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# Refugees as citizens, employees and customers: settlement support in an Australian town

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### Introduction

Deng is a South Sudanese refugee who lives in the small country town of Castlemaine, in the Australian state of Victoria. Like the other 100 or so humanitarian entrants living there, Deng had moved from the nearby city of Melbourne, where he had been unable to find work for a number of years. So when he was referred to a job at a meat works factory in Castlemaine which had a shortage of staff and was willing to employ people with little or no local work experience, he and others in situations similar to his jumped at the chance.

While Deng moved into one of several share houses in the town, his wife and children stayed in Melbourne to remain close to community ties and familiar services. Many of the men travelled back to Melbourne on weekends to be with their families.

Castlemaine, a town of around 8,000 people, had almost no prior exposure to refugees and hence, very few refugee-specific services were available there. Such services are predominantly located in metropolitan areas where the density of refugee population is highest. Recognising that some settlement support might be required for these new workers, the local municipal council set up the Castlemaine African Settlement Project which employed a project coordinator (the author) and a bilingual community worker. The project operated between 2008 and 2010, and was responsible for ensuring a wide range of settlement support was available to the refugee community.

During this time, interactions between project staff, the refugee community, agencies and businesses were all documented. An independent evaluation of the project (Montague 2010:7) conducted during its final year showed that of the 450 interactions documented in the 2009-10period, around one third related to financial and legal matters, a third to employment and training, and the remainder to a range of other matters. It was found that most of these interactions occurred with public services, employers and private businesses. For the purpose of this paper, these services will collectively be referred to as 'mainstream' services.

This paper explores the notion that lasting benefits for refugees could be gained if more attention and resources were placed on working in mainstream settings to ensure that refugees attained their entitlements as *citizens*, *employees* and *customers*. Improving the capacity of such institutions to respond to former refugees is argued to have a greater influence on settlement than an emphasis on immigrant resource centres and refugee-specific services as the key actors in providing support for refugees.

This paper will be structured to highlight three areas the author believes could impact positively on refugee settlement support, namely:

- 1. Developing public service responses to citizens<sup>1</sup> with settlement needs.
- 2. Enabling employers to better support employees from refugee backgrounds.

<sup>&</sup>lt;sup>1</sup> In this paper, the term *citizen* does not necessarily refer to 'formal citizenship', but instead implies the rights most permanent residents (including recognized refugees) or citizens have to access universal services and entitlements such as social security.

3. Working with private sector organisations to increase accessibility to customers from refugee backgrounds.

Whilst it is acknowledged that there will always be particular issues for refugees depending on the location and the country in which they resettle, much of the discussion in this paper is intended to be relevant to both regional and metropolitan settings in Australia and in other major resettlement countries.

The author would like to acknowledge that this paper has been written by a community development practitioner and not an academic, and is based on observations made over a five-year period while coordinating two settlement projects in Australia, the more recent being with Sudanese refugees in Castlemaine. The paper utilises case studies based on this recent work. Examples of projects from elsewhere are included to provide broader perspectives on the themes and issues raised.

Finally, the inherent limitation in the term *refugee* throughout the paper is acknowledged. The diversity of refugee experiences is hindered by such terms but it is used for the sake of brevity. Hopefully the themes explored in this paper will provide some justice to uncovering the myriad of identities behind every refugee.

## The nature of resettlement

Resettlement is defined as the process whereby "...refugees are transferred from the country of asylum to a third State willing to admit them on a permanent basis with the prospect of becoming a naturalized citizen" (UNHCRb: 2011). The USA, Australia, Canada, Nordic countries, Netherlands, New Zealand and the UK are considered 'traditional' resettlement countries because of their long-standing and sizable programs (ICMC 2006:11).

The process of adjustment refugees experience as they become "established and independent" *in a new country* is often referred to as 'settlement' (DIAC 2011). This process can be both aspirational and challenging.

Whilst settlement intends to provide refugees access to "...civil, political, economic, social and cultural rights similar to those enjoyed by nationals" (UNHCRb: 2011) and such things as "...obtaining early employment and achieving self-sufficiency, and nurturing community integration" (USCRI 2011), it can also pose a range of challenges including unemployment, limited access to housing, language barriers, continued psychological impacts of torture and trauma, and ongoing health issues arising from the refugee experience (RCOAb: 2011).

The nature of settlement can also change over time, whereby challenges such as establishing a home, opening a bank account, and learning some of the national language are overcome in what is sometimes described as the orientation phase.

After the orientation phase other challenges often arise. For example, particular financial challenges may arise a number of years after initial settlement as people become more steadily employed, providing them with greater income. This enables more products and services to be available to them and in doing so increases their interactions with the private sector.

So whilst initial orientation to a new country is a feature of settlement planning, it is also important to recognise that new and often more complex needs arise potentially years after arrival, and that they also require particular attention. The settlement sector in Australia and other resettlement nations offers a range of programs and supports responding to these challenges, some of which will be explored in this paper.

### **Developing public service responses**

Shortly after refugees arrive in resettlement countries, most begin interacting with public services. It may occur through a visit to the hospital, enrolling children in a local school, or filling in paperwork for social security payments. Inevitably, more time is spent with public services as people become further embedded in their new life.

Public services are designed to respond to a diverse range of people, reflecting the changing needs of the society within which they are placed. Sometimes this means a school or hospital will have additional services available, depending on the demographic profile of the area. The cultural and linguistic differences refugees bring to a resettlement country certainly alter these profiles.

However, because refugees often remain a minority group, their impact on the social landscape may be very little, especially where only small groups settle. Even in places such as cities, where larger groups of refugees often settle in the same area, public institutions can take a long time to notice and respond to such change. Due to these issues, a number of barriers often exist when it comes to making public services truly accessible to people from refugee backgrounds.

Two challenges refugees commonly face are a general lack of familiarity with services and limited skills in the dominant language of the resettlement country. For example, it is highly likely that the health and education systems in the resettlement country will operate differently to those in their country of origin.

Likewise, public services can lack awareness about the experiences, culture, language needs and prior education of refugees, and how such factors impact on the type of service they need. The reasons for alack of responsiveness become more apparent when the design of some services is analysed. The following case study highlights how some of these issues play out.

