An Evaluation of the

ANZ-TCU Financial Literacy Project
Jan 2006 – July 2007

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Executive Summary

In 2006, the Australian and New Zealand Banking Group Limited (ANZ) formed a partnership with the Traditional Credit Union (TCU).

The overall aim of the partnership was to improve the financial literacy of TCU members and of remote communities.

In its partnership agreement with TCU, the role of ANZ was deliberately 'hands-off' in order to allow TCU to manage and guide the Project. ANZ recognised TCU as having a closer relationship and knowledge of the client group and of working in the context of remote Indigenous communities , due to its core business and its understanding of remote and cultural sensitivities.

A Financial Literacy Project Manager was employed by TCU to develop and trial the Project in two NT communities, Ngukurr and Milingimbi for a period of 18 months: early 2006 - July 2007. Based in Darwin, the Project Manager regularly visited both communities.

Initially the Project Manager met and worked with the TCU Training Development Manager. However, it appears that as the Project unfolded, the Project Manager may not have had as much direct guidance as was required. A Financial Literacy Program Strategic Plan that was worked on early in the Project by the Project Manager and the TCU Training Development Manager (refer section 2.4) was not clearly sanctioned or implemented by TCU or ANZ.

Opportunities were provided by ANZ for the Project Manager to participate in the MoneyBusiness program to build his capacity and for networking however it seems that the Project Manager did not fully engage with or use these opportunities in his work. The reason for this is unclear i.e. the Project Manager may not have been interested, or it was not clear of the relationionship of this project to MoneyBusiness or how the MoneyBusiness program and its findings could be useful to this project.

The engagement of Griffith University in the Project Evaluation as per the ANZ TCU Partnering Agreement (Schedule 4) was attempted early on but for a variety of reasons after some initial scoping meetings this did not eventuate. The engagement of CDU also took a long time to resolve, which meant that CDU did not get involved with the evaluation process until after the Project was completed.

One issue (common in the Northern Territory and in Indigenous organisations and communities) is high staff turnover. TCU staff involved at the beginning of the agreement process changed by the time the agreement was in place, and have changed again since the Project ended. This includes the Project Manager, and has resulted in a loss of knowledge and continuity within the Project and between the Project and its evaluation.

This report is part of an independent evaluation of the Project, conducted by the Yolngu Aboriginal Consultants Initiative at Charles Darwin University, through the School for Social and Policy Research.

The Project was evaluated through:

- Interviews and discussions with ANZ and TCU staff
- Analysing data from the Australian Bureau of Statistics (2006 Census) and from TCU
- Reviewing and analysing records and reports produced by the Financial Literacy Project Manager
- Community consultations, which involved one local Yolngu bicultural consultant from Milingimbi and three Indigenous bicultural consultants from Ngukurr who conducted focus group meetings and interviews in the communities, in collaboration with non-Indigenous bicultural consultants from CDU
- An Evaluation Feedback Workshop at CDU

The findings of this evaluation suggest that the development of financial literacy for most Indigenous people in remote communities is highly complex and, for most community members, financial education and training is inextricably tied up with the need for financial planning and counselling. This requires clear and consistent planning, implementation and evaluation processes.

A detailed analysis of the experiences of many people involved in the Project including community members, the Project Manager, TCU and ANZ staff is very useful and repeatedly reveals key points common to both communities.

Money has long been a significant part of Indigenous traditional life at Milingimbi and Ngukurr. The way Indigenous people in these communities manage their money – through the responsibilities of kinship and the exigencies of daily life on a community – often looks like poor money management from a non-Indigenous point of view

Some assumptions underlying financial literacy training tend to pathologise the Indigenous individual, and fail to problematise the structures and services offered by the TCU to assist in money management. The research found that many people are frustrated by the structures of service provided – and the results may be seen as financial illiteracy. What looks like poor financial literacy, may often be the result of a dislocation between financial services and Indigenous ways of using money. Literacy implies literature, and literature implies availability, and legibility. To ensure good financial literacy, TCU services and products must be available in times and places and formats which suit these ways of using money.

The distinctive ways that Indigenous people use money mean that some of these legibilities are not what other banks may see as significant services. For example ongoing immediate and free access to account balances is crucial for Yolngu money management, but currently difficult and expensive to obtain. Some of the recommendations deal with immediate practical steps, which can be taken to facilitate Indigenous ways of being financially literate.

The report recommends that addressing the issues of legibility (TCU's structures and processes) and addressing the issues of financial literacy (how individuals learn to make best use of services) cannot properly be separated.

To this end, the report recommends three related 'Ways Forward', on which the future development, management, planning, implementation and evaluation of financial literacy initiatives can be based:

1. Both Ways and Respect

The Both Ways approach to learning respects, values and builds-on the cultural experiences of all participants; unlike the traditional training model, which is one-way. Learning takes place through dialogue and is facilitated by bicultural advisors. A both-ways approach will ensure that Indigenous and non-Indigenous participants learn from each other, and some of the cultural assumptions, which continue underlie what is in fact a largely effective and welcome service, can be more effectively addressed without compromising the TCU viability.

There is a key role for experienced bicultural advisors to be involved in the Project from the outset to facilitate research, dialogue and effective cross-cultural communication, advise on TCU products and services, and support the professional development of TCU staff.

The Indigenous consultants and the community members of Milingimbi and Ngukurr reiterated regularly that they were very happy that they had been properly consulted about their 'Yolŋu or Blakbela bank', and are keen to hear of any actions which proceed from their recommendations.

2. Teams, Case Management and Workshops

Financial Support Teams comprising financial literacy educators, planners and counselors work collaboratively to identify client needs and support financial literacy development of both individuals and groups on a 'client-driven' and 'need-to-learn' basis through case-management and workshops.

3. Participatory Action Research

TCU products and services are developed and improved through a structured and continual process of 'planning, acting (implementing) and evaluating' that involves TCU staff, community members and bicultural advisors as participants. Both quantitative and qualitative data is systematically collected, documented and analysed along the way.

Glossary of Terms and Abbreviations

ANZ	Australia and New Zealand Banking Group Ltd.
Balanda	Non Indigenous people
Gurrutu	Yolngu system for relating and connecting everything in the Yolngu world; also kinship, and networks of kin
Madayin	Deeper meaning
TCU	Traditional Credit Union
TCU/ANZ Financial Literacy Project	Also referred to as the TCU/ANZ Financial Literacy Program in ANZ and TCU documents and reports.
Yolngu	Indigenous people of NE Arnhemland, sometimes used to refer generically to Indigenous people
Yolngu matha	Yolngu languages

1.1 Description of the Project

Financial Literacy

Raising levels of financial literacy is a recent focus of government programs in many countries. In 2005, the Australian Government established the Financial Literacy Foundation to raise awareness about the importance of financial literacy and to provide practical information to help people with budgeting, saving and planning for their future.

In recent years research studies have been commissioned and new financial literacy programs are being developed and trialed. A number of programs have been developed specifically for Indigenous Australians.

Background to ANZ Involvement

ANZ aims to be a leader in addressing the major social issues that involve the financial services industry. ANZ has a long-term commitment to improving the financial literacy and inclusion of all Australians, particularly the most vulnerable. In 2005, ANZ released research findings that included quantitative data about adult financial literacy and qualitative surveys about the causes of financial difficulty (http://www.anz.com/aus/aboutanz/Community/Programs/FinSurvey2005.asp).

Research has consistently shown Indigenous Australians as among the most disadvantaged groups in the community in terms of financial literacy and inclusion.

ANZ research identified that factors influencing financial exclusion include financial illiteracy, unemployment, poverty, disability or long-term illness and low education levels. Factors causing long-term financial exclusion include, learned dysfunctional credit or savings behaviour and intergenerational exclusion.

Special factors affect Indigenous Australians who are the only ethnic group in Australia consistently associated with financial exclusion. Basic financial literacy skills are essential in enabling Indigenous Australians to manage their finances, access banking services and participate more broadly in mainstream social life.

In response to the research and informed by examination of similar research undertaken in other countries ANZ renewed its commitment to *"continuing to invest in community programs in partnership with community organisations aimed at improving financial literacy, particularly among the most vulnerable and disadvantaged groups in society" (http://www.anz.com.au/aus/aboutanz/Community/Programs/FinLit.asp, 2008)*.

Another response to the research was the development of the ANZ Reconciliation Action Plan, which outlines the specific steps ANZ will make to help improve the wellbeing of Indigenous Australians. (www.anz.com/community)

Over the last five years, ANZ has worked with Indigenous communities and the Australian Government on a range of initiatives aimed at building the financial capability and money management skills of Indigenous people.

Its flagship partnership in relation to working with Indigenous groups is 'MoneyBusiness' developed with the Australian Government Department of Families, Community Services and Indigenous Affairs (FaCSIA). MoneyBusiness aims to provide financial literacy and money management skills to Indigenous people at a local level, tailored to the learning styles, Indigenous cultures and financial literacy needs of individual Indigenous communities. MoneyBusiness is delivered in partnership with local community organisations and the Federal Government.

Background to the TCU Involvement

TCU provides an alternative to mainstream banks by recognising the unique cultural attitude of Indigenous Australians to money and banks.

The idea for TCU was originally developed by a group of Aboriginal elders to provide financial services to residents of Arnhemland communities who were disadvantaged by a lack of banking and other financial services. A relatively new credit union, TCU was incorporated in December 1994. With its first remote branch opening in Milingimbi in 1995, it has grown to a network of eleven branches and one agency throughout the Top End. As a credit union, members (whether individuals, family groups or organisations) are shareholders and hence the primary focus of TCU is the needs of its members.

TCU Mission Statement:

"Our mission statement is to provide personalised quality financial services for the Indigenous people and organisations in remote communities while respecting and valuing the cultural heritage of Indigenous Australians."

The ANZ/TCU Partnership

Several years ago ANZ identified TCU as an organisation in which Indigenous Board Members were genuinely involved in running the organisation and servicing the needs of remote clients. Over time ANZ and TCU worked slowly and carefully to get to know and understand each other; to develop a relationship and begin to build trust. ANZ began a discussion with TCU with a focus on financial literacy, an area in which ANZ had some experience and skills.

ANZ and TCU held regular partnership meetings and there was a lot of dialogue and discussion before a partnership agreement emerged. ANZ worked to develop an understanding of some of the issues and service delivery aspects of delivering core financial services in remote communities, and explored what could they do in terms of developing financial literacy.

Aims of the Partnering Agreement

The aims of the Partnership, project aims and activities and research and evaluation program are outlined in Appendix [1]

Project Manager

Under the partnership agreement,a Financial Literacy Project Manager was employed by TCU early in 2006 to develop and implement the Project in two remote Northern Territory communities, Milingimbi and Ngukurr, for a period of 18 months, TCU management supported the Project Manager and ANZ funded the cost of the role. Oportunities were also created by ANZ for the Project Manager to network with and participate in related programs such as MoneyBusiness. The Project Manager was based in the Darwin office, visiting the communities on a regular basis.

