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Understanding settlement services literacy and the provision of settlement services for humanitarian migrants in Australia—A service provider perspective

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Abstract

Over the past 40 years, successive Australian Governments have developed a comprehensive programme of settlement services (SS) designed to improve settlement outcomes for humanitarian migrants. Many humanitarian migrants do not arrive with the appropriate skills and abilities to fully benefit from available SS. "Settlement services literacy" (SSL) has been proposed as a framework to contextualise factors that may enable or constrain humanitarian migrants' utilisation of SS. The aim of this study was to investigate the provision of SS in relation to SSL, that is humanitarian migrants' ability to effectively access information and services, to critically assess services, and to politically mobilise and effect change. Qualitative interviews were conducted with 26 service providers representing 19 organisations in Greater Western Sydney ($n = 8$) and Melbourne ($n = 11$). The study found that SS programmes address many of the indicators that promote SSL acquisition. However, this is not achieved systematically, nor do the programmes reflect all indicators across the three SSL levels. This study provides new insights into various

factors impacting the effectiveness of SS provision and SSL acquisition. These insights can inform future programme policy reforms and contribute to more effective and responsive service systems that meet the diverse and complex needs of humanitarian migrants.

1 | INTRODUCTION

Migration to Australia is widely recognised as a key contributor to Australia's social and economic success (Settlement Council of Australia, 2021). Since the first federal immigration department was created in 1945, immigration policy has played an integral role in Australia's political and economic development (Phillips et al., 2010). The size and composition of Australia's migration programme is set each year through the government's federal budget processes and in consultation with key stakeholders. Australia's migration programme continues to play an important role in addressing current and future labour market transitions (Department of Home Affairs, 2020); a key element of Australia's population plan, as Australians today are older and have fewer children (Simon-Davies, 2018). In the 2018–19 financial year, a total of 160, 323 permanent Migration Program visas were granted, including 18,762 Humanitarian Program visas (Department of Home Affairs, 2019). In the year ending 30 June 2020, migration accounted for 57.3 per cent of Australia's population growth (Australian Bureau of Statistics, 2020).

Australia has been involved in the United Nations High Commissioner for Refugees (UNHCR) resettlement programme since 1977 and is ranked third out of six major resettlement host countries for humanitarian entrants, including the United States of America, Canada, Sweden, the United Kingdom (including Northern Ireland) and Norway (UNHCR, 2020). Host country governments provide settlement services for newly arrived migrants to assist them with their successful integration. Variations in the provision of resettlement services occur across host countries. For example, in the United States, support and services available to refugees include cash assistance for up to eight months, followed by access to a range of social services for up to five years after arrival (U.S. Department of Health & Human Services, 2018). In Canada and the UK, refugees receive essential services and income support for up to 1 year through government assistance programmes and/or support from private and community sponsorship programmes (Government of Canada, 2019; U.K. Home Office, 2019). Additionally, all permanent resident "newcomers" in Canada, including refugees, can access a wide range of services on an ongoing basis (Government of Canada, 2019). Humanitarian entrants in Australia and Norway receive intensive introductory settlement assistance for up to 18 months and 2 years, respectively, followed by access to a suite of settlement services for up to 5 years after arrival (Department of Home Affairs, 2020b; European Resettlement Network, 2013). In Sweden, refugees are eligible to participate in a 2-year integration programme, which provides language training, skills assessment and labour market preparation (Konle-Seidl, 2018). Although the detail of these programme models varies from country to country, similarities occur across programmes that reflect both the guiding principles of the UNHCR Global Compact on Refugees (UNHCR, 2018) and the

UNHCR International Conference on the Reception and Integration of Resettled Refugees (ICRIRR)'s general principles of integration (UNHCR, 2001). The ICRIRR defines integration as "a mutual, dynamic, multi-faceted and on-going process" comprising of a "multi-dimensional, comprehensive and cohesive approach that involves families, communities and other systems" that relates to

> the conditions for and actual participation in all aspects of the economic, social, cultural, civil and political life of the country of resettlement as well as to refugees' own perceptions of, acceptance by and membership in the host society (UNHCR, 2001)

(p: 37)

In line with the UNHCR ICRIRR principles of integration, successful settlement and integration are usually defined as the ability to participate fully in economic, social, cultural and civic life (Fozdar & Hartley, 2013). Key settlement outcomes are conceptualised across a number of service domains including employment, housing, education and health (Ager & Strang, 2008). These service domains are considered as the markers and the means of achieving integration—a multifaceted, long-term, two-way process of adaptation by new migrants and the host country (Fozdar & Hartley, 2013). Successful engagement and intensive, well-coordinated support in the early years of settlement provides new migrants the opportunity to fulfil their aspirations (Shergold et al., 2019) and gives them a sense of identity or sense of belonging in Australia (Renzaho, Green, et al., 2011; Renzaho, McCabe, et al., 2011).

The Australian Government has sought to establish responsive migration policies that include a range of settlement services (SS) designed to facilitate migrants' successful integration into their new environment (Settlement Services International, 2017). Historically, the findings of the Galbally report (1978) initiated a major turning point in Australian settlement policy direction. The report was commissioned by the Australian Government in response to concerns about the effectiveness of the existing Commonwealth's programmes and services to address the special needs of new and emerging communities of refugees and culturally and linguistically diverse (CALD) migrants (Waxman, 1998). The report concluded that it was necessary to change policy direction, recommending the establishment of 16 migrant settlement centres throughout Australia and a comprehensive initial settlement programme "that would include classes in English and formal orientation courses including advice and assistance in housing, education, employment and other areas of need" (Galbally 1978: 7). Since this report, there have been many migration policy reviews prompting and informing successive variations to Australia's federal migration and multicultural policy platforms, continuously adapting to changing government priorities and political agendas, shifting national labour and economic needs, and international events and crises as they arise (Phillips et al., 2010). As a result, Australia has developed a comprehensive programme of SS that focus on civic, social and economic participation of new migrants, designed to improve their settlement outcomes and to achieve successful integration (Settlement Council of Australia, 2019).