Malik is a single father with four children. Two of his children attend primary school, another is in childcare, and the youngest is a baby. The baby is sick and is often in hospital. To get the children to school, Malik drives them in a car without properly installed child safety seats. Malik has very limited English which contributes to difficulties communicating with various services. The childcare centre is privately owned and receives no interpreter funding, however they use some of Malik's friends within the Sudanese community to interpret for them from time and time. The regional hospital where the baby mostly stays has had little exposure to working with people from refugee backgrounds. Staff are unfamiliar working with interpreters, which results in a lack of communication between them and Malik. Because of this, the care that the baby receives is viewed by some external organisations to be compromised. Numerous welfare and community organisations are involved with the family. Some believe there is neglect within the family unit, whilst others believe the family is not receiving the support they require and are entitled to. Malik is also trying to study and has some part-time work. After a year or so of complex interactions, Malik decides to leave the town and his job and return to the city, where he and his family will have easy access to specialist refugee support and interpreters.

The multiple challenges refugees can face is well recognised in numerous reports; however, there is less awareness that such issues often signify service gaps. Rather than just understanding the effect these issues have on individuals like Malik and attempting to assist those persons, it is also important to understand how these issues are caused and to work to change those factors.

For example, for Malik to install a child safety seat in his car requires him to be taught that skill and to understand the reasons behind child safety laws. However, the driver education system in Australia would consider these concepts as 'common knowledge', expecting them to be acquired through exposure to driving laws and safety campaigns whilst growing up in the country. Such assumptions do not acknowledge that many people, such as Malik, have not grown up exposed to these ideas.

Broader gaps are also highlighted in the case study. For example, the provision of interpreter funding is usually not made to childcare centres in Australia because they are often private businesses and therefore fall outside eligibility criteria. More will be written about private sector services later on. Even though public hospitals are funded for interpreters, the lack of awareness and confidence amongst hospital staff in the case study suggests that even when funding exists, services may not be guaranteed.

Another issue preventing interpreters being used, particularly in regional locations, is a lack of interpreter availability. For example, in the Castlemaine area it was common for an interpreter to travel an hour and a half from the city to conduct an appointment. Interpreting is also highly casualised, resulting in many of the best interpreters choosing to work in factories instead.

The most prevailing issue for the Castlemaine project, when advocating for improved language support, was to change the perception amongst service providers that interpreting was merely a tool for the refugee needing their services, and to get service providers to acknowledge that interpreter usage was just as much their responsibility, a responsibility to ensure that they understood their client's needs and communicated effectively with them.

The case study and issues arising from it underscore a theme recurring throughout this paper: service providers may be unresponsive to service users because of the incorrect assumptions they hold about their clients and their needs. The changing profiles of new service users must be understood and acted upon. The following public service models, commonly found in resettlement countries, illustrate some of the assumptions alluded to. For example:

- Primary and secondary schools often use an age-based curriculum, i.e. all 15-year-old students are expected to learn the same content. These systems create particular challenges for refugee young people who have experienced disrupted education.
- The beliefs, protocols and processes of health services may be based on assumptions that all patients (including those from refugee backgrounds)know how to make appointments; know where to go for specific kinds of support; have prior knowledge and similar beliefs about health. For example, it may be presumed that patients and clients are aware of 'common problems' such as diabetes, or hold similar beliefs about the value of attending appointments early on in pregnancy.
- Driver licensing programs are often based on the assumption that learner drivers have a friend or relative with a car who is willing to teach them to drive. In addition, the system assumes that people will have the finances to pay for petrol, insurance and private lessons. During the Castlemaine project, a large number of refugees failed their driving tests, often multiple times. This sometimes led to people driving without licences.
- Communication methods used by many services assume that people can speak the dominant languages, and can read and write. It causes a large number of challenges for many refugees because written information in the dominant language is the primary method used for raising awareness about what public services offer, and 'forms' are the preferred method for collecting information, requiring people to read and write in order to complete them.

Over time these assumptions have become better known through the work of refugee agencies and other services, particularly those located in places where refugees live in large numbers. In response, a number of approaches have been implemented by such services with the aim of rectifying inequities and increasing access. These approaches often have a number of objectives, including:

- Ensuring that refugee groups understand the role of public services through the provision of information directly to them. Information is provided mostly through visiting established groups (such as culturally specific community groups, women's groups, or language classes), rather than providing an individualised service. Some programs employ people from refugee backgrounds to achieve higher levels of engagement.
- Strengthening 'in-house' and organisation-wide responses to refugee needs, where particular staff are skilled up or employed specifically to advise and build capacity amongst their colleagues.
- Influencing sector-wide practice through capacity-building and training. This model can be similar to 'in-house' approaches, but be offered by a specialist agency consulting to other organisations.

Examples of programs utilising the first two approaches include:

- Victoria Police (Australia) using Multicultural Liaison Officers (MLO) and New and Emerging Community Liaison Officers (NECLO). An MLO is an ordinary police officer with particular responsibility for engaging with multicultural communities, whereas NECLOs are people from refugee backgrounds (i.e. not police), employed by the police to support both officers and refugee communities (Victoria Police:b 2010). The NECLO positions capitalise on the networks and cultural knowledge of the workers.
- The social security agency Centrelink (Australia) employs specialist positions known as Multicultural Service Officers to '...forge links between Centrelink and migrant and refugee communities' (Centrelink:b 2010). These roles build capacity within the organisation to ensure the broader staff become aware of specific needs clients may have based on language, culture and refugee background.

Examples utilising sector-wide approaches are often delivered by NGOs in partnership with public services. Examples include:

- The Immigrant Health program delivered by Immigrant Settlement and Integration Services (Nova Scotia, Canada) (ISIS 2011), aims to build understanding of the Canadian public health care system amongst refugees. Though ISIS is a specialist non-government agency, its health program aims to strengthen access to *public* health services. It assists refugees to communicate with service providers and informs them of their patient rights and responsibilities. It also works closely with health service providers to increase their capacity for culturally sensitive service.
- The Belonging in Australia project (Babacan& Chamberlain 2007) (Melbourne, Australia) supported refugee children accessing a range of early-years public services such as kindergartens and speech therapy. The child development outreach worker educated early-years teachers about specific needs some refugee children had, often due to trauma, and educated parents about the services.

