

**School of Design and Built Environment**

**How the Relationships Between Contemporary Money  
Management Strategies and Cultural Ways of Knowing can be  
Better Understood to Improve Financial Wellbeing Amongst  
Indigenous People Living in Remote East Kimberley (North West  
Australia) Communities**

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**This thesis is presented for the Degree of**

**Master of Philosophy**

**(Indigenous Research and Development)**

**of**

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## **Declaration**

To the best of my knowledge and belief, this thesis contains no material previously published by any other person except where due acknowledgement has been made.

This thesis contains no material which has been accepted for the award of any other degree or diploma in any university.

Signature:

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

Date: 31 July 2023

## **Acknowledgements**

This research acknowledges the traditional owners of country in the East Kimberley, the Miriwoong, Gija/Kija, Jaru, Woolah, Balangarra, Wunambal and Kwini people ('mob'), where this research was conducted. This country holds great significance and value for the traditional owners. Thank you very much, mob, for sharing your country, culture, connections, stories and dreaming with me. This thesis is dedicated to all you mob in the East Kimberley.

I particularly want to honour two research participants who participated in the yarning circles. They are no longer with us as they have passed on. As a mark of respect, I will not mention their names but proudly say they were both Elders from Gija/Kija country. They may have gone but their contribution to this research will live on as part of their legacy in life. May their souls, rest in peace.

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opportunities presented to me in this space, working as an Accredited Financial Counsellor in remote East Kimberley. This has led me to listen to stories, take part in yarnning sessions and help me gain insights into the money story of East Kimberley mob.

These learning experiences have opened my eyes to ‘money business’ issues that mob struggle with daily. They also kick-started my desire to embark on this research journey. The ideas presented in this research reflect the role of financial counsellors working in the Indigenous space which mirrors a common passion, that is, to negotiate and advocate for the financial wellbeing of mob in the community who are facing difficult financial circumstances. My hope is that this research will be a valuable tool to assist and guide the financial counselling sector in drawing up practical steps to address money business challenges amongst East Kimberley Indigenous people.

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I must acknowledge that my parents were my first financial educators who exposed me to money at an early age in life which later shaped my money story. Dad was a Methodist Minister receiving a church stipend of an annual average of \$3000 (Fijian) while Mum stayed home to look after the family. One of the Minister’s responsibilities is to officiate events like weddings or baptisms of new babies in the community or village church. Apart from food, mats and other traditional items presented to Dad, a protocol called ‘soli’ took place – a free-will giving of any loose change or coins organised by members of the host families and their relatives as a donation to thank the Minister for blessing their event. This collection normally contained silver and gold coins Dad brought home after the event wrapped in his handkerchief or neatly stored in a paper bag. The ‘soli’ contributed to our household

income. Sometimes, our task as children was to count the loose silver and gold coins and then inform my mother of the total money collected. This was my first introduction to money that somehow got me prepared for my first job as a bank teller when I finished my school education many years later.

Special mention must be made of two great women who have influenced my life. One is my late sister Adi Litia Vatulili Tupou, who was a trained High School teacher and the eldest in our family of six. She was given the responsibility of ensuring that I finish my final two years at college level, when my parents retired from the mission field and went back to settle in the village. One day when I was a little bit aimless and mixing with the wrong crowd that was distracting my studies, she sat me down and shared her dreams for me that I would try at least to graduate with a Diploma at the local University of the South Pacific in Suva. Completing this research at Curtin University, Western Australia away from home more than three decades later is an accomplishment that I can proudly say was a realisation of my elder sister's dream and more than what she asked for. My sister has passed on and will not be able to share this achievement with me.

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## **Abstract**

This thesis seeks to better understand the financial wellbeing challenges and opportunities of East Kimberley Indigenous people, hereafter referred to as ‘mob’. The research explores the factors contributing to poor financial wellbeing of mob and identifies tools and strategies that could improve financial wellbeing, including promoting a culture of savings. The thesis starts with the recognition that mob are operating in a hybrid economy consisting of state, market, and customary sectors.

To investigate financial wellbeing, fieldwork was conducted at six East Kimberley sites. This started by conducting interviews with 16 service providers, followed by 10 yarning circles involving 38 Indigenous participants, and concluding with 12 one-on-one interviews with Indigenous participants.

The key findings of this thesis are that there are several barriers that constrain mob from having strong financial wellbeing, including a regular practice of savings. These barriers involve a range of socio-economic factors, such as low education levels and intergenerational trauma. Such barriers are exacerbated by infrastructural challenges in remote locations and by cultural values which influence the way in which mob value, understand and use money in the market and state sectors within the East Kimberley’s hybrid economy.

The intersection of the three sectors which comprise a hybrid economy must be considered in strategies to improve the financial wellbeing of mob. While the customary sector can add strengths, it can also pose challenges such as detrimental humbugging which may conflict with some contemporary money management strategies in the market sector, for example, budgeting. Thus, mob must navigate the pathways in, and between, the three sectors making up the hybrid economy.

The findings showed contemporary money management strategies can assist in strengthening mob’s financial wellbeing. However, such strategies need to sit alongside cultural ways of viewing and using money, not override or dominate them. Additionally, contemporary money management strategies must recognise the influence and role of cultural customary activities. Improving the financial wellbeing

of mob pivots on the tension between ‘saving culture’ and developing a ‘culture of savings.’ This tension operates within the context of a hybrid economy.

This research will assist policymakers, money business workers such as financial counsellors, and a range of service providers and stakeholders across East Kimberley, to better understand the relationships between money management strategies and cultural ways of knowing. This research will help equip providers and trainers with more effective programs and services by using culturally appropriate solutions and financial education training, which incorporates aspects of Indigenous traditional ways of living into contemporary western ways of doing money business.

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## **List of Abbreviations**

ATSI	Aboriginal and Torres Strait Islander person/peoples
COVID-19	Coronavirus disease
CRN	Customer Registration Number - Centrelink
FCA	Financial Counselling Australia
FCAWA	Financial Counselling Association of Western Australia
FLE	Financial Literacy Education
FNF	First Nations Foundation
FWTtoC	Financial Wellbeing Theory of Change
IBA	Indigenous Business Australia
KLC	Kimberley Land Council
NAIDOC	National Aborigines and Islanders Day Observance Committee
NIAA	National Indigenous Australian Agency
NLC	Northern Land Council
TAB	Totalisator Agency Board
TAFE	Technical and Further Education
TVM	Time value of money

## **Glossary of Terms**

Blackfella	A person of Aboriginal Australian origin
Code switching	Changing/ altering the words, expressions, explanations in a way that the other person is better able to understand what is being said
Country	Aboriginal real estate, mob's homeland/country
Dadirri	Deep listening
Gardia	Kimberley Aboriginal term for a White Caucasian (male or female)
Humbugging	A form of extreme demand sharing
Liyarn/Lyarn	Kimberley Aboriginal term for social and emotional wellbeing
Mob	An Aboriginal English word meaning my people, or extended family
MyGov account	Individuals can access government services, such as Their welfare payments, online in one place
Non-Aboriginal	Defined as all people other than Aboriginal Australians
Payday loan	A loan in advance of a person's payday to be paid back as soon as their wages/benefit go into their account
Soli (Fijian)	Voluntary gift of money
Sorry business	Mourning and funeral time for mob
Terra nullius	Empty land or land that belongs to nobody
Wirnan/Wurnan	Kimberley Aboriginal trading system
Whitefella	A person of White Caucasian origin

## Chapter 1: Introduction

*Indigenous people won't die from lack of money,  
but they will die through losing their connections to their country.*  
(Miriwoong Elder and Indigenous research participant, Kununurra)

### 1.1 Introduction

This chapter outlines the framework of the thesis, including identifying the research problem, stating the research questions to be explored, and discussing the differences between Western and Indigenous perspectives on financial wellbeing.

### 1.2 Why This Research?

East Kimberley Indigenous people, hereafter referred to as mob<sup>1</sup>, from my observations on the ground as a financial counsellor and as evidenced extensively in financial wellbeing literature (which will be demonstrated in Chapter 2) regularly experience financial difficulty in paying their household bills such as rent, water, and power. Combined with the struggle of putting food on the table and not always being able to meet their children's education costs, this provides evidence of poor financial wellbeing and the lack of a savings culture. The development of a culture of savings can arguably be seen to be at odds with Indigenous cultural practices, as will be further discussed in this thesis. In this research, I explore what factors contribute to mob's poor financial wellbeing and low savings rates, along with identifying tools and strategies that could improve mob's financial wellbeing, including developing a culture of savings.

This research seeks to identify ways in which the financial wellbeing of mob can be strengthened, including through effective programmes and initiatives. One of the

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<sup>1</sup> Indigenous people in East Kimberley refer to one another as part of the 'mob', which means their family unit or their own tribe or clan group. The term 'mob' is an important label or name to identify their connections to each other as part of belonging together as a group. This term may sound offensive to some non-Indigenous people, but the word is very inclusive in the East Kimberley Indigenous cultural context, and as such, it is used throughout this thesis. Mob have different skin names, languages, countries, and clan connections.

outcomes that will be included in this thesis will be a draft of an East Kimberley financial wellbeing theory of change which can be used when stakeholders/service providers are developing and implementing new programmes and initiatives in the East Kimberley money business space. This theory of change can also be used to evaluate existing programmes and initiatives regarding the progress they are making in improving the financial wellbeing of mob.

### **1.3 My Journey: Financial Counsellor to Research Student**

My interest in this research stems from my background as a financial counsellor, where I have worked closely with Indigenous people in Adelaide and in the remote outback communities of Tennant Creek, Northern Territory, and across East Kimberley, North West Australia. I can clearly remember the day in 2015 when Families South Australia interviewed me for the role of a financial counsellor in Adelaide. I was asked why I wanted to move into financial counselling after having worked in the corporate banking and finance sectors for 20 years. I answered:

I have not climbed Mount Everest yet, even though I have done so many things in the banking and finance industries, but this decision is not about me; it's about my people [Pacific Islanders], the Indigenous people of Australia [Aboriginal], and other Indigenous communities around the world.

I knew that in my role as a financial counsellor, I was going to be working closely with Indigenous people, most of whom are financially disadvantaged and face similar money management challenges to Indigenous people in Fiji. For example, the social relations of cultural obligations, which are embedded in Pacific culture, help me relate to the financial struggles I often see Indigenous communities' encounter. I told the interview panel that I believed the skills and experience I had gained from working in the formal banking and finance industries had equipped me for this new role: to be with Indigenous people and journey with them in their money story. This same passion and motivation I expressed in my interview is what led me to begin my thesis research journey.



## 1.4 Research Problem

I have observed that stakeholders, such as policymakers in government departments and service providers in the financial counselling space, try their best to deliver solutions to meet the financial wellbeing needs of Indigenous communities. In other words, they are well-intentioned. However, in my experience, the problem is a misalignment when it comes to addressing the financial wellbeing challenges that mob face. This misalignment can be expressed in the saying ‘trying to fit a square peg in a round hole.’ One significant factor that contributes to this misalignment stems from stakeholders failing to consider the ‘Indigenous realities’ of what is happening on the ground (Dudgeon et al., 2014). The common issues and challenges—the ‘Indigenous realities’—that I often come across in supporting mob with their financial wellbeing are:

1. Low levels of good money management practices are due to a range of personal barriers, such as not always being able to set aside money for savings due to sharing money and resources with family.
2. Low levels of regular/consistent income received are due to a high dependency on welfare payments and royalty pay-outs.
3. A lack of personal capacity to engage in market income-generating economic activities like employment and enterprises.
4. High levels of crisis-driven or conflicting priorities, which strongly influence how money is spent.
5. The strong cultural practice of sharing and caring, which is at the heart of traditional Aboriginal cultural ways, can work against mob having good money management practices, such as when extreme demand-sharing (humbugging) on a regular basis does not leave the giver with enough money for their own basic needs.
6. Traumatic historical events that have been faced by past generations have impacted and continue to negatively impact mob’s relationship and confidence in managing their money business.

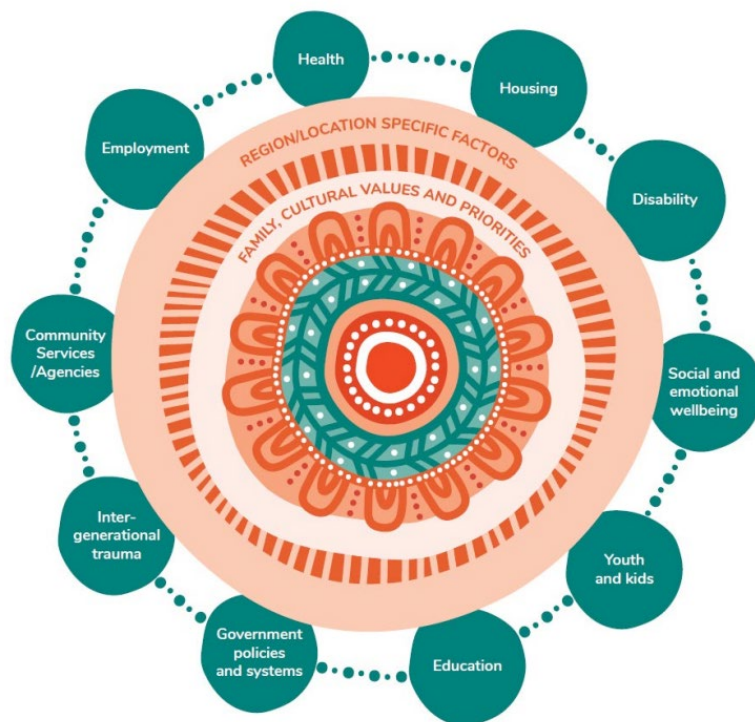
My experience as a financial counsellor is what drew me to begin this research journey. This experience has shown me two things that are a ‘must do’ when assisting

and empowering mob with any aspect of their money business and strengthening their financial wellbeing. The first is to commence a journey of discovery, seeking to begin with an understanding of mob’s money story and the specific issues and challenges they are facing. Second, strategies and solutions that are put forward to and with mob need to be customised, trauma-informed, and fit within their context, cultural values, practices, and social relationships. In other words, no ‘one size fits all’ is sufficient.

Financial wellbeing, or lack thereof, can affect the overall wellbeing of Indigenous people. Figure 1.1, from the Australia Securities and Investment Commission (ASIC, 2023) Indigenous Financial Services Framework, is an artistic expression of the relationship between financial wellbeing and overall wellbeing. The interaction of family, cultural values, and priorities within the context of region- or location-specific factors is impacted by several broader factors, such as social and emotional wellbeing.

**Figure 1.1**

*The Relationship Between Financial Wellbeing and Overall Wellbeing*



*Note.* Adapted from ASIC (2023, p. 23).

This research dives deeply into the aforementioned issues and challenges, the ‘Indigenous realities,’ faced by mob, and discusses ways of addressing them through a better understanding of the relationship between contemporary money management strategies and cultural ways of knowing. Addressing these realities can help improve the financial wellbeing of mob, including the cultivation of a savings habit. This research is conducted from a strengths-based approach, looking at what works and how more of ‘what works’ can be enhanced so that financial wellbeing can be improved for mob.

The research problem is also framed within the context of the East Kimberley economy being understood through Altman’s Hybrid Economy model (Altman, 2001). In this model, which will be discussed in the literature review, there are three sectors (market, state, and customary) which overlap and interact to different degrees. Each part of the economy is considered interdependently of each other.

Throughout this thesis I discuss that the recognition and understanding of the East Kimberley economy as a hybrid economy, needs to be central to the strategies and recommendations as to how the financial wellbeing of mob can be enhanced, including the development of a culture of savings. In particular, the customary sector within this hybrid economy needs to receive greater recognition than it has currently in the East Kimberley. This sector is a valid and valuable contributor to the financial and overall wellbeing of mob.

## **1.5 Understanding the Dichotomy**

Improving the financial wellbeing of Indigenous people in the East Kimberley requires identifying solutions, ways, and practices that combine western contemporary money management strategies (whitefella ways) and traditional cultural ways of knowing (blackfella ways). This situation is often framed as a dichotomy with culture seen as an impediment to financial wellbeing, which forces people to make a choice between whitefella ways and blackfella ways.

Bringing these two ways together is a complex undertaking, underpinned by the dichotomy of the contemporary western focus on promoting a ‘culture of savings’

versus the traditional cultural focus of ‘saving culture.’ This complexity is explained by the hybrid East Kimberley economy in which the customary sector has a dominant role. The hybrid economy helps to break down this dichotomy by emphasising the interactions and overlaps between the different sectors.

Fort’s research on reframing perspectives on entrepreneurship and networking through Aboriginal worldviews demonstrated that culture does have a role in entrepreneurship, that there are ways that Aboriginal entrepreneurs can “counter the notion there is a dichotomy between culture and entrepreneurship” (Fort, 2017, p. 175). Likewise, my research proposes reframing perspectives of money management through Indigenous worldviews that counter the notion that there is a division between culture and healthy financial wellbeing.

This research seeks to understand the relationship between the Indigenous cultural ways of doing, living, and knowing, the ‘blackfella’ way, and the ‘whitefella’ way of contemporary money management strategies. It does not condemn the mob’s way of living by imposing a belief that a savings culture is the only way that can lead to improved financial wellbeing. However, the research recognises that there is an ongoing tension between ‘saving culture’ and ‘a culture of savings.’ This tension is one of the key discussion points in this thesis and is demonstrated well by a research participant’s comment: “Mum’s family will give their shirt off their back or go without to help someone who is needier than them.”

The findings and outcomes of this research do not dismiss the Indigenous cultural practice of sharing and caring, nor seek to replace it with a ‘savings culture.’ Aboriginal culture is the oldest continuous Indigenous culture in the world that recognises that Indigenous people have lived on country for thousands of years as skilled hunters and gatherers. They have survived and lived off their land for tens of thousands of years and have managed and adapted well to their environment. Mob know where to hunt and fish, how to manage seasonal variations in food supply, and when to best burn country to sustain ecosystems on their land. This research is not about what is better – whitefella or blackfella – ways but it is about finding the right mix where both ways can complement each other to help improve the financial wellbeing of East Kimberley Indigenous people.

## 1.6 Western and Indigenous Perspectives of Financial Wellbeing

From a western perspective, which is the approach most often used in the financial counselling space, an individual's financial wellbeing includes both objective elements (for example, their financial circumstances, such as their level of income, debt, and savings) and subjective elements (for example, people's perceptions and satisfaction with their income, financial situation, and standards of living; Eccles et al., 2017; Godinho, 2019; Muir et al., 2017). A person who has healthy financial wellbeing can manage their money so that they can meet their expenses and have some money left over for savings; this person feels financially secure (Muir et al., 2017). One of the indicators for strong financial wellbeing is the ability of a person to be able to access financial resources (e.g., a house or shares) when they need them, and how they manage their money effectively for future sustainability such as using of money to make money or building a wealth portfolio for the long term.

In contrast, the Indigenous view of financial wellbeing reflects that money is a resource to be used primarily for sharing and caring with families and kin so that everyone is looked after to some extent. Money is a means to an end, with 'sharing and caring' being a high priority. The western contemporary view is 'put on your own mask first,' whereas, for mob, they want everyone to have their oxygen mask on. If only the individual has their oxygen mask on, then their 'liyarn/lyarn' (social and emotional wellbeing) will be out of balance because it is the collective that matters most. This is best summed up by one of the service provider research participants I interviewed, who said:

The western concept of money management I have not seen it adopted, but what I have seen most is the traditional view of getting it [money] where you can get it from, spend it and give it away according to pleasure or obligation or need and expect it to come from somewhere else if they do not have it themselves (non-Indigenous service provider research participant, Kununurra).

Larisha Jerome, host of the Rich Blak Women podcast (First Nations Foundation)<sup>2</sup> describes how for mob the perception of wealth and the way they value money is very different to the non-Indigenous population (Jerome as cited in Tomorrow Money, 2022):

Before colonisation there was no need for money whatsoever, we lived off the land and preserved it and did not accumulate beyond what was necessary. There is more focus on the collective of family and community. Money is just energy. A very generous energy that allows us to provide for ourselves, our families, and communities.

During my research, a Miriwoong Elder (Kununurra) shared a statement with me. He said, “Indigenous people won’t die from lack of money, but they will die through losing their connections to their country.” This statement is useful in demonstrating an East Kimberley Indigenous perspective when it comes to money. Money is not valued in the same way as it is by non-Indigenous people or in the capitalist western economy. What is of more value than money to mob is their connection to country, culture, language, and family.

Mob living on country have strong connections to their land. Land which has the role of a ‘supermarket’, ‘butcher’s store’, ‘seafood store’ and ‘pharmacy.’ It is in their country where they live, gather bush tucker, hunt, and fish, and collect bush medicines. It is where their dreaming, song lines, dance, stories, and artwork can be found. Their country is the sacred ground where Indigenous people belong, and where they can claim back their identity that was lost during Government colonisation and the assimilation processes. It is a safe place to reflect on their past as a pointer to the future and to continue to practise their traditional cultural ways of living.

The Miriwoong Elder also said, “What we get we must share, we cannot ignore other people [family]; we get our share first, and then we share the rest. Our culture is based on giving and sharing. The name for this customary practice is ‘Wirnan,’ to share and

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<sup>2</sup> The Rich Blak podcast is produced by the First Nations Foundation, The Podcast explores Indigenous perspectives on money, identity, business, and community.

give back to our people is part of our system.” I will describe more about this practise ‘Wirnan’ in Chapter 2.

The Miriwoong Elder’s statement reflects his belief that his people could survive even if money ran out, as long as they continue to have a strong connection to country, culture, language, and family. The survival of mob depends on the health of their country and on practising their traditional ways. Losing connection to country has significance for mob beyond the material provision of food and medicines – it is their livelihood, their spiritual wellbeing, their identity. In this instance, the Elder was speaking of that material provision being able to come from country, even if mob did not have money to buy such from the local supermarket, butcher, seafood store and pharmacy.

Arguably then, promoting a culture of savings among Aboriginal people goes beyond a dollar amount in a bank account. Wealth in the Indigenous world is about the people and their connections to their country; it is about having enough to give and share. A 2019 study surveyed 56 Aboriginal and Torres Strait Islanders people online and conducted a further 56 face-to-face sessions in two remote communities in Northern Australia. One of the findings of this research was that wealth accumulation for mob is about connection to their community, culture, and cultural protocols – rather than wealth just in terms of money and assets (Irvine, 2019; Weier et al., 2019;).

Thus, there is a tension between financial wellbeing from an Indigenous perspective and a western perspective. A western perspective emphasises economic security and financial independence for an individual. From an Indigenous perspective the emphasis is on self-determination, maintaining cultural practices, and money is something to be used and shared to benefit more than just the individual. Furthermore, for East Kimberley mob their financial wellbeing perspective can be impeded by a lack of access to financial services and products due to the geography and related infrastructural challenges they encounter in remote locations. This difference between western and Indigenous perspectives will be further highlighted in the literature review (Chapter 2) and data analysis chapters (Chapters 4 through 7) of this thesis.

## **1.7 Research Questions**

The research questions explored in this thesis are:

1. Why is poor financial wellbeing, including the absence of individual savings, so common among Indigenous people?
2. What are the factors that influence the financial wellbeing of Indigenous people in remote East Kimberley?
3. How can the financial wellbeing of Indigenous people living in remote East Kimberley be improved in a way that is aligned with their local context and cultural values?

It is important to investigate what contributes to poor financial wellbeing and the absence of individual savings, as this will highlight some appropriate solutions to address these problems.

## **1.8 Research Significance**

This research will create new knowledge in several ways. It is exploring the relationships between contemporary money management strategies and cultural ways of knowing. This intersection has not been exclusively studied before, especially in the context of East Kimberley Indigenous communities, a very remote area of Australia. This research provides insights on the issues and challenges faced by mob in seeking to strengthen their financial wellbeing.

Additionally, this research sits within the context of the hybrid economy operating in the remote East Kimberley. This context means that strategies to improve mob's financial wellbeing should consider the traditional economic practices of Indigenous communities as well as the modern/western-centric economy. This approach can help to provide a more informed understanding of the financial wellbeing of remote Indigenous communities and how they interact with the broader economy.

This research is of significance for government policy makers, service providers (government and non-government) and financial wellbeing stakeholders (for example, financial institutions such as banks) working with Indigenous people living in the



remote East Kimberley. Reducing individuals/families' financial stress can lead to positive outcomes. Research has demonstrated that financial stress has multiple negative consequences such as poorer parenting, relationship breakdown and lower educational achievement for children (Bowman & Banks, 2018; Davis & Mantler, 2014). Therefore, in seeking to understand what contributes to poor financial wellbeing and a low savings rate amongst Indigenous people living in remote East Kimberley communities, the outcomes of this research could help to significantly reduce some of the disadvantage that these communities currently face.

The Australian Government has a national 'Closing the Gap' policy which aims to reduce disadvantage among Aboriginal and Torres Strait Islander people with respect to life expectancy, child mortality, access to early childhood education, educational achievement, and employment outcomes (Holland, 2018). The East Kimberley consistently scores very poorly in the Closing the Gap measures (Empowered Communities, 2017). The Closing the Gap policy does not address the gap in the financial wellbeing between Aboriginal and Torres Strait Islander people living in remote Australia and people living in non-remote parts of Australia. This is despite research showing that financial wellbeing is important and is an enabler of overall wellbeing (Godinho, 2014). That is, when people have savings and manage their expenditure more effectively, they are more likely to improve their financial wellbeing and in doing so reduce their overall financial stress (Breunig et al., 2017).

This research is also of significance because it is a strengths-based approach to improving financial wellbeing for East Kimberley mob. As articulately put by a research participant of ASIC's national consultation with Indigenous people about their interaction with the financial services industry:

We are often looking at things through the lens of disadvantage and poverty. This needs to change so we start looking through the lens of advantage and strength. There are many examples of Indigenous communities and individuals who are managing their money well and this should be recognised (ASIC, 2023, p. 25).

## 1.9 Conclusion

This chapter provided the backdrop to the overall thesis, including outlining the research problem and the research questions to be explored. Chapter 2 provides a critical review of the literature that underpins the research thesis. Chapter 3 gives a background to the study sites and research approaches used in data collection. It discusses the approaches that were adopted and applied during the research fieldwork and in the process of data analysis.

Chapter 4 covers the financial wellbeing landscape of East Kimberley mob. It also highlights the local issues and challenges that the mob face, such as the impact of intergenerational trauma. This context provides a broader understanding of what influences and impacts mob's financial wellbeing. Chapter 5 explores the argument that mob's cultural values, practices, and social relationships both support and undermine their financial wellbeing. This chapter includes a discussion of the kinship structures in Indigenous communities and how such structures affect social and economic relations.

In Chapter 6, I discuss how the interaction with, and impact of, the state and market sector influence mob's financial wellbeing in the East Kimberley. For instance, many East Kimberley mob rely on social welfare benefits for their income, rather than seeking employment and business opportunities. Chapter 7 emphasises strategies to improve the financial wellbeing of mob, including the practice of savings in a way that fits the local context and cultural values. Chapter 8, which concludes the thesis, provides recommendations that could assist in transforming the financial wellbeing of mob within the context of the hybrid economy of the East Kimberley.

## Chapter 2: Literature Review

*We are at a critical point in history. As a nation we have an opportunity to address the structural poverty and wealth marginalisation of First Nations peoples, the people who were dispossessed and colonised.*

(Professor Peter Yu, Australian National University,  
Vice-President for First Nations)

### 2.1 Introduction

The literature review explores the research literature under the following three sections: financial wellbeing among Indigenous Australians and influences on it; financial wellbeing interventions among Indigenous populations globally; and hybrid economies and social embeddedness.

### 2.2 Financial Wellbeing Among Indigenous Australians and Influences on It

The East Kimberley region, in which the fieldwork for this research was conducted, is statistically classified as a very remote region of Australia. The Australian Bureau of Statistics (ABS, n.d.-b) data showed that 22% of Aboriginal and Torres Strait Islander people were living in remote or very remote areas of Australia in 2013, compared with only 2% of the non-Indigenous population (Australian Institute of Health and Welfare [AIHW], 2015). Based on ABS projections for 2022, 38% of Indigenous Australians live in major cities, and 17% live in remote and very remote areas combined. There has been a decrease of 5% in the proportion of Indigenous people living remote and very remotely over the last 7 years (AIHW, 2022).

In 2014–2015, Aboriginal households in remote areas were more likely to report that they could not raise \$2,000 within a week for emergency purposes, than those in non-remote areas (64% compared with 46%; Australian Health Ministers' Advisory Council [AHMAC], 2017). This same research also found approximately 28% of Aboriginal people aged 15 years and over were living in households that had experienced days without money for basic living expenses in the last 12 months (AHMAC, 2017). In 2018–2019, 40% of Indigenous Australians reported gross

adjusted weekly household incomes in the bottom 20% of the income distribution for all Australians aged 18 or over. This was an increase of 4.1% since 2014–15 (36%; AIHW, 2021).

There are at least four different longitudinal surveys that measure financial hardship in Australia. One of these surveys is the Longitudinal Study of Indigenous Children (LSIC), which is a cohort study of ASTI families in urban, regional, and remote households. The other three surveys are Australian households (HILDA), Australian families with children (LSAC) and New Humanitarian migrants (BNLA). Compared to the other surveys the children in the LSIC study are a few years younger and their mothers on average are younger at first birth, and there are also more single-parent families in this cohort (Kneebone, 2014).

A study of financial hardship in 2014, using the aforementioned surveys, found 33% of LSIC struggled to pay gas, electricity, or telephone bills on time (double the figure for LSAC). Furthermore, 19% sought assistance from a welfare or community organisation – compared to 15% for BNLA, and only 3% for HILDA and LSAC. Of the households experiencing multiple financial hardships (such as struggling to meet rent or mortgage payments in time and going without meals), again the LSIC cohort was the highest, at 27%, when compared with the other cohorts (BNLA 22%, HILDA and LSAC both 8%; Kneebone, 2014).