The Australian Government spends around $500 million annually to provide settlement support, funding four classifications of settlement services: pre-arrival, on-arrival, post-arrival and English language (Shergold et al., 2019). The Australian National Settlement Framework, released in November 2016 by the Commonwealth Government, sets out nine priority focus areas targeting initiatives to fund SS and support networks, which are delivered by agencies across the three tiers of government (Commonwealth, state and territory, and local government; Department of Home Affairs, 2016). This study focuses on the provision of the post-arrival "Settlement Engagement and Transition Support" (SETS) programme. The SETS programme complements the on-arrival "Humanitarian Settlement Program" (HSP), which

provides intensive foundational support for humanitarian migrants in the first 6–18 months from arrival (Department of Home Affairs, 2020a).

The SETS programme is an early intervention programme designed to improve social participation, economic well-being, independence, personal well-being and community connectedness (Department of Home Affairs, 2020b). The SETS programme has two components, SETS-Client Services and SETS-Community Capacity Building. SETS-Client Services are delivered by 78 providers nationally providing a targeted caseworker to client approach to information, advice, access to mainstream services and advocacy, with the overall focus on supporting English language skills, employment and education, also known as the "3Es" (Department of Home Affairs, 2020c). SETS-Client Services are available to humanitarian entrants; or migrants with low English proficiency arriving through the family migration stream; dependants of skilled migrants in rural and regional areas; or families that migrated under other selected temporary residency and stream visas in rural and regional areas, within their first 5 years of arrival (Department of Home Affairs, 2020b). The SETS-Community Capacity Building programme is delivered by 24 providers nationally to support new and emerging communities to increase social participation, provide linkages to the broader community, and to ensure long-term positive settlement outcomes (Department of Home Affairs, 2020d). The SETS-Community Capacity Building programme has broader eligibility parameters, available to new and emerging ethno-specific communities, community leaders and emerging community representatives and organisations with limited corporate capacity (Department of Home Affairs, 2020d). In addition, SS are complemented by a suite of mainstream social and human services, such as access to publicly funded welfare, education, employment and health services, which assist all Australians (Settlement Services International, 2017).

The main beneficiaries of the on-arrival and post-arrival SS programmes arrive as humanitarian entrants, making up about ten per cent of permanent visas granted each year. The rationale behind this policy is based on the understanding that these groups are in most need of these services as other migrants from the permanent Migration Program for Skilled and Family streams arrive with good English language skills, formal education and/or employment qualifications (Department of Home Affairs, 2016; Joint Standing Committee on Migration, 2017). In essence, "settlement services are precluded from providing support to the majority of the migrant intake, even where settlement support may be warranted, due to eligibility criteria" (Settlement Services International, 2017: 5). Due to variation in the terminologies used across the literature to describe newly arrived migrants, we will refer to programme recipients as "humanitarian migrants."

Despite the provision of targeted SS programmes, constraints on the successful integration of humanitarian migrants continue due to multiple factors related to persistent service and information access barriers in Australia (Edge et al., 2014; Renzaho, McCabe, et al., 2011; Wali et al., 2018). Numerous studies have investigated the factors that facilitate positive settlement outcomes for humanitarian migrants and have identified that barriers to information and services impede utilisation of services during the settlement phase of migration (Blake et al., 2019; Drummond et al., 2011; McBride et al., 2017; Settlement Council of Australia, 2017). The concept of "settlement services literacy" (SSL) has been proposed as a framework to contextualise factors that may hinder or facilitate humanitarian migrants' access and utilisation of SS. Yet, limited research has explored the application of this framework and whether it can better inform the planning, delivery and evaluation of settlement programmes.

As SS providers are the first point of contact for humanitarian migrants in Australia, the support they offer has a significant influence on their future settlement outcomes (Settlement Council of Australia, 2017). The aim of this study was to investigate the provision of SS in Australia in relation to the acquisition of SSL. The study explored the role of SS providers in delivering the SETS programme to humanitarian migrants and their capacity to address

the barriers that constrain service utilisation and information acquisition. This study makes four important contributions. Firstly, this study addresses the gap in existing literature that investigates the conceptual framework of SSL in relation to the provision of SS in Australia. Secondly, this study aims to provide new insights into the capacity of SS providers to deliver the information, knowledge and skills to humanitarian migrants that are fundamental to SSL acquisition. Thirdly, the study investigates the receptivity of SS providers to address factors that either enable or constrain humanitarian migrants' access to SS. Finally, the application of the literacy lens on settlement services aims to provide an alternate perspective on how we interpret SS access, use and related critical and political issues, all of which influence SS utilisation.

2 | SETTLEMENT SERVICES LITERACY AS A CONCEPTUAL FRAMEWORK

Broader definitions of the term "literacy" have emerged over the past decades with UNESCO's definition encompassing a multidimensional continuum of learning that enables individuals to achieve their goals, and develop their knowledge and potential to fully participate in society (UNESCO, 2005). Similarly, Nutbeam (2008) defines literacy as the product of the interplay between people, service providers and the contexts in which these interactions take place. Extending the concept of literacy in the context of migration, Masinda (2014) conceptualised "immigrant settlement services literacy" as an iterative and recurrent process in which new migrants develop abilities to know, understand, access, critically navigate and advocate for more effective SS. Within this study, we refer to Masinda's conceptual framework as "settlement services literacy" (SSL).