The initiatives outlined above target refugees as a defined group with particular needs. Other approaches place more emphasis on addressing specific *needs*, and less emphasis on the target group, though refugees may still be key recipients. For example:

• The Department of Health in Victoria (Australia) undertake work on prevention of vitamin D deficiency by targeting *susceptible groups* rather than refugees. It is well documented (Benitez-Aguirre, PZ. et al 2009)that vitamin D deficiency occurs in dark-skinned populations and 'veiled groups' such as women who wear burkas; and both these groups often include former refugees. However, such initiatives differ from earlier approaches because in this case people are targeted due to biological features, cultural and religious implications of dress codes and exposure to sunlight, and age susceptibility. In short, many refugees would *not* be targeted by this intervention.

• The *Strategies with Kids/Information for Parents (SKIP)* program (New Zealand) is a government-led initiative providing parenting information for parents and caregivers of children aged 0 to 5 years who lack access to information about child development. In particular, it gives parents alternative strategies to physical discipline of children (Ward 2006:12). It recognizes the likelihood that refugee parents may constitute one of their target groups due to their educational background.

The strengths of these approaches lie in the locations and staffing models used. For example, strategies include visiting with established community groups in familiar locations and using culturally aware and bilingual staff. Such approaches are often coined 'soft entry points'. They build up trust, which is used to connect people with new information, new environments, and relationships that are less familiar. For example, using workers from refugee backgrounds builds upon the rapport inherent between people who share culture and language.

Setting is a particularly important element. It is often familiarity with certain service settings and the staff working there that breeds trust. For example, in the Belonging in Australia project, it was the relationships established with parents and children attending a settlement service that allowed the outreach child development worker to introduce them to more unfamiliar settings and people, such as teachers in a kindergarten. Similarly, ISIS in Canada use the rapport established through their settlement work to introduce refugees to the range of public health services.

An interesting example highlighting the potential of capitalizing on the setting and staff is the Library settlement partnerships program based in Ontario, Canada (Carpenter, H. 2007:5-6). In this initiative settlement workers are based in library branches and offer a wide range of settlement support. The connection with the settlement workers is then built upon to educate refugees about the role of the library.

The workers also make recommendations to the library so that collections are relevant to the needs of their clients. As a result of this approach the libraries involved have increased the number of multi-lingual texts and employment resources in their collections. In this example and most of the others, specialist staff act as intermediaries between the refugee community and mainstream organizations.

However, limitations can apply to these approaches, particularly those specifically targeted to refugees. A number of reports recognise that whilst specialist roles such as those used by Victoria Police and Centrelink have 'good links with communities, cross-cultural practice and understanding of the issues' (O'Sullivan, K.2006:17) and can be highly 'accessible' by community members (VEOHRC 2008:30), the following issues prevail:

- Specialist knowledge "...is rarely transferred to other staff, especially those working with customers at the front counter' (O'Sullivan, K.2006:17). This was in relation to social security staff members at Centrelink.
- In relation to specialist police roles, it was found such roles do not change other sections of the police force enough (VEOHRC 2008:35) and resulted in other police officers tending to 'leave issues relating to culturally diverse communities to the Multicultural Liaison Officers' (ibid:37).

Another limitation of targeted interventions is that they are often very localised. Recipients must live in an area serviced by specialist roles. For the same reason most specialist services are located in metropolitan areas, refugee specific supports seem targeted more toward *density* rather than *distribution* of the refugee population. On a statistical level, the limited geographic and organisational influence of such approaches is therefore evident. For example, in a police force of 13,000 members (Victoria Police:a 2010), there are about ten roles devoted to engaging refugee communities. Similarly, in Centrelink's staff of 27,000, there are few specialist positions devoted to refugee needs. Furthermore, refugee rights to culturally and linguistically suitable services, from the *whole service*, are potentially undermined by specialist approaches. The following example illustrates how this can occur.

In Castlemaine, a bilingual worker and a refugee health nurse were often expected to liaise with the Sudanese community on behalf of other services. In this scenario, 'refugee health services' were expected to address 'refugee health needs'. This perception lessened the expectation of other health professionals to be just as responsive to 'patients' from a refugee background. A large component of work undertaken by the specialist staff involved pushing back requests for them to 'step in', and instead encouraging mainstream services take responsibility to for communicating directly with people they were there to serve. The specialist staff encouraged services to access them for advice, rather than expect a model of quasi-service delivery.

It is often in locations where very few specialist services exist, such as outside metropolitan areas, that these constraints become apparent. However, even where specialist services are available, they are often not resourced enough to provide *enough* direct service and therefore refugees must rely more on the general staffing of mainstream services for support. So, if approaches to public services becoming more accessible have so many limitations, what other choices exist?

Organisational policies such as client charters or customer service policies can be a useful framework for determining the rights of refugees to responsive service. However, these policies require the use of appropriate terminology to discuss service users. It would be rare to find the word 'refugee' within them and hence, other terms must be adopted such as patient, student, customer and client.

For example, policies such as the following aim to ensure that quality health care is available to all patients, including those who are refugees:

'An effective partnership in health care is made possible when staff and patients speak to each other with respect and honesty; listen to each other's opinions; treat each other without prejudice, and with consideration for cultural diversity; respect each other's private time and space' (Melbourne Health 2010). The following policy describes how police officers are expected to serve the community, which also includes refugees.

'Police officers are open minded and adaptive to change; build partnerships with our community; welcome difference; accept diversity with tolerance and understanding'(Victoria Police:c 2010).

These policies could be carefully monitored to ensure they are applied to refugees as equal members of the community or as patients, for example. This work would be pursued more effectively, however, if the settlement sector used the terminology contained in the policies, i.e. instead of referring to people as refugees, referring to them with the term appropriate to the context, e.g. student, child, mother, client.

These frameworks and policies exist to guarantee a high level of service but they must be monitored to ensure that the service is delivered at that level. If interpreted strategically, they could be used to argue for resources required to meet the aims they purport, such as interpreters or well-trained staff who understand and respect diverse health beliefs.