Project Communities – Milingimbi and Ngukurr (Northern Territory)



While both communities maintain strong traditional Indigenous cultural practices, Milingimbi, situated in NE Arnhemland has had less contact history than Ngukurr,

which is located in SE Arnhemland and has a connection of 150 years with the pastoral industry.

Milingimbi community overview

The Methodist Overseas Mission first established Milingimbi in 1923. Approximately 500km east of Darwin, Milingimbi is situated on an island half a kilometre off the mainland and forms part of the Crocodile Island Group. A restricted (dry) traditional community, the combined population of surrounding Homeland Centres and Milingimbi is approximately 1000. There are 13 clan groups and approximately 50 non-Indigenous residents. The level of occupation of the six established Homeland Centres is determined by seasonal access and the availability of housing and drinking water.

In Milingimbi people speak many related languages known collectively as Yolngu Matha, with the two main languages being Gupapuyngu and Djambarrpuyngu. English is a second, third or fourth language for almost all Indigenous residents of Milingimbi, and is only used as a lingua franca to speak to Balanda (non-Indigenous people).

The organisations and services at Milingimbi include:

- Community Council
- Community Health Care clinic
- ALPA (Arnhem Land Progress Association) store and takeaway food outlet
- Community Education Centre (school)
- Tertiary education centres (Bachelor Institute of Indigenous Tertiary Education (BIITE) and Charles Darwin University (CDU)
- Youth Drop-In centre
- Art Centre
- TCU Branch
- Managed electricity, water and sewerage systems
- Sealed all weather airstrip with regular flights to and from Darwin and other Arnhemland communities
- MAF (Missionary Aviation Fellowship) has one pilot and one single engine plane based in Milingimbi to provide charter services

Ngukurr community overview

Ngukurr is located about 320km south east of Katherine (approximately 3.5 hours drive) on the banks of the Roper River. The population of Ngukurr is approximately 1000.

The Church of England, as the Roper River Mission, established Ngukurr Community in August 1908. The region had seen much violence towards Aboriginal people, and the mission became a refuge for the remnants of many different language groups. The Welfare Branch of the Commonwealth Government took responsibility for the mission in 1968, and the Yugal Mangi Community Government Council was formed in 1988.

Yugul Mangi is a name, which represents the peoples belonging to seven Indigenous language groups of the lower Roper River/Gulf of Carpentaria region of SE Arnhemland. The Yugul Mangi Community Government Council is responsible for the administration and management of some 12,000 square kilometres in SE Arnhemland, including Ngukurr.

Language groups at Ngukurr include Mara, Ngandi, Alawa, Nunggubuyu, Ritharrngu, Wandarang and Ngalakan. Each language group consists of discrete clans, each having it's own totems, land and related ceremonial responsibilities. Most people speak Kriol as the lingua franca. English is a second language for most residents at Ngukurr and is used quite regularly.

Services in Ngukurr include:

- Store
- Takeaway food outlets
- Police station
- The Sunrise Health Service clinic
- Swimming pool
- Women's centre
- Child Care centre
- Language Centre
- Community Education Centre (school)
- Tertiary education centres (BIITE and CDU)
- TCU branch
- EFTPOS facilities
- Sealed all weather airstrip with regular flights to and from Katherine

1.2 Evaluation of the Project

In November 2007 two bicultural consultants from CDU met with the TCU Training Development Manager and the newly appointed TCU Financial Literacy Project Manager to begin the independent evaluation of the Project. During these meeting it was confirmed that the focus of the evaluation would be in two main areas:

1. One area of focus was what had happened during the 18-month trial period of the Project. This would involve community consultations facilitated by local bicultural consultants to find out about the effectiveness of the Project, experiences and perspectives of participants, and their recommendations for improvement.
2. It was agreed that a second area of focus would include broader financial literacy issues and general TCU services. This would provide an opportunity to find out about the banking experience in communities and information regarding the future development of TCU services, products and communication materials in order that they support the acquisition of financial literacy in communities.

Methodology

The Project was evaluated through the analysis of:

- Interviews and discussions with TCU and ANZ staff
- Australian Bureau of Statistics and TCU Data
- Review of records and reports produced by Financial Literacy Project Manager
- Community consultations (interviews and focus groups)
- Evaluation Feedback Workshop discussions

Interviews and Discussions with ANZ and TCU Staff

Several discussions and interviews took place with relevant TCU and ANZ staff, both in Darwin and via teleconferences. These were recorded and analysed.

Australian Bureau of Statistics and TCU Data

Some data from the Australian Bureau of Statistics 2006 Census and TCU was analysed.

Review of Records produced by Financial Literacy Project Manager

Electronic and printed records that were produced by the Financial Literacy Project Manager were reviewed, including reports that comprised anecdotal records of materials, products, services and methods used, and a 'Financial and Literacy Survey' conducted in 2006.

Community Consultations

Community consultations took place in both Milingimbi and Ngukurr through a combination of 'interviews' and 'focus groups' targeting local community members and were facilitated by local Indigenous bicultural consultants from each community who worked alongside CDU bicultural consultants.

Evaluation Feedback Workshop

CDU and local bicultural consultants and TCU staff reviewed and added to the draft evaluation report.

The 'Findings and Indications' detailed in this section have been derived from the review and analysis of records and documentation produced by the Australian Bureau of Statistics, ANZ, TCU and the Financial Literacy Project Manager; from the analysis of Consultations held with community members from both Milingimbi and Ngukurr, and from the Evaluation Feedback Workshop.

2.1 Interviews and discussions with ANZ and TCU Staff

Interviews and discussions were held with the TCU General Manager (Darwin), TCU Training and Development Manager (Darwin) and the TCU/ANZ Financial Literacy Project Manager, and the ANZ Head of Group Community Relations.

Findings from Discussions with ANZ Staff

The ANZ – TCU relationship and partnership developed over time. Through regular partnership meetings there was a long process of the organisations getting to know and understand each other and to develop trust. ANZ looked at what they could do in terms of financial literacy and worked to understand the issues around delivering core financial services to Indigenous communities, especially remote communities.. From the outset ANZ did not expect quick outcomes.

In the TCU/ANZ partnership, ANZ very much saw its role as supportive and did not feel it appropriate to take a lead role in the project management or to direct the Project. TCU was encouraged to take the lead role in the development and implementation of the Project. From ANZ's point of view, the partnership with TCU was positioned as an 'ongoing dialogue', an opportunity for TCU to build their capacity.

ANZ is of the view that care needs to be taken to distinguish between financial literacy education and financial counselling services. Financial counselling is viewed by ANZ as requiring more skills and knowledge than financial literacy training, has potentially more legal ramifications for clients and service providers, and is generally invoked when people are in crisis. The notion of being able to 'draw lines' between financial literacy, counseling, planning and services is only theoretically possible. For most community members, these 'boundaries' are not perceived and most clients require elements of each these services at any one time, and all need to be addressed in order for most Indigenous people to develop financial literacy. The demand is so complex and great that it is not feasible for one person to provide all these services. The Project Manager and TCU also raised this issue (refer sections 2.5 and 2.6).

Findings from Discussions with TCU Staff

TCU staff members involved in the evaluation process were different from the staff members that were involved in the planning and implementation of the Project. In particular TCU staff were interested in specific recommendations relating to community engagement and 'buy-in'.

Indications

However, for many reasons including the lack of experience in supporting projects of this nature, high staff turn-over (in TCU and the NT in general), the 'pioneering and highly experimental' nature of the Project, the complex reality of working in the context and culture of remote Indigenous communities and of the Project Manager being an 'outsider', and issues around leadership and mentoring in the Project, it appears that from the outset the Project needed the involvement of experienced bicultural advisors.

A complex project of this nature, requires the support of bicultural advisors and academics as well as people who have a high level of experience, knowledge, skills, relationships and networks in developing and supporting projects in remote Indigenous communities.

The bicultural advisors:

- Should be included in a project of this type from the outset
- Provide bicultural education and advice for the project and community members and organisations
- Support and facilitate the ongoing and continuous planning, implementation and evaluation of the Project
- Support and facilitate community engagement by mediating (as needed) and supporting the staff to develop relationships and work with key organisations, governance groups and individuals in communities
- Ensure that the interests and needs of the community are being addressed by the project

The notion of being able to 'draw lines' between financial literacy, counseling, planning and services is only theoretically possible. For most community members, these 'boundaries' are not perceived and most clients require elements of each these services at any one time, and all need to be addressed in order for most Indigenous people to develop financial literacy. The demand is so complex and great that it is not feasible for one person to provide all these services. The Project Manager and TCU also raised this issue (refer sections 2.5 and 2.6).

One idea would be to replace or expand the position of Project Manager with a 'team' of people made up of a financial educator, planner and counselor (supported by Bicultural advisors) working across a larger number of communities. This idea of a 'Financial Support Team' is further discussed in sections 2.5 and 2.6

2.2 Australian Bureau of Statistics Data – 2006

Reliability

Some of the 2006 Census data could be questionable e.g. in Milingimbi almost certainly most of the Indigenous population speak Yolngu Matha at home compared to less than half the Indigenous population recorded. Also many Indigenous people in both communities omitted to complete sections of the census form.

Findings

Data Category	**Ngukurr**	**Milingimbi**
Total Population	916	998
Total Indigenous Population	862	942
Total Non-Indigenous Population	54	56
Population of Indigenous Males	443	472
Population of Indigenous Females	419	470
Age groups:		
0 – 14	331	217
15 – 24	169	193
25 – 44	258	355
45 – 64	84	158
65 and over	19	17
Speak Indigenous language at home	750	460
Speak English	32	66
Weekly Income (15 - 65 years):		

Data Category	Ngukurr	Milingimbi
Nil	43	31
$1 - $149	9	164
$150 - $249	282	229
$250 – $399	105	36
$400 - $599	28	13
$600 - $799	0	5
$800 - $999	0	4
$1,000 or more	0	3
Unstated	60	236
Median Weekly Income (Indigenous)	$216	$171
Median Weekly Income (Non-Indigenous)	$837	$840
Median Household Income (Indigenous)	$958	$790
Median Household Income (Non-Indigenous)	$1,430	$1,300
Average Household Size Indigenous (no. people)	7.1	7.1
Average Household Size Non-Indigenous (no. people)	1.7	1.6
Median Weekly Rent (Indigenous)	$100	$20
Median Weekly Rent (Non-Indigenous)	$0	$30
Highest Year of School completed (Indigenous):		
Year 12 or equivalent	41	12
Year 11 or equivalent	64	14
Year 10 or equivalent	96	126
Year 9 or equivalent	110	55
Year 8 or below	130	253
Did not go to school	16	23
Not stated	72	240
Internet (Indigenous Households)		
None	109	90
Broadband	0	0
Dialup	3	3
Not stated	4	23
Internet (Other Households)		
None	12	5
Broadband	3	0
Dialup	9	11
Not stated	0	3

Selected 2006 Census Data for Indigenous community members

The 2006 ABS Census data indicates that National Median Weekly Individual Income was $466 and the National Median Weekly Household Income was $1,027 and the size of the National Average Household is 2.5.