The SSL framework aims to expand the traditional focus of service availability and delivery to involve a wide range of interactive information exchange processes that occurs at three levels—basic, critical and political (Masinda, 2014). The basic level of SSL (BSSL) refers to the extent to which new migrants have the foundational information, knowledge and skills to access and effectively utilise settlement services. Competencies at the critical level (CSSL) are central to making critical judgements and decisions in settlement service settings, including being able to identify the strengths and gaps of SS provision and influence their quality and appropriateness. Acquisition of BSSL and CSSL is the foundation of the political level (PSSL), that is the development of political skills to effectively mobilise services and mainstream society to ensure their concerns are on the agenda (Masinda, 2014). Key indicators at each level of SSL (see Table 1) can be applied to assess and measure individuals' SSL competency level and to identify SSL skills and abilities that need development.

The development of SSL competencies can contribute to reducing structural inequity and promote successful settlement outcomes (Wali et al., 2018). Competency at all three SSL levels ensures that SS programme recipients have the necessary skills to effectively utilise available information and services that are designed to support their successful settlement, can critically assess services and advocate for change. However, there is a paucity of empirical research that investigates the provision of SS programmes through the lens of SSL (Masinda, 2014). In a recent systematic review (Abood et al., 2021), it was found that only one out of 105 articles included in the review used the term SSL. The remaining articles had limited content relating to SSL, with the main focus on new migrants' settlement needs and experiences when accessing available services, rather than measuring or exploring their acquisition of "settlement services literacy," which is essential for utilising available services and support.

TABLE 1 Settlement services literacy indicators (adapted from Masinda, 2014)

	Level of SSL	Indicators
Settlement services literacy (SSL)	**Basic SSL** Individuals and communities have the skills enabling navigation, knowledge and use of SS.	✓ Read and understand migrant resource guides ✓ Know to use the Internet to learn about migrant services ✓ Connected to friends from own and other communities ✓ Know the locations of SS ✓ Know the eligibility criterion of SS ✓ Know what to do to access SS
	Critical SSL Individuals and communities critically think about service quality, appropriateness, strengths and gaps.	✓ Capable to suggest potential solutions for better migrant services ✓ Critically think about service appropriateness, strengths and gaps ✓ Familiar with migrants' rights to appropriate services ✓ Capacity to question organisations about service planning, delivery and evaluation
	Political SSL Individuals and communities are aware of their capacities to change the course of their integration.	✓ Perceive community organisations as agents of change ✓ Ethnic communities' awareness to influence policy about migrant services ✓ Ethnic community leaders are involved in political parties at different levels of government (federal, state and local) ✓ Community leaders are represented on advisory and service committees ✓ Number of professionals in various domains of mutuality, civic and community-based politics.

3 | METHODS

3.1 | Study design and setting

This study utilised the qualitative data from a larger mixed-methods research project looking at SSL among migrants in both NSW and Victoria. The research project was conducted in Greater Western Sydney, New South Wales (NSW), and Greater Melbourne, Victoria, both ethnically diverse regions and commonly recognised as prominent multicultural hubs in Australia (Australian Bureau of Statistics, 2020).

3.2 | Study participants and sampling

Settlement services providers actively involved in the provision of the SS programmes, and therefore firsthand witnesses to the experiences of programme recipients, were asked to provide information about their experiences and perspectives related to programme delivery. Participants were purposively recruited from community-based organisations funded by the Australian Government to deliver the SETS programme in the study locations. A total of 26 service providers (18 females and 8 males) were interviewed, representing 19 organisations in Greater Western Sydney ($n = 8$) and Greater Melbourne ($n = 11$) between October 2019 and January 2020. Participating organisations included community-based not-for-profit migrant-specific ($n = 11$), mainstream ($n = 4$), diversity ($n = 2$) and faith-based ($n = 2$) services. Participants were chosen by each organisation to take part in the interviews and represented a range of roles working at different levels within their organisations,

including roles in senior management (CEO, general manager, executive manager, and research and policy manager); programme management (programme manager, team leader and senior project officer); and client services (case manager, settlement support worker and caseworker).

All participating organisations had well-established networks and received funding from multiple sources (Commonwealth, state and local government, and non-governmental sector) to deliver services that either complemented SS specifically or to provide mainstream or specialist services such as aged care, disability services, multicultural and diversity services, parenting and school-based programmes, youth programmes, employment support and community development initiatives.

3.3 | Data collection

A grounded theory approach was applied to data collection to inductively build a hypothesis, model or theory from data "grounded" in reality (Glaser & Strauss, 2004). This qualitative research methodology enabled patterns in the data to emerge, helping to explain and justify the research question (Engward, 2013; Harris, 2014). Interviews were guided by a set of questions covering themed outcome areas relating to the nine priority areas outlined in the National Settlement Framework (Department of Home Affairs, 2016). The semi-structured interview guide included an investigation of: the settlement services provided; the service provision model, programme effectiveness, barriers and issues; challenges faced by clients during settlement; the range of formal and informal support available; and possible solutions for more effective service delivery and settlement outcomes (see Appendix 1). These were explored using in-depth interviews allowing SS providers to share their experiences of SS provision.

