



Financial life in a new setting

Experiences of Afghan and Burmese (Chin and Karen) communities in Melbourne, Australia

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Brotherhood
of St Laurence

Working for an Australia free of poverty

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Contents

Acknowledgements	iv
Summary	v
1 Introduction	1
2 Methodology	3
3 Afghan case study	6
Country background	6
The Afghan community in Australia	6
Financial life	7
Useful information	14
Aspects of culture that influence adjustment	15
4 Chin and Karen case study	17
Country background	17
Burmese communities in Australia	18
Financial life	19
Useful information	23
Aspects of culture that influence adjustment	24
5 Discussion of findings	26
Financial needs and resources	26
New experiences	26
Barriers to receiving relevant information	27
The importance of remittances	27
Impacts of the migration experience	27
Hardship and the lack of work	28
Reflections on study design	28
6 Policy and practice recommendations	29
7 Conclusion	31
Appendix: Organisations consulted	32
References	33

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Summary

The failure of one-size-fits-all dissemination models and fragmented approaches to support services have led the Brotherhood of St Laurence to seek a better understanding of the financial information and support needs of new migrants and refugees.

The *Financial life in a new setting* project is qualitative participatory research. It is the product of collaboration among community members, community organisations and researchers. The aims of the research are:

- to identify how social and cultural practices influence the process of adjustment in Australia for different migrant groups, with a focus on finances
- to build understanding of how Afghan and Burmese groups (Chin and Karen) settling in Melbourne experience their transition into the Australian financial system
- to propose policy and practice recommendations regarding the design and implementation of financial information and education for culturally and linguistically diverse (CALD) communities in Australia.

The information in this report represents the views of 36 Afghan, 33 Chin and 35 Karen community members. The data was collected in focus group discussions and interviews, conducted in English, Dari, Chin Haka, Karen and Burmese.

Key findings

This research presents a mixed picture of how migrants from Afghanistan and Chin and Karen communities from Burma are faring in relation to financial matters in their transition to the new setting of Melbourne.

A key factor differentiating people's experiences of settlement is their circumstances before arrival in Australia. Some people have had no experience of money or of financial transactions before arriving in Australia, while others had experienced some level of financial systems in life.

Factors facilitating interviewees' ability to negotiate the new systems include support from community organisations in Melbourne and cultural strengths they have brought with them. In the Afghan case these include religion, collectivism, education and experience of banking and finance in Afghanistan. In the Chin and Karen cases they include family unity, collectivism, religion and a strong sense of hope for the future.

People in this study were facing significant financial hardship. In all three groups, budgeting is done with very small incomes; and most people reported meeting day-to-day expenses only by exercising extreme thrift, for example growing their own food or forgoing recreational activities. The costs of education were a significant burden on finances for most families. People who were not in paid employment were far more vulnerable to financial hardship than those in regular paid employment.

The need to learn myriad new things in the early stages of settlement can be overwhelming and support from community organisations is highly valued. Many of the difficulties faced on arrival, such as with shopping, mail and opening bank accounts, have now been overcome. Some people have negotiated these things themselves and others have obtained the help they needed, but some (in particular, older people) require ongoing support in daily life. Language difficulties were a commonly reported barrier to successful navigation of banking, Centrelink and other financial

systems. As the period of time people have spent in Melbourne extends, there is a growing need for information about more complex financial issues.

The most common information needs expressed across all three groups related to:

- credit—bank loans and credit cards
- understanding bills and contracts, particularly utilities bills and phone/internet plans
- insurance.

A further knowledge gap is *where* to get help in financial matters.

The main barrier to people receiving the information they need to manage money more effectively is that information is not provided in a comprehensible way. People need information to be provided face to face, either in their own language or with an interpreter. Written materials need to use clear, simple language and need to be provided in multiple languages.

Another significant barrier is the lack of a trusted source of information. People receive excessive amounts of financial information and marketing materials but lack the resources to assess the validity and quality of these materials.

The third barrier relates to the relevance of information. The people in this study were experiencing significant financial hardship and without employment will continue to struggle to make ends meet. Most were receiving government income support (Centrelink payments) and were unable to develop an asset base that could be drawn upon if needed. Interviewees had little or no superannuation and no access to loans and credit provided by banks. Those few who had been able to access loans or matched savings programs through community organisations had benefited significantly both from the money and from financial information and education received as part of the program.

The importance of remittances (sending money to family and loved ones overseas) was a key finding of this research. People send money because of their loved ones' significant need for money for food, fuel and health care. The high priority of this needs to be considered in any financial information, education or services provided to these communities.

Policy and practice recommendations

Three key recommendations arise from this research:

- Financial information and education need to be tailored to take into account people's life stage, financial experiences in their country of origin and during migration, personal and community strengths and the constraints and challenges posed by resettlement in Australia.
- The inadequacy of income, which limits social and economic participation, needs to be addressed by
 - increasing Centrelink payments, particularly Newstart and Youth Allowance
 - strengthening employment pathways and retention.
- community liaison and consultation, information provided face to face to with the assistance of interpreters and written materials in multiple languages are fundamental first steps in intercultural dialogue with communities in their transition to financial life in Australia.

1 Introduction

The Brotherhood of St Laurence, known for its longstanding provision of services to new migrants and refugees through its Ecumenical Migration Centre (EMC), is concerned that the lack of understanding of the cultural and social practices of newly arrived groups leads to provision of information and programs that do not meet community needs. The Brotherhood's financial inclusion work with culturally and linguistically diverse (CALD) communities has increasingly pointed to a need to tailor financial information to different groups, not only through translation of materials but more importantly through cross-cultural community engagement.

Within Australia's immigration program, in recent years around 13,000 people have been entering Australia annually on humanitarian visas (DIAC 2009). This program includes refugees, some special humanitarian entrants such as relatives sponsored by their families to escape human rights threat in their home country, and onshore applicants. Over the last two years, there have been similar numbers from three regions: the Middle East / South West Asia, Africa and Asia. Burma and Afghanistan rank among the top four countries of birth for new arrivals under the humanitarian program. Victorian state data also confirms this leading position (DIAC 2011).

Previous research in Australia has indicated that cultural and social practices influence people's relationship with money (FCRC & DSWSP La Trobe 1997; Singh 2007). More broadly, the Brotherhood of St Laurence's research into the experiences of refugees with settlement in regional Victoria (Taylor & Stanovic 2005), and evaluations of the Women on the Move pilot (Bond 2010) and the Financial Health Services pilot (Arashiro 2011b), observed the failure of one-size-fits-all models and fragmented approaches to support services.

There is, however, a lack of research which moves beyond identifying problems and listing needs and incorporates views from new migrants about how they experience the transition to Australian financial practices, as well as their suggested solutions. Concern with the family unit is especially relevant when we consider that in many communities, financial behaviour is mainly shaped by collective considerations which stretch beyond close family and often include bonds with relatives in the country of birth (Colson 2007).

Frazer's report (2009) on the legal problems experienced by African refugees described the difficulties faced by these groups, who were suddenly subjected to a completely new system of institutions, language and cultural expectations. Frazer showed that often misunderstanding, rather than unwillingness to adjust to Australian rules, was the primary cause of legal problems. The 2009 report reinforced the findings of a previous study into the experience of African-background consumers with the contestable energy market in Western Melbourne (FCLC 2008).

More recently, the Footscray Community Legal Centre also published a report on the most common legal problems of Burmese refugees, noting many similarities with the African groups in terms of (mis)understanding of contracts and abuses by service providers (Smith & Neng Boi 2010). This valuable study on the Burmese recognises, however, that the multiplicity of groups within those classified as 'Burmese' require further consideration, as they not only speak different languages but have gone through very different experiences within Burma and during their migration to Australia.

As such, the aims of this project are:

- to identify how social and cultural practices influence the process of adjustment in Australia for different migrant groups, with a focus on finances
- to build understanding of how Afghan and Burmese groups (Chin and Karen) settling in Melbourne experience their transition into the Australian financial system
- to propose policy and practice recommendations regarding the design and implementation of financial information and education for culturally and linguistically diverse (CALD) communities in Australia.

The target audience for the research findings is:

- government agencies involved in financial regulation and education, as well as those involved with migrant settlement policies
- ethnic community organisations, settlement organisations and legal aid providers
- the communities represented in the research (who will be provided with a feedback leaflet in their own language).

Structure of the report

This report provides information about Afghan and Burmese (Chin and Karen) people's experience of the transition to financial life in Melbourne. It is presented in six sections:

- research methodology
- Afghan case study
- Chin and Karen case study
- discussion of findings
- policy and practice recommendations
- conclusion.

2 Methodology

Financial life in a new setting is qualitative research oriented by a participatory approach. It is the product of collaboration among community members, community organisations and researchers.

