

## **Innovative approaches to service delivery to culturally and linguistically diverse (CALD) farmers in Victoria**

Malwinder Pandher, Rabi Maskey and Terry Batey

Department of Primary Industries, 255 Ferguson Road, Private Bag 1, Tatura, Vic 3616  
Email: Melly.Pandher@dpi.vic.gov.au

**Key Words:** Culturally and Linguistically Diverse (CALD) farmers/communities; Rural Financial Counselling Service (RFCS); Rural Financial Counsellors (Counsellors); Ethnic Community Councils.

### **Introduction**

The Department of Primary Industries (DPI) was provided with funding in late 2006 by the State Government of Victoria to provide specialist financial counselling services to culturally and linguistically diverse (CALD) farmers. The main objective of this project was to improve the uptake of Rural Financial Counselling Services (RFCS) by CALD farmers in Victoria. This was in response to the difficult financial situation faced by farmers as a result of drought, hail and frost across the State.

Ethnic farmers are spread over the state but are mostly concentrated in irrigated regions of Victoria. Italians are the biggest group by number and consist mostly of second or third generation farmers. Other CALD communities in farming are Greek, Macedonian, Croatian, Albanian, Punjabi, Turkish, Vietnamese and Chinese. Different ethnic communities specialise in different crops/industries. In many ways they are different from English-speaking Anglo-Celtic farmers and they are characterised by particular traits and have specific issues.

Most ethnic farmers speak a language other than English in their home environment. Many of them find it difficult to communicate effectively in English. They are often hesitant to attend meetings and, if they attend, often do not ask many questions, probably due to cultural, language or accent barriers. However, channels of communication within all CALD communities are very strong. Family structures usually dictate that decision making is done by the oldest in the family, usually a first-generation migrant.

The paper describes how DPI provided services to improve the uptake of RFCS by CALD farmers and outlines some of the lessons learnt from the project.

### **Project approach**

This project focuses on innovative approaches used to target CALD farmers to access various services provided by the RFCS and other government agencies. In typical DPI extension projects, clients are not differentiated based on their cultural or linguistic backgrounds, nor are project officers selected based on these criteria; one-to-one visits are mostly reactive based on client requests and collaborations are with industries rather than with community organisations.

In this project various novel approaches were utilised, including workshops for one-cultural background CALD farmers with the use of interpreters; proactive one-to-one farm visits by local and/or bilingual project officers; collaboration with local ethnic community councils; and careful project planning with input from experts in multicultural issues.

### **Project planning**

A reference group was formed to oversee the project and provide advice to the project coordinator. Input on methods and tools to reach out to the ethnic farmers was gathered through telephone conversations with key CALD community leaders and managers of ethnic community councils, community workers within the ethnic councils and DPI officers with experience working with CALD communities. Advice on local ethnic community issues and access of information by ethnic communities in their respective areas was also actively and continuously sought from Centrelink rural services officers, Centrelink multicultural officers and rural financial counsellors (counsellors) in different parts of the state.

### **Project delivery**

The project was delivered in two phases: group engagement and one-on-one meetings with CALD farmers.

Techniques used included:

### **1. Targeted workshops/meetings for CALD farmers**

Group workshops were organised in known CALD farmer areas like Goulburn Valley, Murray Valley, Sunraysia and Werribee/Geelong, with a total of 11 workshops conducted and more than 100 farmers in attendance. Five workshops were specifically conducted for first generation migrant farmers with the help of interpreters. These included:

- Two workshops for Punjabi fruit growers in Shepparton and Swan Hill.
- Two workshops for Vietnamese vegetable growers in Lara.
- A workshop for Turkish fruit farmers in Mildura.

Apart from these workshops four more meetings were organised by project officers in different areas with approximately 40 people in attendance. These meetings linked farmers to other service providers and provided information to assist in decision making. Key speakers at these workshops included: counsellors, Centrelink rural services officers, DPI extension officers and interpreters as required.

Workshops were advertised using various methods based on advice from local experts in different regions. Methods used included: direct mail outs to CALD farmers; reminder phone calls; information on notice boards of different CALD community social clubs and local ethnic community councils; mail outs by local industry bodies; advertisements in local papers; announcements on local ethnic radio programs; and information provided at farmer markets.

### **2. Signposting CALD farmers to other meetings**

Farmers were also proactively signposted to other relevant meetings such as water authority meetings and drought meetings run by Centrelink where different industry experts presented information about water and financial matters. Direct mail outs were sent to CALD farmers about these meetings and phone calls were also made, particularly in the case of first generation migrant farmers. This resulted in increased participation of CALD farmers in these meetings.