After receiving ethics approval (Western Sydney University Human Ethics Committee - H13063) and informed written consent from all participants, the interviews were conducted by two researchers (JA & KW), one in each state. Interviews took between 45 and 120 min and were all audio-recorded and professionally transcribed to ensure preservation of participant comments and accuracy of raw data. Sample saturation was reached where each researcher noted recurring repetition from participants with no new data emerging, further confirmed in two additional interviews.

3.4 | Data analysis

Data were analysed and coded by one researcher (JA) and managed with the assistance of NVivo 12 software. The study applied an inductive thematic analysis approach, a flexible method for identifying, analysing and reporting themes and patterns within the data as they emerged (Braun & Clarke, 2006). Data were systematically analysed using Braun and Clarke's six-step thematic analysis approach to coding (Braun & Clarke, 2006). Firstly, transcripts were read thoroughly to become familiar with the content. This was followed by the identification of initial ideas for coding. Initial themes were discussed with the authors to guide the coding of the transcripts and address possible issues of reflexivity. The third step involved collating codes into themes as they emerged, followed by a review of themes and the development of a "thematic map." The fifth step was a process of defining and naming the main themes and subthemes within them. The final step involved narration of the findings, using data extracts to provide evidence to support the merit and validity of the analysis. The coding occurred inductively without the use of a theory or framework. The SSL conceptual framework was applied to interpret the themes that were identified from the data.

4 | RESULTS

Key themes that emerged from the data were linked to the three levels of the SSL framework (BSSL, CSSL and PSSL), with enablers and barriers identified for each level.

4.1 | Settlement services programmes and basic SSL (BSSL).

4.1.1 | Enablers to basic SSL

SS providers actively facilitated BSSL through providing the foundational knowledge and skills to access available information and services and building connections to the community. Enablers to SETS programme utilisation that facilitated BSSL acquisition were attributed to catering to individual's needs; providing clients with service information, linkages and referrals; and working in partnership with referral services and other key stakeholders.

The SETS-Client Services programme model is delivered from a casework needs-based approach with individual-funded agencies responsible for the different programmes, services and initiatives they provide. Thus, SS providers have the flexibility to deliver a wide range of tailored information sessions and education-based programmes to meet the identified needs of their clients within the nine priority areas of the National Settlement Framework (see Table 2). SS providers typically tailored initiatives to cater for specific needs of different groups within client populations whilst also providing opportunities to meet other identified settlement outcomes. SS providers reported developing initiatives that addressed individual barriers to SS utilisation, such as low levels of English literacy, social isolation, gender and/or culturally specific factors, as well as incorporating other interrelated settlement outcomes such as employment, education, health and social support.

> […] youth based program under SETS funding and we do youth casework, ongoing groups as well, so we have Drop Zone, a social group that meets every week and they do physical activity as well, like information on wellbeing and we do school holiday programs in that space too.
>
> (Senior manager, SP03NSW)

Defined by contractual funding agreements, SS providers considered the key aspects of their role were assessment of individual needs through casework, assistance with service system navigation, and provision of information, linkages and pathways to needed services via internal and external referrals. SS providers reported different approaches to providing support to clients to access mainstream and specialist services through "warm" referrals by accompanying clients to initial appointments or developing clients' skills to understand and navigate the service system and to effectively access and utilise available services. SS providers reported that client knowledge about available services was obtained mainly through SS providers and information sessions, word of mouth, informal networks and Websites.

> […] we have got very, let's say, complicated and advanced sort of providers and the system and when the refugees come, so it takes a lot of time. It takes years for them to improve their literacy and understand that and then utilise that. […] So they have to be trained about the Australian system because it's very complex versus their own country.
>
> (Program manager, SP10VIC)

Settlement services providers considered working in partnership with mainstream social and human services as key to achieving the best outcomes for their clients. SS providers worked

TABLE 2 SETS programme initiatives as aligned with the National Settlement Framework

Australian National Settlement Framework – Nine priority areas for settlement and support services	Programmes and support provided
Language services	English conversation classes
	English literacy programmes
Employment	Job preparedness programmes
	Finding employment and industry tours
Education and training	Homework support programmes
	Computer literacy training
	Courses and internships
Housing	Housing support and advocacy
	Rental advice and support
Health and well-being	Health service information
	Preventative health awareness
	Health promotion
	Mental health and counselling
	Physical health and well-being programmes
	Group fitness classes
Transport	Driving
	Using public transport
Civic participation	Orientation to Australian culture
	Community events
	Cultural events
	Volunteer programmes
	Youth programmes
Family and social support	Social support
	Family support
	Children's programmes and playgroups
	Financial support
	Financial literacy
Justice	Legal orientation programmes
	Immigration advice
	Legal support

collaboratively with a wide range of key stakeholders, (i.e. health service providers, education and training, employment, disability, welfare and legal services) to deliver specialist information and education sessions outside of their expertise, remit or funding capacity. Working collaboratively with other SS providers and mainstream organisations was unanimously considered by SS providers as key to achieving the multifaceted, diverse needs of clients within the nine priority areas and beyond. Partnerships were commonly noted as being integral to addressing the requirements of the funding model and were viewed as necessary to meet the programme objectives.

It is about connecting with the providers and building that relationship. And I think there's a lot of effort that goes into establishing those relationships and connections […] But often that doesn't, that effort doesn't get acknowledged […] You know, we

don't get funding to do that sort of work but that's critical to the success of the programs that aim to then meet the objectives.

(Senior manager, SP08VIC)

4.1.2 | Barriers to basic SSL

Barriers to SS programme utilisation that impacted BSSL acquisition were attributed to pre-migration experiences of individuals; access to available services and information; the way programmes and information was delivered; and the complexity of the service system.