The methodology involved a literature review and collection of data about country backgrounds, community consultation and ongoing liaison, collection of data in interviews and focus group discussions. This data has been used in two ways; first, in a final report with recommendations regarding financial information for the Afghan, Chin and Karen communities of Melbourne, to be published for wider community use; and second, to assist the development of information responding to the needs indicated by the participants.

The steps in the research are described in the following subsections.

Consultation

Following good practice in the design of participatory research (Beazley & Ennew 2006), the final decision about data collection methods was made after an exploratory consultation phase. This involved organisations and individuals known for their engagement with the selected communities. The organisations are listed in Appendix A. During this consultation, the broad areas of research were defined, possible methods considered and further community contacts identified. The approach to some topics was modified on the recommendation of these reference people.

Community liaison

Community liaison was undertaken with the assistance of organisations and individuals who work with the selected communities. The purposes of the community liaison were:

- to select sites, based on population concentrations and support for the research from community organisations and service providers. The main areas are Greater Dandenong, Casey, Monash and Frankston (Afghan), Maribyrnong and Wyndham (Chin and Karen) and Maroondah (Chin).
- to inform communities about the research and consult them about the design and methods
- to initiate snowball¹ recruitment of research participants
- to develop relationships for post-research follow up and information provision.

Ethics

In addition to the usual ethics requirements applicable to field research in social sciences, special concerns that arise in research with refugees include how consent is understood and expressed, communication in the person's first language, a preference for structured rather than unstructured interviews, and additional care to protect identity, especially when dealing with members of small groups who have been targeted for persecution in the past.

Based on a review of methodological approaches, as well as on the feedback received during the exploratory community consultations, the risk for participants was reduced through the following mechanisms:

¹ Snowballing is a process of following up cases recommended as valuable by another source (Patton 1980).

- communication: A bilingual facilitator was available in all contact with community members, including recruitment, interviewing/group discussion and feedback.
- consent: Participants received written and verbal explanation in their first language of how the information would be used. Moreover, opportunity was provided for questioning before research commenced.
- location of fieldwork: Since the sites where the data is collected influence how comfortable participants feel, the researchers conducted interviews / discussion groups, by invitation, in people's homes and at community organisation premises frequented by community members.
- advocacy and the principle of justice in participatory research: Responding to growing complaints that researchers only take information but do not give communities anything back, this research includes preparation of multilingual leaflets containing summary findings from the research and material addressing the key information needs raised.
- protection of privacy: No identifiable data is included in the report from this study. Pseudonyms have been used in place of people's real names.
- contribution: Participants received a payment of \$40 each to offset costs of participating.

Data collection

Data for this project was collected between April and October 2011. It was collected in two ways:

- structured group discussions: Discussions were held with young people (18–24 years old), men and women. In the Afghan case study, men and women held separate discussions. In the Chin and Karen case studies, groups were of mixed gender. In all groups, there was at least one support person fluent in both the community language and in English. Participants were given prior access to the topics to be discussed, and were provided time to direct questions to the researchers before the discussion session.
- one-on-one interviews: Some people indicated a preference for an individual (or family) interview rather than in a group. The interviews were conducted either in the person's first language, or with the assistance of an interpreter.

This data was audio-recorded when permission was granted. The Afghan data was translated from Dari to English during the transcription process. Some of the Chin and Karen data was collected in interviews using an interpreter and so was collected in English; some was collected in Karen and Burmese and translated during transcription.

The data for the Afghan case study was collected from 36 people from Pashtun, Tajik, Hazara and Uzbek ethnic groups, in 13 interviews and four focus group discussions. Focus groups were conducted separately with men and with women. The men, aged between early 20s and mid 50s, included students, professionals, tradesmen, businessmen and pensioners. The women, aged between early 30s and early 60s, were all engaged in home duties. The participants had been in Australia for between two months and eight years, most had been here more than seven years. They had all come to Australia on humanitarian visas.

The data for the Chin and Karen case studies were collected from 67 people in interviews and three focus group discussions. One focus group was made up of young people (with two adults in attendance); the other two were people of mixed ages and genders. The data represents the views of a cross-section of both Chin and Karen communities, including people aged between 16 years and

late 60s. Chin and Karen participants were mostly studying English, or doing courses in other fields, while looking for work. Some were carers for children and adult relatives and three of the young people were working part-time as interpreters. Chin interviewees had been in Australia between three months and four years, with the majority around two years. Karen interviewees had been in Australia between nine months and thirteen years, also mostly around two years. All but two participants had come on humanitarian visas. A summary of the participants is presented in Table 2.1.

Table 2.1 Research participants

Case study	Number of interviewees	Number of focus group participants	Total
Afghan men	8	11	19
Afghan women	6	11	17
Chin men	6	11	17
Chin women	10	6	16
Karen men	9	4	13
Karen women	16	6	22
Total	55	49	104

Approach to analysis and reporting

In this exploratory study, thematic analysis was undertaken of the data corresponding to each of the research questions and of issues arising that had not been anticipated in the original design. This is further discussed with reference to earlier studies and forms the basis of the recommendations.

3 Afghan case study

The Afghan case study includes the context for the issues investigated in the research and the key findings.

Country background

While it has a proud and turbulent history, Afghanistan is currently extremely poor and highly dependent on foreign aid, agriculture and trade with neighbouring countries.

It is also a culturally diverse country. Pashtun, Tajik, Hazara, Uzbek and Turkmen are the largest of the many ethnic groups. Dari and Pashto are the main national languages, but there are many languages and dialects spoken. Islam is the predominant religion in Afghanistan, practised by 99 per cent of the population.

Important events in the Afghan cultural calendar are Nauruz, the Afghan New Year; and the Eid-al-Fitr and Eid-al-Adha religious festivals. On all these occasions people wear new clothes, women and girls wear henna paintings on their hands and feet, and friends and relatives gather and share special food dishes.

Family life is one the most significant pillars of Afghan culture. Older members of a family enjoy the highest respect and are in charge of making key decisions. In comparison to the emphasis in mainstream Australian culture on individual self-reliance and independence, Afghan culture emphasises the interdependence between individuals and their families.

Afghanistan's recent history has been characterised by war and conflict—most recently, the US-led invasion. A transitional government was established in late 2001 and in 2003 a constitutional Loya Jirga or grand assembly took place and Afghanistan's constitution was passed. This led to presidential and parliamentary elections, the return of women and girls to education and work, the implementation of development projects and the establishment of the Human Rights Commission of Afghanistan.

Despite these achievements, security remains a major challenge. The Afghanistan Independent Human Rights Commission and United Nations Assistance Mission in Afghanistan (UNAMA) report increasing civilian deaths due to conflict since 2007 (United Nations Assistance Mission in Afghanistan (UNAMA) & Afghanistan Independent Human Rights Commission (AIHRC) 2011).

Decades of deteriorating security conditions in Afghanistan have affected millions of people. Since 1979, thousands of Afghans have become internally displaced and many more have left Afghanistan. As a consequence of continuous conflict, Afghanistan has become one of the major refugee-producing nations. According to the United Nations (UNSD 2009) there are around 2.8 million Afghan refugees living across more than 69 countries around the world.

The Afghan community in Australia

There are two distinct periods of Afghan migration to Australia. The first group, who came Australia in the 1860s to work with camels, introduced Islam and established the first mosque in Australia. The second group of Afghans forms the present Afghan community in Australia. While some Afghans left before the Soviet invasion of Afghanistan in 1979, the majority arrived from the 1980s onwards (Jupp 2001).

The main Afghan ethnic groups in Australia are the Hazara, Tajik and Pashtun. In terms of socioeconomic profile, most come from a middle-class background and lived in urban areas in Afghanistan.

Based on data from the 2006 census, there are 16,750 Afghans living across Australia. The distribution of some 5249 Afghans across Victorian local government areas is presented in Table 3.1.

Table 3.1 Distribution of Afghans in Victoria in 2006

Local government area	Population
Casey	1713
Greater Dandenong	1680
Monash	240
Knox	218
Frankston	184
Rest of local government areas in Melbourne	951
Rest of local government areas in regional Victoria	263
Total Victoria	5249

Source: Victorian Multicultural Commission (2008)

Small Afghan business owners have turned Thomas Street in Dandenong, a Melbourne suburb, into a fine cultural destination known as the Afghan Bazaar. Afghan stores, restaurants, bakeries and carpet shops add great vitality to the area. There are also a number of Afghan community organisations catering for community needs. These organisations play an important role in organising the celebration of important cultural events for Afghan people.

Financial life

This section presents Afghan community members' views and experiences relating to budgeting, banking and credit, Centrelink, bills and contracts and remittances. It also presents data on the information needs of community members and recommended approaches to providing this information. This data is presented with a focus on the differences people identified between their experiences prior to arrival and in Australia and also on the cultural practices and strengths that have influenced their settlement experience.