Research on financial resilience among Aboriginal people found severe financial stress is present for one in two Aboriginal people, compared with one in ten of the broader Australian population (Weier et al., 2019). Many Aboriginal people struggle to maintain enough income to last from one pay/benefit day to the next. Much of their income is expended on supporting pressing family crises such as payments to assist relatives with funeral expenses. As a result, debt levels mount and become very difficult to pay off. For instance, of the 425 opened cases with the National Debt Helpline in 2017–18, 31% were Aboriginal and Torres Strait Islander clients, and the top incoming referring service was for outstanding energy bills (Financial Counsellors' Association of Western Australia [FCAWA], 2018).

Nationally, Aboriginal and Torres Strait Islander people are significantly more likely to live in disadvantaged areas (locations where they have very limited access to services, infrastructure, and opportunities for employment and enterprise) than non-Indigenous people based on the ABS IRSAD (Index of Relative Socio-Economic Advantage and Disadvantage; AIHW, 2019). An Australian Council of Social Service report found that the Northern Territory and Western Australia had the highest levels of poverty among Indigenous Australians in 2020, with factors such as limited access to services and education, high unemployment and high costs of living contributing to financial hardship (Australian Council of Social Service [ACSS], 2020).

Indigenous Australians consistently earn lower average incomes from employment and private sources than non-Indigenous Australians and are more likely to be living on lower incomes (Osborne et al., 2013). As a result, this leads to poorer health and wellbeing outcomes for mob and increases reliance on government welfare assistance for Indigenous Australians (Productivity Commission, 2020). As of December 2020, just over half of Indigenous Australians aged 16 and over receive some form of income support payment. This is two times more than non-Indigenous Australians receiving an income support payment (AIHW, 2021).

The statistical data stated above demonstrate that the financial wellbeing strength of Indigenous Australians is low, particularly for those living in remote and very remote areas, such as the East Kimberley region. Furthermore, there is a heavy reliance on income support payments and those payments are not sufficient to cover all expenses, especially for those living remotely, where the cost of living is much higher. Low incomes and a high cost of living results in financial stress being experienced in Indigenous households.

There are several factors that influence the financial wellbeing of Indigenous people. Some examples of these factors, affecting the financial wellbeing of East Kimberley mob, include historical events, socio-economic status, location remoteness, cultural practices, intergenerational trauma, low levels of literacy and numeracy, lack of access to money management services, and the influence of the mining sector. The extent of the influence of each of these factors is discussed below.

Indigenous people have gone through many changes in their way of life that have impacted on their understanding and relationship with money. Many historians and scholars have divided these changes into four stages: pre-contact era, colonisation, assimilation, and self-determination (Daly & Smith, 2002; Demosthenous et al., 2006; Wagland & Taylor, 2015). This timeline of Indigenous people's experience with money influences their current level of financial wellbeing. In the pre-contact era, there was no need to learn or understand money as a barter system was used. It was a subsistence economy with some trading between groups, which did not involve money as a medium of exchange (Altman & Studies, 1987; Kerwin, 2012).

Indigenous people had been living in the Kimberley for around 60,000 years before the British arrived in 1778 and declared the land 'terra nullius' (empty land or land that belongs to nobody). Europeans began crossing the Kimberley in the 1800s (Kerwin, 2012). A six-man expedition led by Alexander Forrest in 1879 (sponsored by the Western Australia Government) reported on the potential for pastoral development in the newly named Kimberley, creating a rush for pastoralists to settle on the land (Kerwin, 2012).

One of the well-known pastoralist families who settled in the East Kimberley were the Durack. They were originally from Ireland and moved to New South Wales in 1853. Later two of the brothers moved to South Queensland and established cattle stations. In 1883 the Durack family drove their cattle from Queensland to the Northern Territory and finally to the Ord River in the East Kimberley which became their base (Millet, 2008). The Durack family eventually became the lessee of several station properties, and these stations were the beginning of the first pastoral leases in the East Kimberley (Doohan, 2008). Regarding the traditional landowners, Mary Durack wrote.

Europeans had simply ridden in their cattle and settled on the riverbanks. Sooner or later the blacks would learn that if they wished to survive, their choice lay between working for the Whiteman on his terms or keeping out of his way among the hills. (Durack, 1976, p. 291)

Many of the mob in the East Kimberley did join the ‘whitefella’ for survival since they had no option as their water holes and country, where they hunted and gathered their bush tucker, had been taken over. Mob worked in the cattle stations and lived on areas surrounding the stations, referred to as ‘managed reserves,’ which were overseen by a government official. Schooling, rations, and housing were supplied, and it was the cattle station managers who dictated who could live there. There were also unmanaged reserves, parcels of land that were set aside by the government for the mob to live on. These reserves were not managed by the government. Sometimes the government gave rations and blankets, but the people were responsible for their own housing (Wilson, 1997).

Due to the early and mid 1900s Australian government policies of colonisation and assimilation, many of today’s older Kimberley’s Indigenous people grew up on the missions, cattle stations, and reserves (Daly & Smith, 2002; Demosthenous et al., 2006; Wagland & Taylor, 2015). Growing up in these places had a major impact on many aspects of their life, including their money story and financial wellbeing status; it has influenced mob’s understanding of money and has shaped their relationship with money since then.

The Indigenous people that worked on cattle stations were often treated poorly. Some of the women also bore children to the white cattle station owners and workers. This was why in the Kimberley there were many, what was termed at the time, ‘half caste,’ children (Sheehan, 2012). In the 1905 Aboriginal Land Act, the State was given the right to be the sole custodians of any mixed race or ‘half-caste’.

The missions were established by the Churches and missionaries to look after children who were forcibly removed by government policy, but they were independent of government control (Tomlinson, 2008). The mixed-race children taken to the missions became known as the Stolen Generation (Zucker, 2008). They were dispersed to the missions set up at Forest River and Drysdale River (Kalumburu) in the East Kimberley, and in Beagle Bay, Sunday Island, Balgo and Lombadina in the West Kimberley. The missions across the Kimberley were seen by the government as a secure place for shelter with an abundance of food and water for the mob. However,

history has shown the enormous damage to mob's emotional and social wellbeing from being removed from country and family.

At the missions, the children were deprived of the opportunity to spend time with their parents because their parents were sent to work on stations, although some adults did remain to work at the missions. One research participant recalled, that as a young girl, the only time she saw (but not interact with) her mother was when she came to work at the mission kitchen in the mornings. Thus, there was some connection, but not in the fuller sense of spending time together as a family.

As a result of the government colonisation and assimilation policies the cultural identity of Indigenous people was diminished. Many of the mob were kept apart from other family members and were forbidden to speak their own language or practise their traditional cultural ways (Wilson, 1997). The impact of this trauma flowed to subsequent generations who struggled and fought to reconnect to their country, culture, language, and family once again. As such, the 'money business' journey for mob must be considered within the historical framework of colonisation and dispossession (Daly & Smith, 2002).

The use of money is a relatively new concept for Kimberley Indigenous people—their money journey is just over 50 years old. Welfare payments for Indigenous people were introduced in the late 1960s when they started to receive social security benefits (Shaw, 1999). The Kimberley mob had no clear understanding of managing their money as they were not shown or trained about 'money business.' For example, at the Kalumburu Mission, plastic money or tokens were distributed to the Aboriginal community by the church which was a way to introduce money to the mob and control their spending, but it was not real money they were handling (Perez, 1977).

Australian people's socio-economic circumstances, including level of education, employment status and poverty level, contribute 30% to explaining differences in financial wellbeing. Where the socio-economic circumstances are more advantageous, then a healthier state of financial wellbeing is experienced (ANZ Banking Group Limited, 2018). In the East Kimberley there is a high level of socio-economic disadvantage among the Indigenous population.



The ABS Socio-Economic Indexes for Areas (SEIFA) are made of four indexes which measure socio-economic conditions such as health, housing, participation in the economy, income levels and lifespan. The indexes are based on information from the 5-yearly census. The Shire of Halls Creek for the Index of Relative Socio-Economic Disadvantage (IRSD; which is one of the four SEIFA indexes) ranked in the 1 percentile nationally which indicates a very high level of socio-economic disadvantage, compared to Western Australia overall, which ranked in the 48 percentile (Regional Development Australia, 2021).

The Australian Institute of Health and Welfare research on Indigenous income and finance concluded that having enough income remains an essential part in the measurement of individual and household wellbeing. If Aboriginal people have adequate levels of income, they are better able to support themselves, their families, and their communities more broadly (AIHW, 2019).

The Taylor Report looked at the change in East Kimberley Aboriginal peoples' social indicators between 2001 and 2016 and found the overall household poverty rate increased from 50% in 2001 to 53% in 2016. The Taylor Report also showed that many of East Kimberley's Aboriginal people are suffering from the effects of entrenched poverty, including substance abuse, mental illness, incarceration, Foetal Alcohol Syndrome Disorder (FASD), homelessness and suicide. Most of these indicators have either remained static or worsened between 2001 and 2016 (Taylor, 2020).

Low levels of literacy are common across First Nations people in Australia. Research has shown that more than 40% of Aboriginal adults have low literacy, with that figure reaching as high as 70% in remote areas (Deep-Jones, 2018; Visentin, 2018). Low education levels, another socio-economic indicator, is contributing to East Kimberley mob experiencing ongoing poor financial wellbeing (Hammond, 2021).

Geography has a huge impact on people's ability to engage in the market economy. In a remote area, such as the East Kimberley, there is limited infrastructure (for example, shops, banks, road access, hospitals/clinics, etc.), and poor access to services, plus limited access to education and training opportunities. There are also fewer

employment opportunities which impacts on mob's ability to earn income outside of receiving a government benefit. Along with this, the remoteness of location impacts on the cost of living. In Western Australia, the cost of food, beverages and rent is highest in the Kimberley region (Western Australian Council of Social Service [WACOSS], 2019).

Cultural practices can influence mob's financial wellbeing. One example of a traditional cultural practice which is seen in many Indigenous communities is where food, money and resources are shared among members of the community based on request or demand, rather than through formal systems of exchange or reciprocity. Indigenous people come from a background where mutual giving and respect are the foundation of culture and the traditional economy, not money. One of the findings from a report on Indigenous financial elder abuse in the Kimberley was that older mob in particular feel the intense cultural pressure to share resources with their family members and assist them with their financial needs, such as food and housing (Kimberley Jiyigas, 2020).

The Australian Housing and Urban Research Institute's research reflected that community housing workers in Indigenous communities need to be aware that there may be cultural practices that clash with the rules and regulations of community housing. The report stated, "A crowded house is the result of the cultural practice of demand sharing that means kinfolk can ask for accommodation because of the principle of reciprocal rights and obligation" (Australian Housing and Urban Research Institute [AHURI], 2017). Demand sharing needs to be considered when looking at ways in which the financial wellbeing of Aboriginal people can be enhanced.

Curry's (2005) Papua New Guinea research found that in the village trade stores household products like laundry detergents were commonly bought in small sachets rather than the larger cartons. The reason given for this purchase behaviour was because with the large box of detergent, the buyer would feel obligated to give the remaining detergent to relatives after washing their own clothes. The purchase behaviour was better understood when viewed through a social and cultural lens. In the same way, improving financial wellbeing for Indigenous people can be better

understood if it is viewed through a social and cultural lens, which includes demand sharing.

Demand sharing doesn't always have to be viewed as being a negative contributor to the financial wellbeing of mob. For example, Pascoe (2014) believes that demand sharing helps ensure mob have access to the resources they need to survive, regardless of wealth or status. As a result, social cohesion is promoted, and inequality is reduced. This in turn contributes to overall wellbeing. In research on the economic benefits of demand sharing among, Martu, an Indigenous community in Western Australia, Bird et al. (2018) found that demand sharing helped mob not to fall into debt or financial hardship. This is because they shared resources and money to help one another and this in turn helped promote wellbeing within the community.

By contrast, Breunig et al (2017) concluded in their research on financial stress and Indigenous Australians that financial stress is a lot more common in Indigenous households because of the cultural practice of demand sharing. The research also found, however, that Indigenous households in remote and very remote areas appeared to do better at avoiding financial stress than counterparts in non-remote areas. This was seen as a strength and capability that remote and very remote mob have, most likely reflected in the fact that mob have more access to their country in remote areas, which they use more readily for sourcing food (hunting and gathering) than their metro counterparts (Breunig et al., 2017).

Demand sharing reflects the strong cultural value for mob that the focus is on the collective rather than the individual (Curchin, 2016). This value is widely shared in the East Kimberley, within the context of a hybrid economy. In a market economy savings and budgeting are frequently prioritised over meeting the needs and wants of extended family. Whereas the opposite is seen in a customary economy where meeting the needs of the collective and kin is prioritised over individual savings and personal financial obligations.

Most Indigenous communities had some traditional form of resource exchange or in other words, a cultural way of trading. In the Kimberley, the traditional cultural way of trading was known as Wirnan (also spelled 'Wurnan,' 'Wunan,' or 'Unan). It

operated on both a smaller scale (interpersonal) and on a larger scale (inter-group levels) joining together several exclusive trading zones. These zones, prescribed by Indigenous lore and law, were linked to a creation dreaming story (Doohan, 2008). Wirnan was a network of exchange that was utilised by family through country connections in the Kimberley, and this exchange network involved goods, knowledge, weapons, and rituals. It was a way in which mob traded their goods because they did not have money as a form of exchange plus it was a means of sharing and of communication – in other words, it was more than just economic exchange (Redmond & Skyring, 2010).

This ancient form of exchange supported the Indigenous people across the socio-cultural regions in the Kimberley for their supplies such as food, hardwood, pearls, and shells. This practice was one in which each person was cared for and looked after from young to old; a system of complete interdependence that existed between the country and the people, and between people (Doohan, 2008). This traditional cultural practice of Wirnan has evolved in the contemporary context because of the introduction of money. The principles embedded in Wirnan, that of sharing and seeing that each person is cared for, have influenced the way in which mob manage and use their money and share their resources.

Intergenerational trauma influences mob's financial wellbeing. Such trauma impacts individuals, families, and communities. It is trauma that is passed down from one generation to the next, from the first generation of survivors who witnessed or experienced the traumatic event (Atkinson et al., 2010; Ralph et al., 2006). East Kimberley mob experience intergenerational trauma today because of historical massacres, colonisation and assimilation policies, and the loss of identity, culture, language, and land, including associated with children that were forcibly removed (Atkinson et al., 2010; Healing Foundation, n.d.). Poor physical health, addiction to alcohol and drugs, high rates of domestic violence, self-harm, and suicide result from trauma. These impacts are evident in the East Kimberley (Ralph et al., 2006; Healing Foundation, n.d.).

Dysfunction and disadvantage are not something that mob has brought on themselves. It has happened to them, and the road of trauma recovery is long and slow.

Intergenerational trauma cannot be fixed quickly. Mob can end up being re-traumatised if a program or service delivery is inappropriate which then leads to disengagement. Menzies (2019) argues that addressing any form of challenge in Indigenous communities will only have a limited impact if solutions do not include an understanding and a response to the trauma that is in these communities. If this is not done, then all programs and initiatives are doing is treating the symptoms. Thus, programs and initiatives to improve mob's financial wellbeing must be trauma informed.

Time, as a non-linear concept, influences mob's financial wellbeing because the emphasis is on today, rather than tomorrow. In western culture, time is a linear, a chronological concept (yesterday, today, tomorrow). However, in Indigenous culture, time is a non-linear concept. Time is a concept that moves across past, present, and future; or, put in another way, 'tomorrow comes, when tomorrow comes' (Heil & MacDonald, 2008).

For a lot of Indigenous people planning and thinking ahead is not something that comes easily to them. There is no urgency to get things done, things get done when that person is ready to do them (Westerman, 1997). Living for today rather than thinking about what may happen tomorrow tends to be norm. This sense of non-urgency and living for today has an influence on mob's money habits. The tendency is if mob have money today, it is used for today, rather than necessarily using some of the money today and saving some of it for what might come tomorrow or in the future.

One of the conclusions from the National Indigenous Money Management Agenda (2007) was that a significant effort is required to shift the money mindset from living for today to planning for tomorrow. Good money management habits require planning and thinking ahead, such as keeping aside money for a bill that is due at the end of the month. People who have better and longer-term financial planning behaviour, and more regular savings habits tend to have better reported and observed financial wellbeing (Comerton-Forde et al., 2018).

The mining sector has greatly influenced the economic activity and financial wellbeing of mob in the East Kimberley. The first mining that took place in the East Kimberley came with the discovery of gold in the 1880s. The town of Halls Creek was established as a result, becoming a major hub for mining activity in the area. Over the following years other minerals have been discovered in the East Kimberley, including diamonds, tin, and uranium. In more recent years, mining activity has focussed on copper, gold, and lithium (Kimberley Development Commission, n.d.-b.).

Many Kimberley Indigenous communities receive royalty payments from mining companies operating on their traditional lands. These payments are made as part of agreements between the mining companies and Indigenous communities. For example, in the 1980s, diamond deposits were discovered just outside of Warmun, and this led to the establishment of the Argyle Diamond Mine (Doohan, 2008). The traditional owners of the ADM area are primarily spread across the research sites of Wyndham, Warmun, and Halls Creek. Some of these traditional owners participated in this research. The Argyle Diamond Mine traditional owners received royalties from when the mine opened in 1980, until it closed in November 2020.

For East Kimberley Indigenous communities, the mining industry has created economic development and job opportunities but there also has been displacement of some Indigenous communities and damage to their country and cultural heritage. Furthermore, despite numerous and ongoing mining royalty payments across the East Kimberley to traditional owners (and their families) a high proportion of indigenous landowners do not have strong financial wellbeing (O’Faircheallaigh, 2017; Turnbull, 1980). The distribution of royalty payments within the communities are determined by the community itself. However, because of the challenge of mob’s lack of money management skills and the way they value money, a lot of royalty money is often quickly spent on cars, alcohol, and gambling, rather than using the money for ‘savings’, investment, and development purposes.

### **2.3 Financial Wellbeing Interventions**

Godinho’s research concluded that the understanding of money is an enabler to total wellbeing (Godinho, 2014). In other words, having a good understanding of money

and how to manage it well, is crucial for achieving overall wellbeing. For example, if a person understands budgeting, saving, and investing they are more likely to have fewer financial struggles, stress, and hardship. Research conducted by the First Nations Foundation found Indigenous Australians are overrepresented in several of the fully financially excluded groups and that lower levels of financial literacy were found to be prevalent among those who are financially excluded (Salignac, 2016).

A meta-analysis of the literature (188 different independent studies) explored if it is possible to help someone become financially capable through financial education programs (Miller et al., 2015). Seventy nine percent of the studies showed financial education does work. Examples from the studies showed financial education programs improved desirable money habits (South Africa), increased the use of a no-frills savings account (India), increased the likelihood of participants saving money and adhering to a budget (USA), increased the savings of workers about to migrate abroad (Indonesia) and increased retirement savings (USA).

However, in forty of the studies (21%) no or minimal impact were reported, such as in Indonesia where the financial education intervention to unbanked consumers did not lead to more savings accounts being opened. Furthermore, in Kenya the use of comics with financial literacy messages did not lead to improved savings, and in the USA personal finance courses in High School did not affect financial outcomes. This does not mean these types of financial education do not work (such as courses in High School), but in this instance they did not have an impact (Miller et al., 2015). Improving people's financial literacy skills is one way in which their financial wellbeing can be strengthened (Wilson et al., 2014). For example, increasing an individual's understanding of the time value of money concept ('a dollar today is worth more than a dollar tomorrow') (Gallo, 2014) is critical to the success of improving the rate of savings.

Research has identified that successful financial education programs are those which account for how people make decisions and identify what specific factors drive a change in behaviour. A further conclusion of this research was that financial literacy programs needed to 'first get people in the room.' In other words, there is the need to take financial literacy programs to the people and the program must be personally

engaging and relevant (Ernst & Young, 2019). Effective financial literacy programs conducted for Indigenous people need to be community-specific, going to the people/to the community and engaging with them on financial wellbeing matters in an engaging and relevant way.

A 2015 Australian study showed that although there are number of financial education programs that have been developed by banks, private service providers and government organisations, such as the My Moola Program (First Nations Foundation) and My Money Business (ANZ), there is insufficient evidence as to whether such programs have benefited Aboriginal and Torres Strait Islander people. The study showed over the preceding 10-year period there had been only marginal improvement in the financial literacy skills of Aboriginal people (Wagland & Taylor, 2015).

In 2016, Catholic Care (Northern Territory) delivered a financial wellbeing and capability program throughout the Northern Territory. Some of the significant points that emerged from an evaluation of the Program were that financial products (bank loans, payday loans, rent to buy, etc) and financial concepts, such as interest on a bank loan, are not well understood (Louth & Goodwin-Smith, 2018). Just like going into a new work role or country requires gaining knowledge and understanding of the ‘language’ and ‘culture’ of that workplace or country, financial literacy programs have their place as a tool in assisting people to improve their financial wellbeing as they can help people understand the ‘language’ and ‘culture’ of money.

In contrast, some research has concluded that despite the good intentions behind financial education programs, such programs have often failed to be clear in their objectives and this can limit their reach and impact (Heath, 2019; Worthington, 2013). For instance, a financial education program taught to Northern Territory Aboriginal communities about money management when the Centrelink cashless debit card was introduced, failed. A review found that among the reasons for its failure was the cultural inappropriateness of the materials, and the program did not consider the social and emotional issues that specifically impact those communities (Dreise & Meston, 2017).



Brimble and Blue's research focused on whether there are benefits from integrating Indigenous perspectives into financial literacy education and whether such education can help Indigenous people make better financial decisions and not get caught out by inappropriate financial practices, such as scams. The research showed that financial literacy education did not necessarily always lead people to better financial decisions (Brimble & Blue, 2013).

Financial literacy education is not the only solution to improving financial wellbeing, but for Indigenous people that education can be of some benefit if it is done in a group setting and includes practical everyday examples to which they can relate (Brimble & Blue, 2013). Not only is relatability a key, but programs and resources also need to be culturally appropriate.

A literature review of Indigenous Financial Literacy, which analysed 50 Indigenous financial education programs across Australia, Canada, New Zealand, and the United States concluded that for programs to be a positive intervention they needed to be culturally appropriate and relevant and that the materials be co-designed with, and developed for, Indigenous populations. The research made several recommendations which included the development of a national program for Aboriginal communities that uses cultural, community-driven, collaborative, and strengths-based approaches (Brascoupe & Weatherdon, 2013; Prosper Canada Centre for Financial Literacy, 2015).

Integrating cultural practices such as demand sharing, and communal wealth accumulation should be understood as the context in which a program is going to be run. As such financial literacy workshop materials need to be developed in partnership between Indigenous communities and workers to ensure the materials are relevant, relatable, and culturally appropriate. Blue's research (2019) on First Nations Canadian communities identified that site-specific Aboriginal Financial Literacy Education (FLE) was important because of the tension that exists between the western view of individual wealth accumulation practices and the collision with Indigenous ways of 'being, knowing and doing'. Blue advocates that a 'one size fits all' approach is not going to work in Indigenous communities and that FLE needs to include what she terms 'site-specific' practices and customs (Blue, 2019).

In a 2014 study, researchers set out to determine the most effective methods for people to attend a four-hour financial literacy program conducted in Mexico City. The only thing that boosted attendance was offering them an incentive payment, yet despite this incentive, the attendance rate was minimal. “Basically no one wakes up in the morning thinking ‘Gee, today I really want to attend a financial literacy program’” (Peter Sheaden, as cited in Ernst & Young, 2019, p. 82).

Research has shown that introducing financial literacy to children at an early age helps them to manage their finances better in the future. Teaching children the functions and uses of money and how to manage it well, through methods such as children having an allowance, doing the shopping with the children, and helping them to understand that it takes effort to earn money, increases the likelihood that children will have strong financial wellbeing as adults (De Zwaan, & West, 2022; Saputra & Susantil, 2021). A concluding statement of Whitebread and Bingham’s research was:

Since young children are dependent on parents and have few material goods or monetary resources that they control independently, it is the basic approaches and skills which are modelled, discussed, and demonstrated by parents and other significant adults, that are likely to be influential ‘levers,’ instilling efficient habits and practices. (Whitebread & Bingham, 2020, p. 24)

The Aboriginal population in Canada is demographically like the East Kimberley Indigenous population in that the medium age of the population is young: 27 years of age compared with 40 years of age for non-Aboriginal people (ABS, n.d.-a). There are also similar structural barriers of basic literacy and numeracy, remoteness, lack of access to financial services, and lack of access to capital. The Canadian literature on improving financial wellbeing of its Indigenous people, puts a strong emphasis on the opportunity and imperative to reach the Aboriginal people while they are young and before they reach later stages in life, and the challenges that present with these stages, such as home ownership and retirement planning. Several interventions have been focussed on school-based and youth financial capability education (Collin, 2011).

In 2019, the First Nations Foundation (FNF) launched an online money program called My Money Dream for Aboriginal and Torres Strait Islander people. The aim of

the program (which is designed for 16- to 60-year-olds) is to bridge the financial literacy gap that exists between Aboriginal and Torres Strait Islander people and the general Australian population. FNF developed the program from their 10 years of experience working in the Indigenous money business space. The pilot of the program reported 90% had more confidence in managing their money and 70% were more confident about their financial future (Collett, 2019). This program is used in East Kimberley but there is the challenge of access to reliable internet and to a device to do the program on. Although it is possible to do the program with a phone app, mob do not necessarily have the experience of using their phones for learning purposes.

Financial counselling services are an example of a financial wellbeing intervention that can help mob build their financial capability and capacity. There are four organisations in the East Kimberley that offer financial counselling services for mob. A 2016 Financial Counselling Australia report, containing a collection of 65 case studies, showed that financial counselling does make a difference in the lives of people, helping them to get out of debt and move towards stability and confidence with their money matters (Financial Counselling Australia, 2016). A 2018 Financial Counselling Australia Survey on the unmet need for financial counselling concluded:

Reasons for increases in demand included rising costs of living, unemployment increases (especially in WA), mortgage and credit card stress, increased awareness of financial counselling services, increase in the number of people presenting with domestic violence and mental health issues and drought. (Financial Counselling Australia, 2018, p. 4)

These reasons are all seen in the East Kimberley, especially debt stress from the high costs of living and the prevalence of domestic violence, mental health issues and other social issues of gambling and alcoholism.

Economic opportunities can strengthen financial wellbeing. The ability to earn money enables a person to make decisions and have a greater degree of autonomy over the use and allocation of financial resources (Golla et al., 2011). Kimberley Indigenous leader, Yawuru man, Peter Yu, speaking at the National Indigenous Economic Development Forum said (as cited in Stringfellow, 2022): “Most policy

interventions think of First Nations Australians as workers in the mainstream economy, rather than creators of economic value from assets and intellectual property that is uniquely theirs.” Yu’s comment reflects the growing emergence of mob participating in the economy through ventures using their land and cultural heritage.

More economic opportunities for mob are emerging in the Kimberley because of native title determination. As of July 2022, 93.5% of native title claims in the Kimberley have been settled (Allam, 2019). An example in the East Kimberley is the agreement signed, in June 2021, between The Indigenous Land and Sea Corporation and Balangarra Ventures, a subsidiary of Traditional Custodian group Balangarra Aboriginal Corporation, to take over management of the Home Valley tourism facility. Current BAC Chairperson, Cissy Gore-Birch (as cited in Indigenous Land and Sea Corporation, 2021), said:

Home Valley is the gateway to Balangarra country, and we are very committed to managing it in a way that honours our local culture and our country. We are doing things differently. We are directly engaging our people to involve them in this project and to help us to ensure Home Valley is a unique Aboriginal managed and run tourism experience.

First Nations leaders have issued a call to action for governments and industry to work with them on building new and better policies that address the economic apartheid facing Indigenous Australians. This includes the creation of a new national forum with a specific focus on economic development and wealth creation for First Nations peoples: “We are at a critical point in history. As a nation we have an opportunity to address the structural poverty and wealth marginalisation of First Nations peoples, the people who were dispossessed and colonised” (Peter Yu, as cited in Australian National University [ANU], 2022).

Other strategies to improve financial wellbeing need to be those which will help Indigenous people build confidence in financial decision-making practices and of financial institutions: “The history of not having had the opportunity to manage one’s money, has contributed to a lack of confidence with money and money management, and a lack of trust in financial institutions (Demosthenous et al., 2006). Professor

Robynne Quiggin, Wiradjuri lawyer, on the release of the ASIC Indigenous Financial Services Framework said:

For generations, First Nations peoples' knowledge and management systems kept this country strong and provided for its people. This connection to Country, the values held, the importance of extended family relationships, ongoing practice of ceremony and maintenance of languages make for a particular engagement with financial services. (ASIC, 2023, p. 3)

The Traditional Credit Union (TCU) is an example of a strategy to assist mob to engage more with a financial institution. TCU provide essential banking services, along with banking digital literacy, to Aboriginal people in remote areas of the Northern Territory. What is unique to TCU is it is owned by Aboriginal customers (the 'members') and is guided by Aboriginal leaders who sit on the board. The core values of TCU are respecting culture, walking together, and caring. TCU has a positive impact on improving financial wellbeing for its members. Members are more confident with managing their money and they are more trusting of formal banking services (TCU, 2020).

Engagement with financial institutions by mob in the East Kimberley is challenging because there is currently only one bank operating fully (Commonwealth Bank) and one bank open part time (NAB). Both these banks are located in Kununurra. Mob prefer face-to-face engagement for their banking services rather than having to use bank phone helplines or through accessing a mobile phone banking app.