Settlement services providers reported that humanitarian migrants' pre-migration experiences caused additional challenges during the settlement process, such as the experiences of forced migration, deprivation or trauma, loss of family and networks, level of pre-migration literacy and education, whether clients came from rural areas, health status, prior occupation and work experience, and cultural or religious norms. SS providers found that clients had a complex mix of needs and issues that varied across cultural groups. SS providers proposed the need for more flexibility of SS programmes to respond to the needs of individuals or ethnic community groups as they arise, a more responsive approach to address individual's journey of settlement, caseworker coordinated referrals, and the need to set milestones for clients. Clients were also found to be impacted by the level of support available (or not) within established cultural and religious communities, and their settlement location.

> For most of the clients that we work with from the communities of Burma, they've spent on average 20 to 30 years in a refugee camp without access to a government funded education system, for example. […] And then they come here to a metropolitan city and we say, blend in and mingle, you know, when in fact they're like 40 years behind in their ability to interact in an active society.
>
> (Program manager, SP05VIC)

Overall, SS providers considered English language proficiency the main challenge faced by clients when attempting to access information and services or communicate their needs. Limited English was reported by SS providers as impacting all aspects of clients' settlement experience. Barriers to accessing services and information were found to be mainly due to restricted access and availability of interpreters and relevant translated information made available to SS providers and mainstream services. Mainstream service providers' lack of knowledge about the needs of humanitarian migrants or the experiences of specific refugee communities, their lack of bicultural or bilingual staff, and their lack of support provided with administrative processes such as form filling or setting up appointments, lack of childcare and lack of culturally appropriate resources were reported as especially problematic.

> […] the navigation is always a challenge and I think barriers to that is around, obviously, the English literacy, you know, providers not utilising interpreting services, you know, to be ensuring that their services are responsive and that they're being able to understand what the particular needs are.
>
> (Senior manager, SP08VIC)

Clients' lack of knowledge about available SS or eligibility criteria was reported to result in the underutilisation of programmes. SS providers suggested the need to develop resources that clearly identified available services, service pathways and eligibility as ways to improve information dissemination. SS providers identified that providing information about services needed to be done in a sustained fashion and not as a one-off occurrence.

> [...] knowing about what services are available if you're not aware of what's available, such as settlement services. Then you're going to take a lot longer to settle, because you're not going to know about legal services or whatever else is out there [...] because people aren't accessing the services, because they don't know about them, or they're forgetting. It needs to be drilled in; you can access these services for up to five years.
>
> (Client services, SP04VIC)

The model of delivery of SS programmes was identified by SS providers as causing specific barriers to service and information utilisation, as there was often information overload in initial phases of settlement. SS providers identified barriers related to clients navigating and understanding the complexity of the Australian service system, especially when clients were forced to navigate multiple service domains simultaneously, which varied based on their needs and the needs of their family members.

> [...] navigating a system that's unfamiliar. And to put it in really two things, navigating a system that's like incredibly unfamiliar and often confusing and often even the workers in it don't understand the system or don't know enough about it or don't have all the networks to all the new programs.
>
> (Program manager, SP11VIC)

In any assessment of SSL, we need to consider structural factors affecting new migrants' ability to utilise SS as determined by SS programme policy and funding agreements. Most SS providers regarded the eligibility criteria to access the SETS programme to be problematic, as many of those needing support did not meet the eligibility criteria such as asylum seekers, temporary protection visa holders and clients from skilled and family migration streams.

> The difficulty is that that's a tiny, tiny, tiny part of the number of new arrivals that are arriving in Australia, and some of the family stream migrants are eligible for settlement programs, not the HSP but the SETS program, but very few of them even are eligible[...] essentially what we're doing though, is that the vast majority of people who arrive in Australia are left to their own devices about how they integrate or don't integrate.
>
> (Senior manager, SP05NSW)

The eligibility time limit of 5 years after arrival was also considered a substantive limitation to the success of programmes. SS providers expressed the need for a review of this policy and a more flexible approach, determined by individual client needs and their settlement progress, rather than a standardised "one-size-fits-all" approach.

> We know it might be just on 5 years when they're just maybe taking a breath. They're so focused on the doing. You know, it's not easy to get a house, it's not easy to get an income. It's not easy to learn a language [...] And you're also dealing with parenting issues or family issues or looking after someone or a child with disability or even your parent with disability.
>
> (Client services, SP07VIC)

Some SS providers considered the programme delivery model's emphasis on referral and partnerships problematic for clients, as this increased the complexity of navigating multiple service systems, negotiating different service models and variation in the capacity of mainstream providers to cater for the diverse needs of clients.

> [...] there are a broad range of services but I think from our experience, what we see, it's either the policy context or the funding model or the definitions and the scope of services that don't meet the needs, whether they're cultural needs or the individual needs. And often then what happens is clients then decide it's just too hard.
>
> (Senior manager, SP08VIC)

Settlement services providers felt that more grassroots community capacity building was needed and mentoring programmes with local Australians would enhance humanitarian migrants' integration. One SS provider thought that there was too much emphasis on the "3Es" when integration, social networks and reducing isolation are also critical factors to successful settlement:

> I think government needs to have a balance between social integration side of settlement and economic integration side of settlement. The government, the existing current government is extremely focussed on economic integration of refugees [...] However we can't bypass social integration as well and again to bring you back, settlement doesn't happen in a linear process, linear way.
>
> (Senior manager, SP04NSW)

4.2 | Settlement services programmes and critical SSL (CSSL)

4.2.1 | Enablers to critical SSL

Indicators relevant to CSSL acquisition, such as programmes that specifically build the capability of clients to critically think about the service quality, appropriateness and gaps or suggest potential solutions, were not as well represented as BSSL in the findings. SS providers reported undertaking regular programme evaluations with clients, both verbal and in written form, and held routine consultations with key stakeholders and communities to assess the effectiveness of programmes and initiatives. SS providers relied on these evaluation methods to gather critical feedback about clients' experiences and the effectiveness of programmes.