Family budgeting

All of the people interviewed spoke about the importance of budgeting. Budgeting was important because it helped with estimating the amount needed to manage expenses (commonly utility bills), setting aside savings for unexpected costs (for example car repairs) and managing on a small income (for example Centrelink payments).

Despite everyone commenting on the value of budgeting, not everyone prepared a family budget. Those who did, tended to do so according to the regularity of receiving income (usually fortnightly). The two individuals who reported they did not prepare a budget explained in one case

that was not their personal responsibility to prepare the budget for the family and in the other that the person did not work or have any income.

What is included in the family budget

The items that people most commonly included in their budget were food (30 people), housing (29), utilities (27), transport (25) and health care (24), childcare (20) education (19). People also reported budgeting to cover costs associated with religious and community commitments, clothing and recreation.

Barriers to budgeting in the new context of Melbourne

People reported a number of changes from their financial life in Afghanistan that presented barriers to budgeting. The most notable of these was that the costs of living in Australia were higher. For example, many interviewees had owned their own homes in Afghanistan, but now had to pay rent. People also had to pay for education, whereas it had been free in Afghanistan. The cost of utilities was also noted as higher by many interviewees. This has meant that in many households, every adult needs to work, instead of only the father as in Afghanistan.

Another important difference was the expectations that people (and their children) had developed associated with the availability of consumer goods in Australia. For example, one person explained:

Here people have more luxurious styles of living than Afghanistan. Here we have to spend more even when it comes to entertaining guests. The advances in science and technology here are much more than back home. Every day there is new equipment—X-Box, T-Box, new mobile phones. Here kids want the latest versions of phones. While in Afghanistan kids weren't so demanding as kids are here.

A third difference related to variable patterns of income and expenditure that were different from those they had been accustomed to. For example, being paid fortnightly instead of daily; greater fluctuations in living expenses caused by the additional living costs referred to above; and for those whose sole source of income was a Centrelink pension or allowance, managing on a fixed income, while living expenses continue to rise.

Interviewees also reported having to adjust to different gender roles in Australian society compared with Afghanistan. In Afghanistan, one woman observed, 'Men were responsible for financial matters but here, Centrelink payments for my kids are transferred to my account and I want to be the boss at home now'.

Banking

The main differences people noted between banking in Melbourne and Afghanistan were that daily transactions in Afghanistan were all conducted using cash and banking was done with a passbook not EFTPOS-type cards. People did not have access to electronic banking such automatic teller machines (ATMs), EFTPOS or online banking, and one commented that in Australia here 'Everything is run by machines and computers'. One person observed that, in general, banking was less important in day-to-day life in Afghanistan than in Australia.

People were mostly very positive about their experiences of banking in Australia, describing it as more efficient, easy and trustworthy than in Afghanistan. People valued the ease with which they could receive bank statements and other information from banks. A number of people commented on how high interest rates were here, but they also noted that in Afghanistan credit was only available for a small number of people.

Most people mentioned that the value of money kept in banks in Afghanistan had been lost due to rapid inflation and that people tended not to trust banks in Afghanistan. This led to a preference for cash transactions, which has tended to persist in Australia. Nonetheless some people have shifted away from using cash and adopted EFTPOS and ATM technologies.

Shopping

People reported a lot of differences between shopping in Australia and Afghanistan. The impacts of war were discussed by a number of Afghan interviewees. This included not feeling safe to go out shopping, and storing food because of the irregularity of supply or the risk that conflict might erupt at the market, leaving customers empty-handed.

Mursal's story (Box 3.2) illustrates the difficulties people of adjusting to a new system.

Box 3.2 Mursal's story about filling her trolley at the market

This was my fifth day in Australia. My case worker took to me to Coles and showed me how shopping is done. When I came home, one of my relatives visited me and said that I could shop in Dandenong market for cheaper. The following day I went to Dandenong market. Next to Dandenong market there is an Aldi store. I took Aldi's trolley and entered Dandenong market. I picked stuff from different stalls and placed them in the trolley without paying. I went to one of the counters at the corner of the market and asked the guy to count how much money I should pay for the stuff I have in my trolley. The guy in the counter was surprised and said, 'I can't take money for the stuff you have in your trolley. I can only get money for two items that you picked from my stall'. I was arguing with him to get the money for all the items.

Meanwhile the security personnel came and asked me what the problem was. I explained that I want to pay for all these items to this man and he doesn't want to get money from me. The security personnel asked how long I have been in Australia. I replied, 'This is my fifth day'. He said, 'you take all these stuff as gift to your house but next time you must pay at each stall'. I told him that I thought this is similar to Coles. You place your shopping needs in the trolley and finally you go to the counter and pay for all items.

Later I realised what big offence I committed. I took Aldi's trolley which I wasn't allowed to and put bags after bags in my trolley without paying a penny. If that security personnel wasn't kind enough, I would run into a big problem.

Views varied regarding whether it was easier or not. Some people missed the shops in every street and open every day in Afghanistan, compared with Australia where they often need to travel to a shopping centre. Other people enjoyed the fact that shopping centres had everything they needed in the one place. Judgements as to quality also varied. Some people reported the quality of goods as higher in Australia, but fruit and vegetables were rated higher in Afghanistan based on taste, price and because they are mostly organic (that is, grown without chemicals).

Most people in the study compared prices between Australia and Afghanistan; however this practice tended to lessen with the period of time they had been living in Australia. There were three main impacts of the practice of comparing.

The first is the difficulty of managing money when one is unsure of the costs likely to be incurred, for example the differences for food, clothing, utilities and transport. One person noted that when she first arrived in Australia she was constantly concerned she would be unable to afford her utility bills. However, with experience, this fear had dissipated and she was now able to manage.

Second is the shock at the high price of food compared with Afghanistan; and third is the sense of guilt people experienced from being able to purchase and enjoy consumer goods that family and loved ones at home could not.

Some people commented on the benefits of fixed-price shopping in Australia. Despite government attempts to control the prices of basic food items in Afghanistan, this was difficult to maintain:

The Ministry of Commerce in Afghanistan would fix the price of basic food items such as wheat, oil, sugar and tea. I was part of control unit at this ministry. We would go for monitoring the prices. When we were there, the shopkeepers would sell their items in that price but when we were gone, they would sell the items for the price they wished.

One person explained how the abundance of consumer goods and the ease of shopping in Australia could be risky for managing a budget:

Food items are in abundance here in Australia. [In Afghanistan] I remember going to market to buy sugar. It took me hours waiting in the queue to get a kilogram of sugar. I remember when I went to buy bread too. I had to wait long for my turn so that I could buy some loaves of bread. Here you have the choice to select what type and what brand of bread or other foodstuff you want to buy. This also causes impulse shopping. When families have free time here, they say 'Let's go to a shopping centre'. This is a disadvantage. They purchase stuff that they don't need. They don't have a shopping list. They go from one shelf to another and pick whatever they need, while many other Australian people carry shopping lists with themselves when they do shopping.

Credit

Afghan community members reported accessing credit through family, friends, Centrelink and through interest-free loans offered retailers on the purchase of goods such as home appliances. Views on credit were mixed. Some people were in favour of accessing credit through formal channels such as bank loans and credit cards. These people felt it was more reliable, available when needed and less risky. One of these people had had difficulty recouping money lent to a friend in the past. Others rejected the use of commercial credit on religious grounds, because the Koran forbids the levying of interest, or because they felt it was better financially to keep money within the household, or extended family.

Remittances

Remittances of varying amounts were sent by three-quarters of the Afghan community members in the study to family members and friends in Afghanistan, commonly to elderly relatives and also sometimes to siblings or other loved ones.

There are five main themes evident among the reasons why people provide money to family and friends overseas; need, ability, values, religion and responsibility.

First, the need for assistance is high. People reported a need to send money because of poverty and war. For example, one man in a focus group discussion in Beaconsfield explained:

They need this money urgently for food, shelter and clothing. There is very little employment in Afghanistan and the people I help are old and can't work. [Or] sometimes they work but the money they earn is not enough. For example, during winter they will need money to buy fuel for heating their rooms.

Another interviewee, Humaira, eloquently described an experience shared by many who have fled to Australia:

I know the situation of my country. There is poverty there and many poor people live there. Sometimes I don't feel comfortable living and spending much because I have the situation of those poor people in front of my eyes.

In response she saves coins in a saving box and once she has saved two to three hundred dollars, she sends it to 'the poor and needy people in Afghanistan'.