## **2.4 Hybrid Economy and Social Embeddedness**

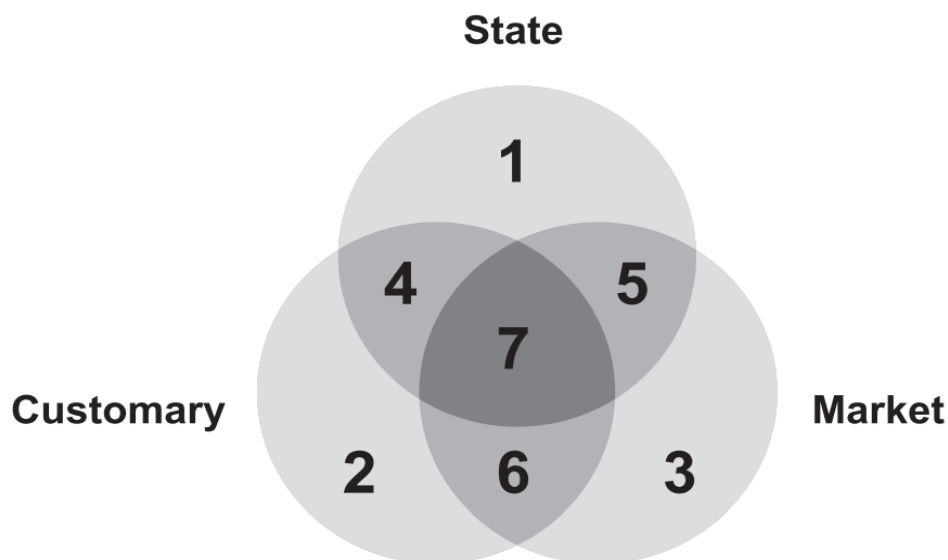
Jon Altman, an Australian social scientist, developed the concept of a hybrid economy in response to the challenges of economic development in Aboriginal communities. He argued that sustainable economic growth and development were possible with a hybrid approach that included both traditional and contemporary economies (Altman, 2001; Altman, 2005).

Altman was trying to reflect the current economy he saw operating in the remote

communities of the Arnhem Land (Northern Territory; Altman & Studies, 1987). He observed the interaction of the three sectors – state, market and customary, with a strong emphasis on the customary sector. Figure 2.1 below shows the sectors of the model, including intersections and overlaps. The state sector is government and public sector activities. The market sector consists of businesses and organisations that operate for profit, and the customary sector is hunting, fishing, artworks, customary activity, and distribution (Altman & Niuwenhuysen, 1979; Russell, 2011).

**Figure 2.1**

*Altman’s Hybrid Economy Model*



*Note.* Adapted from Rusell (2011, p. 1). Key:

1. State sector
2. Customary sector
3. Market sector
4. Overlap between State and Customary sectors
5. Overlap between State and Market sectors
6. Overlap between Customary and Market sectors
7. All: State, Customary and Market sectors

The size of each sector can vary from remote region to remote region. For example, in Arnhem Land, where Altman conducted his research, the customary sector was larger (64%) than the market (26%) or state sectors (10%; Altman, 2005). Altman estimated

the size of each sector by conducting survey and interviews with community members, followed by statistical analysis of the data. The survey asked community members about their economic activities.

Each sector overlaps and interacts to different degrees. Altman's model represents the movement of the mob across these sectors, including at the intersection of the sectors. Mob are a transient people, just as they were in pre-colonial times when they moved seasonally to sustain themselves for food. They do not necessarily remain permanently in one sector (Russell, 2011).

An example of an overlap between state and customary sectors is for a ranger who may be employed on country as a ranger (state sector) but at the same time s/he is exercising her/his customary practices of connecting to the land, gathering food and fishing (customary sector). An example of an overlap between state and market sectors is for a person working for a wage in an organisation on a casual basis (market sector) which is supplemented by a government benefit in periods where they are not working (state sector). An example of an overlap between customary and market sectors is a tour guide on country who provides a service to the market for tourists (market sector) but by showing her/his own country and yarning about her/his culture, bush tucker, history, etc., is enabling her/him to move in the customary economy (customary sector). An example of the state, customary and market sectors overlapping are Art Centres – they are supported by some government (state sector) funding, customary art activity by the mob (customary sector) and money they receive from selling their artwork (market sector).

The movement of mob between each sector depends on their personal circumstances and is determined by the seasons since this will dictate the kind of jobs and enterprise opportunities available to them. The reality on the ground for mob in remote communities, like the East Kimberley, is that for part of a year a person may be getting a benefit (in the wet season, state sector) and getting an income through selling their artwork in the dry season at the local markets (market sector).

The hybrid economy model can help engagement with the problems and opportunities faced in Indigenous communities as it is inclusive of both monetary (state and market) and non-monetary (customary) activities. The model is Altman's attempt at explaining

and advocating, rather than a prescription of what mob can or can't do. In non-Indigenous communities, the market and state sectors are the two sectors that are viewed as most applicable. But Altman's hybrid model articulates that the customary sector is also valid, necessary, and applicable (Russell, 2011).

Altman argues that although market economic opportunities exist in remote regions these opportunities are often limited and have barriers to entry such as education requirements that restrict mob being able to access those opportunities (Altman, 2001). Altman maintains that in remote regions, customary economic activities need to be recognised in a much greater way than they currently are. Such economic activities may be difficult to monetise, but a way needs to be found in which the customary sector does have its place. To say that mob need to fully merge into the market sector is too rigid and impracticable. For Altman, a hybrid economy approach is central to Indigenous development because it aligns with many of mob's aspirations to maintain a degree of autonomy from non-Indigenous Australians and to be able to live on their country (Curchin, 2015a)

In contrast, Noel Pearson, an Indigenous Australian lawyer, academic, land rights activist and founder of Cape York Institute for Policy and Leadership, advocates that mob needs to be integrated, as opposed to assimilated, into the mainstream economy – the market economy. Assimilation is merging fully into the western ways at the expense of mob's culture, that is, with assimilation, mob's cultural identity is stripped from them. Whereas integration is about mob learning to walk between two worlds, where they can still practise their culture but also learn how to survive in the market economy through economic activities of jobs and business (Pearson, 2009).

Pearson maintains that mob should, and can be, socially and economically on par with the mainstream, but they do need to be culturally distinct. In Pearson's opinion: "The real economy is about reciprocity and reward for effort. The real economy is not about hunting and fishing but earning money from a real job in the economy. The real economy is what we all need to do to get ahead, and it is what makes society work" (Pearson, 2009, p. 2). Pearson sees welfare as a destruction of who the mob are. He believes that mob should be encouraged to work and take responsibility for their efforts (Curchin, 2015a).



Pearson stated that the tension between cultural values and the demands of the real economy has been, “the greatest impediment to enterprise development in our communities” (Pearson, 2009, p. 89). Mob place a high value on their culture and their kinship structure. For them this results in personal autonomy, but this value clashes with the market economy. Pearson argues because of this clash, or to resolve this clash, that some traditional practices like demand sharing need to be retired or given up.

Pearson, like Altman, was trying to understand and bring to light how best Indigenous people, living in remote Australia, can be empowered and how they could sustain themselves and their family. They both also advocate that mob should not have to lose their culture and traditions. It is vital that mob can preserve their heritage, their cultural practices, and spirituality and kinship connections. But Altman maintains the answer does not lie in integrating mob into the dominant culture – the western view of the work-centric way of life (Altman, 2001).

Customary activities play an important role in the lives of mob. That is why Altman emphasised in his writing that Indigenous people have their own economic life that cannot be defined solely in monetary terms (Russell, 2011). The hybrid economy model values Indigenous people’s contribution in sustaining their culture through personal autonomy, mobility and living on country and seeing this as a productive opportunity outside the market economy. Customary activities for mob are engaging and motivating to them; it is the sense of satisfaction, wellbeing, and connection that they feel in having the opportunity to do such activities.

The market and state sectors do not recognise or value the cultural ways of life practised by the Indigenous people in the community as part of the economy. But these everyday ways of being for mob, and practices like demand sharing, are part of the remote Indigenous society way of life which is dictated by the kin-based social economies rather than the market economy. It is this understanding of the hybrid economy that needs to overlay programs, services and initiatives that seek to improve financial wellbeing for East Kimberley mob.

Social embeddedness is when economic activity is not separate from social interactions, but rather they are deeply connected. Social factors such as family networks and cultural norms influence economic outcomes and behaviour (Machado, 2011). The centrality of social embeddedness is reflected across many Indigenous cultures. For example, research, which focused on adaptive strategies used by Papua New Guinea farmers, recognised the value to the farmers of social connections, like family, friends, and neighbours. These social connections helped the farmers to find a solution that enabled each family/household to have sufficient land for food growing (Koczberski et al., 2018).

Traditional social and kinship networks are found in East Kimberley Indigenous communities and as such, money management habits and practices are influenced by the social networks that operate within. For example, in the East Kimberley, one of the ways that some communities pull resources together is by using a ‘chuck in’ account. Each household puts money into the ‘chuck in’ account which can be accessed for various things that the community members decide on, such as the purchase of white goods or for funeral expenses.

McCormack and Barclay reviewed case studies on the interactions between capitalist and non-capitalist social systems in Oceania countries, such as New Zealand and Papua New Guinea. They found that capitalism has both positive and negative impacts. Capitalism can help generate wealth and advance technology, but conversely, it can cause numerous problems, such as social inequity, damage to the environment and economic crisis (McCormack & Barclay, 2013). The introduction of capitalism and individualism into Indigenous society placed a higher value on individual wealth as being more important than a traditional communal lifestyle.

The concept of individualism is inconsistent with Aboriginal values where communalism is at the heart of Aboriginal identity. Thus, it is the degree to which a non-capitalist view is held and practised that influences Indigenous financial wellbeing. Pearson (2011) in an opinion piece said: “An aura of ethical and cultural illegitimacy attaches to Indigenous people who pursue enterprise and wealth.” In other words, Indigenous people who accumulate wealth and pursue wealth-

generating/enterprising opportunities are often perceived to be turning away from their cultural identity because of this capitalistic behaviour.

Some international research has concluded that the introduction of money can lead to the breakdown of social and kinship networks. Curry and Koczberski (2009) researched how the value of labour changed when production moved from families just growing for their own needs (subsistence farming) to growing for the purpose of generating income (market production). Their research showed that a market economy can affect social connections; that is when money and capitalism are part of community life it can lead to a breakdown of traditional family structures.

East Kimberley mob are well known for sharing and caring with, and between, family members, their kin, and their clan. They share and look after one another in a communal way of life. One prominent example is the sharing of their bush tucker, from 'killer' (which is the bush term for any animal like a kangaroo or cow that is killed fresh from the land), and wildlife (such as a bush turkey) to barramundi from the river.

Being close to their lands, connecting to their country, culture and family and being able to practise their unique ways is what gives mob confidence; it builds their autonomy and allows for greater self-determination. For mob, sharing their resources, including money, with other family members is important; they feel morally obligated to share what they have with family. Demand sharing has a place in the Indigenous ways of life (Peterson, 1993) but it can lead to tension between holding on to money and maintaining social relationships.

The social network that is already in Indigenous communities and the social norms practised by the people, could be used to increase awareness and spread information on improving financial wellbeing and cultivating a savings habit. That is, harnessing the strength or power of the social connections is a key to improving financial wellbeing, such as by reinforcing messages through social networks. Examples of this from international research in Brazil, involving both parents and children in financial workshops increased savings, and in Indonesia, training both migrants and family members, increased savings (Drexler et al., 2014). Furthermore, a Canadian Financial

Literacy and Aboriginal People study found that (Canadian) Aboriginal Elders and role models can help to support efforts to improve community financial information and decision-making, including for youth (Prosper Canada Centre for Financial Literacy, 2015).

What mob do know best is their cultural ways of living. Their kinship system is where they practise their cultural framework, such as their community and family support, ‘sharing and caring’ for one another (Curchin, 2015b). It is this social embeddedness that is pivotal when considering strategies to improve the financial wellbeing of East Kimberley Indigenous people.

## **2.5 Conclusion**

Chapter 2 has outlined financial wellbeing data of Indigenous Australians, including East Kimberley people, followed by an analysis of financial wellbeing interventions in Indigenous populations. The chapter concluded with a discussion of the hybrid economy and social embeddedness, both of which can provide lenses for examining financial wellbeing interventions in East Kimberley Indigenous communities. The following chapters discuss, and analyse the research data, on ways to enhance the financial wellbeing of mob, including the practice of a savings habit.

## Chapter 3: Methodology

*Dadirri: deep listening – the ability to sit alongside mob and ‘just be’.*  
(Ngan'gikurunggurr and Ngen'giwumirri languages of the Aboriginal people,  
Daly River region, Northern Territory)

### 3.1 Introduction

This chapter begins with an overview of the Kimberley region and the research sites, followed by a description of the theoretical approach, sample selection, research support team, and field logistics. This chapter also discusses the mode of analysis, limitations encountered during the research and ethical considerations during data collection.

### 3.2 Research Sites

The Kimberley region, in northern Western Australia, is a geographically remote area of 424,000km<sup>2</sup> made up of East Kimberley and West Kimberley. In the 2021 Census, there were 35,092 people in the Kimberley, 49.3% of whom were male, and 50.7%, female. Aboriginal and Torres Strait Islander people made up 41.1% of the population. Of the 14,408 Aboriginal and Torres Strait Islander people, 49.1% were male, and 50.9% were female with an average age of 26 (ABS, n.d.-a).

The six research sites are in the East Kimberley region, an area of 118,000km<sup>2</sup>. The East Kimberley has approximately 11 000 people, of which almost 50% are Indigenous. The median age of the Indigenous populations across the sites is 26 years of age. Additionally, the gender split is 45% male and 55% female (ABS, n.d.-b).

The Kimberley region has over 150 Aboriginal communities and 30 different Aboriginal language groups (Kimberley Development Commission. (n.d.-a). The languages spoken at the East Kimberley research sites are Kwini and Wanumbel (Kalumburu), Miriwoong and Kadjorong (Kununurra), Kija (also spelled Gija or Gidja), Jaru and Woola (Doon and Warmun), Kija and Jaru (Halls Creek; see Figure 3.1).

**Figure 3.1**

*Language Groups of the Kimberley, North West Australia, and Northern Territory*



*Note.* Reprinted from The University of Notre Dame Australia (n.d.).

Historical and contemporary movement of mob means that some research participants did not belong to the traditional language group of the location where they were interviewed. This is due to the transient nature of Kimberley Aboriginal people who move often because of employment opportunities, housing or to move closer to family. As highlighted in the East Kimberley Taylor Report, mob tend to move towards the main centres like Kununurra and Halls Creek, but most Aboriginal people stay within the region compared to non-Aboriginal people moving out of the region (Taylor, 2020).

The East Kimberley Indigenous people of North West Australia have strong connections to the Northern Territory. The influence of the early traders and missionaries that came down from the Northern Territory is still evident today in aspects of the government and church administration in the Kimberley. The strong relationship between the East Kimberley and Northern Territory mobs is demonstrated through some of their shared traditional dreaming stories, trade routes and rock art. The early pastoralists used the traditional trade routes that run from the

Northern Territory through to the East Kimberley for stockmen's route in the early 1800s (Kerwin, 2012).

The research was conducted with Aboriginal people in the three East Kimberley townships of Kununurra, Wyndham, and Halls Creek, and in three smaller settlements of Warmun, Doon and Kalumburu. These sites were chosen as they are the six most populated townships and settlements in the East Kimberley region. These townships and settlements, except for Kalumburu, are connected by the Victoria Highway and Great Northern Highway which runs east to west across the Kimberley and connects the region to the Northern Territory and to the townships of Fitzroy Crossing, Derby, and Broome in the West Kimberley (Figure 3.2).

**Figure 3.2**

*Kimberley, North West Australia*



*Note.* Reprinted from Regional Development Australia Kimberley (n.d.).

There are important differences amongst research sites. Even though they are in the same region, they each speak their own languages and they have their own dreaming stories, plus traditional dances and song lines that are unique to their country. Of note, is that the economic activities and early money stories recorded in the East Kimberley were through contact with European settlers, who mostly came as pastoralists looking for land to establish cattle stations and prospectors looking for gold during the gold rush periods. The demographics for each research site are shown in Table 3.1.

**Table 3.1**

*Demographics of the Research Sites*

<b>Research sites</b>	<b>Population</b>	<b>% of total population East Kimberley</b>	<b>% of Aboriginal population</b>	<b>Medium age Indigenous</b>	<b>Medium age non-Indigenous</b>	<b>Traditional owners</b>
Kununurra	5500	50	27	25 years	32 years	Miriwoong
Wyndham	600	5	59	23 years	32 years	Balanggarra
Halls Creek	1120	15	60	29 years	29 years	Jaru and Gija
Warmun	456	4	89	26 years	26 years	Gija
Doon Doon	92	0.8	90	20 years	55 years	Woolah and Gija
Kalumburu	420	4	80	27 years	27 years	Wunumbal and Kwini

*Note.* Adapted from ABS (n.d.-b).

Kununurra is a service centre that was established during the construction of the Ord River Irrigation Scheme to house the workers building the Argyle and Diversion dams (Doohan, 2008). This irrigation project was started by the Federal Government in 1959 and the first stage ended in 1963. Subsequent stages were added through to the early 2000s.

Irrigated agriculture has made Kununurra well-known for its production of various crops, such as melons, sugar cane, sandalwood, banana, cotton, and kale farming (Shire of Wyndham| East Kimberley, n.d.).

This development of Kununurra was happening around the same time that a National Referendum amended the Constitution in 1967 to include Aboriginal people in the Census for the first time (Attwood & Markus, 2007). People from different language



groups moved to Kununurra in response to many cattle stations around the East Kimberley closing their doors to Indigenous workers when equal wages were introduced by the Government in 1968. This is because many cattle station owners could not afford (or did not want) to pay aboriginal workers the same wages as their white workers (Yu, 1994). Previously, during early cattle station days, Indigenous people worked but did not get paid. Instead, there was a weekly pension day on the station, in which rations of food, tobacco, and clothes were given.

Wyndham was established in 1886 and is one of the oldest townships in East Kimberley. In its early days, Wyndham became the main port that shipped the gold from Halls Creek. Later, the port was used for the beef industry servicing the surrounding cattle stations. In the late 1960s, after the introduction of equal wages, many Aboriginal stockmen moved to Wyndham, from nearby cattle stations, bringing their families to settle on the fringes of town looking for work (Ingham, 2013).

Halls Creek was established in 1885 following the discovery of gold in Western Australia. Despite Halls Creek being the first place in Western Australia where gold was discovered, very little of this wealth flowed through to the traditional owners of the land, who today have high levels of socio-economic disadvantage.

Warmun, also known as Turkey Creek, was established around the same time as Halls Creek in the early gold rush era of the 1890s. It was set up as a general supply station for Aboriginal people in the region (Doohan, 2008). It is about 200 km south of Kununurra via the National Highway One, halfway between Kununurra and Halls Creek. Warmun is surrounded by several cattle stations including Texas Downs, Lissadell (the home of Argyle Diamond Mine/Rio Tinto), Bow River, Mabel Downs, Bedford Downs, and Alice Downs.

The Doon Doon community is located off the Great Northern Highway One and is 120 km south of Kununurra. Doon Doon was built to cater for the pastoral settlement of the East Kimberley in the early 1890s when it was previously called Dunham River Station, and prior to that, Cow Creek Station (Doohan, 2008). The community was eventually purchased in 1976 for Aboriginal people by the Commonwealth Aboriginal

Land Fund Commission. The community is managed by Woolah Aboriginal Corporation, incorporated under the Aboriginal Councils and Associations Act 1976.

Kalumburu was established by Catholic missionaries (known then as the Drysdale River Mission) in the early 1900s. In 1933, because of water shortages, the mission moved to its current location, along the King Edward River. Kalumburu is the most remote of the field sites. It is eight hours' drive from Kununurra or about a one-hour flight on a small plane from Kununurra Airport. The Kalumburu Aboriginal Corporation, on behalf of the Kalumburu Community Council, manages the community.

Historically, the Kalumburu Mission was responsible for looking after the mob's welfare and they also provided some vocational training and education (Zucker, 2008). The priests and nuns were responsible for mob's money matters until equal wages and welfare payments were introduced in 1968. It was at that point everyone became responsible for managing their own money business (Attwood & Markus, 2007).

To provide further context to my study, Table 3.2 below lists available services and infrastructure at the research sites. Of note is the influence of the Catholic Church across the Kimberley, particularly through its schools and in missions. In Kalumburu, the Catholic Church also operates a store, fuel station, and visitors' accommodation. The Catholic Church through its missions' work has resulted in a strong footprint across the Kimberley and as such has influenced the money story of many Kimberley Indigenous people.

The lack of services and general infrastructure at the research sites also do impact the financial wellbeing of the people living in these communities. For example, for most of the sites there is only one food/general grocery store. When combined with the remoteness of the East Kimberley region, food prices are much higher than in urban areas (House of Representatives Standing Committee on Indigenous Affairs, 2020). Telephone reception and internet connectivity speed are often poor, which combined with low financial and digital literacy, restricts the mob's access to financial services.

**Table 3.2***Research Sites Services and Infrastructure*

<b>Service or Infrastructure</b>	<b>Kununurra</b>	<b>Wyndham</b>	<b>Halls Creek</b>	<b>Warmun</b>	<b>Doon Doon</b>	<b>Kalumburu</b>
Police Station	Yes	Yes	Yes	Yes	No	Yes
Food Store	Coles; IGA	IGA	Coles Express;	Outback Store;	Outback Store;	Outback Store
Supermarket			Service Station; IGA	Roadhouse	Roadhouse	Catholic Mission Store
Schools	2 Primary Schools (1 Catholic); 1 District School	2 Primary Schools (1 Catholic); 1 High School	2 Primary Schools (1 Catholic); 1 High School	2 Primary Schools (1 Catholic)	1 Primary School	1 Primary (Catholic) School
Hospital /Health Clinics	Kununurra Hospital/ Emergency Department; OVAH – Aboriginal Health Service; Wunan Health -Private Medical Centre; Boab Health – NGO	Wyndham Hospital	Halls Creek Hospital Yura Yungi Aboriginal Medical Service	Warmun Health Clinic	Doon Doon Health clinic	Kalumburu Health clinic
Service Station	Yes (2)	Yes	Yes	Yes	Yes	Yes
Churches	Catholic Protestants (4)	Catholic Protestants (2)	Catholic Protestants	Catholic Protestants	None	Catholic
Road Access	Accessed by bitumen Highway	Accessed by bitumen Highway	Accessed by bitumen Highway	Accessed by bitumen Highway	Accessed by bitumen Highway	Accessed by on-road tracks
Airstrip /Airport	Airport	Airstrip	Airstrip	Airstrip	No	Airstrip
Banking Service	Commonwealth Bank	None; ATM at Foodstore	None; ATMs at Roadhouse and IGA	None; ATM at Roadhouse	None; ATM at Roadhouse	None; ATM at Roadhouse
Distance from Kununurra (By 4WD)	N/A	100 kms	358 kms	197 kms	105 kms	556 kms

### 3.3 Research Methodology

The theoretical approach in this research is grounded theory. This theory is ‘grounded’ in the analysis of data collected through formal and informal surveys and interviews, as well as focus group (yarning circle) meetings. Glaser and Strauss introduced grounded theory to complement qualitative data (Glaser & Strauss, 1967). My research used primarily qualitative techniques (Creswell & Plano Clark, 2017) to capture the socio-cultural context in which financial stress emerges and to give a fuller understanding of the factors determining financial wellbeing and savings behaviour for East Kimberley Indigenous people.

Data collection began with 16 structured interviews of service provider workers. This was followed by a series of 10 yarning circles with 38 Indigenous people to gather their views, understanding and experiences of financial wellbeing, including the practice of saving. The final data collection involved conducting 12 individual interviews with a cross-section of East Kimberley mob about their financial wellbeing, including their money management habits and practice of savings. The 28 interviews and the 10 yarning circles were recorded and subsequently transcribed. The research data transcriptions were entered on a spreadsheet to provide a base for analysing the data, such as to identify common themes that emerged from the data.

**Table 3.3**

*Types of Data Collected*

Type of data collected	Number of participants
One-on-one interviews with service providers	16
One-on-one interviews with East Kimberley mob	12
Yarns with East Kimberley mob across 10 yarning circles	38
<b>TOTAL</b>	<b>66</b>

I had initially intended to ask Indigenous participants two to three quantitative questions before asking them to just yarn about their money story. Questions such as ‘how would you rate your financial wellbeing on a scale of 1 to 5?’ or ‘can you tell

me how much debt you have now? ‘Do you know how much you have in your bank account?’ or ‘do you have enough savings to pay for upcoming bills, like rent and phone?’ I found as I began to do the yarning circles and interviews with Indigenous participants that responding to quantitative questions was a challenge for many participants and that it was therefore best to let them simply yarn about their money story. Within that ‘money story’ I was then able to ‘hear’ responses that related to some of my initial quantitative questions. It was a challenge because of the sensitivities around money matters. Telling their stories was much easier for them than responding to direct questions.

The qualitative data collected from Indigenous participants, was in the form of the participants’ ‘money story.’ This form was chosen because of the value in Indigenous culture of the story – the narrative (as discussed further below). By walking alongside mob, listening deeply to their money story (as opposed to asking a list of questions), I was able to gain a better understanding of mob’s relationship to money and how they view and interact with contemporary money management habits.

**Table 3.4**

*Numbers of Participants in Yarning Circles and in One-on-One Interviews at Each Site*

<b>Research site</b>	<b>Yarning circle participants</b>	<b>One-on-one interviews</b>	<b>Total</b>
Kununurra	6	5	11
Wyndham	7	4	11
Halls Creek	13	3	16
Warmun	4	0	4
Doon	5	0	5
Kalumburu	3	0	3
<b>TOTAL</b>	<b>38</b>	<b>12</b>	<b>50</b>

Participant selection across the yarning circles and individual interviews at each research site considered age, gender, and employment status, so that the research sample contained a cross section of East Kimberley Indigenous people. Of the 50

Indigenous people who participated in the yarning circles (38 participants) and one-on-one interviews (12 participants), 34 were male, and 26 were female. As a male researcher, it affected who I could select in the sample because of the cultural protocols in East Kimberley. It was more appropriate for me to be reaching out to males, rather than females.

I had prior experience working in the research field sites, through my employment with Wunan. This helped me with recruiting and engaging participants in the research. Also, in my engagement with service providers and other stakeholders I asked if there were any individuals who thought would like to share with me their money story and money habits. I then followed up on these recommendations.

I conducted 16 one-on-one Interviews with service providers, 12 one-on-one interviews/yarns with mob (in particular, those who have healthy money management habits and strong financial wellbeing), and ten yarning circles (involving 38 people) with mob across the six research sites.

I chose to interview a selection of service providers across the East Kimberley who through their work were able to give an account of how mob handle their money business. Examples of the service providers interviewed were a numeracy and literacy lecturer from the Northern Regional TAFE in Kununurra, a Housing Officer in Halls Creek, and a Community Support Officer in Wyndham. The service providers I interviewed had first-hand knowledge and experience working with Indigenous communities, and in their work, they observe and see how Indigenous mob manage their money. I was able to capture insightful data from the 16 service providers, from across three sectors: public (Government), private (Corporate/Business), and NGO (Non-Government Organisation).

### Figure 3.3

*Financial Counsellor Tevita Naroba and Money Business Mentor Ahmuth Bin Omar*



*Note.* Employed at Wunan Foundation Financial Hub. Boarding the plane that flies between Kununurra and Kalumburu.

I have lived in the East Kimberley for 6 years. Being embedded in the local community and in work roles involved connecting with Indigenous communities across the East Kimberley which provided me with a strong base of well-established networks and relationships. These networks were not just with the mob, but also with the various service providers and stakeholders that work in the space of Indigenous community development, such as in education, and health sectors. I utilised my existing connections and relationships to reach out to service provider participants interested in being interviewed. The participants were provided with an Information Statement and a Consent Form.

**Table 3.5***Service Provider Participants*

<b>Service Provider</b>	<b>Location</b>	<b>Group</b>	<b>Gender</b>	<b>Code</b>
<b>Sector worker</b>				
Public Sector worker 1	Kununurra	Indigenous	Female	PSW1
Public sector worker 2	Kununurra	Indigenous	Male	PSW2
Public sector worker 3	Kununurra	non-Indigenous	Female	PSW3
Private sector worker 1	Kununurra	Indigenous	Female	PRSW1
Private sector worker 2	Wyndham	Indigenous	Female	PRSW2
Private sector worker 3	Kununurra	non-Indigenous	Female	PRSW3
NGO worker 1	Kununurra	non-Indigenous	Female	NGOW1
NGO worker 2	Halls Creek	Indigenous	Female	NGOW2
NGO worker 3	Halls Creek	non-Indigenous	Male	NGOW3
NGO worker 4	Wyndham	non-Indigenous	Female	NGOW4
NGO worker 5	Kalumburu	Indigenous	Female	NGOW5
NGO worker 6	Kununurra	non-Indigenous	Female	NGOW6
NGO worker 7	Wyndham	Indigenous	Female	NGOW7
NGO worker 8	Kununurra	Indigenous	Male	NGOW8
NGO worker 9	Wyndham	Indigenous	Female	NGOW9
NGO worker 10	Kununurra	Indigenous	Female	NGOW10

As shown in Table 3.5, of the 16 service providers interviewed, nine were based in Kununurra, but they service all the townships and settlements of the East Kimberley. Further, 13 of the 16 service providers interviewed were women, reflecting the high proportion of females in the community, health, and education services in East Kimberley. Additionally, 6 of the service providers were non-Indigenous and 10 were Indigenous.

The questions posed to the service providers were:

1. Financial wellbeing refers to a person's financial strength (ability to pay debts, a regular income, setting money aside for savings, including retirement). What have you observed and experienced about the financial strength of the mob you work with?
2. From your work with clients, have you seen there are tools or strategies or practices/actions that have made mob financially stronger? On the other hand,



what have you observed that does not help the mob manage their money well and what actions weaken their financial wellbeing?

