Regional Futures

Economic and social impact of the Karen resettlement in Bendigo

A JOINT AMES AUSTRALIA AND DELOITTE ACCESS ECONOMICS REPORT
ACKNOWLEDGEMENTS

The report is the product of a collaboration between AMES Australia and Deloitte Access Economics. AMES Australia evaluated the social impact of the Karen in Bendigo and managed the primary survey data collection, and Deloitte Access Economics assessed the economic impact of the Karen on Bendigo. The Karen population in Bendigo generously participated in the data-collecting interviews, and members of the Bendigo community were equally generous in making time to talk to AMES Australia and Deloitte Access Economics.

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- Nanthu Kunoo, Nay Chee Aung and Ashin Moonieda who assisted us arrange the interviews with the Karen population.
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LIMITATION OF THE WORK

The economic modelling contained in this report was prepared solely for the purpose of assisting AMES Australia in understanding the impact of the resettlement of the Karen people to Bendigo. The economic modelling in this report is not intended for any other purpose and should not be referred to, used or relied upon by anyone else without the consent of Deloitte Access Economics Pty Ltd. We accept no duty of care to any other person or entity, other than AMES Australia for the use of this report.

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August 2018
EXECUTIVE SUMMARY

Regional settlement of migrants and refugees is an important component in the advancement of Australia’s migration strategies and, when well-facilitated, makes a significant contribution to the economic and social fabric of regional communities. The purpose of this study is to examine one example of such migration, as well as further illuminate the community facilitation and the conditions that need to be in place in order to deliver better economic and social outcomes from the regional settlement of migrants.

This study is the product of a research collaboration between AMES Australia and Deloitte Access Economics and focuses on resettlement of Karen refugees in Greater Bendigo (Bendigo), a substantial regional centre in central Victoria with a population of 110,479 in 2016. This study, part of a program of focus on regional and rural resettlement, is a companion report to Small towns Big returns—a study of resettlement in a much smaller rural economy (Nhill, with a population of 2,278). These companion studies provide an analysis of the social and economic impacts of the Karen on these locations over time, and the factors contributing to the success of the resettlement of the Karen in these two very different regional contexts.

According to the 2016 Census, over the ten years since 2006, more than 800 Karen people settled in Bendigo:

“Bendigo is a very different place from what it was ten years ago. It is much more multicultural now with different faces on the streets.”

Resettlement of the Karen in Bendigo has been sustained – evidencing the region’s attractiveness as a settlement location for this community – and has progressively contributed to a more ethnically diverse Bendigo society, including an increase in social capital. Social capital has been directly linked to broader concepts such as social cohesion, democracy, economic wellbeing and sustainability. In similar findings to the Nhill study, the research undertaken to inform this report finds increased social capital for the host community and new settlers alike.

For Bendigo, not only is the city now a more diverse community, but the community itself values that increased diversity. This is evidenced by the responsiveness of local services who have found ways to support the resettlement of the Karen in Bendigo.

For the Karen, it is evident in the levels and types of employment they are experiencing, improved standards of living, including home ownership, and greater opportunities and career pathways for young people. Karen people see a good and sustainable future in Bendigo.

In addition to this social contribution, economic modelling undertaken by Deloitte Access Economics provides an indication of the scale of the economic impact. In net present value terms (NPV) over a 10 year period, the total economic impact from the regional resettlement of the Karen population on the Bendigo economy is estimated to have been $67.1 million, with an associated impact on employment of 177 full-time-equivalent (FTE). Further modelling of the demographic profile of the Karen population, which currently comprises a disproportionately high share of people aged under 18 indicates, that all things being equal, the Karen labour force will continue to grow over time, adding to the productive capacity of the region in years to come.

2 AMES and Deloitte Access Economics, 2015, Small towns Big returns: Economic and social impact of the Karen resettlement in Nhill.
3 Australian Bureau of Statistics, 2011 Census of Population and Housing (the most recent Census at the time of writing Small towns Big returns).
5 Matthew Parkinson Community Care Director Bendigo Baptist Community Care Inc.
As in the small rural economy of Nhill, the necessary factor in the success of the Karen resettlement has been employment. The availability of regular, reliable and fair work at a large employer, Hazeldenes Chicken Farm Pty Ltd, has been a significant drawcard in attracting and retaining the Karen in Bendigo. Willingness to adapt or develop workplace practices to facilitate the integration of these new settlers was integral to this attraction and retention.

Over the ten years of the Karen resettlement, the number of businesses employing Karen workers has grown to more than 50, and the number of industries where the Karen are employed increased from three to eight between 2011 and 2016.

However, while critical in both locations, employment was not of itself sufficient for successful resettlement. A number of other contributing factors have also been identified:
- capacity and capability of local services to respond to new settlers
- leadership and support from local champions, and leadership from within the Karen community
- opportunities for young people to participate in training, employment and in the community
- affordable housing for both rental and purchase
- the natural advantages of large regional centres that offer services and opportunities within an easier to navigate environment.

Indications are that benefits will continue to accrue as the community continues to integrate, and the assets and aspirations represented by the younger Karen population are realised in Bendigo.

Considered in conjunction with Small towns Big returns, this report tells us that, large or small, rural communities can benefit economically and socially from regional resettlement, when approached in (contextually) appropriate ways. Herein lies additional economic and social contributions for Bendigo into the future, but more particularly for other regional Australian communities to catalyse.

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1. INTRODUCTION

1.1 PURPOSE

Over 2013 – 2015 AMES Australia documented the resettlement of a sizable community of Karen refugees (from Burma/Myanmar) in the small rural township of Nhill in western Victoria. The resulting report, Small towns Big returns: economic and social impact of Karen resettlement in Nhill, was prepared in research partnership with Deloitte Access Economics and provided an analysis of the economic impacts for Nhill, systematic documentation of the headline social impacts and described the factors that contributed to the success of the resettlement.

The findings of that study were widely reported and the successful resettlement of the Karen in Nhill continues to generate considerable interest across a range of communities and stakeholders. For instance local governments, especially in regional Victoria, have demonstrated interest in exploring opportunities to apply similar approaches to growing their rural communities.

In 2015 – 2017 AMES Australia and Deloitte Access Economics undertook a similar assessment of the economic and social impact of the Karen population on the larger regional economy of Bendigo in central Victoria. Bendigo as a regional city and a local economy is large, with over 110,000 residents compared to Nhill’s population of around 2,200.

And while similar to Nhill in that the Karen population in Bendigo is also large and established, it nevertheless makes up a much smaller percentage of the overall population.

This report is the product of a research collaboration between AMES Australia and Deloitte Access Economics.

1.2 IMPACT ASSESSMENT FRAMEWORK

The assessment framework used to determine the impact of the resettlement of the Karen people in Bendigo is illustrated in Figure 1A below.

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8 In 1989, the military government of Burma announced that they wanted foreigners to stop using the words Burma and Burmese. Instead they wanted the world to use Myanmar for the country and its national people, and Bamar for the majority ethnic and linguistic group. Thus, members of the ethnic minorities – the Karen, for example – would be Myanmar by nationality and Karen by ethnicity, … (Refugees from Burma: Their Backgrounds and Refugee Experiences, Culture Profile No. 21, Published by the Center for Applied Linguistics, Cultural Orientation Resource Center, Washington, DC , June 2007). In this report the term Burma has been used to reflect how the Karen involved most commonly refer to their country of origin.
1 INTRODUCTION

1.2.1 PRIMARY DATA COLLATED
Where possible, quantitative data has been gathered as evidence of the impact of the Karen resettlement, and is augmented by qualitative data. Primary data has been collected from four main sources:

- **Structured surveys conducted with Karen people living in Bendigo:** data from 116 Karen households (comprising 574 individuals) was collected by field assistants using a standardised survey tool. All interviews with the Karen were conducted in the Karen language. This ensured that information collected was comprehensive and accurate. The surveys sought basic demographic profile data, employment data and disposable income data.

- **Interviews with Karen community leaders:** four of the Karen living in Bendigo who are recognised as leaders in their community were interviewed.

- **Interviews with service providers based in Bendigo:** a number of local business and service providers were interviewed. These included staff and senior management at Bendigo Community Health Services, Loddon Campaspe Multicultural Services and schools that Karen children attend.

- **Interviews with employers:** the Human Resource Manager of Hazeledenes Chicken Farm Pty Ltd agreed to be interviewed, as did representatives from Keech Bendigo and Matchworks employment services. Several smaller businesses where Karen workers are currently, or were previously employed, also contributed to the qualitative data collection.

1.2.2 ECONOMIC ANALYSIS
The economic impact has been assessed using the Deloitte Access Economics’ Computable General Equilibrium (CGE) modelling capacity. The key outputs of the modelling and analysis are estimates of the additional Gross Regional Product (GRP), FTE employment and household consumption expenditure generated, from the date of the first arrivals of the Karen in Bendigo in 2007 to 2016.

Bendigo: a regional city
The 2016 Census recorded 32,656 Myanmar-born people in Australia, an increase of 50% from the 2011 Census, and an increase of 164% since 2006. The 2016 distribution by state and territory shows Victoria as having the largest number with 10,971 followed by Western Australia (8,707), New South Wales (7,124) and Queensland (3,176). In addition, Victoria has seen the largest growth in its Myanmar population since 2011, at approximately 50%.

No census data records the number of people in Australia that identify as ethnic Karen, as the Australian Bureau of Statistics records country of birth, rather than ethnic group. However, reported ‘ancestry’ and ‘main language used at home’ provide a good indication of the number of Karen in Australia.

Ancestry: In the 2016 Census Burmese (13,694) and Karen (4,816) were the two top ancestries reported by Myanmar-born people.

Language: the main languages spoken at home by Myanmar-born people in Australia were Burmese (13,218), English (5,407) and Karen (5,329).

Like most new arrivals, the majority of the Karen live in metropolitan areas when they first settle in Australia. In Victoria, for example, of the 5,177 individuals in the state who reported speaking Karen at home, around 2,400 have settled in the Wyndham Local Government Area (LGA). Other Karen communities have been established in areas including Greater Geelong (590 individuals), Maroondah (333 individuals), Hobsons Bay (329 individuals) and Hindmarsh (136 individuals).

The Karen are predominantly from rural backgrounds and live in Burma as subsistence farmers in small mountain villages, growing rice and vegetables and raising animals. Younger people may have spent all or most of their lives in refugee camps. Coming from these backgrounds, a number of Karen people find the prospect of living in a smaller city (compared to Melbourne) quite attractive.

1 INTRODUCTION

1.3 BACKGROUND TO RESETTLEMENT IN BENDIGO

Over the ten years since 2007 at least 800 Karen people settled in Bendigo9. This section provides background on the key stakeholders in the resettlement of the Karen community in Bendigo, including:

- the Karen people
- Greater Bendigo
- employers

1.3.1 THE KAREN PEOPLE

On a global level, over the last ten years refugees from Burma (Myanmar), Iraq, Bhutan, Somalia and, most recently, Syria have been the target of a large number of UNHCR resettlement submissions to resettlement countries like Australia.

In regards to refugees from Burma, more than 140,000 refugees live in camps along the Thai-Burma border. Most of these identify as ethnic minority Karen.10

In 2005, the United Nations High Commissioner for Refugees (UNHCR) began the registration and resettlement of people from these camps. 50,000 Karen refugees have been resettled in America, Canada, Australia, and some European countries.11

The majority of the Karen have settled in America, with Australia taking in the second highest number.12

9 Based on the 2016 ABS Census of Population and Housing number of individuals selecting ‘Karen’ as the language spoken at home. Anecdotally, it was indicated in a small number of interviews that the Karen population in Bendigo may be higher than this, however, the ABS Census data were used as the basis of the quantitative analysis included in this report.


14 Includes Karen born in Australia.

Karen people are strongly community oriented and place high importance on family and respect for elders and community/religious leaders. A number of people cited joining family, other Karen and/or their religious leader as a reason for moving to Bendigo. The 2016 Census\textsuperscript{16} indicates that roughly 22% of the Karen in Bendigo are Buddhist and 74% are Christian (with 47% of the Karen population identifying as Baptist). This is consistent with AMES survey data in which around two thirds of the participants identify as Christian, and a quarter as Buddhist.