> [...] we do pre evaluation and post evaluation things. And also like if we are organising bit events like Harmony Day or Refugee Day, we also distribute feedback forms with the client, and then again we do evaluation meetings with all the stakeholders. We invite all the stakeholders or all the organising committee members, and we go through what are the areas to implement, we discuss the things, we listen, and that could be utilised for the next community event and things like that.
>
> (Program manager, SP06NSW)

Although empowering clients to navigate and access services can be generally implied as relevant to contributing to CSSL indicators, only one SS provider clearly identified an initiative to build the CSSL skills of clients.

> And if they don't have a great relationship with the GP, and that does happen sometimes, that we encourage them to make changes, because you can and you have rights, so it's a human rights-based approach. And we educate and inform

around that and that that's OK […] And so we encourage them to have that conversation, you can make these decisions and make choices.

(Client services, SP07VIC)

4.2.2 | Barriers to critical SSL

Reporting requirements of the funding body were seen to focus more on outcome measures via reporting numbers of clients attending programme initiatives rather than measuring the impact or progress of clients along their settlement journey or clients' ability to effectively utilise available settlement and mainstream services.

> In our casework services, under the government funding, we have a score outcome, which is our online rating system. I personally don't think it gives a very accurate, in-depth understanding of the work you're doing, but we now have an online feedback form and have started implementing that.
>
> (Senior manager, SP03NSW)

Settlement services providers noted various challenges faced with current programme evaluation methods used and questioned the accuracy of some client responses, given that many clients were not familiar with evaluation processes and usually did not adequately understand the value of their feedback to potentially effect change.

> We have a one-page evaluation form that's in Arabic and English and is very simple. There's questions, ratings, a smiley and sad face, people with different literacy can respond to it as well […] We do find a lot of our clients just say everything is great, so getting really valuable, proper feedback is challenging and I do find that particularly in the refugee community, they say 'it's great, we love it', but they won't come back. Obviously something wasn't quite there.
>
> (Senior manager, SP03NSW)

4.3 | Settlement services programmes and political SSL (PSSL)

4.3.1 | Enablers to political SSL

The SETS-Community Capacity Building programme aligns well with PSSL indicators as it specifically aims to equip migrants with the skills necessary to empower both individuals and their communities to advocate on behalf of their communities and influence change. However, not all indicators at this level were clearly represented in the findings. SS providers reported on their support of various initiatives that promoted empowerment of different groups, such as leadership programmes and advocacy groups. SS providers identified the need to promote self-reliance and independence by working collaboratively with individuals to empower them to direct their own journey and to advocate for others.

> It means we have programs especially for community leaders or community people, or you can select emerging community leaders […] We are also trying to give them some sort of skills, like how to manage groups and how to speak, how to advocate.
>
> (Program manager, SP06NSW)

> […] providing opportunities for communities to I guess work within their communities and respond to their community issues and to then be able to advocate for those issues. And I guess our role there is very much around brokering and facilitating those discussions or meetings or whatever the case might be.
>
> (Senior manager, SP08VIC)

4.3.2 | Barriers to political SSL

Settlement services providers expressed concern regarding the limited number of providers funded nationally to deliver the SETS-Community Capacity Building programme and felt this restricted programme effectiveness.

> […] nobody has funding to do capacity building in this region at all […] there's no community capacity building in a lot of areas and it is still a need.
>
> (Program manager, SP06VIC)

5 | DISCUSSION

Our findings highlight key factors that impact humanitarian migrants' ability to effectively access and utilise available settlement services and support networks—factors that are, in turn, fundamental to SSL acquisition. Overall, BSSL indicators were found to be essentially in line with the SETS programme model and an integral part of the work that SS providers are funded to deliver. SETS programme initiatives related to CSSL and PSSL indicators were found to be less represented, and programmes that facilitated PSSL were not available to all SS providers. Although the SETS programme model inherently addresses many of the SSL indicators that promote SSL acquisition, this is not systematically or purposefully achieved, nor does the programme incorporate all indicators across the three SSL levels. No apparent differences in the findings were found across the two states in the provision of these programmes or in relation to the barriers to service and information access, possibly because both states are subject to the requirements of the same programme model and mainstream service system barriers are endemic across the nation.

Our investigation of the receptivity of SS providers to address factors that constrain humanitarian migrants' access to SS identified key issues that compromise the effectiveness of programme delivery. Notably, the findings of this study support the well-documented fact that language proficiency, in whatever host country's language, is the key factor for humanitarian migrants to achieving positive settlement outcomes (Pandey et al., 2021). Yet, SS providers reported that migrant-specific services, as well as key referral mainstream services, do not have adequate access to interpreters, bilingual staff or translated information and resources. This point is consistent with a recent systematic review (Abood et al., 2021) exploring SSL among new migrants which found 96 per cent of studies identified language as the main barrier to accessing available information and services. Additionally, as the SETS-Client Services programme is based on a multistakeholder, referral and partnership model, mainstream service providers in the referral chain need to be adequately trained and resourced to work effectively with humanitarian migrants and to meet established standards as a requirement. For Boenigk et al. (2020), mainstream services need to take responsibility for addressing identified access barriers and ensuring culturally competent and appropriate services are provided to meet client's needs. Until these fundamental issues are addressed, barriers to accessing services and information will continue to impede humanitarian migrants' utilisation of SS, and hinder their BSSL acquisition and overall settlement outcomes.

