and extremism workshops to teach young people how to not fall prey to online bullying and scams). 	<ul style="list-style-type: none"> Change of state in infrastructure (e.g., building an online empowerment hub where employers are going to be able to put up their job vacancies so women with a criminal record can be matched against these jobs). 	<ul style="list-style-type: none"> Change of state in civic pride (e.g., community members feel happy about their life in the community). Change of state in health or improved access to health services (e.g., supporting community members with mental health).

Appendix 2: Sources of Civic Wealth Creation by Type

Communal wealth	Economic wealth	Social wealth
<ul style="list-style-type: none"> Change of state in dependence on government or charity support (e.g., Hybrid revenue structure combining earned income (tour tickets) and grant funding). Change of state in reliance on locally controlled and locally owned resources (e.g., Income from producing and selling functional and sculptural ceramic works; Focus on working locally to save fuel and travel costs). Enriched culture (e.g., building bridges between culture and communities through food experiences). Improvement of individual status (capacity and agency) (e.g., Comprehensive training for migrants and refugees to become effective tour guides). 	<ul style="list-style-type: none"> Change of state in local commercial activity (e.g., Restaurants report customers returning with family after tours, Restaurants and businesses near the centre benefit from increased foot traffic from students). Change of state in productivity and competitiveness (e.g., Customer return visits generate additional revenue beyond the tours). Increases in valuations due to improvements in community assets or infrastructure (e.g., Changing perceptions of Western Sydney neighbourhoods among visitors). New sources of livelihoods (e.g., Employment creation for local residents from migrant backgrounds; creating direct employment opportunities for teaching artists who may otherwise struggle to find local work in their field). 	<ul style="list-style-type: none"> Change of state in security (public safety) (e.g., records of decreasing rate of crimes in the community). Community cohesion: change of state in cultural identity preservation, (e.g., engaging migrant artists and communities who seek employment while maintaining and developing their traditional cultural and heritage practices in clay and ceramic arts). Community stakeholders' participation in the enterprise's activities and governance (e.g., local migrants are trained as tour guides). Improved general, social and environmental living conditions (e.g., reduction of domestic violence).

Appendix 3: Enablers and Barriers to CWC by Place

Category	Enablers	Barriers	Strategic Insights for Developing Place Based CWC
Institutional & Policy Environment	Government and council funding sources are available (e.g., Premier's Grant, Club Grants). Local business programs such as LaunchPad and Western Sydney Startup Hub offer structured support.	Strict local grant application requirements exclude many (e.g., not operating as a company, limited certified sales data). Imbalanced government funding priorities—certain regions or sectors overlooked. Western Sydney often excluded from key funding or stakeholder strategies.	Leverage existing programs to advocate for more inclusive funding criteria and ensure Western Sydney is actively prioritized in stakeholder planning.
Networks & Social Capital	Strong access to local supportive networks (e.g., business hubs, friends, family). High sense of voluntarism and openness to innovation in Western Sydney.	Lack of support for grassroots initiatives without existing government connections. Limited social connection opportunities for specific marginalized groups.	Strengthen outreach and connection platforms for underrepresented groups while amplifying peer-led and volunteer-driven support models.
Accessibility & Infrastructure	Good transport access through major train lines and bus routes. Proximity to client/stakeholder bases like multicultural communities and at-risk women.	Physical infrastructure gaps, e.g., lack of parking or venues. Geographic barriers: Travel distance is a hurdle for many.	Improve hyperlocal access by investing in physical spaces and reducing last-mile connectivity barriers.
Knowledge & Cultural Relevance	Cultural resonance between clients and business brands/products. Community willingness to explore new innovations.	Lack of classes/workshops for women on building social enterprises. Council and stakeholders often misunderstand unorthodox or creative business models (e.g., arts).	Invest in culturally and contextually tailored educational resources and increase awareness among local authorities about non-traditional business models.
Inclusion & Equity	Diverse client base (e.g., students, women with criminal records, multicultural communities) presents significant opportunity for engagement.	Language, cultural, and religious barriers continue to exclude some community members. Systemic lack of understanding or support for newly established or unconventional ventures.	Target language and cultural inclusivity measures in service design; advocate for equity frameworks that value unconventional innovation and emerging social enterprises.