This paper argues this is a role on which refugee-specific services could expend more energy, and if they did so, they would not be alone. Numerous social service organisations, in particular, work on ensuring such policies are applied to ensure the needs of many kinds of people are met, particularly those who are otherwise disadvantaged by service systems. By joining up with others working to address these issues, there is more potential for change.

This work requires settlement services to shift their attention from quasi-service delivery to becoming more focussed on monitoring those who should deliver much of the service refugees require. The refugee sector could act more like an ombudsman. Similar roles have been around for sometime in the disability, welfare and financial sectors. Whilst it is acknowledged that the sector, through groups such as Refugee Councils, already plays such a role, it is argued that more could be done at a very domestic level in resettlement countries.

Specialist services and interventions often play a lead role as a knowledge base of cross-cultural information and understanding about specific needs refugees may have. They build strong and trusted connections with refugee groups. However, there is a choice as to whether this knowledge and these connections should be used to facilitate refugees' right of access to universal services or to maintain their dependency on specialist supports. Should cross-cultural knowledge and relationships with refugee groups be the sole domain of specialists? If this were to occur, it would negate public sector responsibilities. It is asserted that bilingualism and multicultural competence is highly consistent with mainstream approaches, which are built around the notion of understanding and responding to *all* citizens' needs.

#### Working with employers

There is widespread acceptance that employment is the "crux of successful settlement" (Colic-Piesker& Tilbury 2007:3) with most resettlement countries

identifying labour participation as "...the most important focus" of any integration or settlement policy (MHSPE 2010:9). However, gaining employment in resettlement countries is commonly reported as extremely difficult for humanitarian entrants.

According to comparative data on unemployment amongst skilled migrants and humanitarian entrants living in Australia, 18 months after arrival there was 7% unemployment amongst skilled migrants compared to 43% amongst refugees (DIMIA 2005a in Colic-Piesker& Tilbury 2007:3). Similar findings in Scandinavian research indicate that unemployment rates amongst refugees were three times higher than for native Norwegians and Swedes (Blom&Henrikson 2008 in Valenta&Bunar 2010:8) and Canadian studies show refugees experience the highest levels of unemployment compared to any other immigrants (Hyndman &Mc Lean 2006:354).

Challenges in accessing employment may be underpinned by the difficulties refugees face in speaking and reading the dominant language (De Vortez et al 2004; in Hyndman & McLean:354). In addition, they may lack relevant work experience, especially work experience gained in the resettlement country, and may be unfamiliar with cultural norms and nuances required to gain employment and sustain a job.

A longitudinal study of refugees and employment by Australian Migrant Education Services (AMES 2010:3-4) found that "[r]efugees were less likely to have work experience, or if they did, it had limited application to the Australian context". Many refugees also experience varying degrees of discrimination from employers – a topic not explored in this paper, but on which much research has been focused (see Colic-Piesker& Tilbury 2007).

Assisting refugees to overcome these challenges is typically undertaken through programs focussing on individual needs such as language skills, career advice, job search skills, vocational training, mentoring and work experience placements. This section focuses on the role of such programs, which often include the training sector, labour market and broader community.

Acknowledging the role of these actors in employment-focussed settlement work is an important step to counteract what Pupavac(2006:12) believes is a tendency in current public policy to concentrate efforts "...on interventions to reform individuals: the problem of employment as employability".

The Castlemaine African Community Project found that assisting people with jobseeking efforts initially required addressing personal perceptions. To develop a resume or to come across well in an interview relied on a person's capacity to identify, value and communicate their relevant experience, often with employers who were mostly unfamiliar with refugee issues.

This approach is consistent with the *Good Practice Guide on Integration of Refugees in the European Union* (ECRE 1999), which suggests career guidance should enable people to be aware of their strengths and weaknesses, identifying 'self-respect' as "...a key element in order to be able to be more confident towards employers in a professional context" (ibid:17). The advice also corresponds to broader findings in the study *Coping processes of adult refugees resettled in New Zealand*(Pahud et al. 2009:8), which reported that "...mobilisation of personal characteristics such as determination, flexibility, acceptance of the situation, hope, intelligence, use of

knowledge of past experiences and communication or analytical skills were critical...".

Before coming to Australia, many of Castlemaine's refugees had been involved with church groups dispensing aid to their community and undertaking roles including managing finances and counselling. Not only did this work develop recognisable and transferable skills, it also demonstrated employability traits such as stamina, patience, a willingness to help others, and loyalty. A bilingual community worker employed by the project assisted people to talk about these experiences in their first language, and in doing so, identify their existing strengths which they believed could be useful in gaining employment.

As people became more conscious of their strengths and documented them, a boost to self-esteem was noticeable. These actions can be taken prior to language and vocational training skills being mastered. They set the stage for refugees to make realistic self-assessments of the skills they have and those they may need to develop.

One of the early priorities of many refugees is to learn the language of the resettlement country. Written and oral skills in the destination country's main language are essential for employment and are often pursued through free language tuition in some form, offered in the early stages of resettlement. Provision for *adult* language instruction varies substantially between resettlement countries, particularly in the number of hours provided. For example:

- The Language Instruction for Newcomers to Canada (LINC) has different provisions depending on the person's level of literacy in their first language. For example, people with low literacy in their first language are entitled to 1300 hours compared to those with intermediate English skills, who are entitled to 400 hours (McKay 2007:12-13).
- In Austria, the state pays for up to 300 hours (ECRE 2010:21)
- Norway's 'New chance' program provides 3000 hours of Norwegian tuition (Maher 2006:11)
- Danish allocation is similar to Norway and must be used within a three-year period (ibid:13; ECRE 1999:30-32)
- In Australia, refugees are generally entitled to 510 hours of English, with some options for extension of free classes.

It is apparent how greatly language provision varies across resettlement countries. Where language provision is limited, refugees with low literacy can find themselves struggling for many years, since literacy underpins so many other settlement challenges. Limiting the ability of refugees to learn the dominant language only shifts their potential away from becoming more autonomous to remaining reliant on welfare-centred services for support in what can be considered the most ordinary of daily tasks.