### **3. Employment of local and/or bilingual Project Officers**

In light of the need for more proactive targeting of CALD farmers, and taking into consideration issues of culture, language and trust, it was decided to employ four local and/or bilingual officers to work with CALD communities in different regions. Their employment was either through the local ethnic community councils or other organisations dealing with CALD farmers during normal business activities.

### **4. One-to-one farm visits**

The four project officers started visiting the CALD farmers in their respective regions immediately after their appointment. A three page survey designed to gather information that could be used to determine gaps in drought assistance accessed by CALD farmers was used as an opportunity to visit the farmers in their respective regions.

Project officers made 327 proactive one-to-one visits to complete the survey and provide information about the RFCS. Of these 327 visits, 155 one-to-one visits were made in the Goulburn and Murray Valleys. In the Sunraysia region 172 visits were conducted by two project officers. The project officer in the north east did not do the one-to-one survey as a similar survey with farmers in the region had just been completed.

Project officers visited the CALD farmers one-to-one, with the purpose of:

- Making them aware of the RFCS in the area and contact details of counsellors.
- Delivering simple messages: RFCS is a free and confidential service; counsellors can discuss things with family or other business partners; counsellors can help in filling out various grant forms; and it is best to talk with your counsellor rather than self-assessing your situation.
- Offering help to make appointments with counsellors.
- Filling out the three page survey.
- Providing information about different types of drought assistance available.
- Providing interpreting support.

### **Project findings and discussion**

Due to privacy laws counsellors were not allowed to provide any details like number of CALD clients, their cultural or linguistic background and the type of assistance they received. Only qualitative information was collected to assess the impact of the project. Three techniques were used to assess the success:

- Surveys with CALD farmers.
- Focus group discussions involving local project officers, managers of agencies employing the project officers and counsellors in different CALD dominated regions.
- Interviews with CALD farmers.

These techniques provided valuable information about project success.

#### ***Foot in the door***

The survey conducted was an opportunity to visit the clients one-to-one. This provided useful information on future targeting and gaps in service. The survey also provided information on the effectiveness of the first phase of the project.

The survey results demonstrated the following benefits to the project:

- CALD farmers were encouraged to contact counsellors and Centrelink rural services officers. The majority successfully obtained grant assistance to alleviate their immediate financial stress.
- Postal addresses and phone details of CALD farmers in Goulburn Valley, Murray Valley and Sunraysia region were collected. This database will be used to send information into their home through letters in the future.
- The project officers obtained feedback about various farm issues.
- The project identified gaps in accessing drought assistance.
- The project helped to gain the confidence of CALD farmers in RFCS and led to better understanding by RFCS of CALD farmers' issues.
- Increased the profile of DPI among CALD farmers by providing useful information and lending a sympathetic ear. The majority appreciated that someone had bothered to visit them in difficult times.

#### ***More CALD background farmers made aware of RFCS***

The project increased awareness of the RFCS among the CALD clients. In the second phase of the project, more than 327 one-to-one visits were made to individual CALD farmers. This provided an opportunity to distribute RFCS pamphlets to the growers and clear confusion about the service among CALD farmers.

As the CALD farmers already knew the local project officers, there was no hesitation on their part in asking questions. Bilingual officers were able to reach out to those farmers who had limited English language skills.

#### ***More CALD Farmers accessed RFCS***

This project resulted in more CALD clients contacting the counsellors for assistance. All the counsellors who participated in the focus group evaluation workshops acknowledged receiving more CALD background clients after the project workshops and follow up one-to-one visits. The consensus was that one-to-one proactive targeting was very effective in reaching out to those hard to engage CALD farmers who normally avoid meetings and other group activities.

One counsellor sent comments about the effect of a workshop held in Cobram in 2007:

*" .... I believe that I received some referrals from this night, some in a round about way through the few people that were there."*

Another counsellor's comments were:

*"The project officer working in the Goulburn Valley was calling in to orchardists in the Cobram area, where I mostly work. I received quite a few referrals from this, perhaps 10-15. I think this approach reached those number of growers that I would not normally have seen, so could be seen to be a success."*

#### ***Effective in removing misconceptions***

The targeted project workshops and follow up one-to-one visits by project officers removed misconceptions about the RFCS. Some CALD farmers had confused the RFCS with the Rural Finance Corporation. Others believed that a fee had to be paid for the service. Still others were concerned about confidentiality.