Second, some people felt that because a small amount of money here could make a big difference in Afghanistan, this was also good reason to send it. A quote from Shafi exemplifies this:

The Australian dollar is strong against the Afghani so sending a couple of hundred dollars to our loved ones won't be a big deal for us. However, this will make a big difference there because they can buy many things with a couple of hundred dollars there. This can pay for expenses for the whole month for a small family back home.

Religion also plays an important part and was cited by seven people as motivating the sending of money. For example, a woman in a focus group in Narre Warren explained:

Muslims, from a religious point of view, help one another. The fourth pillar of Islam is charity and help from the ones that can afford to the ones that can't.

Another interviewee, Abdul Manaan, explained:

Of course we send money to family members and friends who are in financial hardship. I believe from a religious point of view, you will be rewarded for doing so.

Another person, however, described the motivation in secular terms:

The financial support I provide is based on humanitarian values.

The importance of remittances is evident in the information provided by interviewees. This is elaborated in the discussion section of this report.

The impact of remittances on financial life in Melbourne

The impact of these remittances on life in Australia varies according to income and financial commitments. Around half the interviewees said that sending money to Afghanistan did not put pressure on family finances. The other half explained that it did create pressure, but for most people this was manageable. For some people it meant doing without recreational activities such as going to the movies or eating out. For others it meant missing out on opportunities for their children such as music lessons, or joining sports clubs.

The impact of sending money is managed by including it in weekly or monthly budgets, or by saving small amounts over time, rather than making a large unplanned remittance. The sense conveyed by all the people who sent money was that even when it was burdensome, it was very important to them and therefore prioritised above other spending. The following quote from the focus group in Narre Warren exemplifies this:

I can't tolerate seeing my loved ones suffer for basic food where I have the ability to help pay for food ... You can't feel at peace if a loved one in your family in Afghanistan suffers from lack of food, shelter and poor health.

Centrelink

The provision of social security is one of the key differences between financial life in Australia and Afghanistan. Some people who had worked for the Afghan Government received some rations, but otherwise families were required to be self-sufficient. One person noted that although there was no social security, there were also no restrictions on people making money: for example, young children could sell things at street stalls to support themselves and their family. He said:

There is no social security in Afghanistan but there isn't any restriction to doing business, but in Australia there is social security but opportunities are limited.

People also reported that the limited government support in Afghanistan was discriminatory, depended on one's social status and was often unreliable. This was in contrast to Australia where Centrelink payments were available to all eligible people and were reliably paid on time.

Some 26 of the 36 research participants were receiving various income support payments from Centrelink, including Disability Support Pension, Youth Allowance, Parenting Payment, Carer Payment, Newstart, Rent Assistance and Family Tax Benefit part A and B. One of those not receiving payments was ineligible for two years due to being on a spouse visa. Another woman explained the difficulty she had on arrival in Australia because of her lack of knowledge about her and her family's Centrelink entitlements:

I remember when I initially came here I had no one to help except my brother. I received very little amount from Centrelink because my kids weren't registered with them. I complained to my brother about this and he told me that that's how it is. But later I found out that my kids weren't registered with Centrelink at all. For three months my kids didn't receive Centrelink money.

The support provided through Centrelink entitlements is vital to the financial sustainability of many families. One person explained, 'If Centrelink didn't support us, we would be in trouble'. People with dependent children indicated they struggle to meet expenses and would value additional support from Centrelink for costs including uniforms, books and computers.

Barriers to accessing Centrelink services

The most common difficulty people reported in relation to their access to Centrelink services was the long waiting time for telephone and face-to-face services. People reported wait times of up to two hours. One person described the way this could create disincentives which led to problems remaining unaddressed:

Sometimes they send you forms. You may forget about them and they cut your payments. You have to go or call them which takes too long. It takes too long for them to answer your call. You give up then. If you go to Centrelink, you have to wait long in the line and the lines are too long and you can't wait. You feel reluctant. You don't want to go.

Miscommunication due to language difficulties, lack of interpreters and administrative errors were all reported. These could have significant negative consequences:

When I got married, they fined me \$4000. They said I didn't inform them about my marriage. Although I was interviewed with a customer officer of Centrelink and I clearly told her about my marriage. However, that was not recorded in their system.

Interviewees and focus group participants suggested that providing Centrelink's written material in Dari would be useful for addressing information gaps. Some people had experienced rudeness and racism from Centrelink staff.

Utilities, billing and contracts

The topic of utilities, billing and contracts generated a lot of discussion in the Afghan case study, suggesting it was of great concern for the people involved in this research. Family members were reported as the most common source of assistance for understanding bills and contracts.

All 36 research participants identified understanding bills and contracts as either important or very important. However, 16 reported little or no understanding, 10 reported an average understanding and only 10 reported a good or very good understanding of bills and contracts. This indicates a significant knowledge gap for almost half the group.

The reasons people reported needing to understand bills properly related to picking up errors made by the company issuing the bill, monitoring and controlling consumption, adequately discharging obligations, being more self-sufficient and less reliant on assistance from others and participating effectively in a competitive market.

The following stories demonstrate how the inability to understand a bill and a reticence to make contact to try to resolve billing issues can lead to confusion and unnecessary payments.

Box 3.3 Shahla's story about an electricity bill

My neighbour moved to their rental home. After a while they got an electricity bill for \$900. The father in the family didn't understand English at all. They went to the post office and paid this bill. In the evening his wife kept the lights on but her husband turned them off. His wife got angry and asked him why he was turning the lights off. He said 'You don't understand how much money we pay for electricity. Just today I paid \$900 for electricity bill. It's all because of you, since you keep the lights on'. His wife knew English. She got suspicious about what her husband said about the bill. She asked, 'We just moved here, how come we got such a big bill?' When his wife read the bill, she discovered that the bill was for the previous tenants. 'We should have sent this bill to the real estate [agent]'. They tried to recover their money, but nothing worked. They lost \$900. Since they were new in Australia, they didn't know where to look for help.

Box 3.4 Mursal's story about a phone bill

I had a contract with Telstra. [Then] I disconnected my phone with them. After some days, I got a bill for \$9. I deposited the amount in that bill. My husband said that we had already disconnected with them why they would still send us bills. I told him I don't know. Next month I got a bill for \$18. I paid this bill too. Next month I got a bill for \$36. My husband and I got suspicious about the bill. We both didn't know what the problem was. I asked my daughter to make a call to Telstra. When we spoke with them, they said, 'You had \$9 credit with us on the time of disconnection. You deposited \$9 more two months ago. We sent you another bill for \$18 last month. You deposited \$18. Now you have \$36 credit with us'. After listening to what they explained, we realised that that wasn't a bill for us to pay but showed how much credit we had left with Telstra. They finally sent us a cheque for \$36. I avoided talking to Telstra for the first two bills because it takes ages to get connected to a customer service officer.

Barriers to understanding bills

The most common reason for difficulty understanding bills was language barriers, followed by the associated problems of too much information and complexity in bills. ‘Elaborate’ language and ‘jargon’ were both identified as causing difficulty, as was ‘too much detail’. The following example provides a useful comparison with the system used in Afghanistan:

The utility bill contains the history of your payments, etc. This is too much which can result in confusing the reader. The most important parts are mentioned in very small size fonts. The normal expectation is that the most important part should be highlighted so that one can refer to it easily. I have requested them to change this. But they never do this. May be this is nature of the business people to keep it the way it is or they have their own agenda there. There is too much extra information on utility bills. ... However, bills were so easy in Afghanistan to understand. Their format wasn’t complicated at all. The bills were quarterly. Simply it contained the information like from January to March, meter reading on 1st January and meter reading on 30th March, and old reading and current reading. The bill would contain the total number of kilowatts consumed, the amount per kilowatt and the total amount. All this information exists in bills here too but they add so much other information which makes bills complicated.

Suggestions made by interviewees for make bills easier to understand include:

- highlighting the important parts (for example by using large font)
- simple language
- excluding advertising materials from bills
- standardised formats for bills from different companies.

Useful information

This study explored two aspects of the dissemination of information: first, the types of information that are needed and second, the best ways to disseminate this information.

Types of information

Data about the types of information people required was collected in two ways. First, a direct question was posed to interviewees and focus group members about the kind of information they perceived they need to address the barriers they experience to full participation in the financial life of Melbourne. Second, through discussion of other aspects of the research, additional knowledge gaps and areas of interest were identified by participants. From both these methods, the following information needs were identified:

- banking, particularly home loans
- contracts, particularly phone contracts—e.g. service charges, additional costs, terms and conditions and how to read bills and accounts
- insurance
- Centrelink
- taxation—e.g. GST and business activity statements (BAS)
- managing money—e.g. budgeting, avoiding overdrawing bank accounts and adjusting to a different currency.

In addition, some people wanted to know where to go for help if they had problems with any of the above and others also noted that they would find it easier to get the information they needed if they had more English language training.