Language provision is constrained not only by the number of 'free' hours offered. In the context of employment, take-up of language is also challenged by other constraints. For example, if classes are only available during times people want to work, employment will usually take precedence. Refugees often have a particular urgency to take up employment to gain financial security, not only for themselves and their families, but to take care of family members in their country of origin and refugee camps; hence low-paid and low-skilled work becomes the norm for large refugee cohorts.

However, even so-called 'low-skilled' work increasingly demands higher levels of literacy to comply with more rigorous standards in the workplace, and highly mechanised and computerised production processes. In Castlemaine, for example, large numbers of refugees who had low literacy were denied work due to the meat works becoming more modernised. At first this was viewed by external organisations as a potential form of racism; later on, however, younger refugees with higher literacy skills began to be employed.

Whilst classroom-based language classes are a core component of settlement support, they do not necessarily equip refugees for the language skills they require in the workplace. Cross-cultural communication skills are often required to get through interviews or get along with others in the workplace. Understanding workplace jargon and norms is often as important to obtaining and maintaining work as are core vocational skills.

To address these needs, programs have been set up that focus on a combination of vocational training, vocational language skills, work experience and mentoring. Amanda McKay's(2007)field study An investigation of strategies and programs that assist refugees and migrants into employment highlighted a number of these programs, including:

- The Equip for the Future program (Glasgow, Scotland), which teaches English language learning through job application and interview preparation and uses employers to conduct mock interviews. Refugees are also able to undertake part-time work experience (ibid: 30).
- The Vancouver Community College program (Canada), which utilises video documentation to enable students to analyse language and cultural competency required in the Canadian workplace, which they practice through role plays and mock interviews (ibid:34).
- The Center for Employment Training (CET) (California, USA) (ibid:17-18), which provides a training program involving hands-on learning five days per week, incorporating workplace processes such as sign-in cards, monitoring of attendance and punctuality, and use of probation periods (ibid: 23). CET trainees also practice work-related language, and learn to understand how cultural values operate in workplaces (ibid:20-21).
- 'Integration with no mistakes' (Denmark) delivered by the Danish Refugee Council, which strengthens the skills of refugees to participate in the Danish labour market. Specific elements include: Danish language teaching tailored to individuals' job aspirations; workplace-based learning involving employers and existing employees in the teaching; work experience

placements; and activities focused on workplace procedures and workplace culture (NLMA 2011).

These programs highlight that understanding the cultural norms of employment contexts and communicating effectively with employers and other employees are learnt skills. For example, when a Sudanese-Australian woman living in Castlemaine missed out on a job, the employment agency that interviewed her described her as very quiet, noticing that she did not smile or provide eye contact during the interview.

When the feedback was provided to the woman in the company of her friend (another Sudanese-Australian woman), her friend stated, "... yes, I realised that in our culture we do not speak to a manager, or smile when being interviewed. We only listen. But I realise that they want me to smile and talk, so that is what I did and then I gained a job" (CACP 2010). The example highlights the potential of sharing knowledge amongst social networks, a theme drawn upon next and further along in this paper.

Many settlement programs recognise that refugees need support and advice of a more informal nature in order to understand the employment sector and get a job in the highly regulated labour markets of resettlement countries. Programs that aim to provide this type of support are usually described as 'mentor programs'. These may be of an informal or formal nature. In the context of employment-based programs, they often involve matching refugees with people who work in a variety of fields and who are from the more established community. A few examples include:

- The Time Together program (London, UK) matches refugees and migrants having similar qualifications and experience with local mentors in the same field. Course providers can partner with Time Together to provide their students with mentors (McKay 2007:36).
- Emplooi (Netherlands) is a well-resourced national program in which retired executives mentor refugees. The Dutch government subsidises employers for 60% of a basic wage to take on jobseekers from the program for a period of twelve months (Carr 2005:9-10). In addition, because mentors are retired they have more time available and commit to a minimum of two days per week of assistance.
- Given the Chance (Melbourne, Australia) provides mentoring to jobseekers from refugee backgrounds. The program includes support for job search skills, interview and resume writing, and provides work placements (Mestan, K. 2008:2).
- Doctors' Journal Club (London, UK) involves refugees mentoring each other. The project assists doctors from refugee backgrounds to re-qualify. It is an alliance between an NGO called Refugees into Jobs and the local Public Health Authority. It provides a wide range of peer support in areas such as technical language testing, language coaching, support through the system of re-qualifying exams, clinical attachments, alternative routes to registration, and how to overcome barriers to employment (ECRE 1999:26).

Like many refugee-specific initiatives, these more formalised mentor programs may only operate where larger groups of refugees live. In Castlemaine, such programs did not exist and instead, the equivalent of mentoring was provided more informally, mostly by longer-term residents who had befriended refugees. Such advice was dispersed and not all refugees were able to gain access to this form of assistance. In addition, the quality of advice could not be measured or developed, since the network of people involved was not centrally organised nor were most of its members particularly interested in receiving training and advice from services. The challenge was to find a way for such support to be of a high standard and accessible to all.

Having a professional element to such programs seems vital. According to the employment section of the Good Practice Guide on Integration of Refugees in the European Union (ibid:15-18) programs which achieve good employment outcomes for refugees are often based upon strong alliances between NGOs, the private sector, and public employment services. Transferable and widespread models also make a difference. The Emplooi program is a good example of this, involving the Dutch Refugee Council, generous government backing, and retired company executives, who create connections between refugees and companies themselves.

Strong alliances are also necessary to develop work placement programs. Obtaining local work experience is vital for employment in resettlement countries. Colic-Peisker and Tilbury's (2007:15) study of Refugees and Employment found "...the lack of Australian work experience and the related inability to provide Australian references were significant issues. Even for those whose formal qualifications were recognised, this did not seem to be of much worth without local experience and local references." Due to such constraints, much emphasis has been placed on the value of encouraging refugee adults to undertake voluntary work experience (AMES 2008:12).

To organise work experience placements requires engaging employers. This can include building employers' understanding of refugees' prior work and non-work experiences, and developing clear expectations of what the employer can provide and what the work experience participant will commit to. The Castlemaine project worked with a number of small business owners in this manner, organising work placements for refugee adults in places such as a café, a retail fish shop, and a fruit shop.