#### ***Strategies used to engage CALD clients worked well***

A range of techniques were used to engage CALD clients and make them aware of the RFCS. Group workshops in the first phase and proactive one-to-one targeting by project officers in the second phase proved successful and were well received.

Workshops Overall there were positive comments about the workshops. All counsellors acknowledged receiving more CALD background clients after the workshops.

One-to-one visits In year two of the project proactive one-to-one targeting was the primary strategy used to reach the maximum number of multicultural farmers. The visits enabled the project officers to better understand individual situations. One very experienced counsellor said this about the one-to-one farm visits:

*"I think the one-on-one was pretty well received by a lot of people who had not been contacted before. Some of them made the effort to go and walk in the door of our office."*

Employment of local workers - issue of trust and relationship All project officers and managers of ethnic community councils were unanimous in that employing local project officers to visit farmers was a key success factor and they strongly endorsed this action. Project officers were successful in quickly getting results because they had good relations with the ethnic communities and the community trusted them.

The manager of the Ethnic Council of Shepparton summed up the issue by giving the example of John, the project officer working in the Goulburn-Murray Valley:

*"John substantiated it in the Ethnic Council. He has been in existence for around 20 years, when it started off groundwater salinity projects. John's previous role with DPI meant the growers knew him and there is a personal relationship there. If we were starting this off from scratch and recruiting Jo Blow off the street to do it we would have absolutely no hope. You would not get into the front door at 90% of the places you are going to. I am assuming the same would be in Sunraysia but because you (referring to Italian and Turkish project officers) are known in the community that opens the door."*

His other comment was:

*"You could not replicate that with training for newcomers. No way!"*

Working with ethnic community councils Involvement of ethnic community councils was beneficial for the project, particularly in Mildura and Shepparton. Ethnic community councils gave very good feedback about local ethnic community issues, tips for better engagement of CALD farmers and spreading the message about the project using their own communication channels. Closer involvement in the project gave them a sense of ownership which overall had a very positive impact on the project outcomes.

Bilingual and/or local people with good relations in CALD communities were carefully selected to work with CALD background farmers in different regions. Ethnic councils played a key role in recruiting the right project officers. These officers had better acceptance among CALD communities and were effective almost immediately.

### ***Farmers felt supported during difficult times***

During one-to-one visits, project officers observed that many farmers were depressed due to prolonged drought, water shortage and industry changes. The project officers provided relief to the farmers from their anxiety and sadness and provided encouragement. Farmers expressed appreciation for this proactive visiting.

### ***Confusion with terminology***

There was some confusion with the terminology used during the project work. Project officers removed much of this confusion during their proactive one-to-one farm visits.

Word "Counselling" in the name of Rural Financial Counselling The word 'counselling' in the name of RFCS was linked by some with mental health counselling and the stigma associated with it. Rural financial counsellors were generally not happy with the word 'counsellor' in their designation and they preferred to be called "Rural Advisors" or "Rural Consultants".

Rural Financial Counselling versus Rural Finance Corporation Some clients confused the RFCS with Rural Finance Corporation and linked it with a bad experience. The manager of the Ethnic Council of Shepparton summarised the issue:

*"That was an issue in our region in 2002, the federal government's response to drought and the exceptional circumstances saw people being pushed towards the Rural Finance Corporation for assessment for loans and so forth and was seen very much as a stigma. That process was so complex and so complicated that they*

*needed accountants to fill in the forms and do everything. And the words 'rural finance' ... have not done the project any good at all."*

### **Future direction**

In the extended project the focus changed from running group workshops to piggy-backing on other meetings, and spending more time on one-to-one visits to encourage landowners to use RFCS.

Relations with ethnic councils of Shepparton and Sunraysia have been strengthened with formal signing of Memoranda of Understanding for the engagement of local project officers. These Memoranda of Understanding have clarified the roles and responsibilities of DPI and the ethnic community councils in delivering the project, and have set clear milestones for better management.

### **Conclusion**

Overall the project was successful in several ways. The project was able to link RFCS to more CALD farmers and was able to build trust and respect for the service among CALD farmers. All the counsellors acknowledged receiving additional CALD clients.

One-to-one proactive visits by local and/or bilingual project officers were productive. Partnership with the ethnic community councils was fruitful, playing a key role in the success of the project. Based upon the success of the project the Victorian Government granted a substantial increase in funding for the next two years.