Sharing information

Participants in the Afghan case study mostly indicated they would prefer information about financial matters to be provided in Dari, face to face or on television. Fewer people wanted written material. Face-to-face information provision was favoured to improve the ease of understanding and to allow opportunities to ask questions.

Mixed views were presented about the use of interpreters. Some people preferred interpreters from outside the Afghan community (suggesting Iranians as an alternative) because they held concerns about the confidentiality of information heard by fellow Afghans.

One interviewee expressed disappointment that there was no Afghan TV show on SBS. They feel coverage of Afghans on television was very negative and they would like some of the many positive things happening in Afghanistan to be aired in Australia. This would also provide another conduit for financial information for Afghan migrants.

A smaller number of people recommended financial information be provided in written material. However, they recommended delivering it through Afghan community organisation publications:

People keep publications that are produced by Afghan organisations in Melbourne. This can be Arman, Nawa-e-Farhang, Aftab and others. You can see these publications on their tables. When you visit them, you get the chance of reading those publications. People don't waste these publications because some pages include holy texts.

Aspects of culture that influence adjustment

An important aim of this study was to collect information from people about the aspects of their culture that helped their adjustment to Australia. This is for two main reasons. First, it provides opportunities to learn about community strengths that can be built on for improving the provision of financial information to the community. Second, in the multicultural community of Melbourne, two-way dialogue is important for the development of an inclusive inter-cultural community.

Positive aspects of Afghan culture that were mentioned include collectivism, hospitality, religion, ceremonies and festivals, personal characteristics including bravery and pride, and material culture, such as food and music, carpets, camels and mosques.

Ideas around hospitality are presented in the following quotes:

If Afghans know that some has recently arrived to Australia, they will go and help them find their way around and introduce them to places. They just help them. And they provide a whole sense of helpfulness.

One of my neighbours' husbands passed away. Based on our tradition I sent cooked meals for three days to their house. I was expecting the relationship to grow stronger with that neighbour but it didn't. I don't know what to try to have my neighbours behave the same way to me as my neighbours did in Afghanistan.

The transition from a highly collectivised society to a more individualistic society in Melbourne is a difficult one for many people, who often experience social isolation and loneliness in this new

social context. Numerous people indicated the collective way of life as a strength of the Afghan community that could benefit other Australians. In addition to the sense of social support engendered, one person described how collectivism could also assist with practical aspects like sharing and thereby reduce living costs.

The strength of the culture of hospitality includes the eagerness people conveyed to share Afghan culture with the broader community, for example Eid and Nauruz celebrations and the colourful Afghan grocery stores in Dandenong.

4 Chin and Karen case study

The Chin and Karen case study presents data collected from 68 people in interviews and focus group discussions. As with the Afghan case study, data is presented regarding budgeting, banking, credit, Centrelink, utilities billing and contracts, remittances and useful information, with a focus on cultural practices and strengths. Many of the experiences and views described were similar for both Chin and Karen research participants. Where these diverge, this is indicated. Most commonly, divergence related to people's migration experience. Many Karen people fled Burma to refugee camps in Thailand—some of them UNHCR-supported camps and others created informally by people banding together. Some people had lived most of their life in such camps and so had little experience of money or of financial transactions of any sort. By contrast, the Chin people in the research had mostly fled Burma to India or Malaysia where they lived and worked without the protection of visas. While this meant they had experienced some level of financial activity, they also experienced exploitation. Both groups have suffered severe hardships.

Country background

In spite of considerable natural resources, Burma is one of the least developed countries in the world and many of the nation's profitable industries have remained under military control (DIMA 2006). International trade sanctions have impacted negatively on several labour-intensive sectors including garment manufacture, tourism, seafood processing and wood product industries, causing significant job losses and resultant hardship. Foreign aid to Burma is extremely low (approximately US\$6 per capita) compared with other developing countries such as Laos (US\$62 per capita), Cambodia (US\$52) and Vietnam (US \$42) (International Crisis Group 2011, p.12). Because of strong government control over media and communications, the use of telephones and the internet in Burma is still very low (Mast & Zing 2011).

Culture

The official language is Burmese which can be spoken by around 80 per cent of the population. Burma is multi-ethnic, multi-cultural and multi-lingual and home to 135 distinct groups, each with its own language and dialects (DIMA 2006). The Karen population, of around 4 million, (Mast & Zing 2011) mostly live in Kayin state in the south-east bordering Thailand (DIMA 2006). The Chin population is around 1.5 million (Mast & Zing 2011) and is concentrated in the Chin state in the west, bordering India and Bangladesh.

Burma's education system is based on the British system and there is one teacher funded for each village. Schooling is compulsory until age nine. Data from the Australian Department of Immigration and Multicultural Affairs indicates that around 27 per cent of the population has primary school education, some have secondary and a small number have post-secondary education. Some analysts suggest that most teenage refugees have received some secondary schooling in refugee camps; however, there is conflicting information and data should be interpreted with caution.

Families typically include two to three children and first cousins are considered siblings. Children are protected and controlled by their parents and then care for their parents in old age. Although there are some professions where women are not allowed to work, overall women have had high social and economic status and similar rights to men. They are also responsible for managing the family finances (DIMA 2006).

In Burma, village elders, rather than external actors such as police, manage disputes; and mistrust of government officials is common (Mast & Zing 2011). Titles such as 'aunty' or 'uncle' are used as a sign of respect, and aversion to saying 'no' to requests seems to be a common feature across all groups in Burma. These practices remain strong for people who have migrated to Australia (Mast & Zing 2011). With regard to religious affiliation, many Karen are affiliated to Buddhism/Animism and Christianity, while over 70 per cent of Chin people are Christians (Mast & Zing 2011).

Recent history

Burma has a history of social mobilisation followed by repression. Independence from Britain was achieved in 1948 and a democratically-elected government took power. However, civil war ensued. In 1958, following the military coup led by general Ne Win, a military junta took control of the government and has remained in power since (DIMA 2006). Factors leading to the '8888 uprising' (1988) and the 'Saffron revolution' (2007) as well as cyclone Nargis (2008) have all contributed to instability and human suffering.

The first elections since 1990 were held in 2010. A report from the International Crisis Group (2011) indicates they were neither free nor fair and military authoritarian rule has continued under the Union Solidarity and Development Party (USDP). Significant manipulation of the vote count has meant the government is not recognised as legitimate internationally. However, the International Crisis Group has identified some changes that it claims may contribute to incremental democratic reform.

Concerns for human rights in Burma due to forced labour, forced displacement, landmines, political imprisonment and execution and military censorship continue to be expressed by international organisations (DIMA 2006).

Refugees and internally displaced people

By the end of 2002, there were 600,000 people internally displaced, many due to forcible relocation by the military. More than half a million people sought refuge in neighbouring countries at this time, and according to DIMA, 'arrests and harassment of pro-democracy activists continue' (p.3). This situation, along with continued economic instability in the country, suggests the need for asylum remains and is likely to increase (DIMA 2006).

The pre-arrival experience of refugees is an important influence on their experience of settlement and transition to life in Australia (Zwick 2011). China and Karen refugees from Burma have mostly fled to Thailand, Malaysia and India. Most humanitarian entrants to Australia from Burma have been living in refugee camps prior to arrival, some for over 10 years. Those coming from Thai camps have had access to some services within the camps, such as education. Those coming from Malaysia are likely to have spent time in detention there prior to arrival in Australia (DIMA 2006).

Burmese communities in Australia

The main groups that have come to Australia as refugees are Karen, Karenni, Chin and Kachin. Most of the Burmese community in Australia has arrived in the past three to five years (Smith & Neng Boi 2010). Between 1988 and 2006, 1793 people from Burma settled in the state of Victoria. Most migration has occurred post-2006 and most migrants have settled in the municipalities of Wyndham (37%), Maroondah (16%), Hobsons Bay (10%) and, to a lesser extent, Greater Dandenong (Mast & Zing 2011). There are also communities in the rural city of Bendigo (Couch, Adonis & MacLaren 2011).

Financial life

Budgeting

All of the Chin and Karen interviewees stressed the importance of budgeting. This task was most commonly undertaken by the adults in the home and tended to accord to the regularity of receiving income (usually fortnightly). Budgets were mostly developed as mental plans. Some people reported preparing a written budget and others described having a collection of envelopes where money was set aside for different purposes. Budgets were commonly developed jointly by all family members. Sole parents (of whom two were women and one was a man) with young children made financial decisions alone. Sole parents were the most likely to report difficulty finding the money to pay for their expenses. The most common items included in budgets were housing, utilities, food, childcare, education, transport and health care. Many interviewees also reported budgeting to enable sending money to family and loved ones overseas who were in need of money for food and medical care.