The main Karen community organisations in Bendigo are the Karen Culture and Social Support Foundation (Incorporated), known as the Karen Buddhist Dhamma Dhutta Foundation until 2016, and the Karen Organisation of Bendigo.\textsuperscript{17}

1.3.2 GREATER BENDIGO

Bendigo, located in the Central Goldfields Region approximately 150 kilometres north west of Melbourne, is Victoria’s second largest regional economy and the fourth most populous city in regional Victoria. Classified ‘Inner Regional’ on the Australian Standard Geographical Classification (ASGC) Remoteness Areas, at August 9, 2016 Bendigo had a residential population of 110,479\textsuperscript{18}. Bendigo provides a service and infrastructure centre for north central Victoria, and has a strong and diverse business economy.

Manufacturing is Bendigo’s largest industry by economic output but there has been substantial growth in all other sectors. Bendigo’s business and manufacturing industry includes multinational, national and small to medium enterprises. Bendigo and Adelaide Bank is one of Bendigo’s largest businesses, with engineering, food manufacturing, gold mining and defense equipment being other strong business areas. Growth areas catering for the expanding population include retail, finance, education and health services.\textsuperscript{19}

The 2016 Census\textsuperscript{16} shows that in Bendigo:
- the unemployment rate (15+) was 6.4%
- the employment rate was 69.9%
- the participation rate was 58.2%

Compared to Victoria, these statistics show that a similar proportion of the working age population (15-64) are employed, but that a lower proportion of the working age population choose to participate in the labour market. Additionally, Bendigo’s unemployment rate was 0.2% lower at the time of the Census than the Victorian state-wide rate at 6.4%.

\textbf{FIGURE 1B: LABOUR MARKET SNAPSHOT: BENDIGO AND VICTORIA, 2016}

![Labour Market Snapshot](chart)

Source: ABS Census of Population and Housing (2016)

As a large regional city, Bendigo hosts many large and small community events including farmers’ markets, food and wine, art, music and literary events. At Easter, as a tribute to the Chinese influence in Bendigo’s history, the Chinese dragon parade through the streets marks the beginning of the annual four-day Bendigo Easter Festival, Australia’s longest running cultural festival. In recent years the Karen have added their cultural events to the annual calendar and Bendigo now celebrates Karen New Year, Wrist Tying Festivals and the Annual Water Festival (Buddhist New Year Festival).

\textsuperscript{17} http://www.karen.org.au/karen_people_in_bendigo.htm.
\textsuperscript{18} Source: Australian Bureau of Statistics, 2016 Census of Population and Housing.
DIVERSITY IN BENDIGO

In its Diversity Plan, the City of Greater Bendigo refers to the increasing number of migrants from non-English speaking backgrounds in Bendigo’s population, and notes that:

- between 2006 and 2011 residents from non-English speaking backgrounds increased by 43% - a greater increase than regional Victoria generally. This is reflective of Australian and Victorian immigration patterns, and the settlement of refugees, particularly Karen, Karenni (from Burma) and Hazara (from Afghanistan). Settlement in Bendigo also included many small culturally, linguistically and religiously diverse communities, such as the Sikh, South Sudanese and Nepali communities; and
- the resettlement of a significant community from a single ethno-cultural group, the Karen, is an unusual demographic characteristic not seen in Bendigo since the Chinese arrived during the gold rushes.

The results of the 2016 Census provide a more up-to-date picture of cultural diversity in the municipality and show:

- since 2006, the number of individuals reporting an ancestry other than North West European or Australian has increased from 4% to 7% of Bendigo’s total population.
- an increased proportion of residents speaking a language other than English at home - from 6% in 2006 to 11% in 2016.
- in 2016, 16% of the population of Bendigo identified a country of birth other than Australia, although this remains a lower share than the Australia-wide inner regional average of 29%, or the Victoria-wide share of 35%.

An overview of the demographic profile of Bendigo and demographic trends is provided in Chapter 2.

“Increasing cultural diversity in Bendigo has meant increasing religious diversity. The Karen are religiously diverse and include Buddhist and different Christian denominations. There is a small but growing Sikh community, Hindu community and a revitalising progressive Jewish community. Muslims have resided in Bendigo for many years and the Bendigo Islamic Association was established in 2003. Having a place of faith for worship, social gatherings, programs and education is important for community participation, identity and religious expression. Consequently, there has been growing interest to establish different places of worship. This has included: approved planning approval for a Karen monastery in Eaglehawk, a Bendigo Mosque, and expressions of interests for a Gurdwara (Sikh temple). The Stupa of Universal Compassion is not only a place of Buddhist spiritual connection, but also a place of inter-faith dialogue.”

(Greater Bendigo Cultural Diversity and Inclusion Plan; Document Set ID: 3439349; Version: 1, Version Date: 18/08/2016)
1.3.3 EMPLOYERS

HAZELDENES CHICKEN FARM PTY LTD

The initial resettlement of the Karen in Bendigo was prompted by work opportunities at one of the larger local employers, Hazeldenes.

Hazeldenes is a family-owned company. The business has been in operation for over 60 years and includes farming, hatching and processing chickens largely for the domestic market, where customers include major supermarket chains. A small percentage of products are exported to the Asian market, where demand for fresh products is growing.

GROWTH

Hazeldenes has created 290 new jobs for direct employees over the past six years – an increase of 60% in their directly employed workforce. The business now employs 850 - 860 local employees and contractors including youth, mature-aged workers and people from many different cultural backgrounds. This includes between 125 and 130 Karen people, 20 Hazara people from Afghanistan, as well as many Chinese, Vietnamese, Filipinos, Pacific Islanders, South Africans, Indians and Sri Lankans.

COMMUNITY

Hazeldenes is a strong supporter of the local Bendigo community. As well as employing a large number of local people, the business supports many social and community services across regional Victoria; is heavily involved with a locally–based national charity for children with Autism Spectrum Disorder; works with disenfranchised young people and young people with disability; sponsors local football, education and community events. The Hazeldenes Bendigo Easter Festival is an iconic and inclusive event.

OTHER EMPLOYERS

Other businesses have been able to capitalise on the additional labour supply that the Karen have created, and/or have responded to greater demand for services as a result of the settling Karen population.

These businesses cover a diverse range of sectors including: construction, agriculture/horticulture, cleaning, hospitality, education, health and community services. This is expanded on in Chapter 3.

1.4 TIMELINE

The resettlement of the Karen in Bendigo has been a gradual process. The idea of sponsoring Karen refugees was initially proposed by members of the Bendigo community in 2005. Information about the Karen people and their lives in the refugee camps was shared through church groups and sponsorship was organised.

<table>
<thead>
<tr>
<th>TIMELINE</th>
<th>AMES SURVEY (574 individuals)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAY 2007</td>
<td>• Three Buddhist monks, followed by a family of four, arrive in Bendigo</td>
</tr>
<tr>
<td></td>
<td>• Accommodation arranged for the monks in a church property; the family is provided temporary accommodation through the Bendigo Friends and Mentors group</td>
</tr>
<tr>
<td>END 2007</td>
<td>• 13 individuals have settled in Bendigo: two families, two couples and three individuals</td>
</tr>
<tr>
<td></td>
<td>• Two adults are enrolled in ESL classes and the teenager in secondary school</td>
</tr>
<tr>
<td></td>
<td>• Adults are seeking work, but no-one is employed apart from the monks in their religious capacity</td>
</tr>
</tbody>
</table>

2007 - 2010

• More Karen refugees arrive directly from refugee camps on the Thai-Burma border
• Others relocate to Bendigo from Melbourne and other places in Australia
• By 2010 the Karen community has grown to 42 families and includes a number of single people (Data on the number of individuals is not available)
• 167 individuals have settled in Bendigo (41 households)
• 12 adults are enrolled in ESL classes and five in further education (TAFE or University); 20 children enrolled in primary school; 34 in secondary school
• 15 people (14 households) have paid employment; nine of these are employed at Hazeldenes
• 18 people/families are buying houses

2011

• By the 2011 Census, 284 people speak the Karen language across Bendigo, the most common language other than English (Bendigo City Council Annual Report 2015-2016)
• 219 individuals have settled in Bendigo (55 households)
• 35 people (27 households) have paid employment; 21 of these are employed at Hazeldenes
• 22 people/families are buying houses

22 https://www.facebook.com/hazeldeneschickenfarm/photos/rpp../1350153214998859/?type=3&theater.
23 Interview with People and Performance Manager Hazeldenes Chicken Farm Pty Ltd (teleconference, 19th March 2018).
A timeline describing key features of the resettlement is provided below. The data in the first column has been collated from a range of sources including interviews, local reports and census data. (Note: indications are that the total Karen population is under-represented in the Census) AMES survey captured approximately half the Karen population in Bendigo. Together, the two sets of data provide a comprehensive picture of the Karen resettlement in Bendigo.

### TLIMELINE

<table>
<thead>
<tr>
<th>Year</th>
<th>AMES SURVEY (574 individuals)</th>
<th>2015</th>
</tr>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Local estimates put the Karen population in Bendigo at more than 1,000 (Sources include City of Greater Bendigo Community Partnerships Manager, Karen leaders)</td>
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<tr>
<td></td>
<td></td>
<td>487 individuals have settled in Bendigo (109 households)</td>
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<tr>
<td></td>
<td></td>
<td>113 people (109 households) have paid employment; 48 of these at Hazeldenes</td>
</tr>
<tr>
<td>2016 - 2017</td>
<td></td>
<td>The 2016 Census records 870 people who speak the Karen language across Bendigo. However, the Bendigo community estimate that between 1500 and 1700 Karen are settled in Bendigo from initial and secondary migration</td>
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<tr>
<td></td>
<td></td>
<td>A further 33 individuals arrive in 2016. Just under half of these (14) are pre-school or primary school age</td>
</tr>
<tr>
<td></td>
<td></td>
<td>23 children in pre-school, 85 at primary and 85 at secondary school (in total 193 children)</td>
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<tr>
<td></td>
<td></td>
<td>21 attend TAFE; four are enrolled at university</td>
</tr>
<tr>
<td></td>
<td></td>
<td>40% of working age adults (127 people) have had one or more jobs since they arrived in Bendigo</td>
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<td></td>
<td></td>
<td>57 of these have worked at Hazeldenes, 30 of them for five or more years. Retention is high</td>
</tr>
<tr>
<td></td>
<td></td>
<td>A further 50 plus businesses have employed Karen workers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>29 families are buying a house</td>
</tr>
</tbody>
</table>

27 ibid.

28 Many local people interviewed believe the population to be underrepresented in the 2016 Census due to the fact that a percentage of the Karen community would not understand the Census and its purpose nor would they have the computer literacy required to complete the Census online.

### 1.5 REPORT STRUCTURE

The report proceeds as follows:

- **Chapter 2** provides a regional profile of Bendigo and surrounding areas and looks at demographics, the economy and social indicators.
- **Chapter 3** documents the economic impact of the Karen resettlement in Bendigo.
- **Chapter 4** discusses the social impact identified for Bendigo and for the Karen people.
- **Chapter 5** identifies key influences that have contributed to the successes of this resettlement and that can inform the implementation of resettlement in similar locations.
Greater Bendigo (Bendigo) is a major regional centre servicing the towns and rural areas of the Loddon Campaspe Region, about 150 kilometres north west of Melbourne.

The city is connected to Melbourne and other regions by high-quality road and rail infrastructure, and much of the city comprises suburban communities based around key transport corridors.

FIGURE 2A: MAP OF GREATER BENDIGO


The economic history of Bendigo dates back to the 1850s when alluvial gold deposits were first discovered in the region. During the 1900s the city established itself as a manufacturing base for primary industries operating in the region. While still significant, traditional reliance on manufacturing has decreased in recent years, with the development of a strong health, education and retail sector in the city.

Both Bendigo and the Loddon Campaspe Region have been experiencing strong economic growth in recent years. While the economy in the city is diverse, the most common industries include health care and social assistance, retail trade, education, construction and manufacturing.

The city has approximately 66,500 local jobs, across more than 7,500 local businesses (Remplan 2016). Large employing businesses include the Bendigo Health Care Group, Bendigo Bank and Hazeldenes, however the majority of businesses are small, with 97% of all businesses having fewer than 20 employees. ([Draft Plan Greater Bendigo, March 2017](http://knowyourcouncil.vic.gov.au/councils/greater-bendigo))

Education is also a major employer in the region with Bendigo offering a full range of higher education opportunities (including La Trobe University and Bendigo Kangan Institute of TAFE), private and public secondary schools and a large number of primary, pre-school and child care facilities.