Indications

Based on the 2006 ABS Census data, most Indigenous people in both Ngukurr and Milingimbi earn less than half the National Median Weekly Individual Income, and most households are more than three times the size of the average National Household. This indicates that the average Indigenous person in both Ngukurr and Milingimbi has access to far less money than the average Australian (around six times less or one sixth of the money), and that most adults in either community are unlikely to be in a financial position to 'save money' or 'maintain loan repayments'. For TCU products and services to meet client needs – including the provision of appropriate financial literacy education and training, these facts must be taken into account.

2.3 TCU Data

The following data was requested from TCU to include in the evaluation:

- Number of TCU members
- List active TCU accounts of all TCU products
- Number of TCU Debit Cards issued
- Number of members registered for phone banking
- Number of members registered for Internet banking
- Information about loan applications and defaults

Findings

In response to this request the TCU was only able to provide information about:

- Active accounts (bank accounts that are being used)
- Card issues
- Loan information
- Incoming calls

Other data requested could not be broken down into specific branch or client categories and therefore was not useful in this evaluation.

Number of active accounts

The number of active accounts increased in both communities between February 2006 and July 2007. However it is not clear whether this was already a growing trend, or whether it was related to population increase or an increase in the number of jobs etc.

	February 2006	July 2007
Ngukurr	693	797
Milingimbi	1567	1681

With Milingimbi having a population of 999 Milingimbi (ABS Census 2006), this data makes clear that many people have more than one active account in Milingimbi.

Loan applications

	Current Loans	Default loans
Ngukurr	2	3
Milingimbi	4	

Very few loans are applied for or contracted in either community. This could indicate a number of things including that people don't know about loans, they can't afford a loan, they do not need or want a loan, can't comply with the loan rules or they contract loans elsewhere.

Incoming calls

In the following table, Valid Calls refers to successful phone banking calls. Invalid calls refer to calls that did not complete, e.g. entered incorrect pin or hung up or went through to an operator. Most phone calls do not relate to phone banking but to inquiries about account balances, to activate a cuecard or to check if a transfer request/fax has been received. The community consultations also indicated the main service requirement of clients from the TCU was for account balances. A figure of 7,000 missed calls in a year was mentioned in discussions with TCU staff. These are all calls to TCU phones not just phone banking.

	February 2007	March 2007	April 2007	May 2007
Valid Calls	2671	4396	4386	4399
Invalid Calls	2038	2978	2664	2443

Indications

It would be useful for TCU to establish ways of strategically and reliably collecting data that would specifically assist in understanding the needs of their clients, and the planning, development and evaluation of TCU products and services, as well as financial literacy programs for *each* community in which it operates, for example:

- Numbers of TCU members – total / men / women / different age groups of men and women
- Detailed lists of active accounts – number and types in total as well as for men / women / different age-groups and per member
- Number of Debit Cards issued
- Number of members registered for phone banking
- Number of phone banking transactions
- Types of phone calls and inquiries
- Number of members registered for Internet banking
- Number of Internet banking transactions
- Number of loan applications – loan inquiries, successful and unsuccessful loan applications (and reasons why), number of defaults

Both specific and general data that provides information about the local community, NT and national trends also needs to be collected. The collection and analysis of data could be supported by ANZ and could be implemented without major cost.

2.4 Financial Literacy Project Strategic Plan

Findings

In the first six months of the Project, the then TCU Training and Development Manager and the Project Manger drafted a 'Financial Literacy Program Strategic Plan'.

The vision of the 'Financial Literacy Program Strategic Plan' was:

"To improve the financial literacy in Indigenous communities to allow Indigenous people to make informed decisions on their day to day money management"

And the Objectives were:

- Develop Community Relationships Rapport
- Develop Financial Literacy Package
- Develop Resources
- Implementation of Financial Literacy Package, Capacity Building
- Increased visitation

'Implementation, Intended Outcomes and a Timeline' are listed for each Objective.

However, the status and purpose of the strategic plan and how it was used remain unclear. According to current TCU staff, this plan was not really sanctioned or implemented by TCU or ANZ. While the Reports of the Project Manager addressed areas related to some of the intended outcomes, they did not directly refer to or relate back to the strategic plan, and there was no evaluation of the objectives and intended outcomes of the strategic plan.

It is not possible to evaluate or report on the Objectives or Outcomes of the strategic plan as this plan does not appear to have been implemented.

Indications

The planning, implementation and evaluation process needs the joint involvement of stakeholders including the Project Manager, ANZ/TCU staff and bicultural advisors. Clear processes of implementation, communication and reporting need to be developed and supported. These are discussed further in section 2.5.

2.5 Review of Records produced by TCU Financial Literacy Project Manager

The TCU Financial Literacy Project Manager (Project Manager) produced the following records and documentation during the 18 months he spent working in Milingimbi and Ngukurr:

- Financial and Literacy Survey 2006
- Reports 2006 – 2007

Financial and Literacy Survey 2006

Early in 2006, the Project Manager developed a 'Financial and Literacy Survey' to:

- Gather information (base-line data) about individual and overall community understanding of money issues
- Provide a basis for developing the Financial Literacy Project
- Identify target groups in each the community i.e. age, sex, income and dependents
- Assess the respondents' level of financial literacy and understanding of TCU products and services

- Create an opportunity to meet people in both communities

It was intended to conduct surveys at various stages to evaluate progress, however this did not happen and no further surveys were conducted.

Findings and Reliability

The usefulness and reliability of the Financial and Literacy Survey 2006 data is limited. The sample size was quite small and not representative.

I initially set a target of 100 people per community – finally receiving 80 from Milingimbi and 70 from Ngukurr. I encountered difficulties reaching my target in both Milingimbi and Ngukurr, due to consumer's reluctance to speak to an outsider on money matters. Females were also uncomfortable talking to a male.

Report: Financial Literacy Project Report, July 2006

In addition, several of the questions in the survey were ambiguous and confusing, and survey questions often needed translating into another language for which some terms and concepts had no direct equivalent. The Project Manager engaged local interpreters in both Milingimbi and Ngukurr to assist with communication, especially with women. With more people speaking English in Ngukurr than Milingimbi, the results may reflect people's understanding of the survey questions rather than the TCU products and services.

The survey showed that income levels were very low, and that most people relied on Centrelink payments. Overall, the survey indicated that the main source of income in Milingimbi and Ngukurr was:

- 60-70% from Centrelink
- 20-30% from CDEP
- 10% of the community working with various agencies including the store, council and the school

Of this income, around 85% was paid into TCU accounts.

Generally speaking, around twice as many people in Ngukurr appeared to know more about accounts, fees, loans, telephone banking and Internet banking than in Milingimbi:

- 75% of people in Ngukurr understood about the various fees, compared 30% in Milingimbi
- 76% percent of people in were aware of telephone banking in Ngukurr compared to 32% in Milingimbi (note, this result may also mean using the telephone for account enquiries)
- 41% knew about or used Internet banking in Ngukurr compared to 14% in Milingimbi

The Project Manager noted that:

"Many [people] commented that they found the loan process difficult and drawn out, so were reluctant to proceed. Consumers believed that the loan criteria was too stringent and they did not understand the value of the interest rates."

Report: Financial Literacy Project Report, July 2006

Indications

Surveys and questionnaires may be a useful way to collect specific data and information. However, it is also useful to note that Aboriginal knowledge making is generally seen as a social practice. CDU Yolngu consultants have found working in groups an effective way to employ traditional agreement making processes in research and evaluation. Working with groups of people documenting the conversation and responses seems to be a better way of gathering information.

If surveys are used they require careful planning with a clear understanding of their purpose, and need to be designed with input and support from bicultural advisors and other experts to ensure their reliability and usefulness. Questions need to be phrased so that what they are asking is clear, unambiguous, and able to be interpreted correctly. Care needs to be taken that sample sizes are large enough and representative of the population, and surveys need repeating over time.

A combination of factors needs to be taken into consideration when interpreting results and additional data should be gathered in order to enable accurate analysis. For example low level of Internet baking may reflect the service but may also be due to the limited access that community members have to computers combined with generally low education levels.

Project Reports 2006 – 2007

There are several 'project reports' that document areas covered in financial literacy training sessions and with clients, issues that arose and situations where communication was difficult, details of working with and responding to specific clients' needs and problems with the Project Manager's accommodation, travel etc.

Reliability

The reports were generally written as 'journal entries' recounting or describing what happened and as such are ad hoc, descriptive and anecdotal, rather than systematic, analytical or evaluative.

Statements were often not explained and the lack of a clear structure in the reports with information presented randomly makes it difficult to analyse specific elements in the Project. To some extent, this ad hoc approach reflects appropriate Indigenous ways of making knowledge through agreement, and the anecdotal stories provide useful qualitative data i.e. interesting, subtle, and useful information and insights, that cannot be discerned by quantitative analysis.

While some of the ideas expressed in the reports seem to have informed the draft strategic plan, the links between the reports and the strategic plan are unclear. An analysis of the reports identifies some specific issues and gives a sense of the overall effectiveness of the project, and how this could be improved. Overall it seems to have been a highly dynamic, complex, challenging and unpredictable experience with mixed results.

In the focus group meetings held during the community consultations for this evaluation, people did not talk a great deal about the work of the Project Manager and many had not heard of him. This may partly reflect the context in which the Project was implemented (i.e. one in which there was a high level of confusion and anxiety in communities caused by the Australian Government 'Emergency Response' intervention in Aboriginal communities). The high number of visitors that fly in and out of communities on a regular basis, as well as the individualised nature of the service the Project Manager provided to clients may also have contributed to this.

Findings

The political, social, cultural, historical and economic context of Aboriginal communities in which the Project was being implemented is highly complex and challenging…

During a field trip to Milingimbi…

"I have noticed with my elder clients I seem to be assisting them with more complex issues. Things such as assisting with application forms for finances (HP), Loan Consolidation/refinancing, short term Loans until payday, Taxation returns, and Centrelink /family assistance to their children's study payment form. I have helped several helping them through and explaining each question and the meaning of things. But in all have explained to them that my role to help and assist them to better manage their monies, not to help them get into debt or claim payments that could get them in trouble. Most I referred to the institution or company to whom they have been dealing with, and informed them of the down sides that lie ahead. In

this I have received a lot of flack for and have been asked what are you here for? Your not here to help us. These people mostly women in the community haven't spoken or even looked at me since… but I have had talks with… some of the council members informing them of these instances, which they have had talks to these people and inform me that I shouldn't be offended of my actions."

Report: Milingimbi 12/03/07 – 16/03/07

The Project Manager often found he was placed in the position of a financial counsellor or financial planner, asked to provide support and advice outside of his area of responsibility and expertise.