I chose to do yarning circles because this is the most culturally appropriate way to engage mob on a deeper level to hear about their money journey and money management habits (Bessarab & Ngádnú, 2010; Walker et al., 2014). A ‘yarning circle’ is an informal way of asking Indigenous community members about a topic.

Yarning is a cultural practice that strengthens kinship and family ties. In a yarning circle, each person is given space and respect to speak, and everyone values each other’s contribution. Thus, it is an important tool to collect information or data in an Indigenous setting (Dunleavy, 2013). The mob in the community like to sit and yarn as part of their cultural ways and traditional protocol. The yarning circles provided an opportunity for individuals to give an account of their money story and experiences, and what they think about their money management habits – as opposed to someone observing what they think those money habits are. This research recognised that for Aboriginal people to share their stories and discuss some serious and sensitive matters, like money business, it must be conducted in an informal way such as through a yarning circle.

The advantage of the yarning circle is that it can create a safe space to share despite the location, for example, in an office space, under a tree, or an open fire at night. These types of yarning circle locations are exactly what happened in this research project: in an office space (Halls Creek), underneath a Boab tree (Kulumburu), and in the front yard of a community Elder’s house (Doon Doon). Additionally, when I went into the communities, I ensured that I observed protocols, met at appropriate places (such as the Council building or local Arts Centre within the communities), and had community Elders/senior community members present.

### Figure 3.4

*Yarning Circle, Halls Creek, East Kimberley*



The participant composition of the yarning circles was designed so that participants were amongst people with whom they felt comfortable talking about the research topic. This was done in consultation with the reference group (discussed below) and community leaders. Multiple smaller yarning groups were conducted at each site. For example, in Halls Creek three smaller yarning circles were held rather than the originally proposed single yarning circle.

The questions asked in the yarning circle explored the following:

1. When you think of 'money' what thoughts come to mind?
2. What are some of the money habits that you would say you practise?
3. What money habits have been good for your financial health/wellbeing and what habits have not been as good - why do you think this might be?
4. If I were to ask you, what is your money story or, in other words, what have been some of your personal experiences around money and money habits or practices, what comes to mind for you?
5. If you think about your relationship or connection to money is there a word or words/a statement that come/s to mind? Or would you say you do not have a relationship/connection with money?
6. What would you say are some good money habits your mob should have? Why do you think they are good money habits and are there some of those habits that you follow, or do you find it too hard? What makes it hard to have good money habits, like trying to put some money away?

7. How do you feel about supporting your mob with money that you earn or get through your welfare payment? In your opinion, how do you think supporting your mob affects your ability to get together individual savings or have better money habits for yourself personally?

I needed to adopt an open-minded approach, listening to the responses in the yarning circles and not to be clouded with preconceived ideas of how mob manage their money business. I conducted ten yarning circles that ranged in size from two to six people. A total of 38 people were involved across the yarning circles held across the six research sites.

**Table 3.6**

*Yarning Circle Participants*

Research Site	Age (years)			Total	Gender	
	21-35	36 - 50	50+		Male	Female
Kununurra	2	3	1	6	6	0
Wyndham	2	3	2	7	3	4
Halls Creek	6	3	4	13	11	2
Warmun	1	3	0	4	0	4
Doon Doon	4	0	1	5	1	4
Kalumburu	1	1	1	3	3	0
<b>TOTAL</b>	<b>16</b>	<b>13</b>	<b>9</b>	<b>38</b>	<b>24</b>	<b>14</b>

The yarning circle data collection was also about observing and ‘listening’ to what was not said. The term used for this is ‘deep listening’ - the Aboriginal word is ‘Dadirri’ (a word from the Ngan'gikurunggurr and Ngen'giwumirri languages of the Aboriginal people of the Daly River region, Northern Territory) – the ability to sit alongside mob and ‘just be’ (Brearley, 2010). As time passes, a few thoughts and some stories may begin to be told. In these stories, I can start to ‘hear’ the participants connecting to the ‘questions’ asked about their money management habits and financial wellbeing.

Three non-Indigenous participants were involved in the yarning circles because they were people who work and live in the community and who also were in a supervisory capacity of mob in their workplaces. Their presence was helpful for mob to be able to

articulate and comprehend some of the questions. Participants speaking in front of their supervisor/'boss' did not present a challenge in these three instances.

One-on-one interviews were held with 12 East Kimberley Indigenous people discussing their money management habits. These people were selected from across the different research sites. There were six people from the yarnning circles who I identified had good financial wellbeing and understanding of some money management habits. I asked the six people to participate further in the research by participating in one-on-one interviews. The other six people were recommended to me by service providers. They were recommended to me because they had been observed as having healthy money management habits and were a role model in their families and communities when it came to their money business matters. The interview participants were open and able to talk about their money management practices, including their savings habits and financial wellbeing.

The questions asked in the interviews were different from those asked in the yarnning circles. The questions asked were:

1. How would you describe your financial wellbeing (based on the level of your debt, savings, and income) journey over the last 2 years?
2. What type of advice and support (if any) have you sought from a Service Provider, Bank, or a Financial Counsellor when it comes to your 'money business'?
3. What tools and/or strategies and/or actions have worked well in assisting to improve your financial wellbeing? Why do you think they worked well for you?
4. Were there any tools/strategies/actions the Service Provider, Bank or Financial Counsellor suggested, but they did not lead to improving your financial wellbeing? Why do you think they did not work?
5. Do you currently practise the habit of savings? If you do have a savings habit, how often and for what purpose are you saving? In addition, what has assisted you in being able to save?
6. If you do not have a savings habit what are some of the reasons for this? What do you think could help motivate you to practise a savings habit?

Table 3.7 shows a summary of the number of Indigenous and non-Indigenous research participants across the six research sites. Of the 66 participants who took part in the research from 28 one-on-one interviews (16 service providers and 12 financial wellbeing participants) and 10 yarning circles (comprising of 38 participants in total), 56 participants were Indigenous and 10 were non-Indigenous.

**Table 3.7**

*Research Participants Indigenous and Non-Indigenous*

Research site	Yarning Circle participants		Financial wellbeing one-on-one interviews		Service Provider one-on-one interviews		Totals	
	IND	non-IND	IND	non-IND	IND	non-IND	IND	Non-IND
Kununurra	6	0	5	0	5	4	16	4
Wyndham	5	2	4	0	2	1	11	3
Halls Creek	12	1	3	0	2	1	17	2
Warmun	4	0	0	0	0	0	4	0
Doon	5	0	0	0	0	0	5	0
Kalumburu	2	1	0	0	1	0	3	1
<b>TOTAL</b>	<b>34</b>	<b>4</b>	<b>12</b>	<b>0</b>	<b>10</b>	<b>6</b>	<b>56</b>	<b>10</b>

*Note.* Key: IND- Indigenous, non-IND- Non-Indigenous

### **3.4 Research Reference Group, Limitations, and Ethical Considerations**

I formed a reference group of four East Kimberley Indigenous Elders (one female and three males) to provide support and lead my interaction and engagement within each research site. The four members of the reference group are representative of my research sites. The reference group members were consulted about the research and how I should approach the local Indigenous participants. They also provided advice on the cultural protocols when conducting research in the community. The formation of the reference group was also a way in which ownership of the research could belong to the communities and that it would be a partnership between the researcher and the community. It was recognised from the very beginning of this project that a

collaborative approach was important, seeking to research with Indigenous people and not on Indigenous people.

One of the first tasks of the reference group was to discuss the topic of this research. Discussion took place on: how relevant, helpful, and effective the topic would be in the communities ensuring that the interests of the indigenous mob in the Kimberley were given priority; how the research could be made useful as a conduit on the ground between the community and policy makers in the Government, especially in improving the financial wellbeing of Indigenous mob; and to look at ways to involve the community, including mapping out key stakeholders and logistics to conduct the research.

The reference group was used as a sounding board to assist me on the refinement of the methodology to be used in the research. Because of this relationship between the reference group and myself, it made it easier for me to harness the support of numerous Aboriginal organisations in the East Kimberley, including MG Corporation, East Kimberley Job Pathway, Northern Land Council, Ngnowar Aerwah, and Wunan. These organisations provided letters of support, which were submitted as part of the university ethics process. It was important to obtain the approval of these Aboriginal organisations since most of them not only represent, but also look after the interests of the Indigenous people in the community.

Literacy, numeracy, and comprehension in English are always a challenge in East Kimberley Indigenous communities because few of the mob, particularly those older than forty, did not have access to education opportunities when they were younger. English is also often the third or fourth language for many East Kimberley mob (again, primarily those over 40 years of age).

### Figure 3.5

*Yarning Circle, Wyndham, East Kimberley*



When posing the research questions, I took the time to break down the questions into smaller parts and used relatable examples so it could be more easily understood and relevant to them. For example, one of the questions was “What is your relationship with money?” I explained this by saying “...when I talk about my AFL team, I say my team the Eagles is a champion team; in other words, this is how I describe my relationship with my team. In the same way, how would you describe your relationship with money?” .....So, what is money to you? Like a friend, what does a friend do? A friend buys me tucker, cigarettes, grog (alcohol), petrol, etc.....” Mob have an emotional connection to their favourite AFL team, which is why I used this analogy to help mob reflect on whether they have a relationship/emotional connection with money. I first had to conceptualise and relate the question to their context.

Questions had to be flexible to suit the participants based on their literacy and comprehension levels; this was particularly so for those who participated in the yarning circles. This was not as great a challenge for the Indigenous participants of the one-on-one interviews, who were primarily those with healthy money management habits and had good English comprehension. These participants were able to comprehend the questions well and be more articulate when discussing their financial wellbeing.

In Kalumburu, where English comprehension was lower than at other sites, I engaged an interpreter. The interpreter was a white man who has been living in the Kalumburu community for a long time and was well known to the mob. Some of the research questions were translated into Indigenous conversational English (called 'Kriol'), so the participants could better comprehend the questions being asked.

I found that the more remote the research site was, the more traditional the setting was. This impacted the way some of the participants comprehended the questions and gave their responses. Some of the reactions were often quite limited in nature, such as two- or three-word responses compared to more comprehensive answers from other respondents. For example, the more remote community of Kalumburu, some of the responses to the financial wellbeing questions were not as full as those in Kununurra (an established township). I also found it challenging to ask certain open-ended questions as more limited exposure to an urban lifestyle and the money demands of such a lifestyle. As a result, this affected the answers given and the quality of response received from some of the participants.

Part of this research journey on the financial wellbeing of East Kimberley Indigenous mob includes a focus on increasing recognition and respect for traditional ways of living, so I sought to ensure cultural protocols were followed. One example of a cultural protocol that impacted on the research is 'men's business' and 'women's business' (Doohan, 2008). Certain topics can only be discussed when men are together, or women are together by themselves. It is unusual to have an open conversation with both men and women present around 'money business,' particularly personal money matters. Because of this protocol, most of the yarning circles were single gendered.

I had already established trust and rapport with many Indigenous families through my work roles in the East Kimberley over the last 5 years. As such, those families/individuals were comfortable doing one-to-one interviews with me. However, as money business is seen as private, not all the women were open about their money stories; I had to ask more closed questions initially until they become more comfortable to share information with me.



Cultural protocols also exist around kinship relationship or same skin name (Love, 2009). Certain people cannot speak to other people. For example, a man cannot talk directly to his mother-in-law, which means they cannot be present in the same yarning circle. In the yarning circles the protocols of men's business and women's business and kinship relationships can stifle discussions. Thus, because of these cultural protocols, some of the yarning circles consisted of two or three people, rather than the five or six people originally planned.

Conducting the field research was challenging logistically because the research sites are scattered across the East Kimberley, from the saltwater north west coast of the Wunambal and Kwini language group in Kalumburu to the freshwater desert plains of the Kija and Jaru country in Warmun and Halls Creek. In the initial planning stages, significant consideration was given to the process of holding yarning circles and conducting interviews in some of these very remote areas to ensure a broad cross-section of people were included in the research sample.

Some of the yarning circles and interviews were scheduled around my work outreach trips and community visits, while working with Wunan Foundation. Data collection was progressively conducted over 6 months in the dry season period when the rains had eased (April to September). This collection included a week in which one of my supervisors visited the East Kimberley, and together we met several of the research participants while I conducted a few yarning circles and one-on-one interviews.

Gathering the mob and ensuring that they were available was a challenge. You can plan a time and place for a yarning circle or interview, but the time and venue could change quickly. For instance, I could arrive at a community to conduct a yarning circle but find there is 'sorry business' happening in the community because someone has just passed away. Community matters such as this sometimes changed who ended up coming to the yarning circle and or the time availability of participants. I had to do as much pre-planning as possible, but also know that the situation might suddenly change, or the data collection may not go ahead as planned.

COVID-19 restrictions were in place at the time of the data collection and distance was a factor. The geographical distances between research sites were a limitation of

this research because access could be challenging. For example, Kalumburu needed to be visited in the dry season, as in the wet season both the airport strip and road can be closed. The cost of the airfare is also a prohibitive factor, \$700 for a return flight. At the other research sites, wet season weather too can sometimes be a challenge. Thus, most of the data collection, could only take place over the dryer months of April to September.

Poor access to young participants was a limitation of this research. Few younger Indigenous adults were interested in participating in the research, because they felt they did not really have much to say around the topic. For Indigenous young people, there is also the protocol that older adults should speak 'first' and not themselves, especially around sensitive topics such as 'money business.' Thus, it was more challenging when there were younger people and older people together in a yarning circle. However, a small handful of younger adults were comfortable to participate in one-to-one interviews.

Being a non-Aboriginal researcher will always raise some anxiety and apprehension amongst the mob. Some may think that the researcher is being a 'busy body' and cannot be trusted. This is also a limitation of the research. A lot of mobs were aware of who I was through my community work and interactions over the last five years in the East Kimberley. This sometimes meant that some participants were hesitant or reluctant to fully share their money stories.

At times I sensed that some of the discussions and were a bit biased to please me when conducting the research. This may be due to the power that is attached to the role I played in the community. I always made it clear to the participants the difference between my work role and the research I was conducting. Additionally, the presence of some authority figures in the yarning circles like the local Community Police Sergeant, given the colonial history and the power of police over the Indigenous people, may have influenced some of the responses given. Furthermore, the employer, CEO and staff of the Indigenous Corporation sitting together at the same table yarning about money and Indigenous issues—which occurred in a couple of the yarning circles—may have brought a whole new dynamic that could skew the data collected. During these two yarning circles it was observed there was more

reluctance from the community participants to share their stories, while the authority figures were observed to be contributing more to the topic discussions.

Ethics approval was given by Curtin University's Higher Research Ethics Committee. I adhered to the National Health and Medical Research Council [NHMRC] Ethical Conduct in Research with Aboriginal and Torres Strait Islander Peoples and Communities: Guidelines for Researchers and Stakeholders (NHMRC, 2018) throughout this research. There are six core values in the NHMRC Guidelines 2018: spirit and integrity, cultural continuity, equity, reciprocity, respect, and responsibility. In applying these core values, I sought to ensure that I respected the shared values of the Aboriginal communities where I conducted the research and that my research was relevant to the communities' priorities, needs and aspirations.

The participants involved in each aspect of data collection were advised of the objectives and reasons for the research, gave informed consent, and had explained the privacy and confidentiality of the data collected. I sought the relevant cultural permissions from each of the communities in which data was collected, including obtaining support letters from the Aboriginal Corporations, traditional owners, and community Elders of those areas to carry out such research. The thesis will be made available to the research participants, communities, and support organisations for their use.

As a financial counsellor working and living among the East Kimberley Indigenous communities for more than 5 years, I have experience in how to address 'money business' issues that may arise. I informed participants about financial counselling services and passed on contact details of such services to participants if the research raised any concerns for them about their financial wellbeing, and if they wished to seek further assistance.

Financial hardship is not an easy area for people to disclose personal information; someone's 'money business' is a very sensitive topic. In the East Kimberley there is much jealousy and fighting because of money issues. I took into consideration that mob talking about their 'money business' may prove to be a risk to some of the participants, particularly where a discussion may take place in a yarning circle, as

some participants may have felt ashamed, or less able to talk/contribute, because of who else was present in the yarning circle.

To minimise risks, I ensured the participants were informed in advance of the discussion questions for the yarning circles and interviews, so that they could give their informed consent. Privacy and confidentiality statements were included in the Participation Information Statement, which the participant read and signed. Participants were advised that they could withdraw their consent to participate at any time during the research period. As at the time of writing this thesis no participant has indicated that they wish to withdraw their consent.

A couple of the yarning circles were changed to individual semi-structured interviews, rather than a group setting, as participants felt more comfortable in talking about their 'money business' individually. Also, once the group had explained to them about the research and they were willing to participate, people were then offered the option of self-selecting the yarning circle they wanted to be in.

The data collected was sensitive in nature and was kept confidential and used for the set research purpose. The laptop, external hard drive and notebooks were kept in a secure place and any digitally stored data was password protected. Pseudonyms are used throughout the thesis. The research refers broadly to where a person is from (for example, Kalumburu, Wyndham), and information has been removed which may make the person identifiable.

When seeking to recruit Indigenous participants because some individuals had previously been clients of mine and/or were known to me because of me living, working, and socialising in the communities, I ensured these participants understood my role in the interviews and yarning circles was that of a researcher and not that of a Financial Counsellor. I explained that in this context my role was not to discuss their specific and current money management challenges, nor to provide them with some advice and solutions, but that I was instead gathering data on their overall 'money business' journey. This process was important so that it minimised any potential conflict of interest that may have arisen.

### **3.5 Conclusion**

This chapter outlined the data collection techniques used in the study, including the use of the ‘grounded’ theory as the theoretical approach to gathering the qualitative data. Limitations were discussed along with how risks were managed, and conflict minimised. The following chapters analyse the data and put forward some strategies and recommendations as to how the financial wellbeing of mob can be improved, including promoting a culture of savings within a hybrid economy.

## **Chapter 4: The Financial Wellbeing Landscape of East Kimberley Mob**

*The hunting ground may have changed, and the fishing ground may also be different, the [mob] go down to the supermarket and down to the butcher now with a new tool [money] in their hand, but the sharing remains the same – they use the tool to support their family and community.*

(Indigenous service provider, Kununurra)

### **4.1 Introduction**

This chapter presents the research findings on challenges and issues—the ‘Indigenous realities’ (Dudgeon et al., 2014)—that East Kimberley Indigenous people face which influence and impact the strength of their financial wellbeing and ability to save. The awareness and understanding of this landscape of financial wellbeing is necessary as it will enable the implementation of strategies and recommendations that are effective in improving mob’s financial wellbeing, including a practice of savings.

### **4.2 Barriers to Strong Financial Wellbeing in the Opinion of Mob**

Mob’s lack of good money habits was identified by Indigenous participants as a barrier to mob improving the strength of their financial wellbeing, including adopting a regular savings habit. Yarning circle participants were asked to identify what they thought were some of their poor money habits. Across the ten yarning circles the top three poor money habits that emerged were money spent on alcohol and cigarettes, much unplanned spending, and money spent on the family at the expense of essential needs like paying the rent or power bill. These habits are reflected in the comments below. One Indigenous yarning circle participant (Doon Doon) said:

Wasting money, bad habit like going pub daily and spending which is good at the time, besides putting money away for savings. It is bad when you wake up and realise how much you spent, and you got to make sure you budget for next week or next pay.

Another comment from an Indigenous yarning circle participant (Wyndham) was, “It is hard to save money...maybe ‘cos of grog that's my habit and it’s hard.”

An unplanned approach to spending money was highlighted by a handful of the yarning circle participants, such as this comment:

Rich. Only for the day... then poor the next day. When we get our money we spend it on food, power card, and things, and the next day we have nothing. When we do shopping, we try and make sure it lasts but it does not always.

In the literature the need to shift the money mindset from living for today to planning for tomorrow was highlighted as a way to improve financial wellbeing (Comerton-Forde et al., 2018; National Indigenous Money Management Agenda, 2007).

Other yarning circle comments on expressing examples of poor money habits centred around spending a lot of money on family interests, “I buy clothes for the family and myself and give money for the family. When money comes, I just want to spend it.”

One of the Indigenous interviewees (Kununurra) when asked to reflect on his savings habit said:

When you are working in the bush, everyone struggles, but most people, as long as there is a roof over their head and family are doing well, then they are not worried about buying a house or things like that; that is their country and as long as the country is healthy, as long as they can get food to survive today and tomorrow, then it’s pretty good. They are not worried about putting money aside for the long term, such as into a superannuation fund.

Another question asked of the yarning circle participants was ‘What is one word that best describes your relationship with money?’ The majority of the yarning circle participants could not make any personal connections with money, they indicated that money is always insufficient, shared with families or being borrowed a lot of the time. The responses indicated that there is not much emotional value placed on money to

which mob could relate or connect. This impacts on their motivation to improve their money habits.

For mob, money is useful, but it does not hold emotion such as excitement or enthusiasm. It was interesting to hear mob's responses when discussing this question and changing the subject of relationship to be their own AFL Team—the passion, emotional connection and valuing of their AFL team were quickly and easily expressed in the answers they gave. For mob to express an emotional connection and valuing of money—in the same way they do for their AFL team – could be a key in helping mob to take more personal ownership of their money story and improving their financial wellbeing.

A participant yarned about how money to him is about survival. “It seems we never have enough money, and the world revolves around money, basically for everything you need money.” A young single parent who receives benefits on Centrelink reflected that money does not only provide for everything but comes in handy during emergencies. The participant stated, “Money is for everything, you buy this, and you buy that. You can also put money aside for rainy days.”

A client I assisted in purchasing her own home reflected on what it meant to her to have something of her own that she could say was hers and no one else's: “I was sick of paying rent—dead money—you are paying someone else's mortgage when you are renting, why not pay your own mortgage and then at the end you own it.” She experienced a confidence, and sense of security she had not ever known before. Many of the mob have not experienced that confidence boost, emotional elation, and financial security from having sufficient money to be able to purchase a home. An Indigenous participant reflected that money helps him cover the essentials like food, fuel, and air-conditioning: “I try to get in the habit of making sure there's enough food in the fridge for supper the next day and essentials, but I spend money on food, fuel, and air con.”

However, many of the yarnning circle participants commented that their money quickly gets spent or chewed up simply through the high cost of living in the Kimberley. It is often forgotten by policy makers and service providers that in remote communities,



food, rent, and power costs are high. This means it is not necessarily that a person is overspending—in other words, has poor money habits, it is simply their money can only stretch so far.

A yarning circle participant (Kalumburu) reflected that Government should assist with meeting some of the high costs. He said: “Instead of giving more money to the community through Centrelink benefits, Government should help out in the expenses like the barge, and housing.” The participant believes that if the Government can help reduce some of the costs they have (such as housing) then this can help them have healthier money habits because their money could stretch further. This comment is consistent with the literature which shows the geographic impact on financial wellbeing, including limited access to services, higher costs of living, and fewer employment opportunities in remote areas (Western Australian Council of Social Service [WACOSS], 2019).

An Indigenous interviewee (Wyndham) described that lack of responsibility is preventing some of the mob from maintaining good money habits—including the practice of savings:

My daughter asked me the other day if she could have some money because she ran out of fuel, I said no I don't have any money to send you, because I want her to learn how to budget her money.

Instead of giving in to the demand, the participant encouraged her daughter to take some responsibility in the way she budgets her money. She stated that, “I send her a message saying now—make sure you fill up your car with a full tank of fuel, so you've got enough to last through till your next pay.” According to the participant:

My daughter does not know how to budget, she is terrible, and she just spends and then has no money left. It shows as young people, they do not think about these things because they do not take responsibility like she is staying with her in-laws in Broome, she is not paying the rent or mortgage, so it is a free life.

There is often the assumption made that mob just live on handouts and do not want to earn money and in that way, they do not really care about taking personal financial responsibility. In contrast, one of the Indigenous interviewees reflected that earning money does matter to him because it enables him to be financially independent, in that he does not have to rely on anyone else for his financial security. The participant stated, “You are very independent when you earn your own money, you don’t have to rely on anyone, and you can provide for yourself and your kids.” The participant in this instance was referring to ‘earning’ money from a job, as opposed to receiving money from a welfare payment.

Yarning circle participants were asked to think about what money understanding they have. For some of the participants parents had instilled in them the importance of valuing money and they began learning about money at a young age. But most participants said they didn’t have much understanding about money matters, like budgeting or how to have a good savings habit. When asked to explain why, the responses were based on a lack of money or money always being chewed up very quickly. That is, there did not seem much point in trying to manage money well because it simply always gets used on what is the pressing need at the time or who is humbugging you for money and/or there is just never enough to cover everything you need or want, as reflected in the literature, Aboriginal households in remote areas are more likely to report financial distress because of lack of money (AHMAC, 2017; AIHW, 2021).

One of the research participants, a Miriwoong male Elder (Kununurra), who was asked what his understanding of money was, said, “Money for us today, is like a boomerang and a spear were to us in the olden days.” He went on to explain that historically a boomerang and a spear would be used to hunt and kill animals—so that the family could be fed—and not only that but so the food (the ‘fresh kill’) could be shared with wider family and community members. In this way, the boomerang and the spear were tools that were used for their survival and strengthening community relations (social capital). The tools were respected and valued as they were the means for sustaining and protecting them. If the boomerangs and spears were not looked after (such as not being sharpened) then survival was at stake.

However, the tool of money can also cause damage and arguments, that is, as a weapon just like the boomerang and spear that were at times used to harm and kill others. For example, I have observed, that when large sums of money come to traditional owners in a community from royalties, a lot of arguments and violence can break out over the distribution of the money. Furthermore, the money so often gets used to purchase cars and alcohol, while these discussions and arguments are still going on! Next minute the money is all used up.

### **4.3 Barriers to Strong Financial Wellbeing in the Opinion of Service Providers**

Service providers were asked what money habits they observed weakened mob's financial wellbeing or were obstacles to mob having strong financial wellbeing. The money habits which occurred frequently in interviews are listed in Table 4.1.

The highest occurring responses from service provider participants as to what contributes to weakening mob's financial wellbeing was welfare dependency and lack of money management. Seventy-five per cent of service providers were of the opinion that welfare dependency demotivates mob from finding work or business pathways, and that mob do not manage their money well or save much.

One of the reasons for the lack of money management, a service provider reflected, was that mob do not plan what to do with their money, they just spend it on what is the most pressing need at the time, until the money runs out. Lack of money planning was also highlighted by service providers as often leading to essential needs being neglected. A non-Indigenous service provider (NGOW4) stated:

Poor buying choices are very common in the community. With limited money on hand, people are seen to be more interested in buying their wants like tobacco instead of spending it on their needs like paying for food to feed the family. The choice of what they buy, that is, instead of choosing to buy cheaper beer, they tend to buy a bottle of whisky which is very expensive.

**Table 4.1**

*Obstacles to Mob Having Strong Financial Wellbeing in the Opinion of Service Providers*

<b>Obstacles to mob having strong financial wellbeing</b>	<b>Percent of service providers</b>
Mob are not overly financially motivated, money is not a motivator for mob, family is what motivates them	31
Lack of contextualisation in money management programs, programs need to be relevant and relatable, and culturally appropriate	38
Mob are not always reliable or consistent in employment, they go in and out of jobs and prefer casual/part time work and/or being on a benefit rather than a full-time job	44
Mob look for shortcuts for financial security, such as places they can borrow from or book things up on, or seeking out a service provider and/or government organisation that can assist them with a financial handout, food, reduction in power bills	44
Mob have limited experience of financial stability; a lot of mob going from having money (for example, a royalty payment) to then no money (like feast and famine), it's hard to budget and/or save when the money just comes and goes depending on priorities and what is happening with family, such as needing to help for funeral expenses	56
High prevalence of social problems, like overcrowded housing, trauma, domestic violence, gambling, high substance abuse (alcohol and drugs)	60
Mob don't manage their money well or save much, these are not habits that a lot of mob have, such as using a budget to help them meet their expenses or trying to put money away for savings can be hard when there are demands from family members; mob don't take much personal responsibility for their money management	75
Welfare dependency demotivates mob; mob develop an attitude of spending all their income support because next week/fortnight another lot will come or some other family member gets their benefit in, there is misuse of child support payments	75

*Note.* The responses made by service providers have been categorised into similar comments.

Money spent on non-essential expenses, this same service provider (NGOW4), reflected:

Royalty payments do not help; a person will get a royalty payment of \$10,000 and they will just go and buy a new car and 3 months later the car is wrecked; but they [mob] say that is okay I get another royalty payment in 3 months' time.

An Indigenous service provider (PRSW2) believes that lack of money management by mob is because of poor spending choices. She said: "Mob spend a lot of money on alcohol, rather than saving money for their necessities like food and rent. There are problems with that, and drugs as well." A further comment from this same service provider was:

Non-Indigenous people save money to buy a home, but for [some] Indigenous people their priorities are around alcohol and drugs. Some form of substance abuse, rather than spending money on food for their children or buying clothes for them.

An Indigenous service provider (NGOW9) stated, "Blackfella spend their money today and worry about tomorrow, tomorrow." This statement contributes towards understanding why mob place limited value on money, or put in another way, mob are not overly motivated by money. If they have it, they have it, and if they don't, they don't.

Mob share their money and resources to benefit the family. There is collective financial wellbeing that is of significance, not solely individual financial wellbeing. As such mob's money management is impacted by competing priorities. For example, rent and utilities are not necessarily seen as a priority for mob, compared to supporting their wider family with funeral expenses or providing food and clothing for family. This sentiment was reflected in an Indigenous service provider's (NGOW7) comment:

When payday comes, they [mob] go into the shop—everyone puts their items on the counter [family lining up] and the person who has got their pay buys all the food; and so, \$300/\$400 [all their benefit income] is gone, just like that.