2 REGIONAL PROFILE OF GREATER BENDIGO

### DEMOGRAPHICS

The official population of Bendigo as of the 9th of August, 2016 is 110,479 and Bendigo is the largest regional centre in the Loddon Mallee Region. On the night of the 2016 Census, there were 53,589 males and 56,890 females in Bendigo. The median age in the population was 39 years, slightly older than the median age across Victoria which is 37 years.

Based on the 2016 Census, Bendigo’s age profile shows a lower proportion of people in the prime working age group of 25-49 (30.6% in Bendigo, compared to 34.6% in Victoria), with youth and children, and residents aged over 50 over-represented compared to the State of Victoria (Figure 2B).

**FIGURE 2B: POPULATION OF BENDIGO, 2016, BY AGE**

Source: ABS 2016 Census of Population and Housing
This could impact on the local economy over the next 15 years if a large proportion of the working age population retire and Bendigo continues to lose workers aged in their twenties to Melbourne. The dependency ratio\(^\text{32}\) is expected to reach close to 29% by 2021 - higher than the Victorian average.

The population of Bendigo is anticipated to grow on average at 1.4% annually\(^\text{33}\). This is below the state average of 1.8%, but higher than the majority of Victoria’s regional areas. The expected rate of growth in Bendigo is the third-largest of all Victorian regional cities, behind Greater Geelong and Ballarat, with Bendigo’s diverse employment and housing opportunities, proximity to Melbourne, cultural and social amenities and increasing health and education facilities continuing to attract inward migration from neighbouring LGAs, Melbourne and New South Wales.

Compared to Melbourne, Bendigo is forecast to have lower relative population growth. By 2021, the population of Bendigo is predicted to increase by 34% from 2011 levels, compared to Melbourne’s 45% increase. The difference in relative population growth is driven by lower net migration, as well as lower natural population increase and births than Melbourne. Further, Bendigo’s death rate is significantly higher than Melbourne’s, reflecting a relatively older population in Bendigo.

\(^{32}\) The dependency ratio expresses the number of individuals in a population aged 0-14 years old or 65 and over as a proportion of the working-age population (those aged 15 to 64).


2.2 ECONOMY

Bendigo has over 7,500 businesses and a workforce of around 66,500 people. By industry, Bendigo has experienced strong employment growth in construction; arts and recreation services; transport, postal and warehousing; healthcare and social assistance; professional services and financial and insurance services. The number of individuals employed in each industry in 2016 is shown in Table 2.1. Bendigo is also the headquarters for the Bendigo and Adelaide Bank, which is now a top 70 ASX-listed company and employs approximately 1,000 people locally across head office, six branches and two community bank branches.

Other major businesses include Rural Finance Corporation, Hofmann Engineering, Keech Castings, Parmalat, Hazeldenes, Bendigo Health, Latrobe University and Bendigo TAFE.\(^\text{34}\)

### Major Businesses

<table>
<thead>
<tr>
<th>Industry</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking</td>
<td>Banking</td>
</tr>
<tr>
<td>Financial and insurance services</td>
<td>Financial and insurance services</td>
</tr>
<tr>
<td>Defence</td>
<td>Defence</td>
</tr>
<tr>
<td>Primary and fabricated metal product manufacturing</td>
<td>Primary and fabricated metal product manufacturing (steel castings)</td>
</tr>
<tr>
<td>Dairy product manufacturing</td>
<td>Dairy product manufacturing</td>
</tr>
<tr>
<td>Meat product manufacturing (poultry)</td>
<td>Meat product manufacturing (poultry)</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>Health care and social assistance</td>
</tr>
<tr>
<td>Tertiary education</td>
<td>Tertiary education</td>
</tr>
</tbody>
</table>

The Gross Regional Product (GRP)\(^\text{35}\) of the Greater Bendigo LGA is estimated to be $6,700m in 2016, accounting for approximately 1.5% of Victoria’s total Gross State Product (GSP).

\(^{35}\) Gross Regional Product is the total level of final goods output produced by factor inputs within a geographic region over the course of a financial year. GRP is measured using imputed methods as it is difficult to accurately allocate factor inputs to specific regions and the ABS does not publish a series on it, the estimate presented is based on Deloitte Access Economics calculations.
2 REGIONAL PROFILE OF GREATER BENDIGO

<table>
<thead>
<tr>
<th>Industry</th>
<th>Employed persons</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Forestry and Fishing</td>
<td>2,859</td>
<td>4.3</td>
</tr>
<tr>
<td>Mining</td>
<td>913</td>
<td>1.4</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>5,867</td>
<td>8.8</td>
</tr>
<tr>
<td>Electricity, Gas, Water and Waste Services</td>
<td>778</td>
<td>1.2</td>
</tr>
<tr>
<td>Construction</td>
<td>5,757</td>
<td>8.7</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>1,213</td>
<td>1.8</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>7,142</td>
<td>10.7</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>4,333</td>
<td>6.5</td>
</tr>
<tr>
<td>Transport, Postal and Warehousing</td>
<td>2,284</td>
<td>3.4</td>
</tr>
<tr>
<td>Information Media and Telecommunications</td>
<td>823</td>
<td>1.2</td>
</tr>
<tr>
<td>Financial and Insurance Services</td>
<td>2,230</td>
<td>3.4</td>
</tr>
<tr>
<td>Rental, Hiring and Real Estate Services</td>
<td>703</td>
<td>1.1</td>
</tr>
<tr>
<td>Professional, Scientific and Technical Services</td>
<td>3,117</td>
<td>4.7</td>
</tr>
<tr>
<td>Administrative and Support Services</td>
<td>1,842</td>
<td>2.8</td>
</tr>
<tr>
<td>Public Administration and Safety</td>
<td>4,097</td>
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</tr>
<tr>
<td>Education and Training</td>
<td>6,007</td>
<td>9.0</td>
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<tr>
<td>Health Care and Social Assistance</td>
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<td>Arts and Recreation Services</td>
<td>1,057</td>
<td>1.6</td>
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<tr>
<td>Other Services</td>
<td>2,407</td>
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</tr>
<tr>
<td>Inadequately described</td>
<td>1,815</td>
<td>2.7</td>
</tr>
<tr>
<td>Not stated</td>
<td>685</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Total – all industries</strong></td>
<td><strong>66,456</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: 2016 ABS Census of Population and Housing

In 2016, the median weekly household income in Bendigo was $1,184. This is below the Victorian ($1,419) and Australian weekly household medians ($1,428). Yet the percentage of households experiencing housing stress is fairly similar to the state and national average, with households for which rent makes up more than 30% of income (10.3%) on par with Victoria (10.4%) and slightly lower than Australia (11.5%).

The proportion of households where mortgage repayments were 30% or more was lower (5.9%) than the State (7.5%) and National (7.2%) values.

At the time of the 2016 Census, the unemployment rate in Bendigo was slightly lower than the State average (2016 Census: Bendigo 6.4%, Victoria 6.6%).

2.3 SOCIAL INDICATORS

Bendigo is classified as ‘Inner Regional’ on the Australian Standard Geographic Classification (ASGC) Remoteness Areas. Currently there are significant levels of disadvantage in both the city and region. According to the most recent release of the SEIFA Index of Relative Socio-Economic Advantage and Disadvantage (SEIFA, 2011), Bendigo is more disadvantaged than the Victorian average. Bendigo has an Index of Relative Socio-economic Disadvantage index score (IRSEAD) of 983.1 compared to Victoria which has an IRSEAD index score of 1,009.6. With a score of less than 1000, Bendigo is relatively more disadvantaged when compared to the whole nation.

In line with this, residents have lower educational attainment than the state average, with 46% of relevant Bendigo residents having completed a secondary education (relative to 57% across Victoria), while 38% have not completed schooling beyond year 10 (relative to around one third in Victoria).

FIGURE 2D: SCHOOL ATTAINMENT IN BENDIGO, 2016

Source: ABS 2016 Census of Population and Housing

36 The SEIFA index of Advantage and Disadvantage has “been constructed so that relatively disadvantaged areas have low index values while relatively advantaged areas have high values”.

37 Australian Bureau of Statistics 2011, Socio-Economic Indexes for Areas (SEIFA 2011) cat. no. 2033.0.55.001. (Most current release).

38 For Statistical Areas Level 1 (SA1s) across Australia, the average (population weighted) SEIFA score on the index of disadvantage is 1,000. Therefore areas with an index above 1,000 are above the Australian average and so relatively less disadvantaged, while index figures below 1,000 indicate areas of relatively greater disadvantage when compared to the nation.

2 REGIONAL PROFILE OF GREATER BENDIGO

2.4 POPULATION DIVERSITY

Traditionally not a noticeably multicultural community, in the past 10 years Bendigo has come to include a growing culturally, religiously and ethnically diverse residential population. The City of Greater Bendigo has invested focus in promoting an inclusive community that presents equal opportunities for all residents.

FIGURE 2E: DIVERSITY IN BENDIGO, 2016

Proportion of residents born in Australia 2016

Languages Other Than English spoken at home 2016

Change in religious affiliation from 2006 to 2016

Proportion of Bendigo affiliated to certain religions
In 2016, a higher proportion of residents in Bendigo had been born in Australia (85.5%) in comparison to the proportion across Victoria (64.9%), Australia (66.7%), or other Australian inner regional areas (71%).

The most common countries of birth were England 1.8%, New Zealand 0.7%, India 0.6%, Myanmar 0.4% and Thailand 0.4%. The most commonly spoken language other than English in Bendigo was Karen, spoken by almost 1% of Bendigo’s population (compared to 0.1% in Victoria and 0% in Australia).

Over the 10 years between 2006 and 2016, the number of individuals reporting an ancestry other than North West European or Australian increased from 4% to 7% of Bendigo’s total population. This is equivalent to an increase of 5,467 residents. The ancestry with the largest proportional increase was those with South-East Asian ancestry (288%), followed by Southern and Central Asian (286%) and North African and Middle Eastern (148%).

Another indicator of cultural diversity is the increase in affiliation with a range of different faiths. Both Hinduism and Islam have more than doubled their relative prevalence in Bendigo, increasing from 0.14% of the population to 0.45% of the population and 0.15% to 0.42% of the population respectively. Buddhism increased from 0.53% of the population to 0.98% of the population.

This increase in diversity is similarly reflected in an increased proportion of residents speaking a language other than English at home increasing from 6% to 11% between 2006 and 2016. The largest increase in language spoken at home was Southern Asian Languages increasing from 0.3% of the population to 1.3%, followed by South East Asian Languages. Asian languages are also the most common languages spoken at home after English.

Note that many of the Karen coming to Australia were born in refugee camps in Thailand, so their official country of birth is Thailand.

Includes people from Burma (Myanmar) - Burmese, Karen, Chin, Rohingya (http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/2901.0Chapter652016#5).
The resettlement of the Karen people has had measurable economic impacts on Bendigo. These impacts were estimated by Deloitte Access Economics based on a combination of data obtained from the 2016 Census and information collected via a survey of the Karen in Bendigo conducted by AMES Australia in 2015.

The estimation of the economic impacts comprised:

- collection and collation of the AMES survey data
- extraction of data relating to the Karen from the 2016 ABS Census of Population and Housing on its release in July and October 2017, to augment and validate the AMES data
- analysis of the demographic impact of the age profile of the Karen population in Bendigo
- consultation with the larger local employers of the Karen in Bendigo, to test the assumptions made in the economic modelling and to determine the qualitative nature of the Computable General Equilibrium (CGE) model inputs – i.e. the short-run counterfactual assumptions
- calibration and then execution of the CGE modelling, and analysis of the results.

This chapter of the report outlines the modelling approach and underlying data, and presents the results of this analysis.

The key outputs of the modelling and analysis are Gross Regional Product (GRP), FTE employment and household consumption expenditure, from the date of the first arrivals of the Karen in Bendigo in 2007 to 2016 (in keeping with the available data).

As the consultations with local employers did not unequivocally indicate that the arrival of the Karen alleviated some existing labour and skills shortages (which was the case in Nhill), the economic impacts are largely driven by the indirect effect of an increased demand for labour in Bendigo arising out of the needs of the additional Karen population, which itself led to increases in employment in other sectors of the local economy.

In net present value terms (NPV), the total economic impact on the regional economy over the 10 years to 2016 is estimated to have been $67.1 million (with an associated impact on employment of 204 employed persons, and 177 full-time-equivalent (FTE) employment).