Not only did these placements provide the participants with valuable experience (requiring them to use more spoken English than in their factory work), they also provided small business owners with the opportunity to trial staff who could be later employed in a paid capacity. The opportunity for employers to get to know refugees, without any financial risk, proved highly beneficial. Whilst placements were only undertaken for a pre-determined period of time without expectations of extension or future work, most did eventuate in paid employment of some kind for the participants.

These placements could only be considered a 'pilot approach', organised on a very small scale and through informal networks. To pursue such an activity on a larger scale as a core component of settlement planning would require more investment of time and resources. Such work is no doubt alluded to in the Australian Migrant Education Service's Skills reform discussion paper, which recommends "a need for a brokering role to establish links between specialist services and business" (AMES 2008:15). Many successful programs also provide subsidies to those who employ or offer traineeships to refugees after a work experience placement (McKay 2007:45). Based on the Castlemaine experience, this approach would be a positive step.

There are also other benefits to engaging with employers. For instance, involving employers in the planning and delivery of training programs is likely to produce better employment outcomes. Employers know the skills they require and the type of opportunities they see for people who possess those skills. A number of programs recognise the value of such expertise. For example, the Centre for Employment and Training (California, USA) establishes training programs only after careful research of the labour market to ensure the skills gained in their programs will be in demand for at least five to ten years (ibid:19).

Similarities with these approaches can be found in the example of Sudanese refugees being employed in Castlemaine. The meat works factory where they were employed had a staffing shortfall and a high level of transience amongst its workers. Contact was made between the factory's human resources department and a refugee support agency, New Hope Foundation, based in Melbourne. New Hope Foundation provided an intensive case management approach to an initial group of about 60 Sudanese people who they believed would have the skills to gain employment at the factory.

This occurred as part of a Workforce Participation Project. Through this program, New Hope Foundation received government funding for each refugee client they were able to place into full-time employment. The agency used the funding to employ settlement workers who case-managed suitable clients into job opportunities; found adequate housing for them; and initially provided a range of broader settlement needs such as assisting with utilities costs, assisting families to enroll their children in school, and coordinating English classes with the local provider.

Whilst such efforts contribute substantially to the lives of refugees, they should not be focused only on getting people into jobs. If this occurs, the tendency can be to rush people into jobs and leave them without the skills to sustain their employment over the long term.

It is therefore argued that support needs to be extended to both refugees and their employers, at least during the early stages of employment. New Hope Foundation did stay involved with refugees throughout their early employment period and at many times when issues arose, their role proved vital as a mediator. When their involvement ceased, the Castlemaine project still found a large amount of work was still required to alleviate issues arising in their work place. This highlights the common short sightedness in many funding models, whereby good work can be done, but just as easily undone.

The project also supported people planning for their future career aspirations, through advising on how to search for relevant training courses and apply for new jobs. It became evident that many people had not gained even basic skills to undertake these tasks independently. The process of getting a job at the meatworks had been mostly done 'for them', without skilling them up to understand what would be required of them if they were to apply for work on their own.

The most substantial learning experiences and support that refugee employees at the factory received came from the employer and the meatworkers union. Employees received necessary training and the union informed them of their workplace rights and advocated for them when required. These kinds of work can be easily unnoticed because they are considered 'core work' as different from specialist interventions.

However, core work could often be done better if more resources were available. It is businesses and unions that deserve more acknowledgement and support in the settlement planning process. If these stakeholders received advice and funding for interpreters or translated materials, many issues affecting refugees in workplaces might be resolved more easily.

#### Working with private sector organisations

Ngok is a Sudanese-Australian man who came to Australia as a refugee. When he came to the Castlemaine project's office he was seeking advice in relation to a minor car accident he had been in some months before. He had been sent numerous letters regarding the matter, but could not understand who sent them or what they entailed due to his lack of English literacy. He needed to talk to his insurance company but was unable to do so because they did not offer an interpreter. Due to Ngok's inaction, the other driver's insurance company employed a debt collection agency to pursue payment, resulting in further letters being sent, which Ngok could also not understand. The debt collection agency also refused to use an interpreter service. After many hours of advocacy by project staff involving emails and numerous phone conversations, an interpreter was provided by Ngok's insurance company, enabling him to understand the issues involved and to represent his point of view. The project staff had argued that Ngok could not be expected to respond to requests if he could not understand the correspondence regarding those requests.

Situations like this occur on a daily basis for many people from refugee backgrounds. They occur when interacting with phone companies, gas and electricity providers, car salespeople and real estate agents to name a few. These services often require customers to understand complex financial products and processes such as credit and contracts, which can be very unfamiliar to newly arrived refugees (VEOHRC 2008:41). This can lead to refugees signing contracts without being aware of their content and/or being vulnerable to manipulative sales techniques, which potentially lead to indebtedness and a compounding of existing challenges and trauma.

An independent evaluation of the Castlemaine project found that there was "...a significant need for support for members of the African Australian community to assist them to deal with the complexities of a range of consumer and citizenship issues particularly in relation to financial and legal matters" (Montague 2010:17). Around one third of the project's work involved assisting people in their day-to-day negotiations with private sector organisations (ibid: 7).

Whilst many issues arise due to a lack of familiarity or inadequate literacy, it is important to highlight the failures inherent in the private sector that contribute to misunderstanding of the needs of customers. Some of these failures might be avoided if the private sector received more support to provide responsive services through the provision of funding for free interpreter services, for example. Government funding is usually not made available to private sector services, even if they are of a community service nature, such as privately operated childcare centres or dentists.

Guaranteeing cases similar to Ngok's could be dealt with more effectively in future would require much work. In this example, the advocacy undertaken on Ngok's behalf involved many hours of dealing with an insurance company with around 38,000 staff. The process influenced just one staff member to go outside normal procedure in order to provide an interpreter. Many other cases involved interacting with organisations of a similar size. Perhaps due to the efforts required, few approaches in settlement focus on influencing private sector organisations to become more accessible. Instead, work is more often devoted to sorting out the consequences of misunderstood interactions rather than avoiding them in the first instance. It is also rare that private sector businesses play a role in settlement or consumer education programs. Most of these utilise refugee and consumer services to deliver information, using the following methods:

- providing group-based community education about essential services, products and potential scams;
- supporting refugees' access to services through organising interpreters or speaking on behalf of refugees;
- advocating for people after problems have arisen following the accessing of a service or purchasing a product.