Early reports underline the importance of working with community organisations like the council and seeking support from elders to manage community expectations. The Project Manager also identified possible 'sub-groups' of clients within communities with common needs, and who appear to require different responses e.g. older people, younger people and women.

Later reports reveal that the Project Manager mainly worked with individual clients (TCU members), responding to their specific requirements by developing with them (customising) personalised, informal, 'one-on-one training' sessions as needed, and introducing financial literacy concepts within these 'solutions'.

"…community members are comfortable in training that is informal, simplified and relevant to what their needs are. Clients are only interested in what they need to know. I have found community members are also more comfortable in accessing information one to one rather than group sessions; this is due to many not wanting others/family to know of their financial position."

Report: Financial Literacy Program, 18 February 2007

Many, or even most of the financial literacy training opportunities were unplanned and spontaneous, and opportunities for successful financial literacy development were most often client-driven and on a learning-when-needed or need-to-learn basis in a real-life (and therefore meaningful and purposeful) context, rather than being provider-driven or through a formal training experience that was not linked to an immediate need.

It appears that the Project Manager found the most useful approach to implementing a financial literacy project was one that can best be described as an 'informal' Participatory Action Research (PAR) approach, where through an informal process of 'trial and error' he developed and refined more useful and effective ways of working with clients.

It is also obvious from the reports that 'qualitative data', especially in the form of 'stories' or 'narratives' are an important and valid way of recording and reporting on the experiences of working in Projects in Indigenous communities. By carefully recording the 'story' of what happened and taking note of detail (what was said and not said, body language, who was present/absent, the mood, feelings etc) the subtleties, complexities and real issues around money can be revealed.

The following are excerpts from stories recounted by the Project Manager in various reports…

At an outstation near Ngukurr…

"Don't remember Billy's brothers name but they began having an argument over not enough money to purchase everything that they wanted – I then said to them that they would be able to transfer money from one account to the other by the telephone. The looked at me with this blank look, so we ended up at the local public telephone where l called up my details to be able to write it down and explained it to Billy – l arranged for his pin number to access his account and then did the same for his brother, l then explained to them how they can transfer money within each account and who ever goes in to town can withdraw to do shopping – after about 1 hour or so they had the knack. Billy had very good English and did most of the money business."

Annotated Journal Entry (May 2006)

During the first visit at Milingimbi…

"My first week there was very productive. I worked very closely with the Managers of CDEP Joe WulWul and Colleen Cleaver who requested financial training for CDEP participants. Overall there are 90 participants who will undertake training sessions over time. I had 15 participants over a four-day period. Training was delivered individually due to work commitments covering banking structures such as different types of accounts, loans, fees and account keeping costs, budgeting, goal setting, phone and internet banking and knowing your rights and responsibilities as a bank member. On returning I had already scheduled CDEP participants for training in the CDEP office. I worked with seven new clients and followed up with eight from my previous visit. Training is flexible and ad hoc at times this is reflective in the numerous people who called in to ask questions and leave."

Report: Financial Literacy Program, 18 February 2007

Indications

Again, there is a clear indication that the Project requires the support of experienced bicultural advisors in all stages of planning, implementation and evaluation (refer also section 2.1).

The Project Manager or anyone supporting financial literacy, planning or counselling needs to work closely with key community organisations councils and governance groups, and their roles need to be clearly understood by these groups and by clients. To some extent these roles will be evolving and may need redefining and clarifying over time.

The reports of the Project Manager indicate that while a more structured and systematic approach to planning and evaluation is required, this approach also needs to be responsive and dynamic, to involve members of the community, and to be both 'qualitative' and 'quantitative'.

One way of achieving this would be to *formally* build the Project around Participatory Action Research. The PAR process is collaborative and participatory involving and engaging all stakeholders in the planning, implementation and evaluation of the Project from the outset. The focus is on action or change, or continual improvement. Rather than just evaluating a project at the end, PAR is a continual, cyclic process of planning – acting (implementing) – and evaluating that encourages people to look at and think about how the project is going, and make changes and improvements as they are going along (Lienert, T 2002). This would also suggest that there is a role for experienced PAR facilitators to support the project and to work with project staff from the beginning and throughout its duration.

In particular it is important for people to tell and record stories around money, and finding ways of doing this should be supported by the Project. These can then be analysed by participants so that the issues around money can be identified and understood. These issues then become the focus of future PAR cycles.

The reality of the situation for Indigenous clients living in remote communities is so complex that the need for development of financial literacy is inextricably bound up with the need for financial counseling and planning and for user-friendly services. A 'client-driven' and 'learning-when-needed' approach to financial literacy development on a 'need-to-learn' basis in response to 'real-life' and therefore meaningful and purposeful seemed to naturally evolve as the most successful way of working.

This indicates that a 'case management' model involving a 'team' of people including those with appropriate experience and skills in financial counseling and planning as well as education and training and bicultural understanding (e.g. Financial Support Team) could better meet client needs and support financial literacy development.

Training Materials

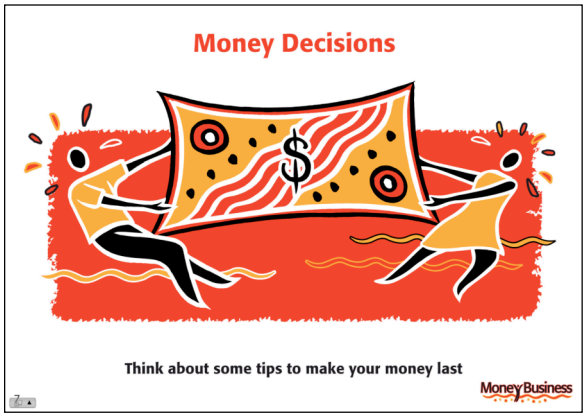
Findings

The Project Manager used a number of training materials from other programs including 'MoneyBusiness' and 'MoneyMinded', along with PowerPoint presentations developed from TCU materials. These are regularly mentioned as being used as a guide only and with packages adapted to fit specific situations. The 'training program' developed by the Project Manager seemed to have been comprised of the following content areas:

- Banking structures such as different types of accounts
- Loans, fees and account keeping costs
- Budgeting and goal setting
- Phone and internet banking
- Knowing your rights and responsibilities as a bank member



Power point slide adapted by Anglicare NT from MoneyMinded



Power point slide from MoneyBusiness

However, no one interviewed in the community consultations had any recollection of training materials, which puts into question the usefulness and impact of the materials used. In later reports, the Project Manager speaks of mainly working together with individual clients to solve problems as the need arose in a real world context, and required resources and materials that could also be customised and adapted to responsive 'need-to-learn' situations.

Indications

The development of appropriate and useful interpretive materials to support financial literacy is complex, responsive and localised; requiring input from a range of people including financial planners and counsellors as well as educators and bicultural advisors and educators. These materials need to be customised for different purposes.

2.6 Community Consultations

Context

The community consultations were held in November 2007 during the implementation of the Federal Government's 'Emergency Response' and just prior to the Federal election. Clearly the well being, confidence, independence and finances of people in Indigenous communities are directly affected by and dependent on Government policies, actions and funding. It is also not possible to compartmentalise, separate or analyse financial aspects of people's lives e.g. financial literacy issues, from other things affecting their lives.

During the consultation process:

- Many people asked questions related to post election scenarios and what will happen about CDEP, welfare payments etc
- People asked about the quarantining of half of welfare payments
- They also expressed concern about what happens when we have to get a job and there are no jobs, how can we get a loan under those circumstances?
- People were concerned about the future. This has been a regular experience for generations in remote communities – policies and governments change
- There was a sense of ennui in some sectors of the communities: a sense of powerlessness; that it was all being 'done to them from outside'





Consultants interviewing and working in focus groups with community members in Ngukurr and Milimgimbi.

Reliability

The two non-Indigenous bicultural consultants from CDU and four local Indigenous bicultural consultants (one from Milingimbi and three from Ngukurr) decided that the most effective way to work with communities would be to specifically target a range of reliable people in each community who were available and willing to speak publicly about the Project and related issues. The local consultants organised and facilitated the community interviews and focus groups, and suggested the best ways to work with each community. In addition the local consultants were interviewed at the end of the consultation process in each community. These interviews, which summed up many of the things people talked about, were videoed and transcribed and the findings are included in this section of the report. These videos have been put onto the YACI (Yolngu Aboriginal Consultant Initiative) website, which is hosted by CDU (www.cdu.edu.au/yaci).

A total of 44 people (including the local Indigenous consultants) participated in the consultation process. Community members were paid for their participation. Consultation involved both focus groups and individual interviews, with 15 people participating in Milingimbi, and 29 in Ngukurr.

Both the community members and the Indigenous consultants of Milingimbi and Ngukurr reiterated regularly that they were very happy that they had been properly consulted about their 'Yolŋu or Blakbella' bank, and are keen to hear of any actions that proceed from their recommendations.

Focus Questions

Specific 'focus questions' relating to the objectives of the evaluation were designed and included questions about:

- Experience with money and banking (before/during/after the Project)
- Experiences and views/perceptions of the Project
- The effects of the Project on themselves and their families

- Recommendations for the improvement of the Project

These focus questions were asked and explored:

- What are the main issues you have with money and banking?
- What do you know and how do you feel about TCU?
- What do you know and how do you feel about Internet Banking?
- What was your experience with the Financial Literacy Project?
- Which parts of the teaching materials were helpful?
- How could they be improved?
- Was the teaching helpful?
- How could it be improved?
- What other things would you like to learn about?
- How might the practices of TCU change to make financial management easier for you?
- Are there other people we should be talking to?
- Any other comments?

The community consultation findings have been compiled from notes taken during focus groups, and from notes and transcriptions of individual interviews including those with the local bicultural consultants.

The findings and indications from community consultations have been organised into the following areas:

- The Financial Literacy Project (Milingimbi and Ngukurr)
- Education and Training (Milingimbi)
- Education and Training (Ngkurr)
- Money in Yolngu Society (Milingimbi)
- Banking in general (Milingimbi and Ngukurr)
- TCU Products and Services including Internet and Phone banking (Milingimbi and Ngukurr)

The Financial Literacy Project (Milingimbi and Ngukurr)

Findings

Responses to questions about the Financial Literacy Project were mixed but generally implied that both the Project and Project Manager had a very low profile in both communities. There were very few comments made about the Financial Literacy Project itself. Some people didn't know about the ANZ connection to the Project and thought the Project Manager was just part of TCU. People remembered the Project Manager being around the TCU branches and talking with people in an informal way and some people also recalled a workshop situation.

Indications

The style of delivery seems to have been mainly informal and there was confusion about the role of the Project Manager and the Financial Literacy Project. This suggests the TCU may need to take a more active role in liaising and working with communities to support and promote the Project at a community level.