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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment (Cumulative, FTE)</td>
<td>11</td>
<td>22</td>
<td>33</td>
<td>44</td>
<td>54</td>
<td>83</td>
<td>106</td>
<td>130</td>
<td>153</td>
<td>177</td>
</tr>
<tr>
<td>GRP ($ million)</td>
<td>0.6</td>
<td>1.3</td>
<td>2.1</td>
<td>2.8</td>
<td>3.6</td>
<td>5.1</td>
<td>6.7</td>
<td>8.3</td>
<td>10.0</td>
<td>11.7</td>
</tr>
<tr>
<td>Household consumption ($ million)</td>
<td>0.3</td>
<td>0.7</td>
<td>1.1</td>
<td>1.4</td>
<td>1.8</td>
<td>2.5</td>
<td>3.2</td>
<td>3.8</td>
<td>4.5</td>
<td>5.2</td>
</tr>
</tbody>
</table>

Source: Deloitte Access Economics (2018)

42 AMES and Deloitte Access Economics, 2015, Small towns Big returns: Economic and social impact of the Karen resettlement in Nhill. The modelling in this study was conducted on the basis that there was some existing unmet demand for labour in Hindmarsh, Victoria, driven principally by a large local employer, Luv-a-Duck. The resettlement of the Karen people increased the supply of labour in the region, largely satiating this demand.

43 It is important to note that the figures presented in this report are not directly comparable to those presented in the Nhill case for a number of reasons, including the fact that this report is in 2016 dollars and the previous report was in 2014 dollars, but also because of updates to databases underlying the model since the production of the Nhill report.

44 The Net Present Value (NPV) has been calculated using a standard 7% discount rate, to convert the value of past economic impacts to current equivalents.
3 ECONOMIC IMPACT

3.1 GROSS REGIONAL PRODUCT

The LGA of Greater Bendigo (which forms the basis for the economic modelling), had an estimated GRP of $6,700 million in 2016, which was estimated to be 0.17% higher as a result of the additional $11.7 million GRP attributable to the Karen population in that year (Figure 3A). The increase is broadly commensurate with the increase in population over the period, but includes an element of compounding return to the initial population growth.

FIGURE 3A: ADDITIONAL BENDIGO GRP ($ MILLION)

Source: Deloitte Access Economics (2018)

3.2 EMPLOYMENT

The additional employment generated in Bendigo (comprised largely of Karen workers) increased from a small number of individuals in 2007 to 58 people (54 FTE) in 2011, and to 204 people (177 FTE) in 2016 (Figure 3B). This represents a 0.3% increase in the number of employed persons in Bendigo. At the same time, the arrival of the Karen in Bendigo had flow-on employment impacts on other local employers, who provide goods and services to the Karen.

FIGURE 3B: ADDITIONAL BENDIGO EMPLOYMENT (FTE AND HEADCOUNT; CUMULATIVE)

Source: Deloitte Access Economics (2018)

According to the 2016 Census, of those who listed a profession, 64% of the working Karen population in Bendigo stated that their occupation was a labourer, consistent with the information obtained from the AMES survey of the Karen (which indicates that 63% of employees reported as being a factory hand, packer, worker, or farm worker). The next most prominent occupations were Community and Personal Services (16%) and Machinery Operators and Drivers (7%). The Karen engaging in hands-on work is also reflected through the industries they tend to work in. Over half are employed in the Manufacturing industry, followed by Agriculture, Forestry and Fishing, and Health and Social Service.

In comparison to 2011, the 2016 Census data shows that the proportion of Karen workers in the Manufacturing industry has decreased from 73% to 54%, and the variety of industries the Karen work across has expanded from three to eight major industries. This is likely to be a reflection of the concentration of the initial roles taken up by the Karen with a small number of businesses, in particular Hazeldenes, with a subsequent diversification in the number and type of employers.

TABLE 3.2: AMES SURVEY DATA

Karen employed at Hazeldenes: Work ended

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>2011</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>2012</td>
<td>39</td>
<td>1</td>
</tr>
<tr>
<td>2013</td>
<td>36</td>
<td>1</td>
</tr>
<tr>
<td>2014</td>
<td>37</td>
<td>0</td>
</tr>
<tr>
<td>2015</td>
<td>49</td>
<td>2</td>
</tr>
<tr>
<td>2016</td>
<td>50</td>
<td>1</td>
</tr>
<tr>
<td>Unknown</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>57</td>
<td>6</td>
</tr>
</tbody>
</table>

Once the first Karen found work at Hazeldenes, there was a gradual but steady growth in the number of Karen employed by the business. Of those captured in AMES survey data, in 2009, two were employed at Hazeldenes and by 2016, 57 of the survey participants had worked at Hazeldenes. Of these, only six had subsequently left, and this was for a range of reasons – including to go to other jobs. Hazeldenes’ People and Performance Manager confirmed that in early 2018, the company employs more than 125 Karen. This equates to 14.7% of the organisation’s workforce, and around half the Karen workforce in the region. In the 2016 Census, 5,867 people in Bendigo were employed in the manufacturing sector, of which Karen workers at Hazeldenes were likely to represent around 1.6%.

FIGURE 3C: KAREN LABOUR MARKET EMPLOYMENT IN BENDIGO BY INDUSTRY FOR THOSE WHO RESPONDED TO THE CENSUS IN 2011 AND 2016

Source: Australian Bureau of Statistics, 2016 Census of Population and Housing

In a presentation at a regional conference in 2016, Ann Conway, the People and Performance Manager at Hazeldenes, outlined the benefits of a multicultural workforce as:

- workplace diversity; a committed, engaged workforce; increased applicant pool – particularly important in regional areas; and a significant contribution to Hazeldenes growth.\(^{47}\)

The majority of jobs at Hazeldenes are full-time permanent positions with additional fixed term contract staff taken on to meet seasonal demand. Hazeldenes has also been proactive in implementing support systems for their non-English speaking workers. Initiatives include translating key policies and procedures and identifying Karen staff with higher levels of English and paying them an allowance to act as interpreters in small group meetings with other Karen workers. This ensures messages are passed on clearly, and facilitates feedback from the Karen workers.

Reflecting this opportunity for secure employment and proactive employment approaches, the young leaders in the Karen community report that Hazeldenes is very supportive of their Karen workers. The community also appreciates that Hazeldenes sponsors Karen events including providing chicken for the Karen New Year event.

While a large part of additional employment was absorbed by Hazeldenes, the resettlement of the Karen to Bendigo has also generated flow-on benefits to other businesses in the region. (Table 3.3).

In some cases, businesses were able to capitalise on the additional labour supply that the Karen have created (eg Keech) or the aptitudes/work ethic that the Karen brought to the workforce (eg Urban Garden Design; Dental Health Services; horticulture/agriculture).

In addition, the MADCow Cleaning social enterprise has been established by Bendigo Baptist Community Care, driven specifically by the will to assist the Karen settle and participate in the Bendigo community through employment.

And in yet other cases new positions have been created by service providers in response to increased demand for services in Bendigo from the growing Karen community (eg multicultural aides in schools and Bendigo Community Health Services).

MADCOW® social enterprise: training and employment pathways
Photo supplied by Matthew Parkinson
Community Care Director at Bendigo Baptist Community Care Inc

3 ECONOMIC IMPACT
# TABLE 3.3: AMES SURVEY OF KAREN PEOPLE EMPLOYMENT (NUMBERS COMMENCED, INITIAL POSITION)

<table>
<thead>
<tr>
<th>Employer/Sector</th>
<th>Unknown</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015 – early 2016</th>
<th>AMES Survey TOTAL</th>
<th>Other sources Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food Production &amp; Processing</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hazeldenes</td>
<td>7</td>
<td>2</td>
<td>6</td>
<td>12</td>
<td>9</td>
<td>7</td>
<td>1</td>
<td>13</td>
<td>57</td>
<td>125 - 130</td>
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<tr>
<td>Other poultry businesses</td>
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<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>4</td>
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</tr>
<tr>
<td>Horticulture, farms, agribusiness</td>
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<td>-</td>
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<td>-</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>3</td>
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</tr>
<tr>
<td>Don KR Castlemaine</td>
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<td>-</td>
<td>-</td>
<td>1</td>
<td>4</td>
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<td>10</td>
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<tr>
<td><strong>Engineering &amp; Construction</strong></td>
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<tr>
<td>Keech Castings</td>
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<td>-</td>
<td>-</td>
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<td>3</td>
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<tr>
<td>Urban Garden Design &amp; Construction</td>
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<td>-</td>
<td>1 Apprentice</td>
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<td><strong>Social &amp; Community Services</strong></td>
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<tr>
<td>Child and Aged Care</td>
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<td>5</td>
<td>2</td>
<td>3</td>
<td>15</td>
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<td>Bendigo Community Health Services (BCHS)</td>
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<td>-</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<tr>
<td>Bendigo Health Dental Services</td>
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<td>-</td>
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<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>4 &amp; 2 Trainees</td>
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<td>Department of Justice</td>
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<td>-</td>
<td>-</td>
<td>-</td>
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<td>-</td>
<td>-</td>
<td></td>
<td>2 Trainees</td>
</tr>
<tr>
<td>Loddon Campaspe Multicultural Services</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td>2 Trainees</td>
</tr>
<tr>
<td>Religious leader (Monk/Pastor)</td>
<td>-</td>
<td>2</td>
<td>-</td>
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<tr>
<td><strong>Multicultural Services &amp; Interpreting</strong></td>
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<tr>
<td>Schools</td>
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<td>Matchworks (interpreter)</td>
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<td>NAATI Interpreter</td>
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<td>1</td>
<td>5</td>
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<tr>
<td>Cleaning - other employers</td>
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<tr>
<td><strong>Hospitality</strong></td>
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<tr>
<td>Restaurants/RSL kitchen</td>
<td>-</td>
<td>1</td>
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<td>3</td>
<td>1</td>
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<tr>
<td><strong>Retail</strong></td>
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<tr>
<td>Packers</td>
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<td>1</td>
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<td>2</td>
<td></td>
<td></td>
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<tr>
<td>Woolworths</td>
<td>-</td>
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<td>-</td>
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<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Grace Asian Grocery Store (Owner)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td></td>
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</tr>
</tbody>
</table>

*Note: some people surveyed have more than one job (eg Interpreters)

48 Data from AMES survey interviews.
3 ECONOMIC IMPACT

As employing businesses and agencies represented in Table 3.3 are grouped in broad categories, the figures do not reflect the actual number of individual employers captured in AMES survey who have engaged Karen workers. However, the data from the survey shows a clear increase in the number of businesses employing Karen staff and an increased diversity in the range of industry sectors and job types where Karen are engaged.

To further illustrate the impact on local businesses, the following reports were gathered through interviews with local employers in Bendigo.

3.2.2 KEECH CASTINGS PTY LTD

Keech Australia designs and manufactures high integrity steel castings for mining, construction, agriculture, rail transport, industrial and defence. The Foundry and Head Office in Bendigo employs around 130 – 150 staff.49

The Human Resources Manager first became aware of the Karen community in Bendigo when a senior member of Hazeldenes management spoke highly of their Karen employees at a local Chamber of Commerce meeting.

Interested in investigating the Karen as a potential additional labour supply, the Human Resources Manager set up a series of meetings with Karen community leaders to assure the community that Keech is a fair and ethical employer. Once the credentials of the workplace were established, Keech employed two Karen to work in their distribution centre in 2011. The men arrived at the workplace well before the appointed start time and quickly demonstrated a very strong work ethic. Several more Karen were soon hired to work in production.

Keech has employed up to 25 Karen at any one time, and currently employs around 12 in primarily production roles. While the company can generally fill vacancies, it can be hard to get employees who will see the work as a long-term prospect. The Karen are valued workers because they commit to staying in Bendigo and with the employer. This is in part because whole families are living in Bendigo - not only the workers - and this combination of employment and family in the one place means the Karen feel settled and are likely to stay.

As also noted by a major service provider (Bendigo Community Health Services) the Karen are very family oriented and Bendigo is a real hub for them, resulting in many wanting to stay in Bendigo.

From the employer’s perspective, in addition to their commitment and strong work ethic the Karen workers:

… bring enthusiasm, friendliness and reliability and are well integrated into the firm. They are Karen, but are not seen as Karen anymore, rather as part of the firm.