This sharing of resources includes ATM cards too. A non-Indigenous service provider (NGOW6) said:

Key [ATM] cards are all over the place, a lot of cases people do not have their key card—the partner has it or another relative or the children. This is not seen as something privately ‘owned.’ When you talk about people in control of, or managing their money, I see that the key card is given away and there is no control, it comes back empty.

As previously discussed, the East Kimberley has a hybrid economy—an economy which includes customary, state and market activities. There is the prominence of the kin-based customary economy (e.g., sharing food or ATM cards), along with mob’s high reliance on the state (e.g., welfare payments) and there is low participation in market activities (e.g., jobs and business). Service providers identified that mob are not always reliable and consistent in their employment, as they go in and out of jobs, often seasonally—which reflects the hybrid economy, where mob move between the sectors, as discussed extensively in the literature review (Altman & Studies, 1987; Altman, 2001; Altman, 2005).

When it comes to how mob value money a non-Indigenous service provider (NGOW3) said:

There is no value attached to money—money comes and goes and if you do not have it, then it will come again; a lot of people think well I will just get paid again next week or the week after. The wide majority pay [support] their family first rather than pay the power bill and that is just how it is.

This absence of value attached to money was further emphasised by another non-Indigenous service provider (NGOW1) who said:

Mob do not value money, they focus on what they need at the time; whatever it takes to get that, they will find a way. They do not put money aside to save up. They want what they need right now, there is no value in money for the future. Whether it is \$20, \$50 or \$100, it is all the same.”

Financial stability is about the management of money in a way that enables a person to meet their financial obligations (such as service their debts) and to support their day-to-day needs, like food and utilities. Financial stability also includes the ability to start building up a savings habit. Service providers feel that mob do not understand what it means to be financially stable because they have not experienced it—as the well-known quote says, ‘You can’t be what you can’t see,’ (Marian Wright Edelman).

In discussing poor money management habits of mob, a non-Indigenous service provider (NGOW4) stated:

We need to encourage individuals to take responsibility for their money management, until that happens (in my opinion) there is really nothing that anyone can do. Empowering individuals to take responsibility for the acquiring of the money (such as getting a job) and the spending of that money.

Another non-Indigenous service provider (NGOW6) stated:

I am of Asian background, our parents taught us to try different ways to help ourselves first, before seeking handouts/others’ help. There is a shame around asking for a handout in my culture—but I do not see that here with East Kimberley mob, they are not ashamed to ask for a handout. For my culture, the last resort is asking others for handouts. I see this is broken down here with the mob, as far as I can see they will ask for the handout first or they ask for help first, and then when I can’t get it then I will put the work/effort in for myself’, and that includes financial [being able to get money] as well. In other words, many of the mob are reliant on income from government, and they will spend every cent. It is like ‘I want the account to go down to zero, so by next payday I have nothing left in the account.’

A concern expressed by an Indigenous service provider (PSW2) is that he had seen a number of occasions where an organisation working with mob was being controlling – saying things like ‘you shall do that, and you shall do this’. This organisation, the service provider commented should be empowering mob, not trying to control them or take away their personal responsibility.

An example of disempowering behaviour is demonstrated in the following service provider’s comment (NGOW6):

I ask them [client] how much they earn a fortnight—many of them don’t know this [Centrelink benefit], but then there is Centrepay amounts come off that, or the benefit might be less in one week because they have not gone to their activities; so they are not sure, they don’t keep tabs on this—because they don’t have to know—it is done for them [by Centrelink].

Other obstacles to mob’s financial stability can also be due to changing jobs frequently and/or irregular work patterns and the heavy reliance on welfare payments. They also look for other means to get income, such as through humbugging, gambling, and payday loans. An Indigenous service provider (PSW1) said:

I do know there are some mob who rely on other mechanisms, like payday loans, not large amounts, but to keep them going—but then this puts them a step back because they have to pay back the loan and then they are back to square one.

In relation to the obstacle to financial stability of a disorganised lifestyle, an Indigenous service provider (NGOW10) described it in this way:

Life is not organised in relation to budgeting their money. When one gets up at any time of the day, finds food where they can, there is no routine, no responsibility to go to school or work, a response to the stimulus that comes in – like a fight with a sister, no set organisation of daily activities. Compared to non-mob who are more use to routine and planning of the day.



This was described by another Indigenous service provider (NGOW2) as “Mob live a ‘go with the flow’ life’—so how can you expect them to live their money life in a structured way?”

Getting into a lot of debt is a barrier to mob’s financial stability. Pay day lenders and loan sharks are often used by the mob to support their financial obligations. With high fees and transaction costs charged to customers, many are not able to save any money let alone pay their rent and utility bills. In times of financial hardship such as when money is needed for funeral expenses or a car breakdown, they do not have savings set aside and so they turn to other means—looking where they can borrow money from or get money (such as through government support services). This becomes an ongoing cycle that leads to poorer financial wellbeing.

Mindset is a contributing factor to a person’s state of financial wellbeing. A poverty mindset/mentality—always believing that you will be poor—will weaken someone’s financial wellbeing. A non-Indigenous service provider (PSW3) said:

I think that people [the mob] can feel that because they are so poor that it never really is going to get better and to me this is sad. I do my best on an individual level to show people that they can make the change. In Australia today there is no excuse as to why people would be denied educational and work opportunities.

This service provider went on to say:

When you feel as though you have no control when you feel like you have no hope – then this is what is so hard for the mob, poverty is a very sad thing and for me, everything is about building bridges out of poverty.

As aptly put by another service provider (NGOW1), “There is a difference between just surviving (making do) and having a reasonable future.” The prevalence of trauma impacts upon mob’s financial wellbeing. Intergenerational trauma has impacted the Kimberley; this has stemmed from 1900s Government policies of colonisation and assimilation, combined with a myriad of social issues such as poor health outcomes,

low education attainment, high welfare dependency, and high alcohol and drug consumption, as has been detailed further in the literature review (Atkinson et al., 2010, 2014; Healing Foundation, n.d; Menzies, 2019). A non-Indigenous service provider (NGOW3) commented:

From my experience of their financial wellbeing journey, I have seen that some people [mob] have had to overcome some family separation [stolen generation], and other trauma. It can be difficult for them as it impacts upon their financial wellbeing.”

Additionally, a non-Indigenous service provider (NGOW1) said:

The presence of trauma—is another huge contributing factor (and thus impacts on money management). The level of DV [domestic violence] and the level of trauma in our communities, here in the East Kimberley, is huge. People trying to manage money during this, is hard; people are angry—victims, children suffer—more investment is needed here—safe places for them to sleep, mentors and so on.

The prevalence of gambling is high among East Kimberley mob, in particular gambling through card games. Interestingly, an Indigenous service provider (PSW1) reflected a view of gambling being both a negative and a positive:

There is the negative of gambling—but it can be a positive—in that they are ‘investing’ their money in card games. Yes, gambling is illegal, and it is wrong, but not a lot of it gets picked up and sorted out by Police. I see a lot of gambling in communities used by mob to make some money. Gambling (specifically card games) in the community is a form of social connection and entertainment which has been practised by the old people and has been passed down to the younger generation.

This same service provider (PSW1) said:

Gambling is also a form of connection to people, socialising—not all go there to gamble, plus those who are not drinkers, or smoking tobacco or ganja [marijuana]; because of the people/family there it makes you feel good, makes you feel safe – so that is why they go.

Card games circulate money within the community, whereas TAB gambling leads to money leaking out of the community. However, this does not imply that card games are a better form of gambling for mob, than the TAB. A response mentioned by Indigenous participants was that they spend a lot on smoking, alcohol, and gambling. A service provider said, “They love the TAB too—gambling, whether they have \$50 in their pocket, or \$500 in their pocket, they will go to the TAB.”

Overcrowded housing is another significant challenge in the East Kimberley. This can connect to the obligation to relatives and kin. A non-Indigenous service provider (NGOW3) said:

It seems that only one or two people are responsible for the electricity, rent and repairs. It is not fair that just one person in the house should have to take full responsibility and cover the bills for everyone, which is something I often see happens.

Not only does overcrowded housing stem from cultural obligations, but also there is limited government subsidised and private housing stock in the East Kimberley, particularly in the research sites of Wyndham, Halls Creek and Kalumburu. In other words, there is not enough houses to meet the demand.

#### **4.4 Conclusion**

This chapter provided an overview of the financial wellbeing landscape of East Kimberley mob operating within a hybrid economy. The findings show that mob’s financial wellbeing is negatively impacted by their poor money management habits, including the lack of a savings habit. These poor habits, such as spending on alcohol

and cigarettes were identified by both service providers and Indigenous participants as a barrier to mob improving the strength of their financial wellbeing.

It is the centrality of family to mob and wanting to share and provide for them that sits at heart of mob's money management habits. There is an awareness of overspending on family or not being able to save because all the money goes to help family, but that is viewed by mob as something positive as it strengthens collective wellbeing.

Money is a resource to mob with which they have minimal emotional connection; money is to be used. A more western-centric viewpoint, as many of the whitefella service providers expressed, is that money should be more greatly valued and understood by mob.

Other barriers to improving mob's financial wellbeing include a range of socio-economic factors such as overcrowded housing, high living costs, unemployment, welfare dependency, trauma, high gambling rates, and a disorganised lifestyle. Another contributing factor was identified as mob not willing to take much personal responsibility for their money management, yet, on the other hand, some organisations assisting them are disempowering in the way they are helping them.

There is not a 'one size fits all' solution to improving mob's financial wellbeing but understanding the financial wellbeing landscape of mob is needed before considering strategies that might work. Chapter 5 continues with analysing the findings with a focus on how cultural infrastructure and values impact mob's financial wellbeing, including their capacity to save.

## Chapter 5: Cultural Values, Practices, and Social Relationships

*Culture identifies us and make us who we are.*

*If I do not practise my culture then I am seen as nothing,*

*living between two worlds is what we need to do.*

(Indigenous service provider/NGOW10, Kununurra)

### 5.1 Introduction

This chapter discusses how mob's cultural values, practices, and social relationships, including kinship structure, influence and shape the financial wellbeing of mob. This cultural infrastructure and values can both strengthen and weaken the mob's level of financial wellbeing.

### 5.2 Cultural Values and Practices

The research findings, as does the literature (Curchin, 2015b; Kneebone, 2014; Machado, 2011; Weier et al., 2019), demonstrate that the money habits of mob are strongly influenced by their cultural values and practices which can contribute in both a positive and negative way to their financial wellbeing.

Responses from the Indigenous research participants showed that, to a large extent, their spending habits are driven by the cultural practice of demand sharing where immediate needs of kin take priority over financial obligations, including the practice of saving.

Strong cultural values and practices hold true for most Indigenous people living in Australia, but one point of difference is that for mob living in remote areas such as the East Kimberley, there is a greater pull, drive, and opportunity to practise their traditional and cultural ways of living, than there is in metropolitan or urban centres.

A strong cultural value is that the family sits at the centre of mob's financial wellbeing. This is clearly seen in the feedback collected from the Indigenous research

participants and from the observations and comments made by the non-Indigenous service providers. A non-Indigenous service provider (NGOW1) said:

Family dynamics is a core strength. They can rely on the family at times when they are facing financial hardship. They can call upon family members to help them through financial stress. Aboriginal family structure is very strong. Sharing of money and other resources, such as food, is a norm; but it does not apply to all Aboriginal people, but among Aboriginal people, it is primarily what you do find.

Another service provider, a Bank Officer (PRSW1), said:

Fundamentally, the family is the core, and they will go out of their way to provide for the family. A grandmother is going to come in [to the bank] and give money to the grandchildren—some may not view this as a strength, but the strength is they [the grandmother] want to provide. Thus, education is important, for example, our online app that uses buckets [about apportioning the money amongst different buckets]. This is how we [as a service provider/bank] can support them [the mob] by educating them about banking. We want to support them in how they can better provide for themselves, so they can better provide for their family—because we know family is fundamental to them. When seeing a client coming in with their financial goals and then considering what their needs are and factoring in the ‘family support’ [giving] that they do and then putting that [family support/giving] into their plan.

### **5.3 Social Relationships**

The connections to, and interactions with, family is what for most mob holds their cultural framework and network together. This, in turn, shapes how they conduct their money business (such as their spending habits) and what the strength of their financial wellbeing is. In the yarning circle, the participants were asked to reflect on why money matters to them and their responses are shown in Table 5.1.

**Table 5.1***Yarning Circle Participants: Why Does Money Matter to Me?*

Why does money matter to me	Percent of yarning circles ( <i>n</i> = 10)
Having money means ‘you are rich’	20
It is helpful in an emergency	40
It matters for survival, but I never have enough	40
Enables me to fulfil the needs I have, like credit for my phone and buying smokes	70
Enables me to fulfil my family responsibilities, like paying the bills for rent, food, and my children’s needs	90

The highest occurring responses from the ten yarning circles as to why money mattered to mob, was that money enables them to fulfil their family responsibilities and it enables them to fulfil the needs they have, like credit for their phone and buying cigarettes. What is evident from the mob’s responses as to why money matters to them, is that the responses centre on money for fulfilling family or social responsibilities. An Indigenous participant reflected that money pays the bills and takes care of the children’s needs. He said, “Money makes the family happy ‘cos we can do things [and] we don’t need to bludge or anything.”

The most frequent response on obstacles to mob’s financial stability in the opinion of service providers was that they have no boundaries with family responsibilities. That is, they see that mob always having to share and care and give to family and this leads them to never be able to get ahead. Service providers emphasised that this focus on always providing for the family was never-ending and because of this, mob are financially unstable—sometimes they might have the money, sometimes they might not, depending on what they have given away to help their family members.

The mob emphasise the necessity of money to help them fulfil their family responsibilities; it is part of who they are, the way they relate to and interact with their family and kin. But non-Indigenous service providers see the lack of boundaries on giving to the family as detrimental to mob and thus destructive of their financial wellbeing, because it creates financial instability.

Significantly, another Indigenous research participant spoke of how money is important in the Indigenous world from the viewpoint that money revolves around family—in other words, family is what makes money important. This participant used the metaphor of money being like a spear and boomerang in the olden days. The example of spear and boomerang sits well with mob as it is of cultural significance in their history. These tools were important because without them the family did not have food to live on and to share. The yarning circle participant (Kununurra) stated:

Money is important to Aboriginal people nowadays. We would not live without that money. So, money is like a precious thing now, like a spear and a boomerang were in the olden days. We cannot hold on to it [money]. We need to share it with family.

Some of the older mob who participated in the research spoke about their desire to have enough to provide for their grandchildren, it was important to them that they used some of their money for the grandchildren. A yarning circle participant from Wyndham said:

I got a savings account and I just try to build on it to keep me and my grandchildren with money in it for emergency backup. Sometimes I get money from art, and I put some into my normal account and some into my savings. I can do all my shopping with my Commonwealth Bank account and use my savings for special occasions when I need it or whatever my grandchildren want. It is a good habit, especially on Christmas and birthdays.

In the yarning circles the participants were asked to reflect on their spending habits and these responses are shown in Table 5.2. The most frequent occurring response was spending money on family. Again, as already discussed above, money is for family, not just for oneself.



**Table 5.2**

*Spending Habits of Yarning Circle Participants*

<b>What do I spend my money on?</b>	<b>Percent of yarning circles (<i>n</i> = 10)</b>
Savings account for the long term, like a house	20
Useless/wasted/unplanned spending	20
Savings account for emergencies	30
Spending on smoking and alcohol, gambling	50
Costs of living – food, rent, phone	80
Spending money on family	100

One of the Indigenous service providers (NGOW8) spoke about his own money story that was influenced by his parents. His mother is Indigenous (she has now passed away) and his Father is non-Indigenous. He said:

You talk to your white family, and they want to buy a house and another house to rent it out to create an income stream. Whereas Mum's family if someone does not have something [and] for example, a death occurs, then we go over and give money, take tucker and all sit down and talk about how we can help each other. If someone is struggling a bit, then someone might go and drop a fish or some killer off. It is no good me having a full freezer and them having nothing.

Good money habits in the opinion of yarning circle participants are listed in Table 5.3. The highest recurring responses across the ten yarning circles were helping family in an emergency and spending to keep family happy and. Thus, again the data demonstrate that reoccurrence of mob generosity and spending money on family is what is important to them.

**Table 5.3**

*Good Money Habits for Financial Wellbeing in the Opinion of Yarning Circle Participants*

<b>Good money habits</b>	<b>Percent of yarning circles (<i>n</i> = 10)</b>
No useless shopping/spending	20
Shopping from cheap shops	20
Saving habits	30
Pay bills on time	40
Spending to keep family happy	50
Helping family in an emergency	60

Helping family and Elders is considered by the mob to be a good money habit, and is reflected in an Indigenous participant's comment (Wyndham):

A good habit is also if my family needs money they'll ask me for a loan and it's a good feeling to be able to give it or if someone's struggling with bills, I'll be able to assist them which I think is a good habit, it makes me happy to be able to provide and give help. I share and just keep a little bit of money. They are my countrymen; I give to my older people 'cos I have to look after them; they look after me.

Indigenous participants' comments show that at the heart of money business for mob (both in earning money and spending money) are social relationships and this is part of the drive to acquire money, whether that be supporting their children and grandchildren or extended family. Of note, is that the findings have demonstrated, a family with strong cultural values, practices and social relationships is what makes mob strong and wealthy as a people, though not necessarily wealthy in dollar terms or with strong financial wellbeing, as defined in western terms.

#### **5.4 Demand sharing**

Demand sharing, as previously defined, is when someone asks another for money and other resources, such as food and cigarettes. Even though demand sharing is considered by mob as a cultural practice, it is when that behaviour becomes excessive

or abusive that it can become destructive to mob's financial wellbeing—extreme demand sharing, also known as 'humberging'. The literature emphasised demand sharing is a cultural practice that can influence financial wellbeing both positively and negatively and that also it can promote social cohesion it can also contribute to financial stress (Breunig et al., 2017; Irvine, 2019; Kimberley Jigiyas, 2020; Pascoe, 2014).

Service provider participants believe that the prevalence of humberging is one of the major contributors to mob's poor financial wellbeing. A non-Indigenous service provider (NGOW1) said:

To me the word 'humberg' means bludging—it is not only asking for money, but it is also staying in someone's house, living for free, asking for food; for a lot of mob, it is hard to work around humberging.

Another non-Indigenous service provider (PRSW3) stated:

We had an Indigenous staff member and quite often her family (non-working members) would come into the branch and ask for help to buy food and shoes. In her eyes they put quite a lot of pressure on her, but in their eyes, they were all grateful for her having full time employment and that she could help them when they were in need. Sharing, they feel obligated to do so, especially family members who are not doing as well as others. I would not call sharing a pattern, it varies from family to family. Sometimes people are influenced by drugs and alcohol and so forth, it might cause them to put undue pressure on some of the other family members and we see that in the branch occasionally. Sharing can be a strength and a weakness.

The above research participant makes an accurate point when she reflected sharing can be both a strength and a weakness. A strength in that money is used to share with, and care for the needs of another family member. But it can be a weakness when the giver may feel obligated to give even if though they may not want to, or they don't

have the money and resources to give. An Indigenous service provider (NGOW10) said:

It [sharing and caring] comes from that strength of survival, we are all in together. When times are good it is feasting, and when lean times then we [all] go without. The western idea of saving for a rainy day is not embedded in the culture.

Feasting and famine can cause financial instability. This practice can be challenging for service providers, such as financial counsellors when working with clients on budgeting and saving goals with the view of improving the client's financial stability. But on the other hand, it could be said that mob's ability to survive and be resilient in lean times is an admirable quality, just as it is to enjoy the moment and use the money for the good times now, versus holding off on it for some rainy day that may or may not come.

A yarning circle participant commented, "It is challenging to be humbugged by the family for everyday living." This participant was indicating that it was not that they viewed humbugging as wrong – that sharing and caring were important for such matters as funeral expenses or pitching in for big items like a fridge. However, to be humbugged for everyday items like food, cigarettes and phone credit is when for them humbugging becomes challenging. Another yarning circle participant stated that the mob does have a borrowing culture:

The main thing is that all your family knows when you get paid and those that do not work are there to help you spend it all. They get loans [from you] and never pay you back.

This statement shows that it is not the cultural practice of demand sharing that is the issue. It is when 'humbugging' becomes abusive and family members take advantage of family members, particularly those earning a wage (as opposed to receiving a benefit). The expectation on wage earners by non-wage earners is that the former must share their money with the latter.

It is not necessarily, about not having sufficient money coming in (for example, from employment), but it is about how far the practice of humbugging extends. For example, I helped an East Kimberley Indigenous client, who was on a relatively high salary, and she understood about a budget and other good money habits, like savings. But when her pay came in each fortnight, the family would start calling and texting—humbugging—and there is the obligation to give and a desire to want to share as well, which is embedded in Aboriginal culture. So, before she knew it, despite her best intentions to stick to a budget and put money aside for savings, the money would quickly go to various family members and her own needs and bills would remain outstanding.

Good money management, some Indigenous participants reflected, included being able to better manage humbugging and borrowing better, but this is a huge challenge because it is hard to see family in need, and it is hard to say no. One participant said he handled the humbugging by being very direct with his family, he said, “I tell them I’ve got nothing to give you, I cannot help you there, sorry bro got stuff to do. I tell them straight out.” An Indigenous interviewee (Wyndham) said:

I know of mob who run business and they employ four or five people and they own their own home. They set boundaries—for example, my brother, if you need certain things, he will give it to you but for other things, no he will not give that money. The need will always be there. No matter how much you earn, there will always be needs that the family has, so it is about looking after yourself as well.

This practice of knowing your limits and sticking to them as a strategy to minimise humbugging was reflected by an Indigenous interviewee (Halls Creek) in her response. Her challenge was she saw certain family members would keep going around to other family members humbugging them until they got what they asked for. She said:

Sometimes they know but I will say, well, I cannot give you \$50 but I will give you \$20, and then she will say well then, I will go and ask other family members for \$20, so she will ask three other members in our family if they

have money, and we will all put in \$20 each. I know my limit, I just do not give willy nilly; this is my money, I do not work hard for you, but I am happy to give you \$20. They do not take advantage.

Several service providers commented that one of the mob's biggest strengths is their ability to share their money with family and friends—what service providers called 'cultural generosity.' One Indigenous service provider (NGOW7) commented:

Their [mob's] strength is sharing, when someone has not got money then they will share [to assist that person], such as sharing of the key [debit] card. So, if money is available it is shared to family members, in according with obligation.

Another non-Indigenous service provider (NGOW1) said:

It would be sad for them to lose the culture of sharing to a 'culture' of sharing nothing and being totally selfish, so that is going to be a fine line, a balancing act—between making sure your family does not go hungry and you do not get hungry.

An Indigenous service provider (PSW1) said:

Mob are social people, sharing is at the core—this has now flowed on to money as a resource—someone can shout today/this week and someone else shouts next time; so, in that way the household is quite 'rich' in a sense because of that sharing, because of the money going into the household, the contributions made—this is a strength.

A communal way of life is sometimes reflected in the financial instability of some individuals. This lifestyle can result in an individual having overdue utility bills, outstanding rental payments, and no savings because they share and care for family beyond their financial means. But it is the sharing that matters from mob's point of view, not overdue bills or being in debt.

The research data shows there is an inherent tension for mob between traditional and modern ways of life, between traditional economic relationships and market economic relationships. This tension was also demonstrated throughout the literature review. For example, the introduction of capitalism can disrupt traditional family structures and social connections (Curry & Koczberski, 2009). The heart of how mob live and operate in the East Kimberley economy is underpinned by their cultural identity and practices and their social relationships; connections and interactions between mob have personal meaning. Cultural values and social relationships impact on mob's money business.

An Indigenous interviewee (Kununurra) reflected that trying to focus more on her own financial needs first, paying her mortgage off, contributes to her being strong with her family when they keep asking her to support them financially. She said:

I do not know, I am soft, and I have given large amounts of money in times of hardship, so it is hard for me to say no. But I try to make sure I have got so much for myself, as I need to pay my bills. I got a mortgage, all these other things, rates to pay, I cannot go over too much because I have to say no if I do not cover myself, I cannot help others. I try to explain it to my family if I have got nothing, how am I going to help you? I could be out of my house.”

Indigenous research participants believe that the goal of trying to achieve good or healthy financial wellbeing comes down to the balance between managing money well and meeting individual needs when there is a demand for collective needs. A yarning circle participant (Wyndham) said:

A lot of my finances help my family, so one of my sisters, she will ring up and ask for money for phone credit or lunch money, so out of my fortnightly pay, a percentage of it does get given out to certain members of my family that are struggling. Or they will say you know...any money for feed, I have got nothing till payday, so I will give them \$100 or \$50; sometimes I get it back. If I'm giving \$20 or \$30, I don't mind not getting it back, but if I'm giving \$50 I expect something back because that's a high amount of money. You can't just

give it out, but then I get sorry, I don't want them starving or missing out on school 'cos they don't have lunch money.”

The challenge of meeting collective needs was also reflected by another participant, who although he is financially stable, feels he is being financially dragged behind all the time due to his family commitments. He said, “It is [my financial wellbeing] stable but there is no possible way of me moving forward because I am stuck in a rut with my bills, and lifestyle, you just cannot find a way to move on. I also look after my family.”

## **5.5 Conclusion**

The findings presented in this chapter demonstrate how strongly mob's cultural values, practices and social relationships influence and shape their financial wellbeing, both positively and negatively. Mob cultural values, practices and social relationships have the potential to both improve and weaken mob's financial wellbeing.

The social network and norms practised by mob can be used to increase awareness and spread information on improving financial wellbeing and cultivating a savings habit. Weakening of financial wellbeing occurs when there is the demand placed on each other to share money and resources to a point where it becomes excessive and exhaustive to the giver.

In the next chapter, I discuss the impact of market and the state sector on mob's financial wellbeing, within the context of the East Kimberley hybrid economy.



## Chapter 6: State and Market Sectors of the Hybrid Economy

*Welfare mentality is very disabling for people. There is no need to manage money.*

*There is no foundation from which people need to manage money. Because it is always there – so there is always someone to back them up. That is, there is always an assumption that there will be a bucket of money somewhere that can be accessed.*

(Non-Indigenous service provider/NGOW6, Kununurra)

### 6.1 Introduction

As detailed in the literature review, Altman's hybrid economy highlights three sectors (state, market, and customary) with the customary sector having a strong presence (Altman, 1987, Altman, 2001, Altman, 2005). Altman's model represents the dynamic movement of individuals across sectors and that mob move between sectors based on personal circumstances and seasonal opportunities (Russell, 2011). This chapter discusses particularly how the interaction with and the movement between the state and market sectors impact mob's financial wellbeing.

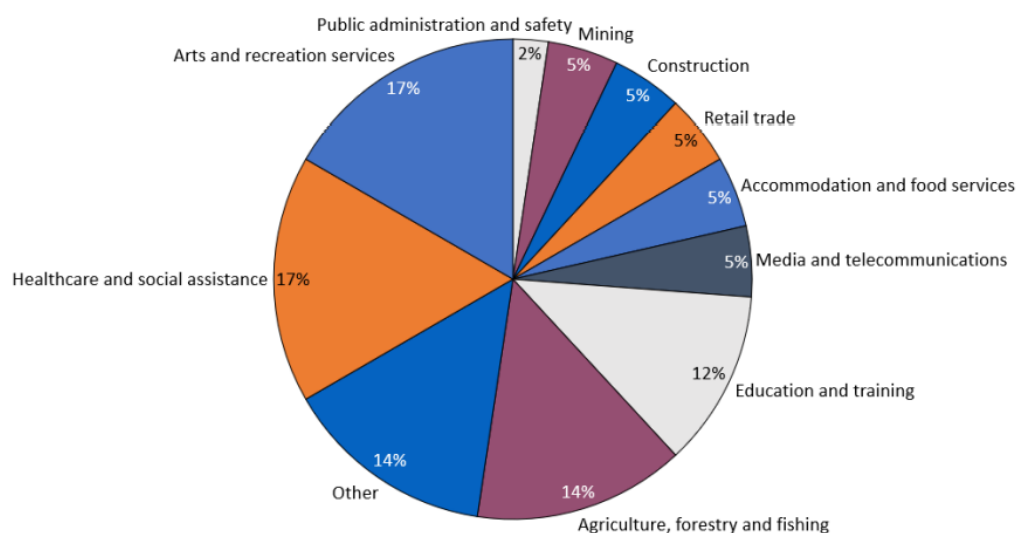
### 6.2 Market Sector

Mining, agriculture, construction, tourism, and retail trade are the major market economic activities of the East Kimberley. The three largest employers in the East Kimberley are in mining (21%), health care and social assistance (11%), and education and training (9%) (Kimberley Development Commission, 2021). The number of registered businesses in the region is 1,128 (Shire of Wyndham, East Kimberley, 2021).

The East Kimberley Aboriginal Business Survey found that Aboriginal owned and operated enterprises make up only approximately 18% of the total business sector in the East Kimberley. Figure 6.1 shows the types of East Kimberley Indigenous owned enterprises and organisations. The three largest employers are arts and recreation services (17%), healthcare and social assistance (17%) and agriculture, fishing, and forestry (14%) (Empowered Communities East Kimberley, 2020).

**Figure 6.1**

*East Kimberley Indigenous Owned Enterprises and Organisations*



*Note.* Adapted from Empowered Communities East Kimberley (2020).

In the East Kimberley, 65% of Indigenous adults are not engaged in any form of employment, education, or training. Across the East Kimberley approximately 2160 people are receiving unemployment benefit or participate in CDP (Community Development Program, also known as the ‘Work for Dole’ Program). It is calculated that 93% (2008 people) of these people are Indigenous. Further, of the Indigenous people who reported being in the Wyndham-East Kimberley labour force in the 2021 census, 54% were in full time work, 22.9% in part-time work and 9.8% who were away from work at the time of the census (Empowered Communities East Kimberley, n.d.).