Examples of such programs include:

- The Immigrant Women's Centre (Hamilton, Canada) Financial Literacy Workshop, which "aims to enable newcomer women to control their financial futures and realize their goals faster by introducing them to the ins-and-outs of managing their money in Canada". It covers topics such as basic banking, budgeting, savings, borrowing, and fraud (IWC 2011).
- The Alliance For Multicultural Community Services (Houston, USA), which provides money management skills, financial education classes and counselling (AMCS 2011).
- The 'Living in Australia' classes (Melbourne, Australia), which provided information on topics such as consumer rights, scams, and getting driver licences (Babacan& Chamberlain 2008:3)

There is no doubt information covered by these programs is useful. But there are limitations inherent in the method used to impart this information and in the strategy of using such groups as a broad approach to educating refugee cohorts. Firstly, these programs can only affect those who attend; secondly, they rely on participants retaining their learning until a relevant situation arises, which could occur many years later. They can also be limited due to a number of other reasons:

• Once people begin working, the likelihood of attending such groups becomes greatly diminished. Even if these programs are offered at other times, such as in the evening, coordinating with other programs such as

childcare is often not possible at these times, and this limits the capacity of parents and women in particular to participate.

- The capacity of groups is often limited and hence large numbers of refugees are never reached. The needs of those who do not attend are also not known.
- Groups are often time-limited to a number of weeks, with no guarantee that they will be available when people really need the advice, i.e. when the 'real' context arises.
- New issues for consumers may arise years after attending a group, such as increasing complexity in mobile phone and Internet plans.
- Presenters (who are often not teachers) may not have the skills to communicate effectively to a linguistically diverse audience.

In addition to community education programs, most settlement and consumer advice services also use case management approaches in order to assist clients to communicate with other services and to advocate on behalf of clients. They tend to work in a more reactive manner, generally sorting out problems *after* they have occurred.

For example, in the Castlemaine project's experience, people tended to seek support only when a 'real situation' required it or when an issue had reached crisis point. In short, responding to issues experienced by individuals is more common than working on the systemic causes of such issues. The following case study is indicative of the daily issues experienced by refugees and settlement support services:

> James Bol, a Sudanese-Australian, purchased a television from an electronics store under a system known as 'interest free lay-by'. The system involves signing up to a credit card and making repayments over a 24-month period. However, unless the customer pays off more than the minimum repayments, a large debt accumulates when the 24 months are over. James did not understand how the system worked. Had he not sought advice early on, he would have paid at least four times the original price of the television.

This case study suggests that access to consumer advice *prior* to purchase might avoid such problems. In some ways this is what consumer education programs attempt to provide. Acknowledging that those approaches have their limitations, it is worth exploring how else advice might be gained. The question of how people *dogain* an understanding of products and services needs answering.

Observations made during the Castlemaine project suggest people learned about the private sector in a range of ways, including: consulting their close family and friends; consulting settlement and consumer rights services; and for some, using the internet. In particular, informal social networks seem to play an important role in providing trusted advice, which can be responsive at the time most needed, that is just prior to making a purchase or signing a contract. It is therefore argued that strengthening such

networks, through increasing the knowledge and skills contained within them, could impact on eliminating barriers.

The importance of strengthening social networks has been recognised by the settlement services; however, amongst programs and research reviewed for this paper none were specific to increasing refugees' understanding of the private sector. The most common programs that aim to strengthen networks usually involve established residents volunteering to support newly arrived refugees, mostly with language learning.

Due to the informal nature of the programs, and the fact that most meetings between volunteers and refugees take place in people's homes, many of those involved form friendships. In the Castlemaine project it was common for people who were part of a network called the *Friends and Tutors of Sudanese in Castlemaine* to contact project staff when they knew someone required more formal assistance, such as legal or financial advice.

Programs of this nature increase what Noel Calhoun (2010:2) refers to in his paper on refugees' social capital, as *bridging social capital*, which he describes as relationships between refugees and the host or longer-term community. Calhoun believes bridging capital is "particularly important' for refugees'" economic advancement because it enables access to new information about things such as job opportunities.

This paper agrees and furthers this argument in the context of private sector access by suggesting that such relationships can also provide important advice on matters such as where to get good prices; how to avoid being 'scammed'; and how financial and other private sector services work. For example, the *Friends and Tutors* group not only provided English tuition, but also assisted people to find houses, understand phone bills, purchase affordable furniture, access services such as childcare and driving lessons, and to avoid debt by explaining concepts such as how electronic gambling machines are designed to win.

However, friendship is not something that can be planned or guaranteed. These programs will only provide economic or broader educational potential for some, meaning for many refugees their predominant networks will remain family and friends. These closer ties are what Calhoun (ibid) refers to as *bonding social capital*. These ties are found among refugees from the same country or tribe who provide social support to each other for personal wellbeing. Whilst most people from refugee backgrounds will rely on family and friends for early settlement information (AMES 2010:4), having networks does not equate to being adequately informed.

The Castlemaine project observed a number of cases in which strong social networks amongst the refugee community in fact *aided* the spreading of advice which increased the community's vulnerability. For example, a large number of Sudanese-Australians in Castlemaine received tax advice from an unauthorised tax agent within their own community.

The advice led to people receiving larger tax refunds than they were entitled to and having to go through a very long and complex process to rectify the situation and pay the money back. The situation caused some community members to vent their frustration toward the local tax agent who first identified the issue. This act had the potential to break down the trust that had been built up over a number of years between the broader Sudanese community and the town's small business owners.

If such networks are the only basis of social connection for many refugees, how else can sound advice be gained? It is most likely the aim of consumer education programs that those who participate in them will become informed, and inform others. However, the prevalence of challenges highlighted by the Castlemaine project and contained in settlement literature, suggests that much information does not filter through communities and many refugees find themselves struggling.