3.2.3 URBAN GARDEN DESIGN

The locally based garden landscape design business operated for eight years, expanding to include construction work in the past three years. The business employed Damian, the owner, and two apprentices, one of them from the Karen community. In interview, the owner of the business described how he was looking to take on an apprentice when a friend, the English as an Additional Language (EAL) Program Coordinator at Bendigo Senior Secondary College, suggested he try out Pleh Eh on a work placement. Pleh Eh completed two placements, one with Damian and a second with a local builder. When offered an apprenticeship at both, he chose to stay with Urban Garden Designs and commenced work as an apprentice on 9th January 2017.

Damian and staff at Bendigo Senior Secondary College commented on the skills and aptitude for the work that Pleh Eh demonstrates and on his personal attributes as an employee. Damian has been happy to recommend Karen as employees to other employers: after taking on Pleh Eh he offered work experience to another young Karen male from Bendigo Senior Secondary College and a local builder contacted him looking for any young Karen interested in a building apprenticeship.50

Pleh Eh has a good work ethic; always finds something useful to do even when not under direction; is respectful (he always waits for me to get in the car first, he will never get in before me).

… a brilliant worker … best ever.

(Staff, Bendigo Senior Secondary College)

3.2.5 BENDIGO HEALTH DENTAL SERVICES

The Bendigo Hospital Project, currently the largest regional hospital development in Victoria, commenced in 2013 with Stage One of the project completed in late January 2017. Stage Two will be completed mid-2018.

The Bendigo Health Dental Service is a 31 chair clinic located at the Anne Caudle Campus in the Bendigo Hospital precinct. The clinic employs 57 staff and provides emergency, general, denture and preventative dental care.

Employees at the Dental Service are from a number of different cultural backgrounds, as are staff across Bendigo Health in general. The Dental Service staff include Karen people from Burma and Thailand, along with staff from China, Vietnam, Korea and India to name a few.

50 In the time between the interview and the publishing of this report, Urban Garden Designs has ceased operations. Damian hopes to reopen the business in the future. Pleh Eh has returned to complete his studies at secondary school.
The Bendigo Dental Health staff includes four Karen dental assistants as well as two Karen dental trainees. Once the trainees have finished their traineeships they are able to apply for on-going work at the hospital if there are jobs available – or at any of the other dental health providers in Bendigo.

The Clinic Coordinator would highly recommend the Karen people as employees for the quality of their work, caring nature and attention to detail. The Karen employees and trainees demonstrate the qualities and skills to be successful dental assistants. In her opinion:

There are increasing numbers of second generation migrants and refugees entering the workforce, including Karen, who will be a highly skilled and settled part of the Bendigo population in years to come.\(^{51}\)

### 3.2.6

**BENDIGO BAPTIST COMMUNITY CARE: MADCOW\(^\text{®}\) CLEANING\(^{52}\)**

In 2010, Bendigo Baptist Community Care set up a campaign to raise money for Karen refugees in camps on the Thai-Burma border\(^{53}\). 70% of the money raised was sent to Burma to help the Karen establish a banana plantation and the remaining 30% was set aside to support Karen refugees in Bendigo. In 2011, after consultation with the Karen and using the funds raised to assist the community, Matthew Parkinson the Community Care Director at Bendigo Baptist Community Care Inc established a small cleaning enterprise to provide training and employment for members of the Karen community.

Six years later (in 2017), the enterprise is financially independent. Services have grown from cleaning residential properties to cleaning for medical practices, large car dealers and commercial properties.

MADCOW\(^\text{®}\) Cleaning is now managed by one of the original workers and employs 19 Karen (two full time; two part time permanent, and the rest on a casual basis) along with two ‘local’ Bendigo residents. In the words of the Community Care Director:

For the Karen women, working with the enterprise provides an opportunity to get out of the house, learn some English, build confidence and get paid. Many of the employees are supporting their families as well as making a valuable contribution to the broader Bendigo community.

The enterprise also provides pathways for the women it employs. There is a regular turn-over of staff at MADCOW\(^\text{®}\) Cleaning: many move on to other full time work and one of the Karen women is being trained for management.

The Bendigo Dental Health staff includes four Karen dental assistants as well as two Karen dental trainees. Once the trainees have finished their traineeships they are able to apply for on-going work at the hospital if there are jobs available – or at any of the other dental health providers in Bendigo.

The Clinic Coordinator would highly recommend the Karen people as employees for the quality of their work, caring nature and attention to detail. The Karen employees and trainees demonstrate the qualities and skills to be successful dental assistants. In her opinion:

There are increasing numbers of second generation migrants and refugees entering the workforce, including Karen, who will be a highly skilled and settled part of the Bendigo population in years to come.\(^{51}\)

### 3.2.7

**LOCAL SERVICE PROVIDERS**

Members of the Karen community are now involved in the provision of health, education and other services to the community.

- **Education**: a number of schools employ a Karen Multicultural Aide or interpreter. People from the Karen community who participated in AMES survey work at Bendigo Senior Secondary College, Crusoe College, Kennington Primary School, Camp Hill Primary School, St. Kilian’s, Bendigo Special Development School and Bendigo TAFE.

- **Health**: Bendigo Community Health Services employs Karen as Case Workers and in other roles, and as discussed above, Bendigo Health Dental Services employs four Karen as Dental Assistants and currently has two more as trainees. A number of Karen are also employed in the Aged Care industry.

- **Bendigo Justice Service Centre** has had two trainee Case Officers. The current trainee is being trained as a mainstream Case Worker – Correctional Administration and General Case Work.

- **Loddon Campaspe Multicultural Services** employs a staff of eight part time workers. Two of these are Karen. One, a trained nurse, manages the playgroup and the other, employed as a Community Development Worker with a focus on employment, also works part time with Matchworks employment services.

- **The City of Greater Bendigo** has created a Karen Connections Officer position to “increase the level of access and connection for residents and visitors from a Karen background to the City of Greater Bendigo services, staff and information.”

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51 Bendigo Health Dental Services Coordinator
52 The MADCOW\(^\text{®}\) model (Make A Difference And Change Our World) involves mentoring and role modelling.
53 The Baptists visit the refugee camps and cross over the border into Burma where they support a village in Burma and help with schools.
3.3 HOUSEHOLD CONSUMPTION

The economic impact modelling suggests that the increase in employment and associated additional income derived through wages has resulted in a cumulative $31.9 million increase in household consumption expenditure in the Bendigo region over the ten years to 2016 (Figure 3D).

FIGURE 3D: ADDITIONAL HOUSEHOLD CONSUMPTION IN BENDIGO ($ MILLION)

Source: Deloitte Access Economics (2018)

This increase in consumption reflects the spending patterns identified in the AMES survey of the Karen living in Bendigo. Survey participants self-identified that the majority of families undertake 90-100% of their consumption expenditure locally in Bendigo.

3.4 DEMOGRAPHIC IMPACTS

The resettlement of Karen in Bendigo is expected to have a sustained positive impact on labour supply in Bendigo due to the age profile of the Karen population there, combined with the cultural preferences in respect of family proximity. The current age profile of the Karen in Bendigo is dominated by younger people, with 46% of Karen aged 0-19 years and 35% aged 20-39 years (Figure 3E). This is a much higher proportion than both Bendigo (26% aged 0-19 years and 25% aged 20-39 years) and Victoria (24% aged 0-19 years and 29% aged 20-39 years).

FIGURE 3E: CURRENT AGE PROFILE OF THE KAREN POPULATION IN BENDIGO

Karen population in Bendigo

Population in Bendigo

Population in Victoria

Source: ABS Census of Population and Housing 2016
In Bendigo, children aged 0 – 14 years made up 19.2% of the population, compared to 18.2% across Victoria. Despite their small share in the overall Bendigo population (0.8%), the younger profile of the Karen people contributes around 12% to this difference between the Bendigo and Victorian figures. People aged 65 years and over made up 17.8% of the population in Bendigo compared with 15.6% across Victoria, with the relatively small number of older Karen able to offset this to a small extent (by around 5%).

Modelling undertaken by Deloitte Access Economics suggests that the current age profile of the Karen population will, over time, produce an increasing proportion of Karen population that are of working age (15 to 65 years). In order to project the impact on the working age population over time, a demographic model was developed, incorporating simple assumptions around birth rates, migration and mortality rates.

The results of this model suggest that the share of the Karen that will be working age will increase from 62% in 2016 to 75% by 2031. This is in comparison to the general Bendigo population, where the working age population is projected to account for 60% of the population by 2031\textsuperscript{4}, decreasing from its current proportion of 64%. Assuming that a high share of the young Karen remain in Bendigo, as suggested by the consultations with local community leaders and businesses, the Karen population will enhance the pool of available labour in the region in years to come.

### TABLE 3.4: PROJECTED WORKING-AGE POPULATION AS A PROPORTION OF TOTAL POPULATION

<table>
<thead>
<tr>
<th>Year</th>
<th>BENDIGO</th>
<th>KAREN</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>60%</td>
<td>62%</td>
</tr>
<tr>
<td>2021</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>2026</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>2031</td>
<td>60%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Deloitte Access Economics and Victoria in Future 2016

The surveys and interviews conducted by AMES Australia identified a number of wider social impacts from the resettlement of the Karen in Bendigo, both for the Karen and for Bendigo. For Bendigo impacts include a diversification of the city’s population and increased social capital. For the Karen, increased likelihood of employment has brought with it the social benefits of improved standards of living, increased career opportunities for young people and increased independence.

Having different people in the community makes people a little more tolerant. It stops people being xenophobic. If you know some people from other cultures, if you have contact with them, you know there is nothing to be frightened of.56

The impacts of resettlement for the local Karen population are clear, while impacts for the Bendigo community are less immediately obvious, as a result of the size of the Karen population in relation to the broader Bendigo population. They are, nevertheless, significant.

Impacts for both communities detailed in the following sections are:
1. Diversification of Greater Bendigo population
2. Increased social capital: responsive local services
3. Increased likelihood of employment and improved standard of living for the Karen population
4. Karen youth: increased opportunities and career pathways

According to the 2011 Census data, Bendigo was the least culturally diverse Local Government Authority of its size, with only 7% of the population being born in another country. And, as noted in Chapter 2, 2016 Census data shows that the population of Bendigo still has a considerably higher percentage of residents born in Australia (85.5%) compared to Victoria (64.9%) and Australia (66.7%). In this context, an increase in the number of Bendigo residents from cultural/ethnic backgrounds other than North Western European or Australian, from 4% to 7% in the 10 years from 2006 to 2016, is significant. The Karen, who the 2016 Census counts at 870 individuals (and locals estimate at between 1,000 and 1,700) are a major contributing factor in this diversification. As noted in the Greater Bendigo Cultural Diversity and Inclusion Plan 2016-2019:

…the currently there is estimated to be a population of over 1,000 Karen living in Bendigo. Recently, Greater Bendigo has seen the emergence of many small culturally, linguistically and religiously diverse communities such as the Sikh, South Sudanese, and Nepali communities. However having a significant community from an ethno-cultural group, the Karen, is an unusual demographic characteristic and hasn’t happened in Bendigo since the Chinese came during the gold rushes.57

The addition of such a large community from a culturally and linguistically diverse background to the Bendigo population is noticeable and has had an impact on many aspects of Bendigo society.

AMES survey (2015 – 2017) captured the demographics of 574 of the Karen living in Bendigo. This data shows that the Karen are changing the profile of the working population – 52% of those surveyed are working age, with a further 13% in the 15-17 age group. They are adding cultural diversity to the local schools – 193 of the survey population were attending school: 85 in secondary school, 85 in primary schools and 23 were attending pre-school/kindergarten. In addition a number of the adults were enrolled at TAFE or university.

Diversity brings prosperity and, as a relatively young demographic, the Karen provide a ‘youth boost’ to the area.58

Increasing cultural diversity in Bendigo has also meant increasing religious diversity. The Karen are religiously diverse and include Buddhist and a number of Christian denominations. Of those who responded to the question about religion in AMES survey, 391 (67%) identified as Christian (which included Baptists, Seventh Day Adventists, Anglicans and others) and 131 (23%) identified as Buddhist. This increase in the Buddhist population has seen the development of a Karen Buddhist monastery and cultural centre in Eaglehawk. And, in response to the large number of Karen joining the Baptist church in Junortoun, there are now regular services in the Karen language.