In most Chin and Karen families, decision making about spending was collective. In some households, all the money was given to the mother, who then managed day-to-day spending based on the collectively determined priorities. In other families, younger members who were more literate in the Australian system enacted the financial decisions made. For example, one young woman spent a lot of time managing all her family's (parents' and six siblings') finances by transferring money between different family members' bank accounts, using internet banking on her smart-phone. This was done on the basis of decisions that her family had made together.

Barriers to budgeting in the new context of Melbourne

Of the 40 people answering the question 'What is the most difficult part of managing your finances in Australia?', seven said they had little or no difficulty. For the others, the most common difficulty was not having sufficient money to meet living expenses. This is exacerbated by rapidly rising costs of living. In addition to the significant jump in expenditure experienced on arrival in Australia, people also discussed how the prices of food and utilities had risen quickly in the last couple of years. This was particularly problematic when more than one bill arrived at a time, or when a bill was unexpectedly high. For example, one person described their shock at receiving a \$300 mobile phone bill after purchasing a \$49 plan. Other unexpected costs include parking or traffic fines and car repairs. The other common difficulty, mentioned by ten people, was meeting education costs. These related to secondary education costs for children, people's own tertiary education costs and driving lessons. One person reported difficulty affording the public transport fares to attend training. Another woman discussed the difficulty of managing when the household income is from casual work: she described how her Centrelink payments ceased and those of her four children were reduced when her husband commenced work, but as his employment is casual, the income is variable and unreliable.

Family structures also put pressure on finances. Examples included large families or a lot of people to support, adult children being unwilling to contribute money from their Centrelink payment towards household costs, and the need to send money to relatives overseas.

Banking

In general, Chin and Karen interviewees were positive about their experiences of banking in Australia. They described it as 'convenient', 'safer' and 'easier' than banking in Burma or during migration to Australia.

Most people withdrew their total Centrelink payment each fortnight and used cash for all their expenses, including paying bills at the post office. Some participants used internet banking but two reported only using in-bank, over-the-counter transactions. One woman valued receiving bank statements so she could check her balance easily. Older people were more likely to report finding ATMs confusing and some people had family members withdraw money for them. People received assistance with opening and managing bank accounts from friends, family, Centrelink, bank staff and Community Guides².

Some of the difficulties reported in relation to banking included forgetting personal identification numbers (PINs); worrying about the security of their PIN; ATMs not working; a lack of banking information in Chin, Karen or Burmese languages; barriers to accessing credit; and problems with funds not being available in accounts to cover direct debits (for example, for rent).

Most people from Burma had not had regular income or used banks prior to arriving in Australia. None had received any government financial assistance. For some, forced labour for the government (Chin) or civil war (Karen) had impacted negatively on their ability to earn a living. The small number of people who had held government jobs in Burma had their wages paid into a bank account. To withdraw the money, they had to go to townships where they waited in long queues. People withdrew all their money immediately because, with very high inflation, money lost value quickly. There is very little trust in the banking system since the Kyat³ had been devalued by the government some years ago. Farmers, drivers and those with small businesses such as grocery stores used cash for any transactions. Some people had had only a subsistence living and then lived in refugee camps where food was provided. They had little experience using money:

In the village we were young and we never had money. Our parents didn't have much money as we were poor. When we were in camp, the UN provided food for us and we were depending on them. So we never had money in our hand until we came to Australia. In Australia the government gave us money every two weeks. We have our own money to use.

During migration, those living without a visa (in Thailand, India and Malaysia) and those in UN refugee camps were unable to open bank accounts and were targets of theft as others knew they had all their cash with them. Some of these people earned money, but had no experience of paying income tax. Many interviewees also had no experience of paying bills. Some people had previously had utilities charges included in their rent, so were not familiar with separate billing for electricity and water. A sentiment echoed by many in this research is that they receive much more money in Australia than ever before, but once rent, bills and children's education costs are deducted, there is very little left. However, the opportunity to arrange and plan spending based on regular income is highly valued.

Credit

Views on using credit were mixed, but most Chin and Karen interviewees saw credit in the form of bank loans—and especially credit cards—as risky and to be avoided. Some, however, were interested to learn more about credit cards and quite a few people would like to learn about mortgages and how to access a mortgage to buy their own home. Some people expressed frustration at being ineligible for personal loans or mortgages due to their main source of income being a Centrelink payment.

² Community Guides are members of migrant communities who are trained to assist newcomers with settlement.

³ The Kyat is the currency of Burma. One Australian dollar was valued at around 750 Kyat in October 2011.

As a result, most people reported relying on family or friends for credit and some used Centrelink loans. One person had taken a Brotherhood of St Laurence–ANZ Progress Loan to purchase a car. Credit and interest charges often generated a lot of discussion in interviews and focus groups, suggesting a high level of appeal and low level of understanding. Comments made also indicated that some people have received misinformation about credit, loans and interest rates and charges.

Centrelink

In general, interviewees were very appreciative of the support provided to them by Centrelink. They indicated that having a reliable income was a very important aid in settlement. However, many felt they did not understand the Centrelink system:

Interviewer: How well do you understand the rules and reporting systems of Centrelink?

Interviewee: I don't understand them at all. If people who speak Karen could come and explain at home. Foundation House helps. They come with an interpreter and teach us how to use electricity and things.

Managing the relationship with Centrelink takes up a large part of many Chin and Karen people's lives. Some people felt they had sufficient English to manage and some, sufficient access to interpreters for their needs. Others had found interpreters were unavailable at times they needed and one person had found an interpreter's language fluency was insufficient to resolve a problem. The implications of this lack of understanding can be serious:

The positive thing is that if we don't have a job [Centrelink] give us money. Even if we are sick they give us money. But one negative thing is that my doctor gives me the medical certificate that I'm not fit for working as I am sick but when I show Centrelink they do not accept this certificate. I would like to know what kind of certificate they need to approve that I am sick.

Some people expressed frustration at being unable to obtain paid work. They felt the Job Services Australia provider was not assisting them to gain work, but instead referring them to English classes. They acknowledged the need to learn English, but also indicated that for older adults it is very difficult to learn another language. They were also incredulous that there was no work at all for them, with one person saying, frustrated, 'There must be something I can do'. For some people, the lack of a job was a source of shame which in some cases had led to depression.

Older people did not know how to use computers and were unable to access online information and lodgement services offered by Centrelink.

Some young people in the study expressed their frustration at having to attend Centrelink appointments during school hours. They explained:

We have one day off each week. It will be better if Centrelink call for appointments on that day. If they call during school days we always miss class. But we cannot complain about appointments because the form filling is important. But when I attend as a full-time student there will be less appointments.

Utilities, billing and contracts

Most interviewees felt it was important or very important to understand bills or contracts. The reasons for this were reported as monitoring and controlling usage, knowing if they were being charged correctly, being able to participate effectively in a competitive market, being able to assist

family members to understand, being more self-reliant, being able to plan and save for upcoming expenses and avoiding a bad credit rating or loss of a tenancy bond.

The main barrier to understanding bills and contracts (reported by 22 people) was language. For most, the problem was the inability to communicate in English; and for some, this also included illiteracy in their own language. Other barriers included terms and conditions written in small print, complicated charging (such as separate service and usage charges), changes to terms and conditions, people speaking fast on the telephone, and limited previous experience with contracts and billing.

Of the 15 people who reported that contracts and bills were *not* difficult to understand, five attributed this to having a family member, friend or support worker who was able to explain it for them. This creates work for literate members of the community, as one interviewee explained:

Every weekend, many Karen who aren't good at language come to my house for explaining the contract.

Some people had entered into contracts they had not understood and the story in Box 4.1 is similar to those shared by four participants. Such problems are also encountered in the wider Australian community (see, for example, the Brotherhood of St Laurence submission (2010) to the recent Reconnecting the Customer consultation.

Box 4.1 A story about contracts

Because I didn't understand the phone and internet contract clearly, I spent over the usage limits of the plan and had to pay a lot of money for over-usage charges. I decided that I should end the contract because I didn't understand it and couldn't afford it. This attracted further high charges for cancellation fees. I didn't have enough money to pay all these charges so I had to borrow money from a friend. Now I only use prepaid for phone and internet so that I can control costs.

Remittances

Most people (37) reported sending money to assist people overseas. Both Chin and Karen interviewees were equally likely to send money overseas. These remittances are mostly sent to relatives, but also to friends, a past teacher, children known to be in need and church (Chin) or community (Karen) organisations. Money is sent using Western Union money transfer, or sometimes through informal or semi-formal networks. The most common reason for sending money relates to the extreme need of the recipients. For example, those living in refugee camps have little opportunity to earn. In some camps, they are not provided with necessities and so need to find the money to buy food and candles for light. Many others have insufficient money for health care or medicines. Other migrants sent money to relatives to pay for education and or deal with 'emergencies'. Many people sending money to their parents described this as their 'duty' or 'culture' to care for their elders. Some also felt compelled to help other family members, as demonstrated in the following quote.