The above data shows that participation by East Kimberley mob in market activities (jobs and business) is relatively low—with high unemployment of 12.6% (ABS, 2023) and only 18% engaged in the private business ownership space (Empowered Communities East Kimberley, n.d.).

The literature reflected that customary market activities are crucial for mob’s cultural identify, autonomy, and productivity outside the market economy (Altman, 2001;

Curchin 2015a). But Pearson advocates for integrating mob into the mainstream market economy while preserving their cultural distinctiveness, he emphasises the importance of employment, economic participation, and autonomy for Indigenous communities (Curchin, 2015a; Pearson, 2009). Further, there are increasing market sector opportunities for mob—particularly on country as a result of native title determination, such as the development of businesses, like tour guide operations (Allam, 2019; Indigenous Land and Sea Corporation, 2021; Stringfellow, 2022).

### **6.3 State Sector**

The state sector is expressed through welfare payments and regulations. In the East Kimberley there is high reliance by the mob on the state sector because of welfare payment dependency. This is reflective of national statistics, as detailed in the literature review, that just over half of Indigenous Australians aged 16 and over receive some form of income support, which is twice as many as non-Indigenous Australians receiving such payments (AIHW, 2021).

A non-Indigenous service provider (NGOW6) research participant said:

Welfare mentality is very disabling for people. There is no need to manage money. There is no foundation from which people need to manage money. Because it is always there—so there is always someone to back them up. That is, there is always an assumption that there will be a bucket of money somewhere that can be accessed.

For service provider research participants, one reason they gave for the mob's poor financial wellbeing was welfare dependency, which they claimed makes them lazy in terms of not looking for employment or business opportunities—mob can always come back and rely on welfare. The same non-Indigenous service provider (NGOW6) adding to her comment above, said:

I explain to my clients that Centrelink benefits are intended to be 'uncomfortable'—as a buffer to help them to get in to work, even the incentive

of being able to work 10 to 15 hours a week and the benefit will not get cut. But even that incentive does not seem enough to get them into action.

Being on a welfare benefit can inhibit savings. A non-Indigenous service provider (PRSW3) reflected:

Most of the clients I see are on Centrelink benefits, even though getting regular income they are on a low income, it is difficult for them to have any form of saving plan at all. If you are living from day to day and spend all your money on just providing food for family, you just do not have capacity to save.

Another non-Indigenous service provider (NGOW3) commented:

Most of the clients that I work with are low-income earners—on Centrelink payments, and benefits have not increased for years. Yet living in the East Kimberley is expensive because the cost of living has gone up, but the income has not gone up, it really makes things difficult.

During the COVID-19 pandemic period of 2020/2021, welfare recipients received additional support payments and they no longer had to do ‘work for dole’ activities. Service providers noted that during this time mob were financially better off—a positive—but the negative was a reduced interest in seeking employment opportunities once lockdowns lifted. An Indigenous service provider (PSW2) said:

At this point in time [of increased welfare payments], participants, I am finding, are a bit reluctant to seek employment because of the extra benefit they are getting. It has deterred a lot of mob I believe from seeking full time employment. Many seem to be coping quite well financially – from what I have observed—and this is reflected in I believe their lack of interest in seeking a job.

Misuse of the child support payment by East Kimberley Indigenous mothers was pointed out by a handful of the service providers. A parent is entitled to receive the

Government child support payment, but it is for supporting the needs of the child. Service providers have observed mothers using this money for their own needs. One non-Indigenous service provider (NGOW4) commented:

A lot of mob believes that the child support payment is for the mother and belongs to her, and [is] not for the child's needs (food, clothing, education)—this is where they can get in strife with Centrelink sometimes and they can get caught out with massive fines because the child is not in their care.

#### **6.4 State Sector Interventions: The Indue Card and Alcohol Restrictions**

The Indue card is a government intervention in which welfare recipients have 80% of their payments quarantined to this debit card and the card cannot be used for gambling, nor to purchase alcohol or withdraw cash. The East Kimberley was one of the trial sites for this intervention, which started in April 2016. Subsequently, the federal Labour Government elected in May 2022, made the Indue card voluntary. This has been a controversial decision because some research has shown the Indue card has made no difference to mob's money management, though others would disagree with this (Australian National Audit Office, 2022).

Based on some of the responses from the participants in the research, the use of the Indue card works to counter the bad financial habits of mob and assists them to demonstrate healthy money habits in return, which is an enabler of good financial wellbeing. The Indue card is said to enforce money management that leads to a positive impact on mob's financial wellbeing. Responses from some of the Indigenous participants gathered in the research indicated that the use of the Indue card does help them to manage their 'government money' better.

A yarning circle participant (Wyndham) stated:

The card is alright cos if you were to get all your money into your key card, you'd probably spend it all in one day but with the Indue card 80%, about \$300-\$500 goes into there and tells you how much you spend and what is left.

It's good for people who drink a lot of cos they can't spend it—only food, smokes, fuel—basic card only does fuel and food.

For another yarning circle participant (Kununurra), the Indue card acted like a savings account: “it [Indue card] helps us with funeral arrangements. It is very expensive for funeral costs, so we need to build on our money.” Some mob use the card to help with big purchases such as whitegoods and for fuel to attend funerals—which the card can be used for, but cash cannot be withdrawn from the card. Most often humbugging (the more extreme form of demand sharing) is for cash to buy alcohol and use for gambling—but as cash can't be withdrawn on the card, it arguably gives people a way to deny humbugging demands on them, without appearing selfish.

Both the comments above by participants bring out two important factors that do impact the financial wellbeing of mob in the East Kimberly. One factor is mob's poor spending habits; and, secondly, that unless there is a form of guided structure in place or a tool like the Indue card to assist them in their decision-making, money can be spent in ways which may not be beneficial to them. It is not uncommon to see mob spend their welfare money in a matter of one or two days. Mob's unstructured lifestyle and demand-sharing dictates their spending habits.

But as the literature demonstrated, mob value communal sharing and support which can conflict with market orientated individualism, kinship and community support play a pivotal role in mob's lives and financial practices. In other words, social embeddedness influences money management habits and practices (Curchin 2015b, Koczberski et al., 2018; Pearson, 2009).

Many of the Indigenous participants reflected that money is spent on entertainment (smoking, alcohol, gambling) and they described this as a bad habit.

My bad habit is smoking every day not only for me but also for extended family members—you don't realise how much money you give away to other people until you check your bank account, and you got no money left. Then you got to stress out until you get the next pay. I share it out to other family members.

In the eyes of a service provider, when commenting on the mob's poor money habits she said it this way, "money will be spent, when it is spent," meaning whatever the demand or priority is at that time of day when the person has the money, they will spend it. The data revealed that several service providers are of the view that mob spend their money unwisely. A service provider (NGOW1) said, "It is a difficult situation to deal with—if we try and talk to people [mob]—they, for the most part, ignore you and say I want to spend it the way I want to; true it is their money, but it gets wasted away."

The money that mob receive from the government through welfare is meant for their financial needs and obligations like paying utility bills—power, water, rent, groceries, and children's school needs. This is the purpose behind 80% of the welfare payment amount being quarantined in the Indue card and then 20% going to the recipient's bank key card. The Indue card has demonstrated that when mob follows the rigid process of meeting their financial priority needs are first through 80% of their benefits being quarantined by the Indue card, then this can lead to a reduction of mob's poor money habits—less spending on non-priority or wasteful things.

The Indue card was also useful to act as a savings mechanism for some of the mob—like a buffer in a way, even though they still had the 20% of their benefits deposited to their bank card to do with according to their own choice—including withdrawing cash, which could not be done with the Indue card. Responses as to what service providers believe could strengthen mob's financial wellbeing are shown in Table 7.1. The most frequent response was 'the use of the Indue card'. Several service providers are of the opinion that the Indue card is an effective way of helping mob manage their money. An Indigenous service provider (NGOW9) said:

Some people complain about it [Indue card], some people do not mind it. To me, it is a good thing, because when one advocates for managing a resource, then it is a form of helping to manage money. Money management is important to operate in the world, [it is] important to survive and thrive and the Indue card is a tool that can help that, so then I see that as a good thing.

Another Indigenous service provider (PRSW2) said:

With this [Indue] card, it is [in my opinion] like a savings plan—if you look at it this way. I have seen mob come into the shop and use their Indue card to buy white goods—which for them I think is a good thing, whereas if they had tried to save that money in an account with a key card, then that money might already be all gone, and they then can't purchase the white goods.

Additionally, a non-Indigenous service provider (NGOW1) comment was:

I think the Indue card is useful. I have heard some old people really appreciate it because there is no cash involved. Where people do not take responsibility to manage their money, then the Indue card is a form of enforced responsibility which may help people change their spending habits or set a precedent to stop the humbugging.

An Indigenous service provider (NGOW7) expressed:

I am a supporter of the Indue card. I saw what was happening in the community prior to the card, lots of money spent by mob on alcohol and drugs, and I see the [positive] impact of the card today. For example, I now see more and more families pushing shopping trollies down the aisle, taking food home to their families.”

While some view the positive impact on mob's money management from the use of the Indue card, others do not see it this way. A non-Indigenous service provider (NGOW3) spoke of the importance of empowering the mob with money management strategies and he believed that such empowerment would be a key to increasing good money habits for the mob. For him, what he meant by this, is that mob [East Kimberley Indigenous] have not had what he termed the 'privilege' of earning lots of money. So, the exposure to, and use of money, was limited because they do not have much of it. He strongly argued that the use of an Indue card is not empowering to the mob; it is forcing them to spend their money in ways deemed important by the Government.



Some poor money habits worsened when the Indue card was running. A non-Indigenous service provider (NGOW6) said:

For [mob] they are getting around it—there is bartering going on, I need a taxi and I am out of money so I tell the taxi driver book up the 5 trips and when I get my next payment you can take all 5 trips out of my Indue card—but he adds a premium over the top, so the 5 trips might cost \$180 but the taxi driver will take \$250 from the card. My problem is I cannot get the client to place a charge against the taxi driver, because if the client does that, two things happen: first, the ability to have that service is closed and, secondly, the rest of her/his mob who is doing the same thing is going to get angry with him. Another thing that happens is that the taxi driver will trade alcohol and cigarettes and charge it to the card, so it looks like it is a taxi ride.

An Indigenous Elder in the community, who lived through the stolen generation era, and grew up in the cattle stations around the Kimberley is [was] very adamant that the Indue card is simply continuing the oppression of the mob's financial rights by the government. It is the same paternalistic act of intervention that the mob was placed under in previous governments that have caused the effects of intergenerational trauma on the land today. The Elder stated:

Yeah, we are speaking on behalf of the rest of the community cos when we look at missionaries' day and today is more modern times, but the government still has control over our money. Especially on how it's being disbursed into the communities, they got to meet requirements and go to activities. Some people over the years sustain bad alcoholism, so how are they supposed to meet those terms and then they get cut off and go without money? Money is not something that we have ownership of unless it's in our bank account—we must meet those necessary requirements to be able to retract [access] that money.

The Indue card was seen by a lot of mob as limiting their autonomy in their money business—clearly demonstrated by the high percentage of participants who exited the card once it became voluntary. From when the card was made voluntary in October

2022, 95% (1,120 participants) of the East Kimberley trial site (Kununurra and Wyndham) opted out of the card. A newspaper article stated:

An East Kimberley town [Kununurra] has experienced double the number of children going to school hungry, fewer people spending their money at the supermarket and more people heading to the bottle shop since the cashless debit card was made voluntary. (Crawford, 2023)

Time will tell whether the voluntary nature of the Indue card will reverse a lot of the positive changes that many (mainly non-Indigenous) thought it had, or whether mob will take up the challenge of strengthening their financial wellbeing now they have the autonomy back in their own hands as to how they want to spend their money.

Another example of a state sector intervention operating in the East Kimberley is alcohol restrictions. The Banned Drinking Register (BDR), a state policy was launched in the Pilbara in December 2020 and was extended to the Kimberley in May 2021. The purpose of the policy is to tackle alcohol-related harm by targeting problem drinking and restricting access to takeaway alcohol.

The BDR trial period, as of October 2022, has been extended another 2 years, along with changes which will provide greater power to police and magistrates to place people on the list. Some service providers believe that greater alcohol restrictions could help strengthen financial wellbeing. An Indigenous service provider (NGOW5) said:

In Halls Creek [one of the research sites] full-strength alcohol is not available, there are alcohol restrictions. For instance, they must pay \$100 to \$150 for a bottle of spirits. In Kununurra that same bottle of spirits is \$50. So, in this way the high price can act as a deterrent—but not in all cases, they [mob] will find ways of getting it [alcohol], like purchasing it on the ‘black market’.

High alcohol consumption by mob causes a lot of social issues, such as crime and domestic violence, along with impacting mob’s financial wellbeing. Money

used to purchase alcohol is given priority overpaying for essential expenses that need to be met such as food, rent and power. Restrictions can reduce how much money is spent on alcohol—if the individual chooses to buy less alcohol. But on the other hand, an individual may end up spending more money on alcohol because of the higher cost of buying it on the black market.

## **6.5 Conclusion**

Chapter 6 explored and discussed the interactions that mob have with the state and market sectors of the East Kimberley hybrid economy and how this interaction impacts their financial wellbeing.

As with cultural values, practices, and social relationships discussed in Chapter 5, the impact on mob's financial wellbeing can be both positive and negative. If mob have jobs and/or are in business these economic pathways have the potential to improve their financial wellbeing. However, many individuals are heavily reliant on the state for income support, and this fosters a dependence on government benefits, which is not conducive to mob having stronger financial wellbeing.

In addition, the state has put in place interventions such as the Indue card and the BDR. The Indue card, which is now voluntary, was identified by all service providers and some Indigenous participants as being a means of healthier spending habits – particularly as the card is for the purpose of essential spending items such as food and fuel and cannot be used for buying alcohol and cigarettes. Some mob also reflected the card acts as a buffer against humbugging – as cash cannot be withdrawn. The BDR is a tool for reducing alcohol spending and thus consumption, but its effectiveness is lessened by access to alcohol on the black market.

The next chapter discusses strategies that can enhance mob's financial wellbeing, including the development of a savings habit.

## **Chapter 7: Strategies for Improving Mob's Financial Wellbeing**

*Mob are a very resilient people. We have had survival skills all along and money is a new concept that has had to be learned. We were already bartering and hunting and gathering and supplying food on the ground, we were already sharing.*

(Indigenous research participant, Kununurra)

### **7.1 Introduction**

This chapter discusses strategies that the research participants believe could help improve the financial wellbeing of East Kimberley Indigenous people, including how to cultivate a practice of savings in a way that is culturally compatible. Potential strategies discussed are those aligned with the financial wellbeing landscape of mob which accommodate cultural values, practices, and social relationships, within the context of the East Kimberley's hybrid economy.

### **7.2 Building Financial Capability and Capacity**

In the government colonisation and assimilation periods of the early 1900s, the generation of grandparents and parents growing up on the cattle stations, missions, and reserves, rarely had role models for money management. They never had any lived experience of money business because everything was managed for them, and they received rations instead of cash. In the mid-1960s when mob started to be paid wages and became welfare recipients, they began to learn about what money was used for and the need to manage their money.

An Indigenous interviewee (Wyndham) said that few mob had money growing up. He stated, "I was not much of a money person in those days [younger days]. If I see an ice-cream truck, I look for money from nana and my parents." Some Indigenous participants reflected that they thought they did not know how to manage money well because they did not grow up handling money, nor had any training at school or conversations at an early age around money management concepts, such as savings:

Lack of training on money savings, we should learn about budgeting and savings at an early age. They just taught us you work hard, you play hard, that is it, and you are a man. No one taught us about saving, etc.

This experience of course is not dissimilar to non-Indigenous people, in that not everyone has the opportunity to learn about the management of money when they are growing up—so it cannot be said that the absence of a role model of money management when young is a specific cause of mob's poor money management skills today, but it is a factor to be taken into consideration.

Today's younger Indigenous generation do have greater exposure to money and money management principles than previous generations. They have more opportunities to experience money management through, for example, going to boarding school in the city or going to TAFE to learn a trade. Some of the young working mob are buying houses by saving money from their wages. Because of the time in which they were born and the opportunities they have been exposed to, the younger generation of East Kimberley Indigenous people have a greater awareness and understanding of money management. The literature reflected that school based and youth financial capability education, including teaching money management concepts, especially to young Indigenous populations is crucial for improving future financial wellbeing (Collin, 2011; Saputra & Susantil, 2021; Whitebread & Bingham 2013).

Arguably, it is younger mob that might therefore possibly drive the way forward for better financial wellbeing for East Kimberley Indigenous people. An Indigenous service provider (NGOW7) shared:

Our parents did not have the knowledge of saving money when growing up; they did not have wages. When they were working on the station, they had rations—sugar/tea/flour/clothing and tobacco. We did not know how to save or what savings was about—it is something about which we had not heard.

She went on to say:

When I became a teenager, I had to start working. My parents could not relate to the [financial] system [management of their money]. When I was at school then I started using a bank—Rural Bank of Australia. We had a bank book to save our money. We put in \$1 or \$2 into our savings book each fortnight when the banking officer came to school; that is how we learned about saving money.

Role modelling is a key to building financial capability and capacity, this was also a point raised in the literature review (Drexler et al. 2014; Prosper Canada Centre for Financial Literacy, 2015). An Indigenous interviewee emphasised her ability to manage money well today was because she had been shown how to do this when she was younger. In this instance, by the nuns, as this participant was a ‘stolen generation’ woman who had grown up on the mission. She said:

I can go right back to when I was a little girl. The only money, we knew were 1, 2, 5 or 10, 20 cent coins...that's how we came across money we used to buy things cos in those days it was 10 cents a lolly or 20 cents a drink. When I was growing up, I worked at the school and money then came in and I did not know what to do with it really, but I got taught by the nun Sister Denise. She showed me how to save money and how to spend it. I knew what money was about then with Sister Denise teaching me how to budget money. We hunted around outside the pub for the coins, and we thought we were rich.

For many of the Indigenous research participants, the common practice of the sharing money among family, which they saw when they were growing up, is a practice they now have with their own money in adulthood. One participant said:

With my family, especially my mum, she lends me money and then she wants it back, but we get paid different weeks. She gets a slack week and I get a pension week, so in this way we share our money to support each other.”

An Indigenous grandmother (Halls Creek), who is also a successful business owner, shared her experience growing up as she was taught to save money (she has an Aboriginal mother and a European father). She said:

I was taught as a kid every time I went out if I had shrapnel [coins] in my pocket, I put it in a big coffee jar and I only use notes to buy stuff. This habit I carried on as a young adult when I started to work. So, every year, for example, when my car registration and insurance was due there was always enough shrapnel to pay it. This habit has helped me a lot in paying for my bills and has also been a contributing factor in my business success.

Another Indigenous interviewee (Wyndham), a young father of five, reflected that he has seen a lot of improvement and progress in his financial wellbeing over the past few years, due to now having parenting responsibilities. He stated:

Usually, we get our pay and go down to the local pub spend it with friends and spend a lot of money going out doing the things you do when you're young, just living fortnight to fortnight just waiting on that income, but since then it's been good managing and being a bit more responsible with my finances.

Also, for this interviewee, the influence of watching the financial achievements and good financial habits displayed by his close family members like his mother and uncle, he believed, had rubbed off on him. He said:

Yeah, it is good to give a lot of credit to family members around here, close ones. Mum is obviously the biggest one. I still contact my uncles down in [community] who are doing well in business, my uncle [name removed], I have always looked up to him as an Indigenous person running his own business and doing well in business; it is something I have always admired.

The interviewee went on to further reflect that he realised that to be successful in life with his financial wellbeing, he needed to start living like his role models when it comes to ‘money business.’

The highest occurring response for a strategy that could build a savings culture, in the opinion of Indigenous interviewees, was to be a role model to their mob when it comes to savings and good money habits (Table 7.1).

**Table 7.1**

*Strategies to Build a Savings Culture in the Opinion of Indigenous Interviewees*

<b>Strategies to build a savings culture</b>	<b>Percent of Interviewees (n = 12)</b>
Get support and help on your money management, like from a bank or a financial counsellor	17
Set high goals for your life, such as buying a house and that gives you the motivation to save	25
Help mob be better with their money management	42
Educate children and young people on good money habits, including savings	58
Mob role modelling to others when it comes to savings and good money habits	83

The saying ‘You can’t be what you can’t see’ is reflected through many of the Indigenous interviewees’ comments. The positive role modelling witnessed by many of the interviewees has been a motivating factor for managing their money, including cultivating a practice of savings. An Indigenous interviewee (Wyndham) indicated that for him, it was the support of his mum that helped him to develop a good savings habit. He said:

The last few years I grew a small family—I needed to therefore to manage my money better...I have to say my Mum was the biggest influence in that one. Since I started working as soon as I finished school, she was always saying it’s best to have money aside [savings], not blow it on everyone else, and that we work hard for our money, so we do not just hand it out to anybody. If it is going to be someone I lend to, then it



should be someone I know will pay me back. It cannot just be anybody that I lend to.

Another Indigenous interviewee (Kununurra) reflected that the inspiration and influence of her [Indigenous] friend [and work colleague] helped her develop a more regular habit of savings. She said, “I look at it sometimes and I think, how I got to save. [Name removed] has inspired me to try and save a lot.”

For many mob, low numeracy and literacy skills are a contributing factor to their poor financial wellbeing. This lack of such skills and limited money management understanding means that, at times, mob do not necessarily make well informed and wise decisions when it comes to their money matters. The literature demonstrated the low levels of literacy and limited access to money management services are factors affecting financial wellbeing (Hammond, 2021; Visentin, 2018).

A non-Indigenous service provider said, “They [mob] just give their family all of their money. A lot of these blokes, they come from families where there is low numeracy and literacy, and they don’t understand what money management is.”

Learning to move between traditional and contemporary ways of life, regarding money management, is reflected in this comment by an Indigenous service provider (Kununurra) who said:

In the past, trading did take place among Aboriginal people, but mob has had to learn and are still learning to walk in two worlds—the new modern world of ‘paper money’ and the traditional world.

Another Indigenous service provider (NGOW10) expanded on this comment, which also emphasised that contemporary money management requires an individual to have numeracy and literacy skills:

Mob are a very resilient people, and we have had survival skills all along. Money is a new concept that has had to be learned. We were already bartering and hunting and gathering and supplying food on the ground, we

were already sharing. Money has made things tricky; it is the modern way of living—trying to use paper money as a ‘tool’ for hunting and gathering. To adapt to that new method, there is a need to be literate and numerate, and to know how to use money. You need to get onto the system [banking system]. The hunting and fishing grounds have changed in the new world—it is going out to the supermarket, the butcher and seafood store; places where you use paper money.

From my work in the Indigenous money management space, I have come across several clients who have low numeracy and literacy skills, and this impairs their ability to adopt and apply contemporary money management strategies, such as budgeting.

The service providers’ findings emphasised the reflection that mob have limited knowledge of financial skills, such as how to practise a savings habit, which is often also hampered by mob’s low numeracy and literacy skills. A service provider reflected that this lack of knowledge and understanding often leads to mob trying to find quick fix solutions to getting money. Combined with this is there is often also a lack of long-term planning that mob have regarding money management. An Indigenous service provider (PSW2) observed that mob’s financial wellbeing is weakened due to their lack of money management planning. He said:

Mob do not ‘plan’—we know people are resourceful enough through their networking to ask for what they need, such as getting a lift, but they do not plan for this—it just happens when it happens—so too for a lot of them with their money. If they need money but have none left then they will find a way to get some or if they do have money and someone (like a family member) needs some help, then they will give them the money.

Mob go to Centrelink to see if they can get something else from the benefit, or go and play cards, or go to a loan shark, or get short term loans like wallet wizard or humbug family and friends. An Indigenous service provider (NGOW7) said:

When they [mob] take out loans and cannot afford to pay back, such as Centrelink Loans, plus other loans like Nimble, loan sharks; they pay high interest, and the debt gets higher; that is the bit they do not really understand. Some of their spending habits, for example Crisco—they put money aside for Christmas presents etc—they end up paying a lot more for those gifts/service than if they put the money aside in say an account.

An Indigenous service provider (PSW1) reflected:

A strength I have seen [of mob] has been around their thinking when there is no money. They think about who is going to assist them and usually it is through family members, most times that is the number one choice. They also go to services that can help them. I see some going from one service provider to another. Others ‘humbug’ off each other because someone has borrowed money off them before, there is an expectation they should lend you money because you helped them out—you invest in them, for them to invest back in me later.

This is a form of reciprocal exchange which in a way is like saving. This will only work if the giver can get the money back when they need it.

As highlighted by the research and literature findings (Miller et al., 2015; Wilson et al., 2014), mob’s financial wellbeing can be lifted through bolstering financial education, and general numeracy and literacy skills. This will lead to building the financial capacity of mob, so they are better able to integrate some contemporary money management strategies, like budgeting, into their daily life to improve their overall financial wellbeing and maybe become less vulnerable to humbugging.

The literature further emphasised financial education targeted for Indigenous communities needs to be community-specific and culturally appropriate (Blue & Pinto, 2017; Brimble & Blue, 2013; Brascoupé & Weatherdon, 2013) and that such programs often fail due to unclear objectives, cultural inappropriateness and not addressing social and emotional issues (Dreise & Meston, 2017; Worthington, 2013).

Table 7.2 below sets out strategies that were mentioned by service providers that they think could improve financial wellbeing. These strategies included assisting mob to use budgeting (including putting money aside for savings), but not in a structured sense, plus encouraging mob to improve their money habits (such as less ‘wasteful’ spending on alcohol, for example), including taking more personal responsibility for their financial wellbeing.

A non-Indigenous service provider (NGOW4) said:

Mob are not necessarily lacking in [money management] knowledge but are lacking the confidence to put it in place. Purchasing for a child/grandchild wanting to buy them new toys for instance there is nothing wrong with that—but they spend beyond their means and don’t use the ‘save your cash to buy the item’ method. What they want to spend now overrules the logic, such as there is not enough in the budget to cover that.

The use of the Indue card was also a strategy that was mentioned by 75% of the service providers (see Chapter 6 for further discussion) and the use of Centrepay (25%). These are strategies that can help mob on income support to better control their spending. For example, Centrepay quarantines the required payment (for instance, power) before the remaining income support payment goes to their bank account.

A money management planning tool is budgeting. A service provider reflected, “Showing them [mob] a piece of paper with a budget on I find is not helpful at all.” Another non-Indigenous service provider (NGOW3) put it this way:

While they may understand budgets and the income and expenditure tools that we use, they are only interested in this tool, as a means of getting say a no-interest loan. Outside of that where we can prove they can afford the loan; they are not really interested. ... Sometimes mob don’t accept the options available to help improve their money management, why? – I

believe they can be quite intimidated by the financial environment they access.

**Table 7.2**

*Strategies to Improve Financial Wellbeing in the Opinion of Service Providers*

<b>Strategies to improve financial wellbeing</b>	<b>Percent of service providers (n = 16)</b>
Improve access to remote banking services	13
Cultural responsiveness/engagement training for banks and agencies staff, to improve the way they work with clients	19
Use of Centrepay	25
Encourage mob to take more personal responsibility for their money matters	44
Increase financial literacy and money management awareness, including for youth	56
Mob to be a positive role model to others of good money management behaviour	63
Assist mob with budgeting, but not in a structured way, including putting money aside for savings	75
Use of the Indue card	75

Indigenous interviewees were asked about ‘what tools and strategies can be used to improve financial wellbeing?’ The most frequent response, as shown in Table 7.3 was ‘making a budget for money management.’ Other strategies that were mentioned were ‘refusing to lend so much money to family’ and to ‘not misuse money.’ These responses do show that mob are aware of money management principles but may not always follow through in doing them.

**Table 7.3***Strategies to Improve Financial Wellbeing in the Opinion of Indigenous Interviewees*

<b>Strategies to improve financial wellbeing</b>	<b>Percent of interviewees (n = 12)</b>
Encourage mob to have a savings account	25
Encourage mob to have an emergency account for expenses like funeral expenses	28
Help mob to get into their own home	38
Encourage mob to say no to humbugging and/or put some boundaries on it	50
Help mob to improve their money habits, such as taking more responsibility for their money matters and not relying on a government benefit	75
Encourage mob to use budgeting as a tool for money management	100

An Indigenous money community worker (NGOW3), who was one of the service provider participants, made this statement about budgeting:

The whole time I have been working in this space, a budget has never worked with any of my clients. This is because they do not have a routine in their life and so how can they have a routine with their money? A budget could never work with them due to their chaotic lifestyle as they live in the 'go with the flow' lifestyle. Most of them living in the East Kimberley now are first generations of the old people who grew up in the stations who never knew the value of money, experienced money or understood what money is.

A comment from an Indigenous service provider's (PSW1) personal money journey was:

I talked to people [about] how to use budgeting tools, and reflected around how I would spend my money. It was not about spending so I could be rich, but more about being mindful of where I spend and not to get too carried away. For example, I had a credit card of \$3000 and I just paid minimum payments for 10 years, but I could have paid it off in less than that! Probably equated in the end to \$10,000. I have now been able to

purchase my home and car and have freedom to travel and to have dollars to cope with emergency situations.

Regarding budgeting, a non-Indigenous service provider (NOGW6) said:

I give them (mob) tips on ways they could minimise some expenses, ways that could look at saving some money. I only use the budget for myself (as the client's worker)—but I do not show it/force it on the client, because they will just throw it out.

This same service provider said:

The standard budget/spreadsheet is hopeless—they are bored, they do not understand it, they are not interested; you can do it conceptually—use a whiteboard. Draw a pyramid and put all the different bills on and then show them the amount left over—which they can just blow, the strategy of committing payment beforehand works.