Many Karen have made connections with the wider community through their places of worship. Karen Buddhists are involved with the Australian and Tibetan Buddhist communities as well as their own community. Karen Christians join in church services with the local Australian Christian communities (Baptist, Anglican, Catholic and Adventist).
4 SOCIAL IMPACT

4.1 LOCAL GOVERNMENT AND COMMUNITY RESPONSES TO INCREASING DIVERSITY

In recent years all levels of government have acknowledged the importance of placemaking for Victoria’s multicultural communities. In Bendigo, as well as local government, the local community has shown their support for diversity. For example, the Believe in Bendigo group established in 2015 included over 120 local businesses, community leaders and individuals. These business people and individuals brought social, cultural and financial resources, as well as the political freedom, to supporting local diversity in ways that government agencies could not.\(^{59}\)

In 2015 the Council approved the initial plans for a Karen Buddhist Monastery and around the same time commenced development of the Greater Bendigo Diversity and Inclusion Plan.

Greater Bendigo Cultural Diversity and Inclusion Plan 2016 - 2019: in response to the increasing diversification of its population and to ensure Bendigo remained an inclusive community for all residents, the City of Greater Bendigo developed a Cultural Diversity and Inclusion Plan. The plan, developed in consultation with employers, peak bodies, services providers and representatives of different sectors of the community, aims to improve attitudes towards multiculturalism; increase opportunities for culturally, linguistically and religiously diverse residents to participate in the community and reduce racial and religious discrimination.

Karen Connections Officer: in recognition of the significant and growing Karen population living in and contributing to community life in Bendigo, the Council has also recently (2018) advertised a Karen Connections Officer position. The aim of the position is to increase the level of access and connection for residents and visitors from a Karen background to the City of Greater Bendigo services, staff and information.

The increased social capital demonstrated by the investment made by a number of service providers to supporting the Karen population is discussed in the following section.

4.2 SOCIAL CAPITAL: RESPONSIVE SERVICES

As well as contributing to population diversity, the presence of the Karen in Bendigo is generating demand for services and programs from providers in the region. The response made by a number of service providers to supporting the Karen population is indicative of high levels of investment in building social capital.

4.2.1 BENDIGO COMMUNITY HEALTH SERVICES (BCHS)

BCHS has been serving the Bendigo region for more than forty years. It is a not-for-profit organisation offering a range of primary and community health services. These include a comprehensive suite of medical, allied health, an Alcohol and Other Drugs (AOD) treatment facility, counselling, family and children’s services and programs. Settlement related services available include Humanitarian Settlement Program, Refugee Health Nurse, Culturally Sensitive Counselling, Settlement Service Program and partnerships in health, justice and Strategic Partnership Grants.
As the Humanitarian Settlement Program provider for the region, BCHS integrates their humanitarian settlement services with other services delivered from the centre. In addition to managing a suite of refugee settlement programs BCHS are also working to build the health and health literacy of the Karen community, which is another key component to optimal settlement. They have been involved in supporting Karen resettlement since 2010.

As well as providing settlement services for the Karen, and as part of their responsiveness to the growing Karen community in Bendigo, for the past four years BCHS has also employed two Karen staff members who help newly arrived Karen, as well as new arrivals from other ethnic backgrounds, with their resettlement. The employment of the Karen workers has been successful in its own right. In addition, knowing that there are case workers from their own cultural and linguistic backgrounds who speak the same language encourages more Karen to access services at BCHS.

In a reciprocal gesture towards building social capital, a considerable number of Karen volunteer at BCHS. According to staff and management at BCHS - the Karen volunteers and workers "bring a richness that cannot be provided elsewhere in the settlement services".

Staff at BCHS note that the refugees they serve do not want to be refugees forever. They tell us they want to become fully contributing members of the Bendigo community.

BCHS is also of the view that diversity brings prosperity.

4.2.2
BENDIGO SENIOR SECONDARY COLLEGE (BSSC)

BSSC has a student population of over 1,700. The College has a significant Karen enrolment. In total, from 2009 to 2016, 93 Karen exited Year 12, and in 2018 there are 70 Karen students enrolled at the College.

In response to this recent resettlement of a large number of newly arrived families in Bendigo (mainly Karen people from the Thai/Burma border and some Afghani people) the College offers an English as an Additional Language (EAL)61 Victorian Certificate of Applied Learning (VCAL)62 program to support refugee-background students for whom English is not their first language and who have had disrupted schooling before arriving in Australia.

Karen students make up 75% of the EAL VCAL program. The College employs specialist staff, EAL teacher/s, a pathways coordinator, bi-lingual Karen Multicultural Education Aides and the Bendigo EAL Learning Support (BELS) program coordinator - a trained EAL teacher who also recruits and trains community volunteers to work with refugee-background students.

As noted by BSSC staff, in an interview in June 2017:

- the Bendigo EAL Learning Support (BELS) program at BSSC caters for students across all of Bendigo’s secondary colleges. In 2017 the program ran twice a week. In 2018 the program continues to be delivered once a week. The program is used extensively by secondary students from all schools, catering for 25-30 students each session.

Bendigo Senior Secondary College is one of the many schools and service providers in Bendigo where increased demand for services from new settlers, largely the growing Karen community but also the Hazara community from Afghanistan and other new arrivals from non-English speaking backgrounds, has generated new jobs for multicultural workers, aides and interpreters. This has created pathways into employment as Multicultural Education Aides for some of the Karen.

In 2017 the College was employing one Karen Multicultural Education Aide. In 2018 there are two Karen Multicultural Education Aides at the College.

Speaking about the employment of these Karen Multicultural Education Aides, staff commented on how valuable their work is, especially in the EAL VCAL Foundation and Intermediate Classes. The Aides not only work with teachers and students, but also keep in touch with families to ensure they feel valued, informed and involved in their child’s schooling, and know they are welcome to visit or contact the school at any time.

Linda Lyons, the Acting Principal at BSSC at the time of our interview in 2017, saw the Karen as an asset and had plans to introduce Karen as a VCE subject. In 2018 VCE Karen is offered as a Unit 1/2 subject (Year 11), with the aim of offering it in both 1/2 (Year 11) and 3/4 (Year 12) in 2019 and beyond.

Teaching staff also noted:
Karen students are very good role models. They are on time, polite, ask questions; have a strong work ethic, want to learn, are very respectful, and all get their drivers’ licences (teachers use this as an example for other students).

61 Newly arrived students from language backgrounds other than English who meet eligibility criteria are able to access English as an Additional Language (EAL) support through new arrivals programs within the Victorian government education system. New arrivals programs are delivered to students principally through English language schools and centres in the Melbourne metropolitan area, as well as regional programs currently operating in Mildura, Geelong, and Shepparton. There is currently no dedicated English Language Centre in Bendigo and the EAL program is delivered through mainstream schools.

62 The Victorian Certificate of Applied Learning (VCAL) is a hands-on option for students in Years 11 and 12.
Karen Traineeship: 2017 was the second year of the traineeship program for Karen youth. While there is no designated position in Justice after training, the traineeships are intended to open up a pathway into potential employment with Justice, open doors to work in the Department of Health and Human Services (DHHS), and develop skills the trainees can take back to the community.

Traineeships are at base Case Officer level (Foundation level Certificate III in Community Practice) and place-based at Justice with some training in Melbourne. The second trainee was trained as a mainstream Case Worker – Correctional Administration and in general case work, and on completing his traineeship has been employed as a Case Officer.

Justice staff noted that the Karen in Bendigo have no history of trouble with the law, and in reality, Karen contact with the Justice Centre largely involves establishing dates of births, deaths and marriages, not criminal matters. Regarding a designated Karen Case Officer position with Justice, staff commented:

“It’s not likely that we would get a caseload out of the Karen population – they are essentially law-abiding people.”

LODDON CAMPASPE MULTICULTURAL SERVICES (LCMS)

According to staff at LCMS, the Karen were the first refugees to settle in Bendigo. The initial small group arrived in 2007, assisted by a local refugee advocacy group. The group, currently known as the Bendigo Friends and Mentors, particularly wanted to help people in the refugee camps on the Thai-Burma border.

When LCMS became involved with the early Karen arrivals in Bendigo, support work relied entirely on volunteers, both LCMS volunteers (largely post-war migrants themselves) and those of Bendigo Friends and Mentors. Later, in 2008, some funding became available when LCMS was sub-contracted by AMES Australia to deliver initial settlement support through the federally funded Integrated Humanitarian Settlement Services (IHSS) program.

LCMS has diversified and, in particular, has expanded services to respond to a range of needs faced by new arrivals. This includes programs focused on learning English, gaining a driver’s licence, community capacity building, increasing social networks and finding employment. LCMS’ Employment Program is one of its most successful and most sought after, particularly by the Karen community. The Employment Program is funded under the Jobs Victoria Employment Network (JVEN), which is a key initiative of Jobs Victoria which helps job seekers become job-ready, and works with employers to identify the skills and experience they are looking for so as to match job seekers and employers. LCMS is a member of a local JVEN Consortium.
Between October 2016 and December 2017, the LCMS JVEN program placed 60 people into work: 60% – 70% of these were Karen. The Karen job seekers have been willing to take on labouring, production and processing work with some also finding jobs in the organic farming sector. Employers include: Hazeldenes, Don KR, Moira Max (chicken processing/pre-prepared meals), Organic Mushrooms. LCMS estimate that 80% of the employers they are working with are taking on their first CALD workers.

LCMS employs eight part time staff (four EFT positions) and has a pool of volunteers. Two of the eight part time staff are Karen:

- a young female (from one of the first families to settle in Bendigo) studied nursing in Melbourne, returned to Bendigo, and is now employed to run the playgroup at LCMS, where the flexible hours allow her to manage both work and her family
- another Karen is employed as a Community Development Worker, Employment Focus. This staff member also works part time at Matchworks (a local jobactive employment services provider), where the majority of the Karen job seekers are registered.

4.2.5 MATCHWORKS

MatchWorks is an employment and recruitment services provider, and has been providing employment support for the Karen population since 2010. At that time, MatchWorks placed a small number of Karen workers at Hazeldenes, and following the success of this placement, sought to engage further with the Karen community. The Karen currently account for approximately 7% of MatchWorks’ case load.

A particular focus of supporting work readiness for the Karen is the improvement of English language skills — one of the major barriers to employment noted by MatchWorks, as well as other employers. To aid this, MatchWorks facilitates weekly English lessons in their offices, leveraging their relationship with local Karen community leaders and interpreters. Representatives from the LCMS also facilitate a complimentary work skills component of these sessions.

To support the Karen in overcoming this language barrier in the workplace, MatchWorks has found that a ‘group employment model’ can enable successful employment. This model involves the Karen being organised into small groups at an employer, with one member of the group with stronger English skills helping to convey instructions to the others.

It was noted that the reliance on this interpreter role is likely to reduce over time as the young children, who often act as interpreters for their parents, enter the workforce.

Once in the workforce, the Karen are noted to be hard workers as confirmed by observations from staff at MatchWorks:

The Karen have an amazing work ethic.

MatchWorks also supports the Karen outside of the employment services they provide. This includes sponsoring the Karen New Year celebrations, and keeping strong relationships with Karen community and religious leaders.

4.2.6 FAITH ORGANISATIONS

Religion is important for most Karen and the established presence of Karen religious leaders, both Christian and Buddhist, is part of the attraction of Bendigo. As previously noted, the Karen are religiously diverse. Of those settling in Bendigo the majority identify as Christians but there is also a significant number of Buddhists.

CHRISTIAN DENOMINATIONS

Christian denominations followed by the Karen in AMES survey include the Baptist, Seventh Day Adventist, Anglican and Catholic Churches. The different churches have all played roles in supporting the Karen. The Uniting Church was one of the first to support the Karen settling in Bendigo; the monks in the first group of arrivals were initially accommodated at St Killian’s Catholic Parish house with the priests.

66 The Karen are noted to be around 80-100 of the current 1,500 clientele.

67 Comment by Manager, MatchWorks (22 November, 2017).

68 The Christian community leader, Eh-Paung, was mentioned in particular.

69 Interviews with leaders in the Karen community and local service providers.

‘Gold forever in these fields’: Karen pastors with the Senior Pastor at Junortoun Baptist Church

Photographer: Julie Hough/Fairfax Syndication
According to the Senior Pastor, the Karen community can now provide much of the initial support for new arrivals themselves – an indication of how the community has grown in strength.