Education and Training (Milingimbi)

Findings

There was some confusion around the purpose of the Financial Literacy Project training sessions, suggesting communication difficulties and lack of cross-cultural understanding:

"He told us about fixed loans etc but when the time came I didn't get a loan"

Another said it was a good program… *"we learnt budgeting, saving, it was all good"*

There was a strong interest in the idea of gaining financial literacy in Milingimbi and many suggestions for ways to present and develop a financial literacy program including the following:

- Training should be both 'in groups' – focusing on concepts, and 'individual' (one-on-one) – more private and personal tuition given on a needs basis
- Focus workshops on one issue at a time (e.g. phone banking) with some advance advertising would be good
- Another suggestion was to present training under a tree at a camp where people would be comfortable to speak up and share without the fear of asking silly questions
- Train up local TCU staff first and then present with a local interpreter
- Training should be presented in clear Yolngu Matha language as well as English (using translators)
- Non-Yolngu TCU staff need to learn some Yolngu language and protocols

Most people would prefer to have it explained through Yolngu Matha because sometimes people can speak the English language but most people don't really know what they're talking about, what language they are using. That's why it needs to be clearly defined into Yolngu Matha translations, step by step, so people clearly understand what people are talking about, Ganggamarr (slowly)."

Milingimbi bicultural consultant

In addition to this, community members expressed a general disappointment with community educational experiences and outcomes of both schooling and tertiary education. Even though Yolngu people were educated and trained in the community, most of the good jobs with salaries always went to outsiders.

Indications

Findings from Milingimbi indicate the Project needs to be responsive to community and individual needs, and for programs to be a combination of group-based (e.g. through workshops), and individual-based (e.g. through case management).

A combined 'Both Ways' and PAR approach, in which 'TCU staff/trainers' and 'community members' (i.e. all participants) learn from, with and about each other in culturally appropriate ways addresses this.

Both Ways recognises and values the knowledge systems of both Indigenous and Western cultures. It is a powerful and respectful form of cross-cultural education in which understanding of one knowledge-system is used to facilitate and support learning in the other. It is more sophisticated than the traditional 'training' model – in which learning is usually 'one-way' and reduced to the acquisition of basic competencies or skills. The Both Ways approach requires a commitment to *dialogue* – where the aim is to reach mutual understanding. This involves Indigenous and non-Indigenous people learning and researching together to develop innovative and creative contemporary solutions. Both Ways attends to the need for financial literacy education and training to take place in Yolngu Matha (local Indigenous language).

Both Ways combined with a PAR approach, has proven to be a highly successful way of encouraging individual, group and organisational engagement in Indigenous communities. Through facilitating Both Ways and PAR, bicultural advisors experienced in this way of working can work with TCU staff and community members to develop financial literacy and TCU products and services, while at the same time provide professional development for TCU staff in these approaches.

Education and Training (Ngukurr)

Findings



Ngukurr TCU Branch

- People liked the idea of working in groups so ideas could be shared and people could support each other
- People thought workshops should be organised through the community council so people can be made aware of them, that feedback on the workshops should be sought and they should be rotated so everyone gets an opportunity to attend
- Having simulation and role playing activities using physical materials like play money would be good to use in activities
- Most people agreed that more workshops on budgeting, saving and loans would be good
- Many people saw a need to focus on the school children and make sure they are being prepared for leaving school in how to manage money
- People thought developing training materials and providing information about TCU products and services in English and the local Indigenous language e.g. the English/Kriol posters, is helpful (Looking at the posters produced in both languages inspired this discussion.)
- People thought community-based TCU workers should be involved in financial literacy education and training so they can support the development of financial literacy of clients through their work



Ngukurr TCU branch teller window





Milingimbi TCU branch window

Indications

Workshops organised through the council and school would enable these key organisations to support and contribute to the Project, and for the Project to better meet community needs. Identifying specific areas of need such as budgeting, saving and loans and addressing these in workshops would be useful, along with hands-on activities such as role-playing and real-life simulation.

Materials and resources should be produced cooperatively in *both* the local Indigenous language and in English, i.e. not just translated into the local language. This inspires dialogue and supports a more

accurate interpretation and understanding of concepts. The development of other products including web-based materials could be explored as long as they were supported by the provision of increased access to the Internet in Ngukurr and local homeland centres.

Community-based TCU workers should be involved in PAR and financial literacy education and training so they can support the development of financial literacy of clients through their work.

Money in Yolngu Society (Milingimbi)

Findings

Earlier research suggests that cultural issues such as a person's experience of history, social obligations embedded within Gurrutu (kinship) and cultural identity influence and shape understanding of money management (Demosthenous, Robertson, Cabraal and Singh, 2006).

People at Milingimbi spoke a lot about the concept of money in relation to their Yolngu culture, as well as in relation to the reality of living in a remote community where income is generally very low. Interestingly these cultural concerns and issues were not raised by the Project Manager, which suggests that he was unaware of them.

- Some people at Milingimbi expressed the view that money is a Balanda (non Yolngu) system and as such has no history in Yolngu culture
- It was noted that there are concepts in Yolngu culture such as 'Madayin' that could be useful to explore as ways of developing understanding about money and banking…

"… this is the place with Gurrutu (kinship) all around, and we've learned to be able to share what we hunt and gather, and in the same way, what people earn, we share as well, as it's a part of our custom."

Milingimbi elder

- Many people spoke about Gurrutu (the system relating and connecting everything in the Yolngu world including a complex 'kinship' system) and the problems and opportunities Gurrutu can create when organising money
- Comments were made about the difficulty of dealing with money in relation to the size of the community you were living in. In Homeland Centres it was easy to save and agree on a savings target and be less distracted by Gurrutu, whereas in larger communities and centres there were more distractions and pressures.
- Many people found that what income they did receive through CDEP or another benefit was only just enough to get by till the next payment, enough to survive on, but not enough to live healthily, buying good food, etc.
- People said they are learning about budgeting with the little they have, but goods and services in remote communities are expensive so there is little opportunity for saving or budgeting.

"Everything is almost spent within a couple of days and people are waiting for when the next pay comes around. That's how much scarce…, how little money the people live on around here, with so much prices of food and goods around the place."

Milingimbi bicultural consultant

"How can you budget? We don't have Balanda salaries. Most Yolngu always have assistant type jobs and are on CDEP wages with top-up. We are gatherers, you Balanda are domesticated, we are travelers, we never save for tomorrow. At pay day the money goes, live for today, plan for tomorrow, budgeting for us is like putting a piece of fish in a tin and saving it for next week. You don't do it".

Milingimbi community member

Indications

Research into the concepts, literacies and practices in Indigenous societies that perform similar functions to those which 'financial literacy' performs in western capitalist societies needs to be embedded into the Financial Literacy Project.

Money is often viewed by Yolngu as coming from a Western cultural, historical and political context and that in that context it is organised through systems that are different to and 'outside' the Gurruṯu (kinship) system. There appears to be a perception that when Yolngu people are using money they are using a Balanda system that has no history in, (i.e. as sitting 'outside' Yolngu culture).

However money has long been a significant part of Yolŋu traditional life at Milingimbi. Money, like many other aspects of Western (and for that matter in the case of Milingimbi, Macassan), culture has been appropriated and re-authored by Yolngu users to fit into or work with the Gurruṯu system. The way Yolŋu manage their money – through the responsibilities of kinship and the exigencies of daily life on a community – often looks like poor money management from a non-Yolŋu point of view. The same can be said for Ngukurr community members.

This is an important area for further research, which should happen through a *'Both-Ways Participatory Action Research'* approach.

While elements of 'Indigenous Australian Knowledges' are common to Aboriginal communities, each community also has specific cultural ways of doing (practices), thinking (understandings) and talking (language or discourse).

In a Both Ways PAR process community members and those involved in supporting the development of financial literacy relate to each other as both 'teachers' and 'learners'. This encourages the level of 'dialogue' that is required for understanding and for the development of financial literacy. It also ensures that financial literacy programs, materials and approaches will properly value Indigenous culture and knowledge, which in turn increases the likelihood of community engagement.

While these findings are directly associated with the Milingimbi consultations, it is obviously important that programs aimed at developing financial literacy in Indigenous communities are continuously and concurrently informed by a research process.

Banking in General (Milingimbi and Ngukurr)

Findings

- Some people mentioned they had tried other banks and used credit cards or debit cards
- Some people had signed up for credit cards, and debit cards, letters arrived in the mail offering Visa and Mastercards, but no one knew the difference between the terms debit card and credit card
- Many people did not know exactly what arrangement they had signed up for, or what rules they had agreed to and they ended up owing a lot of money

"Even myself, I'm still trying to work out how things work and that's how, I can speak English, I've lived around Balanda but with the poor education, and with the lack of training of how banks works, I'm hopeless because I've just never had that opportunity of people offering to train me how to invest, train me how to save money."

Milingimbi bicultural consultant

- Some people had accounts with other banks so they can keep their money 'private'
- People expressed unhappiness about fees charged for checking balances, and mentioned joining other banks or Credit societies to avoid deposit fees

- People talked about the difficulties that can arise when people travel. It can be difficult to organise money when you are in a place that has no TCU branch. People suggested opening a branch in Katherine would help solve this problem
- 'Bookup' is regular practice for some people in Ngukurr. One person spoke of book up also being used as an informal banking system through which the store helped her to save money for her daughter to travel to Melbourne.

Indications

The Financial Literacy Project needs to provide people with opportunities to learn how the whole money and banking system works (culturally, socially, economically and politically). This is required in order for people to understand how fees, services, correspondence, loans, interest etc fit into this system. Further, they need to understand the expectations of this system on them as a client, and possibly so that they can influence the development of a banking system that works well for them and does not compromise their cultural values and identity.

TCU Products and Services (Milingimbi and Ngukurr)

TCU staff in both communities were interested to gain feedback about the overall experience of community members using TCU products and services in Milingimbi and Ngukurr in order that these can be improved, and members develop financial literacy. This is the second main focus of the Project evaluation.

Findings

Generally the perception of TCU is very positive. People are proud that it is a bank that was started by Aboriginal elders and many people know members of the Board. At the same time, there were suggestions for ways to improve TCU products and services and ultimately the financial literacy of clients

- People thought TCU was generally flexible (especially compared to other banks and credit societies) and tried hard to accommodate the needs of its clients – each client was known at the local branch because the TCU workers are from the community
- There were different points of view regarding the image held of the bank by community members. Many agreed that it was a Yolngu or Aboriginal bank yet it is run according to a Balanda (Western) system. While there was a level of acceptance that a bank had to be run according to a Western system, they also felt that it could be more flexible take account of cultural e.g. Gurruṯu, and familial obligations
- There is a strongly expressed need within communities to understand more about TCU and its products and banking in general and that this should be presented in appropriate ways
- Many people did not understand why fees existed or how they were incurred

" ... there's a story they need to present to the community about TCU and TCU services, as well as products. Because all they know is there's a little bank there, and they can go there and open the bank and take the money, and put the money in, and that's it. But beyond that there's a lot of information that needs to be brought up to the surface so the members of the community can realise how important it is for doing banking with TCU. And even though in the past there was people coming in and shared that little bit of a story which some of them, they can pick it up but they need that inside story and that inside story has to be in open discussions with the people in the community so that they can hear and they can share that at the same time. And it's really good that this session, this what we did in the past days, it was really good because the more people got into it and started to find out the inside story, they started to share that when they go out; when they went out after the session they shared with other people. And that's really good and it's the sort of things we want, if we need to have this sort of service and have TCU as the blackfella bank we need to share; and sharing is very important among our people."