A service provider commented regarding budgeting and savings tools: “Initially you have to take these tools and show them how to use the tools—so that they will see the benefit in using such tools, before they will consider using the tools themselves.” An Indigenous service provider (NGOW10) put it this way:

It is by ‘showing and telling’ and ‘showing and doing.’ ‘Showing and doing’ is easier for them, rather than telling by power-point; our people are more visual; it is their way of learning: they see and then they do. The modern way of living [using money] needs to be taught, demonstrated, lived out to the people/experiential. Our people are very communicative—they see and do and then they tell someone else.

Additionally, a non-Indigenous service provider (PSW3) said:

The traditional way when the fish was caught, or there was a fresh ‘kill’, there was a ‘knowing’ as to how this then got divided into different

‘portions’ (not like fractions, a quarter, etc, there was the absence of that modern numeracy, yet the portions were still given out just by ‘knowing’). However, in western terms, we don’t look at cooperative models, we do not use cooperative models when teaching contemporary methods, like budgeting (budgets are about individuals); yet with a cooperative model (like the sharing out of the fish) there was/is an intuition as how to divide the fish/kill up, so no one misses out—intuition is a strength.

The use of budgeting as a tool can contribute to strengthening financial wellbeing. A service provider (Kalumburu) stated that with mob, the idea of budgeting needs may be a strange concept that has to be explained to them in a simple form. The service provider (NGOW5) said:

I think just with budgeting and finances for a lot of people that aren’t used to budgeting money, it just needs to be like broken down simple, in simple language, just basic stuff so people can understand it.

An Indigenous interviewee (Wyndham) said:

Yeah, I sort of manage my own money now because I know I’ve got a mortgage to pay and bills, so I sort of budget for that, instead of money going here and there like before how I used to spend my money, but I’ve got responsibilities now.

A non-Indigenous service provider (NGOW6) who works as a financial counsellor said:

The best strategy I use with mob is to send out all the money first to bills (basic living expenses) that are due (through Centrepay/direct debits—for example, power, water, rent) before the balance hits the bank account—otherwise it will be blown. Even like putting some money to a savings account—that too needs to be a direct debit, and then what is left over goes into their account, the savings account must be out of reach otherwise that is going to be blown as well.



Financial education for mob needs to be relatable, relevant, contextualised, and relational, plus language appropriate. One non-Indigenous service provider (PSW3) commented:

In contemporary financial education, planning is very important (budgeting, putting money aside to a savings account, etc), you can connect this with traditional planning—which there was with land management, basic essential food and living arrangements, a cooperative model of living. I think there is a lot in that (the traditional ways of planning) that could be transferred to help mob with contemporary money management methods.

This comment demonstrates learning needs to be relatable to the mob—adaptations from their traditional practices is one way learning can be relatable. This same service provider also reflected that:

Mob have amazing rote learning memory. For example, they know their Centrelink number just like that, it is about learning for a purpose, such as their log in to their ‘My Gov’ account (where the details of their welfare payments can be found). This comment shows any learning needs to be for a purpose that is relevant to the person. Otherwise, the learning, the information is just disregarded.

One analogy that is often used by money management workers in the East Kimberley Indigenous space when teaching financial literacy is a bucket of water in the desert. A discussion takes place around if you had this bucket of water, and it must last you for two weeks, how would you handle it? The yarn focuses on how water is important to survival in a desert, and that water in this instance is a limited resource (a bucketful), and thus it is very important that they think through when they would use the water, how they would conserve and preserve it, etc, so that there is enough for ‘tomorrow.’ Mob really relate to this concept— it is something they can connect to as they know how important water is to survive in a desert environment.

This analogy about the bucket of water is then translated to their use of money—but a lot of mob do not see money as a limited resource. That is, if their money runs out, it

is alright because there is the next welfare ‘payday’ coming or they can humbug a family member/friend, or they will just make do until more ‘new’ money comes to them; this is where the disconnect is. How then could mob translate the concept of conserving water as a resource, to conserving money as a resource today? To connect money to water is a concept that will need to be driven to the Indigenous mob since they can all relate to it. To conceptualise water in their situation will help Indigenous people with managing their financial wellbeing.

Engagement with mob, to bring about long-term change, needs to be relational. It is important to mob that they first (before any discussion of what is needed) trust the service provider. Without trust, the person will not be open and honest with them; building relationships and trust takes time. An Indigenous service provider (PRSW1) who is a Bank Manager said:

Our bank has a format of how we interact with our [Indigenous] customer. We sit with a customer and identify what their needs and goals are, and what accounts they need. As we go through that process, going on a journey with the customer, for example, there may be several follow-up appointments, ‘our door is always open,’ and we also do referrals to other services, such as Pathways to Home Ownership. It is through this type of engagement with us, we then see the financial wellbeing of customers [mob] improving.

A non-Indigenous banking service provider (PRSW3) said:

Westpac has tools specifically to support its Indigenous customers. Remote banking services do visits out to the communities. The Davidson Institution that provides financial literacy education; there is a website with various videos on topics like budgeting. Further, there is an Indigenous dedicated connect team at the Call Centre and there are translation services – approximately 20 different Aboriginal languages.

The importance of relationship and trust was also shown in the literature; building confidence in financial decision-making and trust in financial institutions is essential (ASIC, 2023; Demosthenous et al., 2006). Furthermore, the literature also notes that credit unions, owned by Aboriginal customers and guided by Aboriginal leaders, contribute to improved financial wellbeing (TCU, 2020).

Saving for an emergency is always a good way to manage money. Another participant commented, “Saving helps us with funeral arrangements, very expensive for funeral costs so we need to build on our money.” Improving their ability to save, mob’s response was about doing some form of financial training. What is interesting here is that mob are saying they do need some more financial literacy education. However, there is already quite a lot of training out there—so perhaps mob are either not aware of that training or it may be indicating that the training is not aligned with what the mob wants because they are not accessing or struggle to access it.

Mob needs to be able to access culturally appropriate financial support services and products to help improve their financial wellbeing. An Indigenous service provider said, “The western way of doing things is fine, but it needs to incorporate our cultural ways, because we can’t leave our cultural ways behind.”

An Indigenous service provider (PSW1) reflected:

Money management by mob can be strengthened if they access services, such as going to the money management support services offered by Wunan [Foundation]. They need to tap into services that can assist with managing their money business, such as getting into a habit of saving.

The yarning circle participants were asked to think about whether there was external support that had helped them to be able to save. A frequent response was seeking help from Indigenous Business Australia (IBA) who offer a lot of support for mob who want to purchase their own home. In contrast to seeking help from IBA, a low recurring response was seeking help from the bank. IBA is an Indigenous service provider, so mob feel more comfortable in engaging with them, compared to a bank.

Some Indigenous participants identified healthy financial wellbeing as a low level of debt, to pay their bills on time and having a savings plan. A participant (Wyndham) said:

We [my partner and I] have very healthy financial management. In the last 3 years, we have been debt free, we do not have any debts with anybody, me, nor my partner. We have a healthy savings account, so we can save every fortnight, pay our bills fortnightly, money goes on bills automatically fortnightly, no matter what, so I am incredibly low on my bills.

This research participant became skilled at money management (including savings) through her experience of having a family young (emphasis again here, on family as a motivator).

A middle-aged single mother (Halls Creek) reflected that the savings habit is self-taught through the experiences she faced growing up such as having a baby at 18 years old with no one she could rely on financially. She ensures that she puts money aside to cover for rainy days. She stated:

As soon as I finished school, I got a job and had a baby at 18 years old, so very young, but I was working, I worked right through, no parental leave, and started saving. Always thought something might happen and I might need something for a rainy day. Do you know what if my washing machine breaks down? I know I have money to buy one straight away, or my fridge. I always had that money back up in my account just in case, 'cos I always think what if this happens or what if that happens, or something medical happens and I can't work for 3 months, I'd have no money for this and that.

A yarning circle participant (Doon Doon) felt a key to improving good money habits was the practice of using more than one bank account for different purposes as it helped him manage his money and be able to keep track of his spending. He stated:

There are two types of accounts I have: an everyday account and a goal saver, and I split my money some into goal saver, and the other one I spend to share with my family. If I need some money from my goal saver, I get it, but I will not get it all out. The other thing is that we are on that Indue card and most of the money we get paid goes into there.

An Indigenous interviewee (Wyndham), who is a first home buyer, reflected that to build good money management habits, one must be disciplined, consistent, and have a hands-on attitude with their money business. There needs to be a total awareness of spending habits, keeping up with debt payments, and putting money aside in a savings account. This participant is the only breadwinner for his young family of four. The children are still at school with a stay-at-home partner. The wife, he said, usually takes over the responsibility of the family 'money business' because he is not financially literate or computer savvy; he describes himself as a tradesperson who is very practical with his hands and tools. When asked about his financial wellbeing for the last 2 years, he said:

A lot better now compared to when I first started. I am keeping an eye on everything now. I can watch what is coming out of my account and try to put some money away and save a bit more than I used to, concentrating on my repayments now.

To be approved for his home loan, a participant took over 2 years to sort out his bad credit report by paying off his outstanding debts, ensuring his banking conduct was acceptable to the bank's required standard which included the deposit needed through a saving plan. It was a long journey and a hard road, but it paid off in the end. The participant stated, "If you are willing to go the extra mile, keep going, eventually you will get there. Never an easy road, but if you are persistent, it will pay off."

A single mother (Indigenous mother with a father of European descent) shared that savings have always been something she grew up with. Most of the practical learning was through experience and doing. She stated:

Myself, I know how to manage money and budget, even when you think about shopping, you compare prices; see what is cheaper here and in other stores, so you got to think like that. You bulk buy, which is another purchasing strategy, but I know all these things myself. I did not get advice from any financial people.

An Indigenous service provider (NGOW10) said:

Money is the enabler now, where in times past it was not, because we did not have money: money makes the world go round. We need money to purchase products and services—so it is a totally different way of doing things, and we must teach our mob how to do that. This will take time, hopefully, over the generations mob will get more financially savvy.

This same service provider emphasised:

Culture identifies us and makes us who we are. If I do not practise my culture then I am seen as nothing, living between two worlds is what we need to do. Most of the old people are set in their ways, but we can strengthen the young people—therefore education and knowledge are so important.

The second highest occurring response (58%) to building a culture of savings, in the opinion of Indigenous participants, was educating children and young people on money habits, including savings (Table 7.1). A participant said he believed that educating children from a young age about the concept of savings was important. He said, “I think lots of young people rely on their parents to pay for everything and they think that yeah, my mum will support me and buy me this and buy me that, I don’t have to go and work.”

The East Kimberley Indigenous younger working-age adults (18 to 40 years of age) are the first generation to receive wages/salaries including purchasing large assets such as houses and are practising a more regular habit of saving. Much must be left to this current younger working age generation to lead the way for improved financial

wellbeing, because they are the first generation to experience, to feel, to touch and to work with money. An Indigenous service provider (PSW2) reflected:

In my current role—activities within our programs I believe there are opportunities to strengthen financial wellbeing. To support and educate the younger ones, such as teenagers in our school boarding program. We need to get them learning about financial literacy from an early age.

### **7.3 Cultivating a Savings Practice**

As discussed in the literature review, wealth for mob means their people, their country, land, their culture, and their language. Wealth for mainstream western culture is about money saved in the bank account, investments, asset purchases such as houses, vehicles, and travel/overseas holidays.

Several Indigenous participants yarned that money is useful for ‘rainy days’ to cater for the emergencies, when there are no other ways to meet their needs, such as fixing a fridge, as opposed to the need for food and being able to go out fishing. These comments show there is an understanding that savings (putting money aside) is important—but often the savings inhibitors prevent this from happening.

Participants were asked to think about savings barriers, and these are shown in Table 7.4. The most frequent response was ‘poor financial management,’ that is, the inability of being able to manage their money well so they could save. The next most frequent response was a disorganised/chaotic lifestyle; disorganised in this context meant not sure what is going to happen next (in their family, circumstances, daily life) or where the next dollar is going to come from. Mob can feel like they are saving, but the next minute the savings have to be used for something like funeral expenses.

**Table 7.4***Savings Barriers in the Opinion of Indigenous Interviewees*

Savings barriers	Percent of interviewees ( <i>n</i> = 12)
Mortgage to pay off, which does not leave any extra money to put aside for savings	8
A lot of family responsibilities, so money goes towards helping family	25
Poor debt history, lots of debt to pay off	25
Disorganised/chaotic lifestyle, not sure of what is going to happen next or what expenses might come up or what family I need to help	33
Poor financial management, such as not having a savings habit or keeping track of bills that must be paid	58

A non-Indigenous service provider (NGOW6) asked some female Elders why they found it challenging to save and/or put money aside for upcoming bills. They replied to her that they feared the benefit might be switched off, so they would rather use it all while they had it. Secondly, they are not quite sure that they trust the bank—“I don’t want to leave it at the bank”—and, thirdly, putting money aside is not in keeping with what mob have been brought up to do—“our money is for sharing”.

One of the yarning circles reflected that after paying off his bills, he spends the rest of the money supporting his niece who has a baby and on his hobbies being a musician. He does not see the need to save or keep money aside since he has a set lifestyle. He said:

No, my lifestyle is set and that takes up what money I have. Like one of my hobbies is rock n roll, [so] I spend a lot of money on that. I just pay bills and I support my niece and her baby, which is the way it is.

Motivation for savings, in the opinion of Indigenous participants, are listed in Table 7.5. The most frequent responses given by two-thirds of the interviewees, in each instance, where they are self-motivated to save, including having some savings goals, and that savings is a habit that they have. The third most frequent motive for saving



was savings enable a higher quality of life and the ability to do things such as purchase a house.

**Table 7.5**

*Savings Motivators in the Opinion of Indigenous Interviewees*

<b>Savings motivators</b>	<b>Percent of interviewees (n = 12)</b>
Parents and other family members encourage me to save	33
Putting aside savings that I can use for my family and children	33
Putting aside savings for emergencies, such as funeral expenses, so I have money in the account if I need it	42
Savings can help me achieve a higher quality of life and do things like purchase a house	58
I am self-motivated to save, I have some savings goals	67
Savings is a habit I have, I always try and put money aside for savings	67

An Indigenous interviewee participant (Wyndham) stated saving is the art of putting money aside consistently and he has practised this for many years. He said:

Well, it has been like that for years for me. It is just a set amount that goes straight out before the pay comes and goes. You do not see it anyway, so I am used to living off this now when the savings comes out.

This strategy was also demonstrated by one of the yarning circle participants (Warmun) who said:

I just put away a certain amount every pay. I put it away and try and see what I can put away and then I see I might need to come and get some out or try not to touch it once I put it in there. If I need it, I bring it back out, and then I go okay, I'm spending this now, so I can only put that away, and just figure out what you can put away, just test it out. I look at it sometimes and think, how I got to save much.

A key to savings for an Indigenous interviewee (Wyndham) was his savings plan, he said:

I have a set up with the bank and my employer who pays me and does a direct deposit, transfers into a savings account. I have a ‘locked in’ system where I cannot get it out of my savings account unless I go to a Bank branch.”

#### **7.4 Savings Goals**

Saving for retirement and saving to be able to purchase a home were mentioned by Indigenous participants as types of savings goals that acted as motivators to improve their practice of savings. Regarding retirement savings (superannuation) a non-Indigenous service provider (NGOW1) opinion was that because of the frequent movement in employment, it can sometimes mean there is a lack of understanding by mob of superannuation. She said:

New employers do not seem to be overly concerned with making sure the employee starts contributions to an existing superannuation scheme—they just get them signed up to a new one. This means that if an employee has, for example, six jobs in the last 10 years, they end up with six superannuation accounts.

The outcome for mob is that they often are confused as to what superannuation savings they have and with what provider—it is not something they necessarily keep track of. The ‘Big Super Day Out’ is an event run by the First Nations Foundation across Aboriginal communities throughout Australia. In 2019 a Big Super Day Out was held for the first time in Kununurra and on that day over \$2.57 million dollars (AU) of lost superannuation was recovered. This was a national record at the time for lost superannuation recovered in one day (GESB Superannuation, 2019). This record I believe is an indicator of the general lack of awareness by East Kimberley Indigenous people of multiple superannuation accounts they may have. They are also paying multiple administration costs because they haven’t consolidated their funds in one superannuation account.

As well as superannuation (retirement savings), having a goal of home ownership was mentioned, particularly by the Indigenous research interviewees, as a motivator for having a habit of savings (to save for a deposit) and for better money management so they had sufficient each pay period for their mortgage payment. An Indigenous interviewee (Halls Creek) said:

The ability to start building wealth like owning your own house instead of living on a rental property will increase the chances of saving money. Money used on a property you own is an investment coming to your pocket—so there is the difference of owning your own home as opposed to renting it, because the more you put into it and make it yours, the more valuable it becomes.

To enhance mob's financial wellbeing, it is about increasing the awareness and understanding of money as an asset. Some mob are starting to value money more in this way, demonstrated, for example, by some mob (particularly the younger working generation) putting money aside 'today' to save to buy a house 'tomorrow.' So, in this way home ownership is a motivator or tool that can be used to help build financial wellbeing. Indigenous people are experiential learners—in saving and buying a house, they learn the value of money as an asset.

Building on the traditional cultural practice of Wirnan, that money is a resource you can use for trading, the next step is to understand money as an asset. You can use money to make money. You do not use a boomerang to make another boomerang; you do not use a fish to make another fish; but with money, you can use money to make more money through asset building.

The 12 Indigenous participants who participated in a one-on-one interview were first asked to rate their current level of financial wellbeing by rating themselves on a scale of 1 (*healthy and stable*) to 5 (*unhealthy and unstable*). Of the 12 participants five scored themselves at a 1 (*healthy and stable*), and one out of the 12 said they were currently in an unhealthy (not able to get work and just trying to get by on benefits) and unstable (not able to meet their debt repayments) financial position. The

participants with strong financial wellbeing had salaried jobs and they also owned a home or were actively saving for a deposit for a home.

One Indigenous interviewee (Kununurra) shared about her personal confidence she gained after successfully achieving a lifetime dream of purchasing her first home. She had been couch surfing for a while and living with families and friends while trying to save the deposit for a house. She expressed, “Yeah, you feel proud that you have your own space, and its security, you’re not about to be homeless.” The biggest motivation for her was her family and she wanted to ensure her children live comfortably in their own home.

Another Indigenous interviewee (Kununurra) said that her financial wellbeing was stronger because they had made the commitment to buy a house and always had a good vehicle—they are now paying both off, but she saw these repayments as having a positive impact on her money habits. She said:

Now buying my first home in Kununurra and the vehicle that I have got now. It is looking at what I need to put aside to help with making sure I have money there to do the repair and maintenance for my house and making sure I am up to date with my monthly repayments, including with my car.

Of the six Indigenous interviewees (from the 12 who were interviewed) with healthy financial wellbeing, four of them believed that purchasing their first home was the biggest motivation for developing a savings habit. One stated, “The pride in owning something that will belong to the family is more fulfilling than spending money on rental properties.” Another one said:

That is one of the big motivations—looking to buy our own home. Like anything, owning something you tend to put more pride into it rather than having something you are borrowing in a sense, but now having it under your name and owning it the sense of pride is the biggest thing.

Furthermore, an interviewee who is a single mother and a first home buyer, was influenced by her friends when they bought their first home. She could relate to them as friends and what they have achieved in life, motivated her to do the same. She said, “I see [name removed] by herself, and she did it on her own, and these two were always saying to me ‘Why do you not buy a house?’, so I did you know.”

Some interviewees reflected that it was because they set themselves money goals, such as having a car, that this helped them see the reason savings were important and how to look at ways of earning more money such as upskilling qualifications. A participant said, “I set a [money] goal, then built on it, upskilled myself with experience and qualifications so I could keep moving forward.”

An interviewee (Kununurra) said:

Growing up I saw my parents and family struggle. I struggled on Centrelink. I got the opportunity to work on the Money Business program—I have not looked back since, going through this program [that] gave me the learning, skills. I practised what I was teaching others—and eventually brought my own home. Coming to work was an enabler. Buying a house has improved my financial wellbeing.

## **7.5 Conclusion**

This chapter discussed strategies that the research participants identified could help improve the financial wellbeing of Indigenous people in remote East Kimberly, including strategies that could promote a culture of savings within a hybrid economy, in which the customary sector is dominant.

Some of these strategies have an educational component, such as teaching the use of contemporary money management tools, like budgeting. These strategies are arguably easier for younger mob members to pick up and implement. Other strategies involve cultivating a practice of savings, such as automatic deductions where part of the income is saved into another account that is harder to access. Further strategies reflect a motivation for savings linked to aspirations such as saving for retirement and owning a house. However, this practice of savings may only be possible where an

individual's income is greater than their fixed expenses. Put another way, the amount of money earned needs to be such that it can cover the individuals' financial obligations and in addition, there be some funds left over for savings.

What is key from the findings is that extreme demand sharing, humbugging, can undermine the financial wellbeing of mob. On one hand, demand sharing enables the cultural practice of sharing and supporting each other and can act as a safety net or an Indigenous form of social security. On the other hand, it can have a negative impact on an individual giver's financial security, and it can also fuel drug and alcohol problems amongst receivers which can create compounding challenges for communities. To contain humbugging, mob identified strategies such as putting money in a separate bank account or being firm on boundaries by saying no to humbugger demands. Some mob also viewed the Indue card as a way to reduce humbugging for cash from family members.

## **Chapter 8: Conclusion: Towards Improved Financial Wellbeing for East Kimberley Mob**

### **8.1 Introduction**

This thesis has explored how the relationships between contemporary money management strategies and cultural ways of knowing can be better understood to improve financial wellbeing amongst Indigenous people living in remote East Kimberley (North West Australia) communities. The research is significant because the intersection between contemporary money management strategies and cultural ways of knowing has not been exclusively studied before, in the context of East Kimberley Indigenous communities, a very remote area of Australia.

The research provides insights into the challenges faced by mob in seeking to improve their financial wellbeing. These insights will be helpful to government policy makers, service providers and financial wellbeing stakeholders journeying with mob to improve their financial wellbeing. Addressing the challenges can lead to reducing financial stress and poverty in communities, or, in other words, helping to ‘close the gap’ on the disadvantage experienced by mob. Additionally, the research is significant because it sits within the context of acknowledging the importance and place of the customary sector within the hybrid economy operating in the remote East Kimberley.

In this research, the questions I set out to answer were:

1. Why is poor financial wellbeing, including the absence of individual savings, so common among Indigenous people?
2. What are the factors that influence the financial wellbeing of Indigenous people in remote East Kimberley?
3. How can the financial wellbeing of Indigenous people living in the remote East Kimberley be improved in a way that is aligned with their local context and cultural values?

The methodology approach, as detailed in Chapter 3, sets out the grounded theory theoretical perspective I adopted for this research and also provides detail on the fieldwork process that I conducted. For my data collection I gathered qualitative data

from six research sites across East Kimberley. I interviewed 16 service providers working in the financial services and financial counselling space, conducted semi-structured interviews with 12 Indigenous people (seven of whom believed they had strong financial wellbeing and/or were on track with strengthening their financial wellbeing) and held 10 yarning circles which involved 38 Indigenous participants from across the six research sites.

## **8.2 Key Findings**

*Why is poor financial wellbeing, including the absence of individual savings, so common among Indigenous people?*

The literature review (Chapter 2) showed that severe financial stress is prevalent among Aboriginal people in Australia at a rate five times that of non-Aboriginal people (Weier et al., 2019). Aboriginal Australians do not have strong financial wellbeing, particularly for those living in remote and very remote areas, such as the East Kimberley region. In these remote areas there is high welfare dependency and limited access to services, combined with the high cost of living expenses. As such financial stress is compounded, and the poverty level increases (ACSS, 2020; AHMAC, 2017; AIHW, 2015, 2021; WACOSS, 2019).

Chapter 4 focussed on a data analysis of the financial wellbeing landscape of specifically East Kimberley mob, which showed there are several challenges and issues—‘Indigenous realities’ (Dudgeon et al., 2014)—in the East Kimberley that result in poor financial wellbeing, including the absence of individual savings, being common among mob. Many mob live in socially disadvantaged areas, where there is limited infrastructure and services, a dependency on government benefits for income support, a lack of access to jobs that connect to country and culture (which mob are more likely to want to be employed in) and there is a prevalence of social issues such as alcohol and drug abuse resulting from intergenerational trauma compounded by economic factors, such as high living costs.

This social disadvantage experienced by mob in the East Kimberley was demonstrated in both the data analysis and literature (Atkinson et al., 2010;



Kneebone, 2014; Menzies, 2019; Taylor, 2020). As a result, good money habits (including the ability to be able to save) can be hard for mob to maintain because the amount of income received is often low, lack of job opportunities, the high costs of living and the prevalence of social disadvantage, including the impact of intergenerational trauma and its connection to historical events of colonisation.

*What are the factors that influence the financial wellbeing of Indigenous people in remote East Kimberley?*

A review of the literature and an analysis of the data collected identified six core factors influencing the financial wellbeing of mob. These factors are:

1. Low levels of good money management practices due to a range of personal barriers, such as not always being able to set aside money for savings due to sharing money and resources with family.
2. Low levels of regular/consistent income received due to a high dependency on welfare payments and royalty pay-outs.
3. A lack of personal capacity to engage in market income-generating economic activities – employment and enterprise.
4. High levels of crisis-driven or conflicting priorities which strongly influence how money is spent.
5. The strong cultural practice of sharing and caring, which is at the heart of traditional Aboriginal cultural ways. This can work against mob having good money management practices, such as when extreme demand-sharing (humberging) on a regular basis does not leave the giver with enough money for their own basic needs.
6. Traumatic historical events that have been faced by past generations have impacted and continue to negatively impact mob's relationship and confidence in managing their money business.

The financial wellbeing landscape of East Kimberley mob (as detailed in Chapter 4), including the historical and geographical components, is important to note when discussing factors that influence the financial wellbeing of mob. In particular, the

1900s government colonisation and assimilation periods meant that mob have often had very limited control over money and have not had the opportunity to observe savings and asset acquisition principles, such as purchasing a house. Significantly, money is a relatively new concept for mob who only started to receive cash in the form of welfare payments and wages in the mid-1960s, as opposed to previously receiving non-cash rations, such as sugar and tobacco for their work on cattle stations and the missions and/or from government support on reserves (Daly & Smith, 2002; Perez, 1977).

The East Kimberley is a remote area of Australia, and four of the six research sites are classified as very remote. Remote areas lack infrastructure and access to services. The remoteness combined with flooding of roads in the wet season means freight costs can be very high leading to very high prices for store goods. The geographical remoteness of the East Kimberley also means there are fewer job opportunities for mob to access, and there are several barriers to beginning a business. Prior to the 1960s women had domestic duty jobs (for example, cooking and laundry) and the men were stockmen/ringers. As mob began to come off the missions, cattle stations and reserves, there were limited jobs they could do in townships. However, there is now more access to education and training and types of jobs than in times past and mob are taking up other opportunities available in, for example, mining, education, and health.

Money habits of mob are strongly influenced by their cultural values and practices, as was highlighted in both the literature (Breunig et al., 2019; Machado, 2011; Pascoe, 2014; Pearson, 2009) and data analysis in Chapter 5. These influencers can contribute in both a positive and negative way to mob's financial wellbeing and the presence (or absence) of savings habit. Sharing and caring for kin and community, the social embeddedness of economic transactions, is at the core of how mob choose to use their money—even more so in remote areas like the East Kimberley where traditional cultural values and practices are very evident.

The cultural practice of demand sharing where immediate needs of kin take priority over financial obligations such as paying utility bills and the practice of saving, is a predominate driver to how mob manage their money. This cultural practice at times may negatively impact an individual, such as not being able to save regularly due to

excessive demands by the immediate family and other relatives. However, managed well, demand sharing provides a way for the kin group to collectively level out the financial ups and downs and to ensure that no one is struggling or left out.

Sharing and caring is a cultural practice with a deep history. Prior to money, mob shared their resources with each other so that the collective was looked after. The nature of this demand sharing was reciprocal. With the introduction of the cash economy, demand sharing became extreme—humberging. Humberging, when money is given but not reciprocated later, is seen in the financial counselling space as financial abuse. The understanding must be that humberging is a traditional practice to maintain social and kinship connections. Humberging can become a form of abuse when reciprocation does not occur, and the giver is left financially vulnerable and not able to meet their needs.

Additionally, humberging can have compounding negative social effects when humbergers use the money not for necessities, but for alcohol, drugs, cigarettes, and gambling. This can have terrible social impacts on communities. However, some mob, as the research participants pointed out, have set boundaries on humberging demands, such as only giving money to those who they know will reciprocate at a later point. This is seen as a form of ‘savings,’ an investment in another person. But as a result of sharing and caring for each other, there is often no money left over for savings or to pay rent and utility bills promptly. The absence of individual savings for mob can make it difficult for them to respond to unanticipated expenses, invest in education or business ventures or achieve healthy financial wellbeing.

A lack of respect for money is another factor that the data showed can also influence the strength of mob’s financial wellbeing. The responses from the Indigenous interviewees and yarning circle participants (detailed in Chapter 5) showed that most view money as a resource to be used today and not tomorrow. Money is a means to an end, to buy things, and if it goes, it goes. For example, the sharing of key cards among family members leads to money being spent very quickly. In this way, money is not necessarily stored up—saved—for the long term (tomorrow), it is used straight away (today) and there is not planning that is applied to money management practices

(Comerton-Forde et al., 2019; National Indigenous Money Management Agenda, 2007).

As discussed in Chapter 6, also influencing mob's financial wellbeing, is the context of mob operating in a hybrid economy with interactions across the state, market, and customary sectors, with the customary space being dominant (Altman, 1987, 2001, 2005). The state and market sectors influence mob's financial wellbeing through activities of income support payments, state interventions such as the (now voluntary) Indue card and access to employment and business opportunities.