Settlement services providers wanted a more holistic "no wrong door" service system that was integrated with universal and specialist services, cultural competency training for mainstream services and a strengthened multicultural workforce with more bilingual workers. As funded SETS providers are either migrant-specific services or mainstream not-for-profit services with specialist migrant workers, they are best placed to address the diverse and often complex needs of clients, the majority being humanitarian migrants. Numerous studies across host countries reporting the effectiveness of specialist culturally informed care models support this point and illustrate the many positive benefits of adopting a responsive tailored approach to service delivery for refugee and CALD clients (Abood et al., 2021; Esala et al., 2018; McBride et al., 2017; Mitschke et al., 2016; Posselt et al., 2017; Stapleton et al., 2013). This study also highlights the need to improve the integration of SS with mainstream services so that humanitarian migrants are not constrained by navigating multiple complex service and information systems. Service system complexity complicates access and the effective use of SS for both service providers and the clients they serve (McBride et al., 2017; Mitschke et al., 2016; Papadopoulos et al., 2004; Stewart et al., 2008). In addition, many humanitarian migrants do not have the appropriate skills and abilities, that is poor SSL, to fully benefit from SS without specialised support and the development of the skills needed to effectively access and use available services (Clark et al., 2014; Sievert et al., 2018). The report by Shergold et al. (2019) recommended the need to make the existing National Settlement Framework perform better and that high-level attention is needed to better address the coordination and delivery of SS with other specialist and mainstream services, such as immigration, human services, housing, education and training.

Our application of the literacy lens on SS provision in Australia provides a different perspective on how we interpret SS access, use and related critical and political factors, all of which influence SS utilisation. The targeted casework model of the SETS-Client Services programme is well positioned to incorporate a structured assessment and review process that identifies individual SSL needs and ensures key SSL milestones are achieved. Monitoring and evaluating the progress of SSL acquisition is necessary to identify and target the skills and support that individual clients require to effectively utilise services and information. Data captured by the Australian Government Data Exchange (DEX) reporting tool for funded SS providers are largely quantitative, lacking detail of client-related settlement progress and outcomes (Chen, 2020). Additional qualitative reporting would contribute to providing more appropriate information needed to illustrate the diversity of individuals' settlement journeys, highlight the SSL skills essential to effective service utilisation, and ultimately inform programme reforms required to enhance SS provision, SSL acquisition and the settlement outcomes for humanitarian migrants.

5.1 | Policy implications

Our findings highlight the need for research related to understanding the relationship between SSL, SS delivery approaches and settlement outcomes for humanitarian migrants. Ensuring successful settlement outcomes for humanitarian migrants will continue to be an important policy issue for host countries well into the future. Our findings suggest that SSL acquisition is required to ensure humanitarian migrants' ability to effectively access information and services, to critically assess services and to politically mobilise and effect change. Therefore, how we facilitate SSL acquisition and measure SSL competencies are important questions that need to be addressed in the context of SS provision. More resources and training are needed to improve the accessibility of referral mainstream services and to systematically address the barriers identified in this study that impede SS utilisation and BSSL competency. This is also

required as a foundational element to promoting both CSSL and PSSL acquisition. Further research is needed to develop a more effective assessment of clients' settlement progress that includes key milestones that promote SSL acquisition and a review process that takes into account individual pre-migration and socio-cultural factors that may negatively impact humanitarian migrants' utilisation of SS. Researchers and practitioners alike can utilise the SSL framework to help improve the settlement outcomes of humanitarian migrants and to create a more flexible, effective and accessible settlement service system. We propose the development of SSL indicators and competency measures that represent key milestones relevant to host country's SS setting, incorporating UNHCR guiding principles and relevant national laws, policies and guidelines that promote the successful resettlement of humanitarian migrants.

5.2 | Study limitations

This research study has several limitations to note. Firstly, the study obtained data from organisations funded to deliver the SETS programme; therefore, the findings do not represent the viewpoints of all SS providers across the study locations. Secondly, this study does not include an investigation of the needs of eligible migrants that have not accessed SS or ineligible migrants that cannot access SETS programmes. Thus, more work on examining new migrants' experiences is needed. Thirdly, SS providers were asked to report on their experiences of delivering SS and were not explicitly questioned about their competence in undertaking these activities. Inclusion of clients' perspectives would serve to provide a more balanced analysis of the factors impacting SS provision. However, as SS providers generally had a high level of engagement with their clients and their communities, and programme initiatives were often tailored to address identified needs, participating SS providers were well positioned to have a more realistic understanding of the expectations and experiences of these communities. Finally, SS providers were not explicitly questioned about their work in relation to the framework of SSL. Instead, we took a grounded theory approach and analysed responses using Masinda's SSL framework and the indicators that corresponded to each level of SSL, and as interpreted by the authors.