Senior Pastor Lovell also sees the Karen making a big contribution to labour in the region, especially at the hatcheries and chicken farms (the biggest employers of the Karen) as well as in the caring sector. For employers, they are hardworking and loyal. He sees Bendigo as big enough to absorb new arrivals, with enough employment to go round for the moment.

For Bendigo in general, the Karen contribute a richness to the culture and “Bendigo is better for it”.

KAREN BUDDHISTS

Karen Buddhists are largely associated with the Karen Buddhist Dhamma Dhutta Foundation. The Venerable Ashin Moonieinda was one of the first Karen to settle in Bendigo, and provides leadership for the Karen Buddhists and support for anyone in the Karen community who comes to him for advice or assistance.

The Foundation’s mission statement has a strong focus on inclusive diversity and building social capital across both the Karen and local communities. Its charter includes:

• empowering Karen and Burmese people to create life skills for their wellbeing in Australia, while encouraging them to retain and value their traditions, culture and spiritual beliefs
• helping build genuine respect, friendship, understanding and trust between people of all cultures, tradition, ethnicity and religion
• helping Karen families integrate into the local community, access community services and organisations, and to connect with the broader community in order to ensure their wellbeing in Australia
• providing education support, career advice and other life skills coaching for young people
• holding traditional festivals and ceremonies including the annual Wrist Tying Ceremony and other Karen traditions

On a practical level, the Foundation has bought a tract of land in Eaglehawk and is building a monastery and community hall. The plan for the complex also includes accommodation to provide temporary housing for people in need of short-term accommodation, and a Health Clinic with specialties in both western and oriental approaches, to address post-traumatic stress issues for refugees as well as their general health. Longer term plans include an Aged Care facility for both Karen, Burmese and other community members.

Ashin Moonieinda sees Karen children doing well at school and does not want them leaving to go into low skilled work. To assist them go on to further education and/or higher skilled jobs he organises homework clubs twice a week to supplement the homework clubs run by the schools. A teacher from La Trobe University volunteers their time to run the club for mainly secondary school students.

He is also involved with other service providers who interact with the Karen in Bendigo including the Tibetan monastery, Bendigo Neighbourhood House, Bendigo Community Health Services and Centrelink (as an interpreter).
4.3 EMPLOYMENT AND IMPROVED STANDARD OF LIVING

Bendigo has afforded the Karen a greater likelihood of employment than most experienced prior to moving to the regional city. While only 16 people of the 574 individuals in AMES survey had had a job in Australia before they moved to Bendigo, 127 people (40% of working age adults) have had work since they moved to Bendigo. This means that, in the sample survey, nearly 70% of households had at least one working adult. In half of these households two or more people were employed.72

Children in working families: research provides evidence that children growing up in working families are significantly more likely to have better developmental outcomes across learning, social-emotional and physical health domains than children in families where parents/adults do not have a job.73

In the 116 households (representing 139 families) in AMES survey there were 235 children under the age of 18.

The majority of these young Karen in Bendigo have not only had the advantages of living in a safe host community, access to supportive schools and career pathways (for example the Managed Individual Pathways (MIPs) program at Bendigo Senior Secondary College)75 but are also growing up in a community of working families and positive role models.

As noted earlier in this report (Chapter 3), jobs range from skilled professional and semi-professional positions to labouring jobs, with many still being at the lower end of the scale. However, for the people who previously worked as farmers or in other agri-horticultural jobs, even the lower-skilled work they find in Bendigo is welcome and gives them self-esteem.

Men like it that they can work: at Hazeldenes, apple picking, mushrooms, chicken hatchery, etc. (Karen Multicultural Aide and other teaching staff working with Karen students at BSSC)

Affordable housing: access to adequate and affordable housing is critical to successful resettlement and contributes to a sense of being part of a community. Securing affordable accommodation in good condition is a constant challenge for newly arrived refugee populations and the settlement services that work with them. In Bendigo, the Karen have been able to find accommodation suitable to their families and finances. Rents are affordable: the average rent for a three bedroom house in areas where the Karen have settled (eg: Kangaroo Flat, Flora Hill, Epsom, Californian Gully, Kennington) is between $260 and $330 per week. The price of a three bedroom house in these areas ranges from $250,000 to $370,000.76

Similar sized houses in the west of Melbourne (where many Karen lived prior to moving to Bendigo) are rented at between $340 and $400 per week with prices to purchase ranging from $480,000 to $655,000.77

As was the case with Karen families settling in Nhill,78 the Karen in Bendigo are eager to purchase homes, which they also see as buying land where they can produce their own food. Backyards are prized for growing vegetables and keeping chickens. Sources in Bendigo report that at least 52 properties have been purchased by Karen families.79

Young people are finding work, buying housing and starting families themselves. They say they can do this because Bendigo is much more affordable than Melbourne. Moo Sa, a young dental assistant, says she will stay in Bendigo because:

“It’s not too big; people are friendly; it’s a good place for kids; she has family here; she has a job; she and her husband have bought a house in Kangaroo Flat. Houses in Bendigo are much more affordable than in Melbourne. The Bendigo Baptist Church is also a strong attraction. “I am so thankful for this community that supports me.”

72 Note: 23 households were home to more than one family. In these households 50% of the additional families had at least one working adult.
74 While there is no dedicated English Language Centre in Bendigo, mainstream schools provide support for students from non-English speaking backgrounds through the English as an Additional Language (EAL) program, and BSSC, for example, has a strong volunteer program.
75 Managed Individual Pathways (MIPs) funding is provided to ensure all young people aged 15 years and over (Years 10 to 12) in Victorian government schools are provided with an individual Career Action Plan and associated career education support as a means to make a successful transition to further education, training or secure employment. (http://www.education.vic.gov.au/school/teachers/teachingresources/careers/Pages/mips.aspx)
77 Ibid
78 AMES and Deloitte Access Economics, 2015, Small towns Big returns: Economic and social impact of the Karen settlement in Nhill.
4 SOCIAL IMPACT

Community participation: the Karen have found a welcoming community in Bendigo including very supportive church groups. As recreational activities the Karen enjoy fishing and camping and there are many opportunities for these activities around Bendigo. For younger people there is ample opportunity to participate in sports – school children play soccer, tennis, baseball, netball. The older youth are active in futsal and soccer teams up to the futsal national championship level.80
(Some of the young Karen volunteer for canteen duty at soccer so they can pay for their sports fees).

The Karen also make good use of the community gardens in Bendigo and bring their horticultural skills to these community spaces. For example, they have improved the garden at St Andrews Church by changing the direction of the garden to better catch the water and light.

In overall terms the Karen families and individuals who have moved to Bendigo have settled in a place where there is employment, where they can afford a significantly improved standard of living, where there is a welcoming host community and where, as a largely rural people, they can enjoy a quieter regional environment and lifestyle.

4.4 KAREN YOUTH: OPPORTUNITIES AND CAREER PATHWAYS

There are increasing numbers of second generation migrants and refugees entering the workforce, including Karen who will be a highly skilled and settled part of the Bendigo population in years to come.81

As second generation Karen finish school and enter the workforce, Bendigo is likely to benefit from increasing contributions from the young Karen community.

In general, it has been found that second generation humanitarian migrants, such as the young Karen, experience increased labour force participation and a decreased unemployment rate compared to their parents’ generation. For example, a study of 2006 Census data found that the second generation participation rate of humanitarian migrants was 11 percentage points higher than the first generation.82

This drive to work is reflected in comments from employers of the Karen and organisations providing support services. The Karen are known for their “amazing work ethic and [they] are more than willing to get involved [in the labour force]”83.

It was also commented that the young Karen have many aspirations to obtain employment that helps their own community and broadens their community’s exposure to different fields of work.

Second generation humanitarian migrants also tend to volunteer at higher rates than Australian born individuals.84 This volunteering often occurs through community centres or religious centres. Staff from Bendigo Community Health Services noted that they recruit a high number of Karen volunteers.85

The Karen are also a relatively young population, which will help to support Bendigo’s long-term growth, given the current challenges of an ageing population. The value of the Karen youth is reflected in comments that the young Karen population tend to stay in the area, while Australian-born youth often leave Bendigo.

The [Karen] youth are likely to stay around Bendigo, as their families and work are both based in Bendigo.86

Evidence from AMES survey and subsequent interviews is that, for many of the younger Karen, their circumstances in Bendigo encourage aspirations to study and to find ‘good’ jobs, and provides opportunities for high levels of participation in the community, education and workplaces.

For example, according to staff at Bendigo Senior Secondary College, seven or eight years ago all the female Karen students saw Aged Care as their employment pathway; all the male students wanted to work at Hazeldenes. Now, in part thanks to work-placements through the College, Karen students are aspiring to a range of career options, taking up opportunities, participating in further study, training and employment and contributing to different sectors of the local economy.

81 Bendigo Health Dental Services Coordinator.
83 Manager, MatchWorks Bendigo. (22 November, 2017).
84 ibid.
85 Team Manager Cultural Diversity and Relationships, Bendigo Community Health Centre (22 November, 2017).
86 Human Resources Manager, Keech Castings Limited (22 November, 2017).
4 SOCIAL IMPACT

- They are moving into careers as dental assistants, garden design apprentices, interpreters and multicultural aides, case workers, teachers and in a range of other directions.
- They are also finding work in local shops and not only breaking ground with employers by proving themselves to be good workers but they are ‘opening windows’ for other refugees as well. One Karen student found part time work at a local fish and chip shop. She proved to be an excellent worker and the shop employed two then three more staff from refugee backgrounds (not only Karen but also Sudanese).
- While many of the male students still go on to work at Hazeldenes, some are now moving up through management and getting forklift and truck-driving licences.

The following section provides examples of how some younger Karen are finding opportunities and advancing their career pathways in Bendigo.

4.4.1

NAY CHEE AUNG: SETTLEMENT SERVICES CASE WORKER

One of the younger leaders in the Karen community in Bendigo, Nay Chee works at Bendigo Community Health Services (BCHS) as a Settlement Services Case Worker, gained a Diploma of Community Services and then went on to complete a Diploma of Leadership and Management in 2017, is a NAATI Accredited Interpreter and is Founder/President of the Bendigo Karen Youth Network.

Nay Chee arrived in Australia (Sydney) in 2005, moved to Melbourne in late 2007 and moved to Bendigo in 2011 with the rest of his family.

He sees a good future for the Karen in Bendigo which, he says, is attracting more and more Karen. In the time from late 2015 when AMES Australia first met with the Karen in Bendigo to a follow up interview in mid-2017 Nay Chee personally knew of more than 30 individuals (over 10 families) who had moved to Bendigo.

There are many attractions – the main one being employment. 95% will stay in Bendigo. Karen are inviting their friends to come to Bendigo as well. They know they can get work.

The big commercial employers - Hazeldenes, Don KR Castlemaine and Keech - have been seen as providing good opportunities and good support for Karen workers.

Another attraction is education and training.

Nay Chee is also witnessing younger Karen following role models in their community (like himself and other young community leaders who are studying at La Trobe University - Bachelor of Teaching, Public Health Promotion, Pharmacy) and finding opportunities for training and work in community services, education, health care as well as trades. The number of young Karen training as dental assistants is a good example.

- The first trainee was very nervous but she completed her training and successfully applied for an advertised position on completion. The following year a number of others wanted to apply. For Nay Chee this shows the importance of role modelling for opening the eyes of younger Karen to new career pathways: they think ‘If she can do it, I can do it too’. In 2017 seven or eight Karen applied for Dental Assistant traineeships.

Through his role as a Settlement Case Worker and a leader in the Karen community, Nay Chee has advocated for the Diploma of Interpreting to be delivered in Bendigo. RMIT University now delivers the course via video conferencing and there are 24 students enrolled in 2018.

Young Karen are moving from interstate to take up this unique opportunity alongside those already resident in Bendigo.

I believe every young person in the Karen community in Bendigo is taking every opportunity they get to be successful in life. Many young people are now entering some professional fields which is fantastic and this is happening in Bendigo.
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4.4.2
MOO SA: DENTAL ASSISTANT
Moo Sa has lived in Bendigo for six years. She arrived directly from a refugee camp with her parents and seven siblings to join an uncle who had moved there from Melbourne. She attended Crusoe College and then completed her secondary schooling at Bendigo Senior Secondary College.