The movement of mob across the different sectors, means that individuals shift their dependency on different parts of the hybrid economy (Russell, 2011). An example is an individual earning income in the dry season from tourism (market sector), then falling back onto fishing and hunting (customary sector) at other times. In this way, it shows both how financially resilient mob can be by engaging in and navigating across sectors and, secondly, it reveals the continuing important role of the customary sector in the hybrid economy of the East Kimberley (Altman, 2001; Curchin 2015a). However, others such as Pearson (2009) advocate for integrating mob into the mainstream market economy. He believes that this can be done while still preserving cultural distinctiveness, and where there is tension between cultural values and market demands that some traditional practices may need to be retired.

The data analysis in Chapter 7 focussed on how a culture of savings could be promoted among mob. Deferred consumption—savings—was seen as challenging due to limited incomes and excessive humbugging. However, Indigenous research participants identified as having strong financial wellbeing and/or felt there were on track with their financial wellbeing said that having a savings goal such as a house purchase was motivating them to have good money habits. Also, strong financial wellbeing, inclusive of a regular savings habit, for these participants was associated with employment or enterprise, as opposed to being dependent on welfare payments or other forms of payments, such as mining royalties.

Of note is the East Kimberley mining sector does influence mob's economic activity (both positive economic development through jobs and enterprise opportunities and

negative consequences damage to country and cultural practices) and financial wellbeing, including the distribution of royalty payments given to traditional owners/clan groups (O’Faircheallaigh, 2017) which are not always wisely spent or managed in way that can create long term benefit.

*How can the financial wellbeing of Indigenous people living in the remote East Kimberley be improved in a way that is aligned with their local context and cultural values?*

The literature review in Chapter 2 and the analysis of the data findings in Chapter 7 gave rise to several strategies that may improve the financial wellbeing of mob in ways consistent with, and adapted to, their local context and cultural values. The strategies address the challenges and issues within the context of the remote East Kimberley hybrid economy and seek to weave together whitefella ways and blackfella ways, and to find ways to overcome the tensions between ‘saving culture’ and a ‘culture of savings’.

Some examples of the strategies identified in the data as central to strengthening mob’s money habits were money management education, for instance, how to use a budget, along with role modelling of healthy money habits, such as having a savings goal. Combined with mob developing a regular habit of savings by, for example, automatic deductions into another account as soon as the pay comes in, and/or linking this habit of savings to the purchase of an asset, such as a home or a car and/or setting money aside for emergency purposes such as funeral expenses.

However, the research (both the literature and data analysis) revealed that the impact of these strategies to strengthen financial wellbeing are lessened when there is extreme demand sharing (Breunig et al., 2017; Curchin, 2015b, Pascoe, 2014). This is because humbugging hinders mob from being able to have a regular habit of savings because they are either having to give and/or lend money to family to fulfil kinship obligations. Several of the Indigenous research participants reflected a strategy to good money management was being better able to manage humbugging. These participants commented that the practice of knowing your limits and sticking to them was important for minimising humbugging.

Demand sharing, as stated earlier, is a valued cultural practice both traditionally and now. But is imperative that mob must be able to accommodate this practice without succumbing to excessive demand sharing, otherwise it will undermine their financial wellbeing and ability to save. As such, it becomes a balancing act for mob, between making sure their extended family does not go without at the expense of their own immediate family not missing out. Indigenous research participants with strong financial wellbeing reflected simply that using the word 'No' to excessive demands was what they tried to do, although they sometimes felt bad about this. Other strategies were choosing to support a limited number of relatives with money, most often elderly relatives (such as parents and grandparents), or others who they know will reciprocate in some way.

Some Indigenous research participants, and most of the service providers (both Indigenous and non-Indigenous) see forms of state intervention, such as the use of an Indue card (currently voluntary), as a useful strategy because cash cannot be withdrawn from the card as it is often cash that is humbugged so it can be used for purchasing alcohol and cigarettes. While controversial and seen by many as paternalistic, the Indue card gives mob a way to deny humbugging demands, without being viewed as selfish. The principle underpinning the Indue card is similar to the separate bank accounts discussed above, where people have automatic deductions from their income that go into difficult to access bank accounts. This too helps minimise humbugging. This discussion on ways to minimise humbugging could be built into yarns that financial counsellors and capability workers have with mob about improving their money management habits and into money management education.

Both the literature review and data findings showed that financial literacy education is a key in improving mob's financial wellbeing, but such education needs to be contextualised, relevant and relatable to mob's traditional cultural practices and the way they move between and across the different sectors of the hybrid economy (Brimble & Blue, 2013; Brascoupé & Weatherdon, 2013; Heath, 2019; Miller et al., 2015). The use of money management tools, like budgeting needs to be done in a different way, for example, first considering with the individual what are the regular 'demands' or sharing obligations they have, what savings goals they have in mind and then put those two elements down in the budget. From there, other expenses can be

added such as rent and utilities. This becomes a starting point for a discussion such as considering a work opportunity, or a way that excessive sharing obligations can be reduced, or a savings goal that might need to be at a slower pace.

Furthermore, the strength of the social relationships of mob—social embeddedness—can be used to increase awareness and spread information on improving financial wellbeing and cultivating a savings habit (Drexler et al., 2014). Role modelling of strong financial wellbeing and specifically good money habits, including saving for a house, were mentioned several times by Indigenous research participants. The saying ‘you can’t be, what you can’t see’ was demonstrated by participants when they spoke of being able to budget their money, save for a deposit, better handling of humbugging and so on, because they had seen a parent, uncle, or work colleague, who had good money management habits and they wanted to emulate this.

Additionally, native title determination in the East Kimberley is giving rise to communities being able to access greater economic opportunities to pursue as a collective on country, such as tourism enterprise development which then has a flow on impact to individuals (working for example as rangers, tour guide operators etc on country). Such opportunities are an emerging strategy to improving mob’s financial wellbeing, alongside continuing to build mob’s capacity, capability and confidence in financial decision-making and trust in financial institutions (ASIC, 2023; Demonsthenous et al., 2006).

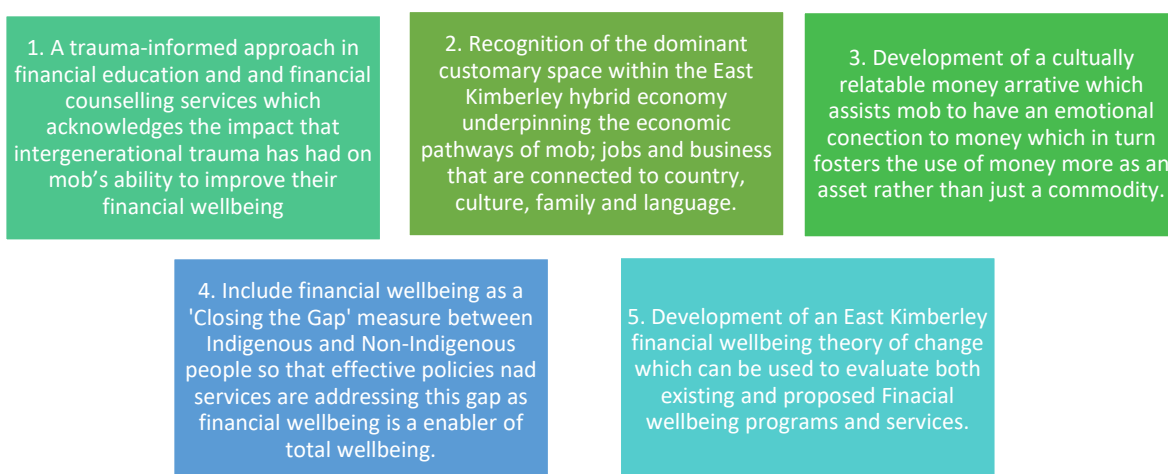
### **8.3 Recommendations**

From the key findings the following five recommendations are put forward to strengthen the financial wellbeing of East Kimberley Indigenous people.

1. Application of a trauma-informed approach
2. Recognition and acceptance of the customary space within a hybrid economy
3. Development of a culturally relatable money narrative.
4. Financial wellbeing as a ‘Closing the Gap’ measure; and
5. Development of an East Kimberley financial wellbeing theory of change

**Figure 8.1**

*Recommendations for Improving the Financial Wellbeing of Mob, Including the Promotion of a Savings Culture*



1. Application of a trauma-informed approach

A central pillar to this thesis has been the understanding of how traumatic historical events have shaped and influenced East Kimberley mob's money story. The historical backdrop of the East Kimberley has impacted the money business journey of mob as many of them have experienced intergenerational trauma. The impact continues today and is manifest in many aspects of mob's life, including a sense of powerlessness and vulnerability through to poor education and health outcomes, and weak financial wellbeing.

Service providers in the money management space need to be trauma-informed and responsive to the impacts of intergenerational trauma, as this is a key to assisting mob in improving their financial wellbeing. As some research participants reflected, there is the tension of always feeling like they are behind—'catching up' as it were—because of trauma impacts. However, at the same time there is also a determination, a gradual rising of mob to have a voice and be a voice and through education and understanding, leading to a decline of the victim mentality of 'mob will always be like this.' Trauma-informed practice must be applied by workers and practitioners in the financial counselling services and financial education services and programs space.



## 2. Recognition and acceptance of the customary space within a hybrid economy

As discussed in the literature review (Chapter 2) and in the discussion of the hybrid economy in Chapter 4, the East Kimberley Indigenous community has a hybrid economy. The local economy of customary activities, such as hunting, fishing, art, and gift exchange, including of cash and the sharing of other resources, needs to be accepted and accommodated within money management to do justice for the economic productivity of mob, and to maintain their cultural values in relation to their land and ways of life.

Customary activities for mob are usually engaging and motivating to them; it is the sense of satisfaction, collective wellbeing, and social connection that they feel in having the opportunity to engage in such activities. Humbugging, which is an extreme form of gift exchange or demand sharing, can undermine financial wellbeing. If this can be controlled, then it should be possible to operate a hybrid economy that is sustainable in a financial sense while delivering culturally valuable outcomes through customary activities that do not undermine financial sustainability.

This customary sector, as has been discussed throughout this thesis, centres on the land, culture, and the collective (as opposed to the individual). It is this recognition and understanding of the dominant customary space within the hybrid economy of the East Kimberley, which needs to underpin the economic pathways of mob, that is, jobs and business that are connected to the country, culture, family, and language—or which can accommodate these things.

## 3. Development of a culturally relatable money narrative

Using a culturally relatable money narrative (such as money is like a boomerang and a spear) when helping mob to improve their money habits, could be a way that brings an emotional connection with money for mob. In other words, translating/adapting the traditional ways to contemporary money management strategies; the use of money as a resource tool (like a waterhole or similar—overuse it and it will dry) to provide for

family and others and to keep that tool ‘sharpened’ (respecting and valuing it) so it can be further used (analogous to the concept of savings).

An East Kimberley Indigenous money narrative could be used to help enhance the financial wellbeing of the mob. The narrative needs to be conceptualised in such a way that is relevant to the mob so that it becomes embedded in their ways of living, and it is something they can relate to, and they take ownership of, so that money management is no longer viewed as a foreign concept. Instead, it becomes part of daily life.

By mob self-determining a culturally relatable money narrative, they would be more likely to manage their money in a respectful and valued way—just like mob respect and value their land, their country, their protocols, and traditions. Such a narrative could mean that instead of money being handled as a ‘resource’ to be used up, it becomes a ‘tool’ that the mob has an emotional connection to and thus they start to ‘treat it’ and ‘treasure it’ and make wise decisions on how to use it, grow it, multiply it, and make it more productive.

#### 4. Financial wellbeing as a ‘Closing the Gap’ measure

Financial wellbeing as a ‘Closing the Gap’ measure would serve a strong indicator for policymakers to determine whether the gap between Indigenous and non-Indigenous people is narrowing or widening. If the gap is not closing, it prompts considerations of potential policy and grassroots-level actions to address this issue.

Tracking financial wellbeing—perhaps such as collecting data from banks on savings rates—would enable policymakers to develop more targeted policies and initiatives that address the specific challenges faced by Indigenous Australians in achieving financial wellbeing. At the grassroots level, tracking financial wellbeing would enable Indigenous communities and organisations that support them to monitor progress and identify areas where additional support is needed. This could include initiatives to promote financial literacy and education, as well as programs to support Indigenous entrepreneurship and small business development.

## 5. Development of an East Kimberley financial wellbeing theory of change

The development of a Financial Wellbeing Theory of Change (FWToC) for East Kimberley Indigenous people could be used as a tool for both developing new financial wellbeing programs and to evaluate existing programs which target improving the financial wellbeing of East Kimberley Indigenous people. A draft FWToC, which developed out of the key findings of the research, is shown in Figure 8.1.

The draft FWToC could be used as a guide, to evaluate current money management services and programs, to keep up to date and be relevant to the financial wellbeing needs of our mob in the East Kimberley. This FWToC does not seek to negate the current financial wellbeing programs that are being offered in the East Kimberley. It could be used to evaluate these programs' relevancy and effectiveness based on addressing the problems that have been identified from the research. Additionally, the draft FWToC can be used by service providers and organisations who wish to conduct financial literacy training with mob or introduce them to a program concerned with Indigenous money management habits in the East Kimberley.

As outlined in the draft FWToC, any proposed financial wellbeing solutions must consider the impact of historical traumatic events and draw from this context and traditional practices to create analogies and examples about what good money management practices mean and entail, including how to develop a savings practice within the context of a hybrid economy and that counters extreme demand sharing (humberging). The solutions need to be trauma-informed, use culturally appropriate, respectful, and relational approaches, and create pathways that enable mob to be more comfortable and confident in engaging with the money business ecosystem. Finally, to consider whether the solution will be practically feasible, for example, in the case of online courses, internet access must be considered if more than a mobile phone is required. The outcome of the programs and initiatives must be improved financial wellbeing and the development of a regular savings habit amongst the East Kimberley mob.

**Figure 8.2**

*Draft East Kimberley Financial Wellbeing Theory of Change (FWToC)*

PROBLEMS	SOLUTIONS	EVALUATION LENSES	OUTCOME
<p><i>Six core problems that are hindering the improvement of East Kimberley mob's financial wellbeing, including the promotion of a savings culture.</i></p> <ol style="list-style-type: none"> <li>1. Low levels of good money management practices due to a range of personal barriers, such as not always being able to set aside money for savings due to sharing money and resources with family.</li> <li>2. Low levels of regular/consistent income received due to a high dependency on welfare payments and royalty pay-outs.</li> <li>3. A lack of personal capacity to engage in market income-generating economic activities – employment and enterprise.</li> <li>4. High levels of crisis-driven or conflicting priorities which strongly influence how money is spent.</li> <li>5. The strong cultural practice of sharing and caring, which is at the heart of traditional Aboriginal cultural ways, can work against mob having good money management practices, such as when extreme demand-sharing (humbugging) on a regular basis does not leave the giver with enough money for their own basic needs.</li> <li>6. Traumatic historical events that have been faced by past generations have impacted and continue to negatively impact mob's relationship and confidence in managing their money business.</li> </ol>	<p><i>Solutions refer to programs, activities, events, resources, apps, and financial wellbeing support services such as accessing financial counselling.</i></p> <p><b>Does the solution:</b></p> <ol style="list-style-type: none"> <li>1. Include an acknowledgement of historical traumatic events and draw from this context and traditional practices to create analogies and examples about what good money management practices mean and entail? For example, the use of seasons for hunting and gathering, so too there can be seasons for money – seasons to spend (e.g., Christmas), seasons to put money aside (for example, an upcoming power bill).</li> <li>2. Include elements of money management education that assists mob to understand, and use, good money management practices? For example, coaching on the use of practical tools like accessing your bank business with a bank app, rather than going into the bank each time.</li> <li>3. Enhance/promote a savings culture within the context of the hybrid economy in which East Kimberley mob operate?</li> </ol>	<p><i>The following lenses are integral in evaluating the effectiveness of a solution to improving mob's financial wellbeing, including the promotion of a savings culture.</i></p> <p><b>Does the solution:</b></p> <ol style="list-style-type: none"> <li>1. Apply a trauma-informed, social, and emotional wellbeing lens?</li> <li>2. Use culturally appropriate, respectful, and relational approaches?</li> <li>3. Create pathways that enable mob to connect more easily, and engage in, the 'money business'/financial ecosystem (such as with banks and superannuation firms)?</li> <li>4. Does it work? In other words, is it practically feasible, within the very remote region of the East Kimberley – in the context of a hybrid economy?</li> </ol>	<p>East Kimberley mob have improved financial wellbeing, including the development of a regular savings habit.</p> <hr/> <p><b>IMPACT</b></p> <ol style="list-style-type: none"> <li>1. Stronger financial wellbeing for mob improves their overall wellbeing.</li> <li>2. Reduced levels of poverty and disadvantage in East Kimberley Indigenous Communities.</li> <li>3. Financially healthier families and financially healthier communities.</li> </ol>

#### **8.4 Conclusion**

Strong financial wellbeing for East Kimberley mob will improve their overall wellbeing and will lead to reduced levels of poverty and disadvantage in East Kimberley Indigenous communities. Financially healthier families and communities will have a positive ripple effect. For these reasons, a better understanding of how contemporary money management strategies and cultural ways of knowing interact, engage, and intersect, as this research has set out, is imperative for improving financial wellbeing, including a culturally appropriate approach to a practice of savings, where possible, among Indigenous people living in the remote hybrid economy of the East Kimberley (North West Australia).

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## Appendices

### Appendix 1: Participant Information Statement Indigenous Participants (Yarning Circles, One-on-One Interviews)

<b>Project Title:</b>	How the relationships between money management strategies and cultural ways of knowing, be better understood to improve financial wellbeing amongst Aboriginal people living in remote East Kimberley (North West Australia) communities
<b>Chief Investigator:</b>	Professor George Curry
<b>Student researcher:</b>	Tevita Naroba

#### What is the project about?

- The purpose of my research is to explore how Aboriginal people in remote East Kimberley communities can have better financial wellbeing.
- This research aims to explore what contributes to poor financial wellbeing and low savings and look at ways for improving financial wellbeing.
- This research will provide suggestions as to how financial wellbeing could improve for Aboriginal people in remote East Kimberley communities.
- This research is important because it will explore how Aboriginal people can have stronger financial wellbeing, so that financial distress is eased.

#### Who is doing the research?

- This research project will be conducted by Tevita Naroba (Accredited Financial Counsellor), a Master of Research Project at Curtin University.
- The supervisors from Curtin University are Professor George Curry and Dr Timothy Sharp and from Griffith University, Dr Kerry Bodle.
- This research project is to obtain a Master of Research at Curtin University and is funded by the University.
- You will not be paid for participating in this project.

#### Why am I being asked to take part and what will I have to do?

- This research project focusses on Aboriginal communities in the East Kimberley. You have been asked to take part because you are an East Kimberley Aboriginal person.
- This research project aims to involve around 60 Aboriginal people from the East Kimberley in individual conversations and yarning circles.
- As an East Kimberley Aboriginal person, your participation will involve being part of one of the following:

- a. A yarning circle will consist of five people. We will be yarning about your understanding of money business and your own personal money story. The yarning circles will last between an hour and 90 minutes.
- b. A one-on-one interview. We will yarn about your financial wellbeing and ways you manage your money business. The interview will last about 45 minutes to an hour.
- Your participation in the research project is voluntary.
- The yarning circles and interviews will take place at a mutually convenient time and location.
- I will be doing an audio recording during the yarning circles and interviews so we can concentrate on what you have to say and not distract ourselves with taking notes.
- After the yarning circles and interviews I will make a full written copy of the recording available to you.
- However, you can choose for your responses not to be recorded.
- Your information collected in this research will be re-identifiable (coded).
- This means that I will collect data that can identify you, but I will then remove identifying information on any data or sample and replace it with a code when we go over the data.

Are there any benefits to being in the research project?

- There may be no direct benefit to you from participating in this research project.
- However, sometimes people appreciate the opportunity to yarn about their 'money business.'
- This research will lead to recommendations that will enable me to develop tools and strategies that can help Aboriginal people living in remote East Kimberley to improve their financial wellbeing long term.

Are there any risks, side-effects, discomforts, or inconveniences from being in the research project?

- Apart from giving up your time, I do not expect there will be any risks or inconveniences associated with taking part in this research project.
- However, for some people I acknowledge that they may find discussing their personal 'money business' difficult and that it could trigger some feelings of shame/discomfort.
- I have been careful to make sure that the questions I will ask do not cause you any distress. But if you feel anxious about any of the questions you do not need to answer them. If the questions cause any concerns or upset you, we can refer you to a counsellor.
- During this research project we may find out new information about the risks and benefits of this research. If this happens, we will tell you the new information and what it means to you. It may be that this new information means that you can no longer be in the research, or you may choose to keep

going or to leave the research. You might be asked to sign a new consent form to let us know you understand any new information we have told you.

- Sometimes just thinking about our personal ‘money business’ can be upsetting. If you chose not to be in this research but feel distressed from considering it then please contact a member of the Financial Support Services Hub, Wunan Foundation, phone 91683881.
- I will inform you in advance of my visit for the yarning circles and interviews.

#### Who will have access to my information?

- Only the research team have access to the code to match your name if it is necessary to do so.
- Any information I collect will be treated as confidential and used only in this research unless otherwise specified.
- The following people will have access to the information we collect in this research: the research team and, in the event of an audit or investigation, staff from the Curtin University Office of Research and Development
- Electronic data will be password-protected and hard copy data (including audio recordings) will be in locked storage.
- The information we collect in this research project will be kept under secure conditions at Curtin University for 7 years after the research is published and then it will be destroyed.
- The results of this research may be presented at conferences or published in professional journals. You will not be identified in any results that are published or presented.
- Any information divulged in the yarning circle will be heard by other participants. Other participants are encouraged not to share this information with others, though this cannot be guaranteed.

#### Will you tell me the results of the research?

- A copy of my research can be made available on request. You can email me at the address listed below for an electronic copy which will be available after my graduation.

#### Do I have to take part in the research project?

- Taking part in a research project is voluntary. It is your choice to take part or not. You do not have to agree if you do not want to.
- If you decide to take part and then change your mind, that is okay, you can withdraw from the project at any point.
- If you choose not to take part or start and then stop your participation in the research, it will not affect your relationship with the University, staff or colleagues or Community Service Providers.
- If you choose, we will destroy any information we have collected from you.



- However, it is not possible for the yarning circle recordings to be destroyed. But your comments in the yarning circle will be omitted from transcripts, and not used in analysis.
- You need to be 18 years or older to participate in this research.

What happens next and who can I contact about the research?

- You can contact the following people if you need more information:

Name	Role	Email Address	Phone
Tevita Naroba	Researcher	tevita.naroba@postgrad.curtin.edu.au	+61429265076
Prof George Curry	Supervisor	g.curry@exchange.curtin.edu.au	+61 8 9266 3310
Dr Timothy Sharp	Supervisor	timothy.sharp@curtin.edu.au	+61 8 92664985

- If you decide to take part in this research, I ask you to sign the Participant Consent Form or provide verbal consent that I will record on my mobile phone.
- By signing the form or indicating your verbal consent it is telling us that you understand what you have read and what has been discussed.
- Signing the consent form or giving verbal consent indicates that you agree to be in the research project.
- Please take your time and ask any questions you have before you decide what to do.
- You will be given a copy of this Participant Information Statement to keep, and you can request a copy of your written or verbal consent from the email address listed above.

Statement

- Curtin University Human Research Ethics Committee has approved this study.
- Should you wish to discuss the research project with someone not directly involved any matters concerning the conduct of the research project or your rights as a participant, or you wish to make a confidential complaint, you may contact the Ethics Officer on (08) 9266 9223 or the Manager, Research Integrity on (08) 9266 7093 or email hrec@curtin.edu.au.

## Appendix 2: Participant Information Statement (Service Providers)

<b>Project Title</b>	How the relationships between money management strategies and cultural ways of knowing, be better understood to improve financial wellbeing amongst Aboriginal people living in remote East Kimberley (North West Australia) communities
<b>Chief Investigator</b>	Professor George Curry
<b>Student researcher</b>	Tevita Naroba

### What is the project about?

- The purpose of my research is to explore how Aboriginal people in remote East Kimberley communities can have better financial wellbeing.
- This research aims to explore what contributes to poor financial wellbeing and low savings and look at ways for improving financial wellbeing.
- This research will provide suggestions as to how financial wellbeing could improve for Aboriginal people in remote East Kimberley communities.
- This research is important because it will explore how Aboriginal people can have stronger financial wellbeing, so that financial distress is eased.

### Who is doing the research?

- This research project will be conducted by Tevita Naroba (Accredited Financial Counsellor), a Master of Research Project at Curtin University.
- The supervisors from Curtin University are Professor George Curry and Dr Timothy Sharp and from Griffith University, Dr Kerry Bodle.
- This research project is to obtain a Master of Research at Curtin University and is funded by the University.
- You will not be paid for participating in this project.

### Why am I being asked to take part and what will I have to do?

- You have been asked to take part because you are a Service Provider worker in East Kimberley Aboriginal communities, working with clients around matters that impact their financial wellbeing,
- This research project aims to interview a cross-selection of 12 Service Provider workers.
- Your participation will involve a structured interview in which I will ask your response around your observations about your client's financial wellbeing. In addition, are there tools/strategies etc that you have seen your clients use that you think have led to an improvement in their financial wellbeing?
- The interview will take 45 minutes to one hour.
- Your participation in the research project is voluntary.
- The yarning circles and interviews will take place at a mutually convenient time and location.

- I will be doing an audio recording during the yarning circles and interviews so we can concentrate on what you have to say and not distract ourselves with taking notes.
- After the yarning circles and interviews I will make a full written copy of the recording available to you.
- However, you can choose for your responses not to be recorded.
- Your information collected in this research will be re-identifiable (coded).
- This means that I will collect data that can identify you, but I will then remove identifying information on any data or sample and replace it with a code when we go over the data.

Are there any benefits to being in the research project?

- There may be no direct benefit to you from participating in this research project.
- However, you may appreciate the opportunity, as a Service Provider worker, to discuss your observation about the financial wellbeing status of the clients you work with.
- This research will lead to recommendations that will enable me to develop tools and strategies that can help Aboriginal people living in remote East Kimberley to improve their financial wellbeing long term and to promote a culture of savings.

Are there any risks, side-effects, discomforts, or inconveniences from being in the research project?

- Apart from giving up your time, I do not expect there will be any risks or inconveniences associated with taking part in this research project.
- However, for some people I acknowledge that they may find discussing their personal 'money business' difficult and that it could trigger some feelings of shame/discomfort.
- I have been careful to make sure that the questions I will ask do not cause you any distress. But if you feel anxious about any of the questions you do not need to answer them. If the questions cause any concerns or upset you, we can refer you to a counsellor.
- During this research project we may find out new information about the risks and benefits of this research. If this happens, we will tell you the new information and what it means to you. It may be that this new information means that you can no longer be in the research, or you may choose to keep going or to leave the research. You might be asked to sign a new consent form to let us know you understand any new information we have told you.
- Sometimes just thinking about our personal 'money business' can be upsetting. If you chose not to be in this research but feel distressed from considering it then please contact a member of the Financial Support Services Hub, Wunan Foundation, phone 91683881.
- I will inform you in advance of my visit for the yarning circles and interviews.

#### Who will have access to my information?

- Only the research team have access to the code to match your name if it is necessary to do so.
- Any information I collect will be treated as confidential and used only in this research unless otherwise specified.
- The following people will have access to the information we collect in this research: the research team and, in the event of an audit or investigation, staff from the Curtin University Office of Research and Development
- Electronic data will be password-protected and hard copy data (including audio recordings) will be in locked storage.
- The information we collect in this research project will be kept under secure conditions at Curtin University for 7 years after the research is published and then it will be destroyed.
- The results of this research may be presented at conferences or published in professional journals. You will not be identified in any results that are published or presented.
- Any information divulged in the yarning circle will be heard by other participants. Other participants are encouraged not to share this information with others, though this cannot be guaranteed.

#### Will you tell me the results of the research?

- A copy of my research can be made available on request. You can email me at the address listed below for an electronic copy which will be available after my graduation.

#### Do I have to take part in the research project?

- Taking part in a research project is voluntary. It is your choice to take part or not. You do not have to agree if you do not want to.
- If you decide to take part and then change your mind, that is okay, you can withdraw from the project at any point.
- If you choose not to take part or start and then stop your participation in the research, it will not affect your relationship with the University, staff or colleagues or Community Service Providers.
- If you choose, we will destroy any information we have collected from you.
- However, it is not possible for the yarning circle recordings to be destroyed. But your comments in the yarning circle will be omitted from transcripts, and not used in analysis.
- You need to be 18 years or older to participate in this research.

#### What happens next and who can I contact about the research?

- You can contact the following people if you need more information:

Name	Role	Email Address	Phone
Tevita Naroba	Researcher	tevita.naroba@postgrad.curtin.edu.au	+61429265076
Prof George Curry	Supervisor	g.curry@exchange.curtin.edu.au	+61 8 9266 3310
Dr Timothy Sharp	Supervisor	timothy.sharp@curtin.edu.au	+61 8 92664985

- If you decide to take part in this research, I ask you to sign the Participant Consent Form or provide verbal consent that I will record on my mobile phone.
- By signing the form or indicating your verbal consent it is telling us that you understand what you have read and what has been discussed.
- Signing the consent form or giving verbal consent indicates that you agree to be in the research project.
- Please take your time and ask any questions you have before you decide what to do.
- You will be given a copy of this Participant Information Statement to keep, and you can request a copy of your written or verbal consent from the email address listed above.

#### Statement

- Curtin University Human Research Ethics Committee has approved this study.
- Should you wish to discuss the research project with someone not directly involved any matters concerning the conduct of the research project or your rights as a participant, or you wish to make a confidential complaint, you may contact the Ethics Officer on (08) 9266 9223 or the Manager, Research Integrity on (08) 9266 7093 or email hrec@curtin.edu.au.