Ngukurr community consultants

- The physical appearance and design of TCU branches in communities was raised as an issue, with people suggesting it should be bigger spaces (they are cramped and tiny), need to be cleaner and provide a better banking experience

Staffing and opening hours was another issue that people discussed. Suggestions included:

- Having more people working on busy days, a third person to just answer the phones, standby staff for when someone is sick and outside hours banking
- Employing an older person who has skills and confidence to talk to clients about products would help as many of the TCU workers are young women and they sometimes find the pressure of being hassled hard to deal with. They found that in the kava shop at Ramingining they needed an elder there just to keep people being decent to each other.

Some new products were suggested including:

- Developing a family loan, where a group can apply for a loan and manage it cooperatively
- A family wide Funeral Fund and/or Ceremony Fund that could support bringing families in and feeding them

Suggestions for improvements to services included:

- The provision of ATM machines, with some people suggesting ATM machines at the branches could help
- Open a new branch in Katherine. Many people currently travel to and stay in Katherine, and use NAALAS (North Australian Aboriginal Legal Aid Service) or the Jawoyn Association to do banking
- Gender specific booths/counters at branches would make banking easier for men in particular

Loans products were discussed often. There are still many people who don't understand about loans, and the current loan systems are not working for Indigenous people.

- There were more than a few stories about trying to get a loan and failing to follow the rules of not touching the saved money because of an emergency and having to start all over again e.g. one story involved a woman who organised a loan with her daughter…

  "I asked for a loan and my daughter got one, and sometimes we need money and I take a little out of the S2 account (special loan account whose rules are to save a certain amount over 3 months and a loan is granted on peoples saving history) and then we have to start from the beginning again."

  Ngukurr community member

- Another TCU client complained that they had no control over the loan they had been offered, which ended up with her having a $5,000 car but no money for fuel or food to get home again. The ruling was that the $5,000 had to be all used on the car and the conditions were not flexible enough to include a component within the loan for the extra expenses of financing the trip to purchase the car or for associated expenses. It was suggested that TCU should look at building flexibility into its loan packages to help people avoid the problems.
- Other people mentioned going elsewhere to get loans, ACCU, WES, Esanda etc. because it is too hard to get a loan through the TCU

Phone Banking

The automated phone banking service is not used widely in either community. People often use the phone to ring up a TCU branch and request the teller to check their balances. Only a few houses had fixed phones yet quite a few people had mobile phones. Milingimbi and Ngukurr have three public phones in each community.

- People spoke of the difficulty in using the phone banking system because of language issues. They found using an automated system disconcerting and would much rather be connected to an operator. Trying to connect to an operator was equally frustrating because of extremely long waiting times. People talked about the waiting music driving them to hang-up.
- Set up a dedicated free phone service outside or inside the branches. This service could include development of language versions, be dedicated phone for banking only, easier instructions and no music… The main need is to track account balances

"There is no education in phone banking, people just don't know how to do phone banking because of shortage probably of phones and education, people training. There's only a few that do phone banking and most of them, when they do that, it's in different languages; and the system of phone banking, when you get on the phone, it's only the people that understand English and the system, through the operator, going through the operator. Sometimes you've got to wait when the music goes on and be switched on to this operator and that other, and it just makes it frustrating for people to wait on the end of the phone, where it would be best for them just to go and talk to somebody at the bank. Maybe the system should be more simplified, where people can have easy access to phone banking or even Internet banking."

Milingimbi bicultural consultant

Internet Banking

Internet banking was not widely used in either of the communities. The use of Internet banking in Homelands is not known. Census data from 2006 indicates that in both communities few households or organisations had computers or Internet access. According to the 2006 Australian Bureau of Statistics only 3 out of 116 households with one or more Indigenous persons said they had the Internet and all were dialup connections both in Ngukurr and in Milingimbi.

The Milingimbi Council had recently begun a youth drop-in centre that had Internet access (in the afternoons), and there was occasional access at the council that depended on opening hours and whether or not the current CEO thought it was a good idea. Ngukurr Council had a computer dedicated to Internet access for the community inside the Council Office that cost $2 and was not private.

With the average Indigenous person in communities having very limited access to ICT and the Internet, plus language and literacy problems, and seemingly little opportunity to learn; it is currently too complicated and difficult for most people to use or do Internet banking. Rather than use Internet access provided by community councils, the few people who accessed Internet banking, did so via teachers or other community members who they could ask who were prepared to help. There is a need to:

- Provide a robust easy to use Internet banking service in TCU branches
- Research and develop a more user friendly phone and internet banking system for community members, especially one that enables people to easily check account balances

Indications

People strongly value having local community members staffing TCU branches in communities as first points of contact with TCU, and are generally aware of many of the issues faced by local TCU staff. The employment of elders or older people as part of the community TCU team to

support younger employees is an important consideration when employing younger workers (e.g. this could be on a part-time and rotational basis).

It is important for TCU staff to learn about and understand more fully Indigenous incorporation of money into traditional culture in the communities in which they operate Appropriate and ongoing bicultural education should be provided for anyone (both Indigenous and non-Indigenous) involved in developing partnerships and programs to improve the financial literacy of, and services for Indigenous people.

Indigenous people need and want to understand the 'inside story' and 'big picture' of the culture of money and the western system of finances and economics so they can make sense of their financial and banking experiences and become financially literate. TCU services and products need to be clearly embedded within and identifiable as part of this story of money and the western systems of finances and economics that Indigenous people are expected to understand and engage with.

Some of the assumptions underlying financial literacy training tend to pathologise the Indigenous individual, and fail to problematise the structures and services offered by the TCU to assist in money management 'Yolngu-style'. The research found that many people are frustrated by the structures of service provided – and the results may be seen as financial illiteracy. What looks like poor financial literacy may often be the result of a dislocation between financial services and Indigenous ways of using money.

Literacy implies literature, and literature implies availability, and legibility. To ensure good financial literacy, TCU services and products must be available in times and places and formats, which suit ways that Indigenous people use money. This means that some of these are not what other banks may see as significant services. For example ongoing immediate and free access to account balances is crucial for 'Yolngu' money management, but currently difficult and expensive to obtain.

Similarly, current loan structures are not working for community members. More research and development of user-friendly loan products and services that take into account cultural, social and economic realities of Indigenous community members is required and should involve bicultural consultants and community members. This could include special 'family loans' and 'ceremony funds', and greater flexibility around customising loan and savings structures and plans to accommodate specific individual and group circumstances.

TCU attention to financial literacy needs to address the sorts of literacy levels and practices inherent in the tasks its clients need to fulfil (in other words to improve literacy pay attention to the quality of the literature). The project seems to put the onus on to the client when it should be spread between the client and the provider in a clearly negotiated and documented practice.

The experience of banking in communities could be improved through the design of TCU community branches that are larger, aesthetically appealing and comfortable with separate areas for men and women to do their banking. Dedicated and free TCU phone-banking services (at least for finding account balances and information), ATM services that don't charge for account enquiries, and simplified and robust Internet banking services such as kiosk terminals or computers in TCU branches for clients with a dedicated connection to the TCU banking web site could be made available in the branches where staff are available to assist and educate people in using these.

2.7 Evaluation Feedback Workshop

Context

An 'Evaluation Feedback Workshop' was held in February 2008 at Charles Darwin University in which the CDU and local Indigenous bicultural consultants, and the TCU CEO, Training

Development Manager and the new Financial Literacy Project Manager discussed the 'draft evaluation report'. The workshop had two parts:

Part One
The day before meeting with TCU staff, a one-day workshop was held just with the CDU and local Indigenous bicultural consultants in which the draft evaluation report was read through and discussed until everyone felt confident to meet and talk about the report with TCU staff

Part Two
The workshop with TCU staff began with each of the consultants introducing themselves and telling their story of the involvement in evaluation. General discussion about the findings and how to finish the Project then took place and was documented.

The workshop was very positive, with everyone having opportunities to express themselves and to work on positive outcomes.

Findings

Local Indigenous bicultural consultants felt very positive about their involvement and role in the evaluation. TCU staff members found the process of talking through the evaluation with the consultants a valuable experience. Additional findings of the Evaluation Feedback Workshop included additional information about the Project and an analysis of the community consultation aspect of the evaluation process.

The local Indigenous bicultural consultants:

- Felt properly paid, recognised and valued for their work
- Thought that the community consultation process was good in that community members were respected and valued, and care was taken to develop trusting relationships based on understanding
- Felt it was important that the community members were paid for their involvement in interviews and focus groups – this showed a proper respect and valuing for their time and contribution, and led to a positive experience
- Talked about how people wanted to know the 'inside story' about money, finance and banking, and how this understanding would help community engagement
- Wanted TCU/ANZ or CDU to provide feedback on the ANZ/TCU Financial Literacy Project evaluation in an appropriate form to communities
- Were also interested in how TCU/ANZ would respond to the evaluation i.e. What effect will the consultation and report have? What changes will be made?

The TCU staff members:

- Were very interested in developing an advisory group of key individuals (Local Advisors) who could support the process as advisors, translators and facilitators – similar to the group of bicultural consultants – and that this would really help with community engagement
- Wanted specific advice about establishing an evaluation process for the future of the Project – particular the usefulness of quantitative measures, what and how to measure, and the relationship of quantitative data to qualitative data
- Recognised the complexity of role of the Financial Literacy Project Manager at a community level, that this role includes financial planning and counseling and needs redefining
- Were interested in a more strategic and 'community capacity building' approach to developing financial literacy – one that involved skill transfer at a community level – the idea of targeting key individuals for special 'training' was put forward

Indications

It is important that in future Projects that appropriate bicultural advisors are an integral part of the planning, implementation and evaluation process, and that inclusive processes that support the engagement and involvement of local Bicultural advisors are understood and used.

When community members are involved in the Project in any advisory capacity, their time and knowledge needs to be recognised and valued through proper payment. It is also important to value the process by providing feedback to communities on any research or evaluation findings and provide opportunities to discuss and comment on these, and for this further information to be incorporated.

The TCU needs support and direction in developing appropriate processes for defining and measuring the success of the Project. These should be participatory, ongoing and include the collection of both qualitative and quantitative data.

Given the complex issues around financial literacy in communities, the current model of employing one person as Financial Literacy Project Manager seems unable to meet community needs, or to be effective or sustainable. As discussed earlier in the report, rather than pursuing this model and simply redefining the role, it would seem that a 'team' approach could be useful involving a 'Financial Support Team' in which different members with specific skills and qualifications are employed to provide specific advice, education and training as required in the areas of financial literacy, financial planning, financial counseling, cultural and PAR advice and facilitation.