6 | CONCLUSION

This study highlights the importance of SSL acquisition for humanitarian migrants, a set of skills necessary to effectively access available information and services designed to support positive settlement outcomes. The study found that the SETS programme addressed many of the indicators that promote SSL acquisition. However, this is not achieved systematically or purposively, nor do the programmes reflect all indicators across the three SSL levels. Our investigation of the SETS programme, from the perspective of SS providers and through the lens of literacy, provides new insights into various factors impacting the effectiveness of SS provision in Australia. Such insights will help identify solutions to the issues raised in this study and advance future resettlement programme policy reforms of host countries that contribute to continuous improvement for more effective and responsive service systems that meet the diverse and complex needs of humanitarian migrants. Coupled with a twofold approach of strengthening evaluation processes and supporting humanitarian migrants to provide critical insights into their experiences of SS would contribute to informing the solutions needed to address the issues and barriers that impede the utilisation of SS, and to reducing structural inequity. More emphasis on the acquisition of CSSL and PSSL competencies would promote the continuous improvement of SS programme policy and strengthen SS provision, equipping more migrants with the skills necessary to critically evaluate services and effectively voice their concerns for change.

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APPENDIX 1

SSL RESEARCH STUDY_QUALITATIVE INTERVIEW GUIDE

Settlement Service Literacy (SSL) for migrant populations in Greater Western Sydney and Greater Melbourne 2018–2020 Qualitative Interview Guide for settlement services providers
Before we begin the interview please note that for the purposes of this research study, reference to newly arrived migrants applies to the first 5 years of settlement in Australia and includes both forced (such as refugees) and voluntary migrants (such as economic migrants).

Q1. What services are being provided by your organisation that assist newly migrated people to settle in Australia. These could involve education, health, social, legal or any kind of other social support services?
Prompts:
- Services being provided by your organisation that assist newly arrived migrants.
- What are the relevant services that other organisations are providing in terms of helping newly migrated people to settle in Australia?
- Can you tell us about who you collaborate with to do this work?
- Are there organisations with whom you choose not to work with and why? (Prompt: some faith-based organisations may conflict with the beliefs of some migrants/service is not culturally sensitive or appropriate, not accessible by public transport etc.)
- Are you aware of any services that are needed but are not available?
- Can you tell us about any other issues around access to these services that migrants are facing?

Q2. What is your understanding of how migrants adjust to Australian culture and society and the kinds of issues and challenges migrants are facing?

Prompts:

- Can you tell us about your understanding of how migrants you work with understand Australian culture and society?
- To what extent do you see your clients are being exposed to Australian culture?
- What are some of the opportunities provided to migrants to practice their own cultural values and practices?
- What are your impressions of how the cultural values and practices of migrants are being recognised and respected by the people in their community?
- What are some of the issues and challenges around this process of cultural adjustment that migrants may be facing?

Q3: What types of programs are responsive to social support, cultural understanding, and acceptance, and improving health of migrants in Australia?

Prompts:

- Can you tell us about the types of programs that are currently being implemented to provide?
- Social support
- Cultural understanding and acceptance
- Improving health and wellbeing

Q4: What types of programs are available for migrants to enhance their financial literacy, income generation and managing money effectively?

Prompts:

- Can you tell us about the programs that are available?
  - o Financial literacy
  - o Income generation
  - o Managing money effectively
- What are some of the culturally specific dynamics that impact and challenge the management of financial demands among migrants? (Prompts: sending money back home, gender imbalance in financial decisions, financing of dowry vs housing costs)
- How do they overcome these challenges?
- What are the services or supports provided by other organisations to support your clients with their financial challenges?

Q5: What programs and supports are available to support your clients when they face legal challenges?

Prompts:

- Can you tell us about the programs and supports available for your clients?
  - o With legal issues around identity, visas, inviting family members to Australia, etc.,
  - o Physical violence, or other forms of violence or discrimination at different places (home, workplace, school, public places etc.)
- What do you think are the key laws and provisions that migrants need to learn when they:
  - o First arrive in Australia
  - o Within the first 5 years of settlement
- In your opinion, what is the level of awareness of migrants to accessing key legal services and provisions when needed?
- What kind of challenges do clients of your service face when accessing legal services and provisions?

Q6: What are the key reasons for the movement of your clients from one place to another, or from one suburb to another suburb?
Prompts:
- Relatives living in different area, migrant from the same country of origin, workshop, any religious reasons etc.
- Are you seeing any trends in mobility, possibly in the early years after migration or after several years? (Prompts: economic opportunity, job/ employment, religious or political reasons etc.)

Q7: Can you tell us about the services available for migrants to access education and literacy programs?
Prompts:
- School education for their children, adult literacy programs, or any educational literacy programs.
- How do children of your clients' access school or university education?
- Can you tell us about any special packages, or subsidies provided for such educational opportunities?
- Are you able to outline the kind of employment opportunities that you are aware of that are offered to migrants' children when they finish school or university education?
- How about the employment opportunities for migrants more generally? Are there any special provisions to ensure their employment?

Q8: Can you tell us about the programs and supports available that promote migrants' sense of belonging and inclusion in Australian society?

- Programs or supports available that help to create and enhance migrants' sense of belonging and inclusion? (Prompts: sense of cultural inclusion, cultural identification, emotional support)
- What are your observations of how your clients meet and interact with people from their community to maintain their sense of belonging and of being culturally connected?
- Who do your clients contact for social and emotional support when needed? (Prompts: Family members, relatives, community leaders, religious leaders, etc.)

Q9. Overall, what do you think are the key challenges migrants you work with face while adjusting to the Australian culture and settling in Australia?
Prompts: These could be economic, legal, cultural or social etc.

Q10: And finally, what would you like to see as possible solutions to helping/supporting migrants to adjust well to life in Australia?
This is the end of the interview. Is there anything you would like to add? Thank you for your participation in this interview and we appreciate the valuable information you have provided.