The assumption that underpins the two types of social capital Calhoun describes is that refugees will learn much from the host community. A large number of mentor programs are based on this belief also. This paper agrees that much value comes from these relationships, but more important to the context of accessing information is that refugees who are less informed are able to access those more informed, in the most convenient manner. This may occur through education or mentor programs such as those described earlier, programs whose limitations have already been acknowledged. Itcan also occur through identifying and recruiting well-educated refugees to support others within their communities, in this way, strengthening natural networks. The Doctors Journal Club outlined in the employment section is a good example of this kind of approach. Other strategies can also be tried, including:

- recruiting bilingual staff from refugee backgrounds in various types of social services and private sector services;
- skilling up community leaders who are active in community-based groups; and
- providing traineeships to people from refugee backgrounds in private sector firms.

A wide number of these strategies are already adopted by settlement services for other purposes. Much could be done, though, to build capacity amongst *refugees*' networks for the purpose of refugee cohorts and communities having a better understanding of the private sector. For example, the Castlemaine project employed a bilingual community worker to talk with the community about these issues. The worker could discuss matters in depth and in first language. Through informal conversations people learnt such things as where the cheapest car service could be found, how to navigate the variety of available Internet services and how to avoid common scams.

Capitalising upon refugees as a discrete customer base is another method of bringing refugees and the private sector closer together for mutual benefit. Some private sector firms already utilise service delivery models relevant to the needs refugees may have. Some of these address access barriers for people with disabilities whilst others respond to cultural and linguistic needs and the needs of financially excluded groups. The following examples demonstrate that a business model can be used while at the same time increasing access for diverse groups.

• The National Australia Bank (Australia) operates an Indigenous banking service called Traditional Credit Union which provides not only services in

Indigenous languages but also banking products which reflect specific cultural needs, such as clan accounts (TCU 2010).

- The Royal Bank of Canada offers services to Indigenous people, using a telephone interpreter service offering over 180 languages (RBC 2010).
- Medibank Private (Australia), a private health insurer, utilises bilingual staff to provide face-to-face customer service in over ten languages, particularly in locations where large populations of certain language speakers live (Medibank 2010:20).
- The Commonwealth Bank (Australia) provides services such as bank statements in braille and audio-based information services (Commbank:c 2010).
- The Bank of Texas (USA) partners with the Alliance For Multicultural Community Services (Houston, USA) by offering Individual Development Accounts. This is a matched savings program assisting people on low-tomoderate incomes to develop a pattern of regular saving to be used towards a home, small business or post-secondary education (AMCS 2011).

Increasing private sector competition could be encouraged through providing similarly personalised services that respond to refugees' particular needs. For example, if a bank were to offer language support and remittance services<sup>2</sup>, there is little doubt many newly arrived refugees would become its customers.

## Conclusion

Refugees enjoy great freedoms and no doubt a welcome sense of security due to the resettlement process; a sense of belonging is also achieved by most, though not necessarily by all. Although this paper has focussed much on the multiple disadvantages refugees can face when resettling to a new country, it would be wrong to assume that such disadvantages are faced by all refugees, or that those refugees who do experience such challenges find them insurmountable.

By focussing on the cumulative effect of undertaking common and daily tasks on settlement, this paper has provided a small insight into how refugees may experience mainstream services, employment and business interactions. The programs outlined, which are designed to alleviate potential barriers for some, have sometimes been found to be of limited use for a majority of refugees. This is not to discount the positive work they achieve, but more to point out that the scope of influence they have on rectifying inequity may not be as broad as some may hope.

What has been less obvious is the intersection of the sectorial environments covered. Services often rely on each other in order to fulfil their role. For example, to gain employment refugees rely on training providers, and to undertake training refugees sometimes rely on getting career advice or being able to access services such as childcare. This infers that to improve an outcome in a given sector, one must look at

<sup>&</sup>lt;sup>2</sup> See the World Bank report *Sending Money Home*(2007 in DIIS 2008:1).

the broader system which overlaps public and private sectors, the employment setting, and even informal relationships within communities.

What has stood out amongst the programs and approaches investigated is that the location of many programs designed specifically for refugees is based on the density of refugee population. In other areas where such interventions do not exist, refugees must rely on mainstream supports and hope for the best. It would be easy to think that refugees without access to specialist services are being disadvantaged and that those with access fair well. However, the converse is also true – those who do have access to specialist supports may also be neglected by the vast array of universal services, which are supposed to adapt to everyone's needs.

Though refugee-specific services can be more conveniently delivered and justified in locations where large groups of refugees live, this can also lead to a ghettoising of people. There are cases of refugees who move away from areas such as public housing estates, where specialist services are often located, only to move back because they cannot find the supports they need elsewhere. Surely this situation is not intended by settlement service planning, but in effect this is what occurs when resources are directed again and again to where the majority of refugees settle.

This paper argues for the availability of a more distributed system of support. Such a system would acknowledge people's right to freedom of movement and at the same time acknowledge their rights to culturally and linguistically suitable support from a range of sources. More resources are not necessarily required to realise this idea. Developing accessible services for the needs of refugees wherever they live requires sophistication instead. This is not necessarily achievable when settlement service delivery models are overly localised and funnel people into limited entry points.

To ensure that adequate responses are available through a myriad of nodes requires getting those who already deliver services, provide jobs, and offer products to be more engaged with refugees. This entails more diverse forms of engagement to be undertaken by the settlement sector. Over time, the hope is that direct engagement between these sectors and refugees occurs more often. In short, as Wrench argues (2007 in Valentin& Bunar 2010:10), it is less important to focus on the quantity and length of programs, but instead on the quality and scope.

More distribution of refugee support through the use of existing services requires large-scale service adaptation. This is difficult to achieve if demand is only seen to come from a minority group. Instead, to achieve more universal change requires reframing the role of the refugee, to ensure that the person behind that label is the focus of any efforts. It is just as important to recognise the multiple roles that people have in their lives, e.g. the refugee as citizen, as employee, as customer – to name a few. When these roles are named, the entitlements attached to them can also be sought.

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