A 'Financial Support Team' could work together to provide a coordinated response to individual, group and community needs based around a combination of case management and workshops. Visits to communities could be on both a rotational and as-needs basis. A team approach overcomes issues of working in isolation, the ability of one person to address the range of client needs and to provide appropriate services, and builds capacity within TCU.

At a community level, a combined Participatory Action Research and Both Ways approach is the most effective way of engaging and building the capacity of community members as they are full participants in the process – not just observers or recipients. Developing the financial literacy of targeted individuals places them in the difficult position (much the same as the Project Manager) of being expected to provide financial literacy support but not really being qualified. It is unclear what role they would have in the Project and whether this would be paid or not.

Summary

"Financial literacy is the ability to make informed judgements and effective decisions about the use and management of money."

http://www.anz.com.au/aus/aboutanz/Community/Programs/FinLit.asp (2008)

The detailed analysis of the experiences of community members, the Project Manager and TCU/ANZ staff provides useful information and valuable insights in relation to financial literacy, and the following key findings are repeatedly revealed as being common to the two pilot communities) Ngukurr and Milingimbi:

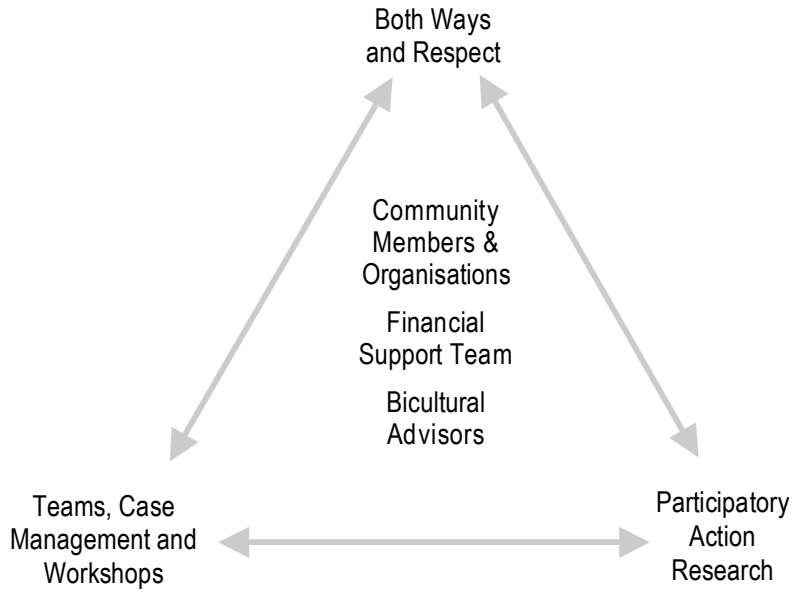
- The development of financial literacy is highly complex and one Project Manager providing 'financial literacy training' is not enough
- What looks like poor financial literacy may be the result of a dislocation between financial services and Indigenous ways of using money
- Respect for and understanding of Indigenous incorporation of money into traditional culture (e.g. through the responsibilities of kinship and daily community life) is critical
- TCU products and services better suited to the distinctive ways Indigenous people use money (e.g. immediate and free access to account balances, which is crucial to Yolngu (Indigenous) money management) would facilitate Yolngu (Indigenous) ways of being financially literate
- More respect is needed for Indigenous people and cultural practices (e.g. separate men/women banking areas)
- Financial literacy development requires both-ways learning (rather than just one-way training)
- Experienced bicultural advisors (local and academic)are needed to facilitate bothe ways dialogue and cross-cultural communication, and should be involved in all aspects of the Project from the outset
- At an individual level, fnancial literacy cannot be separated from the need for financial planning and counseling and requires a team of financial educators, planners and counselors working collaboratively
- A 'client-driven' approach on a 'need-to-learn' basis (e.g. a combination of case management and workshops targeting identified areas of need) supports financial literacy
- A responsive, structured and systematic approach to planning, implementation and evaluation is required with a focus on 'research and continual improvement' at individual, group and community levels
- Building the capacity within communities requires the participation and engagement of individuals, groups, community organisations, as well as TCU and ANZ in the planning, implementation and evaluation of the Project
- Systematic and ongoing identification of Project objectives and collection of both quantitative and qualitative data is required to enable Project evaluation
- Research into the concepts, literacies and practices in Indigenous societies that perform similar functions to those which 'financial literacy' performs in western societies is needed
- Opportunities and resources for Indigenous community members to learn how the whole money and banking system works, the 'inside story' would assist financial literacy

Recommended Ways Forward

This evaluation recommends three 'Ways Forward' or 'Approaches', which address each and all of these key points, and on which the future development, management, planning, implementation and evaluation of the Project can be based:

1. A Both Ways and Respectful Approach
2. A Team Approach combining Case Management and Workshops
3. A Participatory Action Research Approach

This diagram depicts the relationship of these approaches to each other and to the stakeholders or participants in the Project.



1. A Both Ways and Respectful Approach

The understanding, knowledge and skills required for financial literacy are best developed through a 'Both Ways approach' in the context of remote Indigenous communities.

The Both Ways approach was researched and developed predominantly in NE Arnhemland by elders and educators, teachers, lecturers, BIITE, Deakin University and CDU. It recognises and values equally the knowledge systems of both Indigenous and Western cultures, as contemporary and dynamic, using understanding in one knowledge system to 'drive' or 'facilitate' learning in the other. It is a powerful and respectful form of cross-cultural education that can support the deeper analysis of cultural constructs. As a result there is also the opportunity to create 'new' knowledge and understanding.

Both Ways is more sophisticated than the traditional 'training' model – in which learning is usually 'one-way' and reduced to the acquisition of basic competencies or skills. As opposed to the Both Ways approach, training usually makes little or no reference to its cultural context, nor does it acknowledge or build on the different cultural experiences, knowledge and skills of the 'trainees'. There is however a place for 'training' in both ways education, when particular skills or knowledge needs to be learnt.

Both Ways works well with PAR as all participants are regarded as both learners and teachers who work together in a teaching-learning partnership: people learn about each other, with each

other and from each other. Learning is regarded as social and interactive, with opportunities being made for learners to engage in shared learning experiences that are usually hands-on.

Western cultural practices and concepts, including those of financial literacy are learnt along with English, Indigenous language and cultural practices, concepts and literacy. Experienced and skilled bicultural advisors should be used to facilitate the Both Ways approach and both Indigenous and non-Indigenous academics and specialists e.g. financial planners and counselors elders and researchers, are involved in learning experiences as needed to enhance learning in certain areas.

Both Ways sees Indigenous and non-Indigenous people learning and researching together to develop innovative and creative contemporary solutions. It involves a commitment to careful *dialogue* – where the aim is to reach mutual understanding. This requires careful listening to what people are saying or trying to say, and careful choice of words to keep the relationship between participants open to possibility for understanding.

In the Both Ways approach, the development of financial literacy is linked to real-life contexts and experiences, with as many opportunities as possible created for dialogue, and for expressing and demonstrating learning in a range of culturally appropriate ways.

Objectives	**Possible Actions**	**Who**
To value and understand Indigenous knowledge, and social cultural practices, customs and laws that influence financial understanding, practices and literacy	• Indigenous knowledge and systems and practices that inform and affect how people relate to and use money and banking systems are recognised and researched • This research informs the Project	• Bicultural advisors and academics
To provide an effective story/ resource/process that explains and demystifies the 'Western' system of money and finance	• Resource is visual and web-based developed by appropriately experienced and qualified consultants who work closely with the 'Financial Support Team' and bicultural advisors • This includes the history of money and banking, philosophy, laws etc • Resource is developed in English and Local Indigenous languages • This resource/story is central to and consistently underpins TCU services, products and materials	• Consultants to develop resource • Financial Literacy Support Team • Bicultural advisors and academics
To provide culturally inclusive TCU services and products that support Financial Literacy	• All TCU Services and Products are developed and trialed through PAR • Develop TCU structures, products and services that work with, support and facilitate Indigenous ways of managing money • Bicultural advisors are involved	• Financial Literacy Support Team • Bicultural advisors and academics • Other TCU/ANZ staff • Community members
To provide TCU	• ANZ and TCU research the	• Financial Literacy Support

Objectives	Possible Actions	Who
services and products that take into account the very low average income and cash-flow of Indigenous Clients	financial reality of their clients and tailor/develop services to work within these realities e.g. special loans, reduced fees and charges • Bicultural advisors are involved	Team • Bicultural advisors • Other TCU/ANZ staff • Community members
To provide robust, accessible free/cheap and user-friendly ATM, Phone and Internet banking services in TCU Branches	• Develop a modified and user-friendly Internet and Phone banking process for remote Indigenous clients that responds to their needs e.g. to frequently check account balances • Research the use of kiosk terminals (touch screen) for TCU Branches for Internet banking • Install free phones in booths in TCU branches for clients to use • Install kiosk terminals or computers in TCU branches for clients to use	• Financial Literacy Support Team • Bicultural advisors • Other TCU/ANZ staff • Community members
To provide culturally appropriate, respectful services for Indigenous Clients	• Design simple, cost effective but aesthetically appealing branch offices that promote a quality banking experience and supportive service for community clients rather than the impersonal, ugly and dehumanising 'barred/meshed window in the wall e.g. rooms with tellers, phone and Internet/kiosk banking terminals, and areas for people to sit or to talk with TCU staff about financial matters • Ensure cultural practices are respected e.g. separate male/female banking areas may be required	• Community Councils • Financial Literacy Support Team • Bicultural advisors • Other TCU/ANZ staff • Community members

2. A Team Approach combining Case Management and Workshops

A Team Approach

The reality of the situation for Indigenous clients living in remote communities is so complex that the need for development of financial literacy is inextricably bound up with the need for financial counseling and planning. A 'client-driven' and 'learning-when-needed' approach to financial literacy development on a 'need-to-learn' basis in response to 'real-life' and therefore meaningful and purposeful seemed to naturally evolve as the most successful way of working.

Rather than employing one person as Financial Literacy Project Manager the Project involving a 'Financial Support Team' comprising one or more financial planners, financial counselors and well as financial literacy educators, bicultural advisors and Participatory Action Research

facilitators. Some of these people may be experienced in more than one role. Some would be employed by TCU or ANZ, and others employed as consultants to the Project.

In the current Project, one Financial Literacy Project Manager was employed to visit two communities. With 11 TCU branches in NT communities, it is feasible that a team of 4 – 6 people is employed to visit communities on both a rotational and as-needs basis. A team approach overcomes issues of working in isolation, as well as the ability of one person to address the range of client needs, the ability to provide the appropriate services on an individual or case-by-case basis, and builds capacity both within communities and TCU. This way of working would also support a 'case management' approach to meeting the financial needs of TCU clients.