Her original career plan was to enter the food/hospitality industry. She found part time work in the local fish and chip shop (Bendigo Gourmet Fish) when she was in Year 11 and in Year 12 applied for two traineeships – one in hospitality as a chef and the other as a Dental Assistant. Her application for the hospitality traineeship was not successful, but she was selected in interviews with CVGT, followed by an interview at Bendigo Health, for a Dental Assistant traineeship which she went on to complete at Bendigo Health Dental Services and with RMIT in Melbourne.

At the completion of her training Moo Sa applied for an advertised Dental Assistant position. She has now been working at Bendigo Health Dental Services for a year and a half (as of November 2017).

Moo Sa loves her job at the Dental Clinic. The staff have provided a lot of support and she is now comfortable and confident in her position. She has been back to her school (BSSC) to talk to the teachers and other students about Bendigo Health as a very supportive workplace. Her leadership has inspired confidence in other young Karen to apply for traineeships as they become available.

4.4.3
PLEH EH: GARDEN LANDSCAPE APPRENTICE
When Pleh Eh came to Australia in 2008 he spent two months in Melbourne (Werribee) before moving to Bendigo with his parents, three sisters and one brother. The family had relatives already living in Bendigo.

The family is well settled in Bendigo. When we met Pleh Eh he was in his second year as an apprentice with Urban Garden Design and his three sisters had also all found work where they were contributing their skills – one as a Dental Assistant, one as a Teaching Assistant at Bendigo Senior Secondary College and the other, who now has a baby, worked at Hazeldenes with her husband. His brother was still at school with ambitions to join the Navy when he finishes school.

Pleh Eh said that he intended to stay in Bendigo and his plans for the future there include starting his own business one day.

Since we interviewed Pleh Eh, Urban Garden Design has closed down for family reasons and Pleh Eh has returned to school full time to complete his studies.

As well as his work skills and enthusiasm, Pleh Eh contributes his skills to his new community in other ways. His sporting prowess makes him a valued member of the Bendigo soccer and futsal teams.

Social capital has been directly linked to broader concepts such as social cohesion, democracy, economic wellbeing and sustainability. In Bendigo we find increased social capital for the host community and new settlers alike.

For Bendigo, not only is the city now a more diverse community, but the community itself values that increased diversity. This is evidenced by the responsiveness of local services who have found ways to support the resettlement of the Karen in Bendigo.

For the Karen, it is evident in the levels and types of employment they are experiencing, improved standards of living, including home ownership, and greater opportunities and career pathways for young people. Karen people see a good and sustainable future in Bendigo.
This economic analysis and evaluation of the social impact of the Karen people settling in Bendigo has identified a number of conditions which have contributed to the success of the resettlement of the community, from both the perspective of Bendigo and from that of the new settlers.

This chapter describes the conditions that have contributed to successful resettlement in this instance. And while much of what is described here will have relevance to resettlement in other locations, it is important to note that although Bendigo shares many features with other regional cities, it is like all the others, unique. Conditions and circumstances that have facilitated resettlement of new arrivals in Bendigo may not exist in other locations, or may not be the unique local factors that make resettlement work. Settlement is not an exact science and there is no exact formula for what will make a good resettlement location.

Jobs, affordable accommodation, access to schools and other community services and a welcoming community are all important. But there will also be different local characteristics of a community that contribute to making a place a ‘good’ location for a new community to settle, or resettle.

Each local community and each community of settlers will have their individual characteristics, needs and constraints. Some of these will be more tangible (employment opportunities matched with people willing to take on available jobs) than others (a preference for a quieter environment, people ‘fitting in’). In the case of Bendigo, the locals identified the diversification of their traditionally monocultural city over a relatively short period of 10 years as having an unexpected and positive impact on the broader community and, as a result, contributing to an appreciation of the contribution new settlers can make in other ways.

While each host and settler community will be different, there are some broad characteristics shared by geographically and demographically similar locations. That is, in Victoria the large regional cities - Geelong, Bendigo and Ballarat – and even the smaller regional cities of Mildura, Shepparton, Wodonga and Warrnambool - will share some similar economic, social and geographic features.

The following provides an overview of some overarching factors that have contributed to the successful resettlement of a refugee community in a regional city, and contributes to our collective understanding of what makes resettlement work and of the benefits that can accrue.

1. Employment – jobs available for the new settlers
2. Accommodation – affordable, available and adequate for families
3. Leadership – in both the host and the settling communities
4. Pathways – education and career pathways for young people
5. Responsive services – support available for all members of the settling community
6. Natural advantage of regional centres – the lifestyle and a safe place to raise a family
5 CONDITIONS SIGNIFICANT IN THE SUCCESSFUL RESETTLEMENT OF THE KAREN COMMUNITY IN BENDIGO

1. EMPLOYMENT

Suitable employment for the new community is a necessary condition of successful settlement/resettlement. Fair conditions and wages along with ongoing (not only seasonal and/or casual) work are essential conditions for recruiting and retaining new settlers as employees who will become permanent settlers in the community. Willingness to adapt or develop workplace practices to facilitate the integration of new settlers who may not have high levels of English ensures retention of the new workforce. Employers and service providers have also come to recognise that the Karen have a particular work culture and may need to be informed about Australian workplace practices.

- Work provides the income that people need to live with dignity as participating and contributing members of their society. Being part of the working population links people in a meaningful way to the broader community they have joined.
- Work means access to good accommodation and opportunities to purchase properties.
- Living in a family with a steady income allows young people to participate with their school peers in sports and other activities.
- When local people see newcomers as contributing to the local community and economy this generates acceptance and respect.

Suitable employment has been necessary to the successful resettlement of a large Karen community in Bendigo. But, while employment is a necessary condition, it is not, by itself, sufficient to have ensured that the Karen resettled successfully. Other conditions are outlined in the following sections.

2. ACCOMMODATION

Accommodation is as critical for new settlers as it is for anyone else moving to a regional city and needs to be (i) appropriate for families as well as single people, (ii) affordable, (iii) in good condition and (iv) in an accessible location.

- Organising short term/temporary accommodation for the first wave of settlers is essential. For example: the first Karen to arrive in Bendigo were put up by volunteers or church groups; for future new settlers the Karen Buddhist Dhamma Dhutta Foundation has included a three bedroom house in the planning for their new monastery complex to provide temporary accommodation for newly arrived families.
- The availability of support from settlement agencies, English language providers and real estate agents to provide information on renting, rights, responsibilities and tenancy laws is important to find and secure longer term accommodation.
- At a later stage the new settlers may need information about purchasing properties - bank loans, contracts, repayments and other relevant legal and financial matters.

3. LEADERSHIP

Leadership and support for the new settlers from local champions who have influence within the local community is a key requirement for successful resettlement. Local champions in a large regional city may not be as obvious as champions in smaller rural towns but their work is as important, whether in the public gaze at local celebrations and events or behind the scenes through employer networks and local committees. In Bendigo:

- leadership is provided by people of standing and influence in the local community – including employers, council members, government departments, service providers, school leadership teams, faith leaders – who can advocate for and/or provide the types of support new settlers need
- employers as leaders vouch for aptitudes/work ethics of new settlers and recommend the settling cohort to other employers when they are recruiting workers
- service providers, faith leaders and schools provide a first point of call for new settlers needing advice/assistance to manage systems, customs, and services
- individuals find opportunities to involve people from the broader local community with the new settlers
- businesses as leaders sponsor events that promote the new settlers as part of the community
- media plays an important role in promoting positive news about the settlers’ contributions

89 AMES and Deloitte Access Economics, 2015, Small Town Big Returns, Economic and Social Impact of the Karen Settlement in Nhill, Chapter 5 Success Factors: Local Champions, Influencers.

90 Young Karen leaders noted the positive comments in the media: articles on social media about young Karen soccer stars get a lot of ‘likes’ and ‘shares’; reports about the new monastery received ‘99% positive feedback’ (Interview June 2017).
5 CONDITIONS SIGNIFICANT IN THE SUCCESSFUL RESETTLEMENT OF THE KAREN COMMUNITY IN BENDIGO

Strong leadership within the resettling community is needed to manage both work and social relationships with the local community. In Bendigo the earliest wave of settlers included people considered leaders in the Karen community who continue to support their community. Leaders also now include young people with good English language skills and employment in responsible positions who can advocate on behalf of and provide role models for their own community. Karen leaders:

- liaise with employers regarding work conditions to meet needs of both employer and employees
- advocate for work for people in the Karen community
- work with local government, education, health and other major service providers to provide multicultural, multilingual liaison with the settling community
- support and promote education pathways for young people
- influence the behaviour of the resettling community and provide any necessary direction from within their own community
- promote the economic, social and cultural benefit to Bendigo of the resettlement of a significant number of Karens.

4. PATHWAYS FOR YOUNG PEOPLE

Transition from school to work or further training for young people is an important stage with potential to have significant social and economic impact for young people, their families and the communities they live in. For many of the younger Karen, life in Bendigo provides opportunities for high levels of participation in the community, education and training and in employment.

- Supportive schools and language programs are important – especially at secondary school level as older children can struggle with mainstream schooling in a new language. Where possible special English as a Second Language schools should provide transition into mainstream education.
- Managed transition pathways programs at secondary school can assist young people in to further study/training or employment and help prevent them ‘falling through the gaps’.
- Work experience programs introduce newly arrived young people to Australian workplaces, different career options and provide opportunities for the young people to demonstrate their skills and capabilities.
- Traineeships and apprenticeships can provide supported pathways to a range of career options.
- Peer group role models from within the settling community provide concrete evidence of what is possible and inspire confidence in young people that they too can achieve.

5. RESPONSIVE SERVICES

The capacity and willingness of local services to respond to new settlers can have a significant impact on the likelihood of successful resettlement in a regional community. In Bendigo this included:

- providers adjusting and/or expanding their services to take account of the multiple needs of the new settlers, including orientation, health, employment, child and family services
- employment of members of the Karen community who could communicate in the settlers’ first language and make services more welcoming and accessible
- being proactive in implementing programs to engage the new settlers with specific services, with a view to preventing any future disengagement, particularly of young people
- listening to the new settlers before coming to conclusions about the most effective ways of assisting their resettlement
- taking a collaborative approach across services to coordinate and make the best use of resources so as to support resettlement and increase opportunities for employment and training.

91 “Young people leaving school early, without alternative career paths, face long-term disadvantages in terms of higher levels of unemployment, lower incomes and an increased likelihood of ending up in low-skill jobs with poor conditions and few opportunities for advancement. The ability to identify and access post-school training and work options can lessen the impact of intergenerational poverty and social exclusion.” Brotherhood of St Laurence, 2005, Supporting young people’s career transition choices: the role of parents, Interim evaluation report.
6. NATURAL ADVANTAGE OF REGIONAL CENTRES

For some new settlers, regional centres can offer considerable advantages in terms of lifestyle – both from an economic and a social perspective. According to Regional Development Victoria, ‘affordable housing, strong job prospects, access to health and education services, and of course an unbeatable lifestyle means you have everything you need in regional Victoria.’ As one of the larger regional cities in Victoria, Bendigo has many advantages.

- **Strong job prospects**: not all regional centres offer strong employment prospects, but Bendigo has a range of employing sectors with different levels of skill required across jobs.
- **Commitment to employing local people**: employers are strongly linked to the local economy and the local community and generally committed to employing people who live locally. On-going employment is a strong incentive to settle and stay in the community.
- **Affordable housing**: compared to Melbourne and other capital cities, housing in Bendigo – both to rent and to buy – is very affordable.

- **Comprehensive health care services**: as a large regional centre, Bendigo is home to a range of health-related services including a world-class regional hospital. Bendigo Health aims to eliminate the need for the community to travel, for example to Melbourne, for health care.
- **Education**: most regional cities like Bendigo have a strong education sector. In addition to pre-school, primary and secondary school, new settlers can access vocational training at Bendigo Kangan Institute (TAFE) and university level education at the La Trobe University Bendigo campus.
- **Finally** – regional centres, small in comparison to the larger capital cities, are easier to navigate and offer quieter rural lifestyles.

All of the conditions outlined above contributed to building the critical mass and social capital within the settling community which enables a community of new settlers to establish itself, survive and thrive in a new settlement location. A critical mass of settlers from the same or related ethnic backgrounds helps to consolidate their resettlement and attract additional settlers to that location. Employment, housing, access to a good range of responsive services and opportunities for young people all contribute to building this critical mass that makes a community sustainable and anchors it in a new location.

Bonds established: building social capital
Photographer: Glenn Daniels/Fairfax Syndication