If I couldn't send money to my children, I'd feel very sad, as I am a mother. And I also want to send money for my brother's daughter, to buy milk for her. They are poor and they couldn't afford to buy milk for their baby.

While 17 people said that remittances put little or no pressure on the family budget, 12 people indicated that sending money puts pressure on their budget. In the most extreme case, one woman explained that every time she sent money, she had no money to buy food. Others reported that being unable to send money was 'stressful' and made them 'sad'. Some people borrowed from

friends in order to send money. The smaller group who did not report sending money as stressful either were in paid employment, did not send money regularly, or saved small amounts to send.

The following story highlights the importance and strength of the culture of sending money.

Box 4.2 A story about remittances

We send money to my mother-in-law, using a honti (an individual who facilitates the sending of money as a small business). We also make donations to charity, for example Oxfam. Also, my son practises saving. We give him pocket money two times a week. Sometimes he buys toys but he also sends money to support sending two children to school in Burma, because we have told him he's very fortunate to go to school, when some children in Burma are starving.

Useful information

Types of information

Most people had topics they wanted information about and some stated they wanted information about 'everything needed for living in Australia'. Table 4.1 presents a ranked list of the financial information people said they needed.

Table 4.1 People requesting information on financial topics

Topic / issue	Number of people
Banking (account types, interest rates, loans, mortgages, credit and credit cards)	26
Bills and contracts (specifically utilities and phone plans)	17
Insurance	16
Centrelink	8
Online shopping	6
Superannuation	4
How to save money	2
Small business setup	1
Taxation	1
Education loans	1
Where to go for help and information	1

Note: N=38. Multiple responses were possible.

Other types of information requested were:

- how to bring family to Australia from refugee camps
- how to access social and support programs for young people
- where to look for work
- information about the Department of Consumer Affairs which funded this research

Sharing information

The majority response to the question ‘How is information shared in your community?’ was by word of mouth (33 people)—mostly by phone or in person, and in a small number of cases by SMS. This was followed by ‘at church’ (13). Other ways included at the monastery, by community organisations (for example New Hope, migrant resource centres and AMES), through an elected community leader and at community meetings. Young people reported sharing information by word of mouth with friends, by SMS, at school or from TV.

Overwhelmingly, Chin and Karen interviewees said they preferred to receive information face to face, with the assistance of an interpreter (21 people). People stated that if information was provided in a brochure, it needed to be translated into Chin⁴ or Karen. One person explained that although her first language is Karen, her schooling was in Burmese, so she could not read in her first language. This suggests a need for multilingual material written in people’s first language but also in Burmese and or English. Information sheets about this research were provided in Chin Haka, Chin Falam, Karen, Burmese and English. People often requested copies of the information in English and Burmese as well as in their first language, because those who were not confident reading in their first language would discuss the research with friends who could read Burmese or with family (often their children) who could read English.

Two people said they prefer to receive information in a group, because if they do not know how to ask a question, someone else in the group will.

Some young people said they prefer to access information on the internet, either in English or translated into their own language.

Aspects of culture that influence adjustment

Chin and Karen community members reported similar aspects of culture underpinning experiences of financial life in the new context of Australia. Accordingly, they are reported together here.

The three overarching issues identified are collectivism, family unity and hope. As with the Afghan community, people from Chin and Karen communities are keen to share aspects of material culture, such as traditional costumes, dance and food with the wider Australian community.

Collectivism

Collectivism was expressed in a number of ways, for example ‘sharing and caring’, ‘our unity is our strength’ and ‘everybody gathers together and helps’. The positive impact of this is high, especially in the ways that community members assist people in times of need. Organised collective structures were a great facilitator of engagement with communities for this study. The lack of collectivism in the wider community is keenly felt by the migrants and many people—particularly older men who were not working and sole parents—described feeling isolated, lonely and depressed as a result. The following came from an older unemployed man:

Also the culture is different. In our village we can visit friends’ and neighbours’ houses any time without invitation. If we didn’t have a job, we visited friends and neighbours, to have a chat with them. But in Australia we don’t even know who our neighbours are. I was so depressed, at my age, living in a foreign country.

⁴ The people in this study spoke Chin Haka, Chin Falam and / or Chin Zomi, but there are many more Chin languages than these.

Family unity

Similarly, family unity provides support and care in these communities. Family unity is expressed through collective decision making around finances, including in some cases pooled money or equally shared expenditure. Family unity is also expressed through respect and deferment to the authority of parents or elders. However some people reported tensions in the dynamics of care and authority within families settling in Australia. Some parents felt their authority had been eroded, mostly due to children receiving independent income from Centrelink through Youth Allowance:

In Burma, as a father, I was a provider and head of the house. But in Australia, I am thinking about what I do and what can I do for my children as a father? As I am depending on the government, and all my children are getting support from the government, I feel that I do not have any responsibility for my family.

Hope

Hope was expressed by the China and Karen interviewees in two complementary ways: both the hope that had buoyed people during their difficult and uncertain migration to Australia and the ongoing hope that life in Australia will bring a brighter future for their children and freedom from poverty for themselves and their loved ones.

People had survived past experiences, such as persecution, discrimination, living in constant fear of police in Malaysia, or having to think every day about what one will eat in a refugee camp where there is no opportunity to earn or produce food, with the hope of a better life in the future. They expressed their relief and gratitude at having been liberated from this. The hope and resilience that people cultivated through these experiences remains. This hope influences families to invest heavily in their children, particularly in their education.

5 Discussion of findings

This research presents a mixed picture of how migrants from Afghanistan and Chin and Karen communities from Burma are faring in relation to financial matters in their transition to the new setting of Melbourne, Australia. At the outset of this discussion it is important to highlight that the research represents only a small proportion of people from the Afghan, Chin and Karen communities of Melbourne. Furthermore, constraints of reporting limit the extent to which the heterogeneity both between and within groups is expressed. Nevertheless, this report presents valuable information for those people providing support to these communities and those hoping to engage them in financial education and financial services.

Factors facilitating people's ability to understand and negotiate the new systems include support from community organisations in Melbourne and strengths people have brought with them as part of their culture. In the Afghan case these include religion, collectivism, education and experience of banking and finance in Afghanistan. In the Chin and Karen cases they include family unity, collectivism, religion and a strong sense of hope for the future.

Financial needs and resources

The most important finding is that people in this study are facing significant financial hardship. In all three groups, people budget with very small incomes and in most cases report meeting day-to-day expenses only through exercising extreme thrift, for example growing their own food or forgoing recreational activities. The costs of education were reported as placing a considerable burden on family finances for most people across all three groups. In the Chin and Karen case studies in particular, barriers to employment are an important obstacle to moving out of financial hardship.

People pay for most things using cash. They are managing simple banking functions and bill payment with infrequent and minimal problems. However, there is considerable demand for further information about more complex banking functions, in particular credit cards and loans.

New experiences

The impact of needing to learn myriad new things in the early stages of settlement can be overwhelming and support from community organisations is highly valued. Many of the difficulties the people in this study faced on arrival, such as with shopping, mail and opening bank accounts, have now been overcome. Some people have negotiated these things themselves and some have been able to get the help they need, but others, particularly older people, require ongoing support in daily life. Language difficulties are a commonly reported barrier to successful navigation of banking, Centrelink and other financial systems. As the period of time people have spent in Melbourne extends, there is a growing need for information about more complex issues.

The most common information needs expressed across all three groups related to:

- credit—bank loans and credit cards
- understanding bills and contracts, particularly utilities bills and phone/internet plans
- insurance.

A further knowledge gap is *where* to get help in financial matters. Similar knowledge gaps are identified in research with other refugee groups (see, for example, Collins 2011; Frazer 2009; FCLC 2008; Leung 2011).

Barriers to receiving relevant information

The main barrier to people in the Afghan, Chin and Karen communities receiving the information they need to manage their finances is that information is not provided in a way they find easy to understand. People need information to be provided face to face, in their own language or with an interpreter. Written materials need to use clear, simple language and to be available in multiple languages. Many people described the overwhelming amount of information they receive with utility bills and their difficulty in identifying which is essential information and which is not.

Another barrier is the lack of a trustworthy source of information. People receive excessive amounts of television and postal advertising and door-to-door sales pitches. They have insufficient information and resources with which to assess the validity and quality of these materials.