Combining Case Management and Workshops

Traditionally, case management is used to coordinate the different services and personnel required to meet individual health needs, and can be defined as *"a collaborative process of assessment, planning, facilitation and advocacy for options and services to meet an individual's health needs through communication and available resources to promote quality cost-effective outcomes" (The Case Management Society of Australia, 2008, www.cmsa.org.au).*

Using a case management approach is not intended to pathologise Indigenous people in relation to financial literacy. Rather, the case management model is seen as useful in that it places the client at the centre, and focuses on the collaborative, coordinated and personalised delivery of services to ensure that client needs are properly met.

The members of the Financial Literacy Support Team would most likely need to share the role of 'case manager' across clients and communities. They work collaboratively and with bicultural advisors to provide counseling, planning, advice, education and training in each of their fields as required in a coordinated response to identified individual, group and community needs.

Objectives	**Possible Actions**	**Who**
To employ 'Financial Support Teams'	• 'Financial Support Teams' comprising experienced and qualified financial educators, planners, counselors (and bicultural advisors) supports or replaces the position of 'Financial Literacy Project Manager' across a number of communities • 'Financial Support Teams' provide coordinated and collaborative support in financial literacy, planning, counseling and services to community members and to TCU community staff • 'Financial Support Team' members visit communities on a rotational and as-needed basis both individually and together	• Financial Literacy Educators (i.e. previously the role of the Financial Literacy Project Manager) • Financial Counsellors • Financial Planners • Bicultural advisors and academics • TCU community staff
To involve experienced and qualified bicultural advisors (including local Indigenous advisors)	• Experienced bicultural advisors are closely involved in the planning, implementation and evaluation of the Project from the outset, both to advise on bicultural issues and facilitate understanding, as members of or advisors to the 'Financial Support	• Bicultural advisors and academics

Objectives	Possible Actions	Who
	Team' • An appropriate research organisation such as CDU is involved as a Partner • Bicultural advisers also provide interpretive services	
To work closely with local Council and key organisations, governance groups and individuals in communities as well as TCU community staff	• Financial Support Teams work with existing structures and organisations within communities • Integrate financial support and education into community workplaces, courses and schools as much as possible • Support, work with and have input into relevant local community initiatives	• Key community organisations and workplaces • Community schools • Various course providers e.g. CDU and Batchelor College
To use a combination of Workshops (group) and case management (group/individual) to provide local and customised solutions	• Interactive workshops involving groups of people are a familiar, successful and preferred mode of education and training in communities • Specific areas, issues and concerns are targeted in workshops • Project planning and evaluating (PAR) takes place at a group, workplace and community level through workshops • Case management enables the specific financial literacy, planning and counseling needs of individuals or identified groups of people e.g. family members, to be addressed • Case management also enables broader issues and concerns that may be more effectively addressed through workshops to be identified • Involve TCU community staff in workshops and case management as appropriate	• Financial Support Team • Bicultural advisors and academics • TCU community staff
To build relationships of trust with communities and clients	• By working through bicultural advisors and through PAR • Case management enables relationships of trust to develop between the Financial Support Team and clients	• Financial Support Team • Bicultural advisors and academics • Community members

3. A Participatory Action Research Approach

The Participatory Action Research (PAR) process is a collaborative and participatory process that, together with a Both Ways approach, creates a context and opportunity for engagement in the Project and community capacity building.

Participants at a Project level include the Financial Team Members, TCU community staff members and key/identified community members in the planning, implementation and evaluation of the Project from the outset.

The focus of PAR is on action or change, or continual improvement. Rather than just planning the project at the beginning and evaluating it at the end, PAR is a continual, cyclic process of planning – acting (implementing) – evaluating that involves the systematic collection and analysis of both quantitative and qualitative data and encourages people to look at and think about how the project is going, and make changes and improvements as they are going along. (Lienert, T (2002).

While PAR has been used successfully to facilitate and negotiate development in Indigenous communities, it needs to be understood as a western academic practice that is different from traditional Indigenous ways of making agreement. For proper inclusion of Indigenous people the PAR process must be flexible and open. There is a role for experienced PAR facilitators to support the Project and to work with the Financial Support Team, TCU and ANZ staff from the beginning and throughout the duration of the Project.

Objectives	**Possible Actions**	**Who**
To use a Participatory Action Research (PAR) Approach	• Use PAR to plan, implement (act) and evaluate (reflect) and to continuously and systematically improve the Project • Involve experienced PAR facilitators • Identify clear Objectives for each PAR cycle that are implemented and evaluated, and inform further planning • PAR is used at a project, individual, group (e.g. family, workplace) and community level through case management and workshops • Pay community members involved in formal planning and evaluation	• Experienced PAR facilitators e.g. CDU • Financial Support Team • TCU community staff • TCU clients/community members • Community organisations
To build community capacity around financial literacy	• Community members/clients build their capacity though participating and engaging in PAR	• Experienced PAR facilitators e.g. CDU • Financial Support Team • TCU community staff • TCU clients/community members • Community organisations
To research and develop understanding of relevant Indigenous knowledge and cultural practices around 'finance' and equivalent systems in Indigenous	• Local community members and Financial Support Team members work together to research and improve their understanding and practice around finances	• PAR facilitator • Financial Literacy Support Team • Bicultural advisors • TCU clients/community members • Community organisations

Objectives	Possible Actions	Who
cultures		
To provide clear and consistent documentation and records of the Project and PAR process	• Financial Support Team members decide on a format/process for consistently recording and documenting the Project and process e.g. through writing, drawing, painting, journals, oral recordings, videos, DVDs, blogs, wikis, websites etc • Present regular and consistent reports of the Project to stakeholders e.g. ANZ, TCU, community organisations and members to keep them informed and to gather feedback (PAR)	• PAR facilitator • Financial Literacy Support Team • Bicultural advisors and academics • TCU clients/community members • Community organisations
To collect useful qualitative and quantitative data	• Through PAR, qualitative and anecdotal data e.g. 'stories' is collected informally and formally through 'stories', interviews, focus groups and analysed • TCU set up non-invasive systems for collecting quantitative data that can be used to inform and evaluate the Project at a community and individual level • ANZ and bicultural advisors support development of appropriate methods of collecting and analysing quantitative data	• Financial Support Team • TCU and ANZ • Bicultural advisors and academics • TCU clients/community members • Community organisations

Appendix 1 ANZ TCU Partnering Agreement Schedules

As per the ANZ TCU Partnering Agreement – Schedule 1

ANZ

- To help meet ANZ's responsibilities as a respected leading financial institution
- To demonstrate ANZ's commitment to increasing the number of Australians who are 'financially included'
- To make a worthwhile and ongoing contribution to issues that reflect ANZ's particular skills and expertise

TCU

- To increase the capacity of TCU members to more fully participate in the developing economic base of their communities
- To provide TCU members with the capacity to take full advantage of a local TCU service
- To increase customer retention

Joint Aim

- To assist TCU members to build better lives for themselves and improve their living standards through enhanced money management
- To assist current/potential TCU members to participate in the services offered by TCU
- To assist Indigenous communities to manage their future and fulfil their economic potential

The Project

The Project broadly aimed to improve the financial literacy of TCU members and of remote communities. A financial literacy education component was seen to be fundamental to the long-term sustainability of the TCU. ANZ provided funding to enable TCU to employ a full time financial literacy project manager to manage and deliver the project outcomes.

NOTE: In the literature produced by ANZ, TCU and the Project Manager, the TCU/ANZ Financial Literacy Training Project is referred to as both as a 'project' and as a 'program', which creates some confusion. In this evaluation report, the TCU/ANZ Financial Literacy Training Project is only referred to as the 'Project'.

Program [Project] Objectives

As per the ANZ TCU Partnering Agreement – Schedule 2

- To develop a 3 to 5 year strategy to increase financial inclusion in remote Indigenous communities
- To build knowledge, skills and confidence about money and money management amongst TCU members
- To build knowledge, skills and capacity of TCU staff to incorporate financial literacy education into their service delivery to TCU members
- To develop and deliver the Program to TCU members
- To increase TCU members' awareness of the full range of TCU's financial products
- To support an independent evaluation of the Program

This report is part of the independent evaluation.

Program [Project] Activities

As per the ANZ TCU Partnering Agreement – Schedule 4

1. Employment of a full-time Financial Literacy Project Manager

ANZ will provide funding to enable TCU to employ a full time Financial Literacy Project Manager to manage and deliver the project outcomes. The responsibilities of the Financial Literacy Project Manager will include:

- Refining and finalising current education program content. This will include using, where appropriate, materials developed through MoneyBusiness
- Developing and implementing a plan for delivering the education program to TCU members at two sites initially (Milingimbi and Ngukurr)
- Developing a plan for working with the independent research and evaluation team to measure impact and effectiveness of the program
- Ensuring that a plan is developed to build the financial literacy skills of staff based in TCU offices in NT

2. Development of Financial Literacy Training materials

TCU will develop financial literacy training materials for TCU members. Existing TCU financial literacy education materials will be utilised and refined and new materials developed by FaCS and ANZ through MoneyBusiness will be incorporated into the existing materials where appropriate.

3. Implementation Plan

TCU will develop and implement a plan to deliver the Program [Project] to TCU members. Current TCU members may include new customers, micro-businesses and Clan Elders.

The plan will include the following:

- Objective;
- Target group/numbers;
- Sites;
- Roll out plan;
- Timeframe;
- Resource requirements;
- Outcomes;
- Integration of Evaluation strategy; and
- Future expansion plan.

In the first instance, the Program [Project] will be delivered in two communities, Milingimbi and Ngukurr. The Program [Project] will be reviewed following implementation in the two communities.

4. Development of Research and Evaluation Program

ANZ and TCU share a mutual interest in ensuring that a robust assessment of the Program [Project] and the partnership is undertaken. Both parties agree that this work should be developed and undertaken by an independent evaluator. As well, both TCU and ANZ agree that the independent evaluator should be included in discussions and planning from the outset and that such evaluator will be required to develop a simple, effective and robust process for evaluation.

ANZ and TCU will together commission an independent review of the Program [Project] and its reach, effectiveness and recommendations for continuing the relationship established under this agreement. ANZ will fund this review.

TCU will integrate an independent research and evaluation plan into the Program [Project] and ensure that the independent evaluator has access to all necessary information, personnel and Program [Project] participants.

A. ANZ is a leading provider of financial services in Australia and other regions of the world. In recognition of its social responsibility to the community, ANZ is committed to addressing community issues linked to its core business of financial services.

B. Through the ANZ Community Relations program, ANZ has committed to a strategy of establishing relationships with selected community based organisations. Through these relationships ANZ seeks to address issues relating to financial services and the implications to the long-term sustainability of communities.

C. TCU was established to provide community based banking services in the East Arnhemland Region of the Northern Territory. TCU wishes to further develop a financial literacy education and training program to support their 11,000 indigenous members and to ensure the long-term sustainability of the TCU.

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