The third barrier relates to the relevance of financial information to people who are experiencing financial hardship and who, without employment, will continue to struggle to make ends meet. People receiving Centrelink payments are ineligible for many mainstream financial products such as mortgages and superannuation. The small number of people in this study who had been able to access loans and matched savings programs through community sector organisations had benefited both from the money and also from the financial information and education they received as part of the program.

Financial products involving the payment of interest, offered to the Afghan community, will be irrelevant for those people who are prohibited from earning or paying interest for religious reasons.

Products unable to accommodate collectivised patterns of family decision making and action prevalent in Afghan, Chin and Karen communities will be of limited value.

The importance of remittances

The importance of remitting money to family and loved ones overseas was a key finding of this research. People send money because of significant need for food, fuel and health care by loved ones. This finding supports other research and highlights the importance of remittances as a medium of 'care, support and filial relationship across countries' (Zelizer 2005, in Singh 2007 p. 95). Financial information designed for communities sending money to family and loved ones overseas will need to take account of this.

Impacts of the migration experience

One of the key factors differentiating people's experiences of settlement in the new context of Melbourne relates to their circumstances before arrival in Australia. As noted above, many Karen people fled Burma to refugee camps in Thailand. Some of these people had little experience of money or financial transactions of any sort before arriving in Australia. Chin people in the study mostly fled Burma to India or Malaysia where they lived and worked without the protection of visas. While this meant they had experienced some level of financial activity, they also experienced exploitation. People who arrived in Australia on student or working visas had greater experience of financial matters, but were not eligible for assistance from the Australian Government to adjust to the new setting.

People from Afghanistan in the study had mostly come directly to Australia, some via Pakistan. Most had at least some experience of financial systems; others had considerable knowledge. Many of the Afghan refugees had come from middle-class backgrounds and were well educated.

Hardship and the lack of work

People who were not working were far more vulnerable to financial hardship than those in regular paid employment. The main barrier unemployed people saw to navigating financial life in Australia was the lack of employment. Universally, people were highly motivated to gain employment, but some people who had been referred to English classes by their Job Services Australia providers did not feel supported in their efforts to secure work.

Reflections on study design

The *Financial life in a new setting* project adopted a qualitative participatory approach. It is the product of collaboration among community members, community organisations and researchers in cross-cultural community engagement.

The importance of having community members as part of the research team cannot be underestimated. Such people who are able to understand both cultures and have experience in the process of settlement are in a unique position to develop trust and understanding in the community and facilitate engagement with the research. Being able to tap into their social and community networks is immensely valuable. Linking through existing community organisations is also vital. It brings the perspective of those people best placed to comment on successes and failures in providing support to these communities.

Despite good opportunities for community engagement in this research, there were still language barriers experienced in relation to the translation and interpretation of meaning. For example, some key words of the research, such as ‘finances’ and ‘information’, did not have a single corresponding word or concept in some of the languages spoken by the interviewees. The research information sheets were returned by the translator with these words left in English. Hence, further interpreting was undertaken at the time of interview so that the aims and topics of the research could be properly communicated.

Second, through the process of translating the interview data into English for inclusion in this final report, some of the nuances, texture and complexity of language are inevitably lost. Related to this is a loss of ‘voice’. While every attempt has been made to maintain the original meaning and intent of the stories and experiences shared in this research, some elements of the voices of the people interviewed are lost.

Another dimension that is masked in this research is gendered differences of experiences of financial life in the Australian setting. In the Afghan case study, a separate focus group discussion was undertaken with women and their views are represented separately. However in the Chin and Karen case studies, people overwhelmingly elected to participate in the research in family groups. This means the data collected does not differentiate between experiences *within* family structures.

6 Policy and practice recommendations

The recommendations made in the following sections are informed by this research project and by previous research and policy work undertaken at the Brotherhood of St Laurence. They relate to three main areas:

- community strengths as facilitators of successful engagement with financial products, services, education and information
- the adequacy of income to allow full participation in social and economic life
- the relevance and accessibility of financial information.

Community strengths as facilitators of successful financial engagement

The strengths people have brought with them as part of their culture are a valuable asset in engagement with financial products and services. Therefore, any financial program or product development should be informed by a strengths-based approach.

In the Afghan community, there are many people with significant knowledge and experience of financial matters. Their valuable experience should be supported. Programs or products targeting the Afghan community should be developed in partnership with community members.

In the Chin and Karen communities, family unity and well-organised community groups are important facilitators of the sharing of information and support. The organised community collectives encountered in the process of this research greatly assisted engagement with communities. Programs or products targeting the Chin and Karen communities should be developed in partnership with community members.

Afghan, Chin and Karen migrants all have strong links with community organisations. Since these organisations have a deep understanding of the communities they work with and are supporting them well, drawing on their expertise is essential for any program design.

Adequacy of income to permit participation

Income support is currently insufficient for people to participate fully in social and economic life and accumulate savings. Further consideration needs to be given to developing opportunities for people to build an asset base that can be drawn upon if needed. This includes consideration of the high costs associated with education that currently act as a barrier to the development of this important capacity for individuals.

The second factor in adequate income is employment. As discussed in the Chin case study, people are experiencing frustration at being unable to gain employment. Many have valuable work experience gained in Burma or during their migration, but cannot use these skills in Australia. Employment policy focusing on the acquisition of new skills overlooks the skills base people bring with them. There is a need to further develop policies and programs that facilitate the application of existing skills to the Australian context. Employment pathways and retention also require improvement.

Relevance and accessibility of financial information

The key findings of this research echo those of many previous studies with newly arrived communities (FCLC 2008; Frazer 2009; Smith & Neng Boi 2010) and of the wider Australian community by the Brotherhood of St Laurence (Arashiro 2011a). For information to be relevant and accessible, it must address the context of the people for whom it is provided. In this case, it must attend to people's experiences of financial life in their country of origin and during migration, as well as the challenges of settlement in Australia. It must operate to develop the strengths that people already have and acknowledge the constraints they face, particularly insufficient income.

Information also needs to be matched to the person's life stage. For example, many people in their middle years were experiencing financial pressures from the dual responsibilities of paying for their children's education and also supporting elderly relatives. In contrast, the young people involved in this study felt they needed further information about mobile phone plans. They were also the only group likely to use the internet to seek information regarding financial matters.

Community liaison and consultation, provision of information face to face to with the assistance of interpreters and providing written materials in multiple languages are the fundamental first steps in any inter-cultural dialogue in relation to transition to financial life in Australia.

The independence of information is also important. Emerging migrant communities, like many other Australians, are inundated with information. Supporting communities to develop the skills to assess the independence and quality of financial information is an important aspect of promoting the self-reliance needed for communities to flourish.

7 Conclusion

The *Financial life in a new setting* project has mixed findings in relation to how migrants from Afghanistan and Chin and Karen communities from Burma are faring in relation to financial matters in their transition to the new setting of Melbourne, Australia.

Factors facilitating people's ability to understand and negotiate the new systems include support from community organisations in Melbourne and strengths people have brought with them as part of their culture.

The findings of this research are being communicated to the people engaged in the research, along with information addressing the needs they have identified.

A necessary next step is to develop programs that can comprehensively address the barriers to navigating financial life as identified by the Afghan, Chin and Karen community members engaged in this research.

The most commonly requested information across all three groups was:

- credit—bank loans and credit cards
- understanding bills and contracts, particularly utilities bills and phone/internet plans
- insurance.

A further knowledge gap is where to go to get help in financial matters.

The main barriers to navigating financial life in the new setting of Melbourne are:

- significant financial hardship
- information that is not relevant to people's lived experience
- information that is not provided in ways that are easy for people to understand.

The research points to three important ways to overcome these barriers:

- Financial information and education need to be tailored to take into account people's life stage, financial experiences in their country of origin and during migration, personal and community strengths and the constraints and challenges posed by resettlement in Australia.
- The inadequacy of income, which limits social and economic participation, needs to be addressed by
 - increasing Centrelink payments, particularly Newstart and Youth Allowance
 - strengthening employment pathways and retention
- Community liaison and consultation, information provided face to face to with the assistance of interpreters and written materials in multiple languages are fundamental first steps in intercultural dialogue with communities in their transition to financial life in Australia.

If concrete steps are taken to address these barriers, significant benefit will flow through improved social and economic participation and a brighter future for these communities.

Appendix: Organisations consulted

Afghan community leaders

Australian Catholic University

Australian Government Department of Immigration and Citizenship

Burmese Welfare Operation

Chin (Burmese) community leaders

Hope and Care for All International

Karen (Burmese) community leaders

Migrant Information Centre East

Monash University

New Hope Foundation (Footscray and Werribee)

South East Migrant Resource Centre Dandenong and Narre Warren

Spectrum Migrant Resource Centre Preston

Springvale Community Aid and Advice Bureau

Victorian Multicultural Commission

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