

INDIGENOUS AUTONOMY AND FINANCIAL DECISION-MAKING IN COMMUNITIES

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ABSTRACT

In this article, we argue that Indigenous autonomy, not increased regulation, is required to improve financial management and outcomes in Indigenous communities. We explore what may enable and constrain good financial practice and a move towards autonomous financial decision-making in Indigenous communities. Drawing on research about financial literacy education practices in a Canadian Aboriginal community and research in Australian Aboriginal communities receiving royalties from mining, we highlight the need for Indigenous autonomy in financial practices. Finally, we argue for the role of internal accountability in allowing a move towards Indigenous autonomy.

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Introduction

This article is a call for action to change financial practices in Indigenous communities in Australia. This call to action is about amplifying the voices of Indigenous people globally who demand Indigenous autonomy and self-government. By Indigenous autonomy we are referring to having “the capacity to set your own goals and the means by which to pursue them” under self-government (O’Faircheallaigh, 2017, p. 1). To be self-governed means “a particular form of autonomy which involves a negotiated, permanent transfer of governance powers, and of the resources required to exercise those powers, to Indigenous institutions” (O’Faircheallaigh, 2017, p. 1).

Indigenous autonomy is a long way from being realised in Australia, with Distinguished Professor Moreton-Robinson (2015) arguing that:

since the 1970s, government policy has oscillated between self-management and self-determination. The former was concerned with administration and management of communities and organisations, while the latter implied control over policy and decision making, especially the determination of structures, processes and priorities (p. 159).

Moreton-Robinson (2015) further argues that self-management has been the model since the 1970s and that self-management was prevalent even with the establishment of the Aboriginal and Torres Strait Islander Commission (ATSIC) in 1990. Under ATSIC “regional councils did not have autonomous control over expenditure in their regions, and ATSIC’s budget was controlled and monitored in the same way as other government departments” (p. 159). Moreton-Robinson (2015) asserts that as ATSIC attempted to change Indigenous policy towards “a self-determination model that advocated Indigenous rights”, the government and the media “represented the commission as being mismanaged, misguided, and corrupt” (p. 159). O’Faircheallaigh (2017) also articulated the battle Indigenous people continue to face in Australia with government policy and procedures blocking the path to autonomy. Thus, the struggle for self-determination and Indigenous autonomy around decision-making and Indigenous rights continues in Australia, as in many other parts of the globe.

Internationally, Indigenous autonomy has been proven to reduce unemployment (Cornell and Kalt, 1998) and increase incomes for Indigenous people (Aragon, 2015; Frye and Parker, 2016; Pendakur and Pendakur, 2017). Lombardi (2016) reports that Indigenous accountability processes existed prior to colonisation and that such processes included decision-making based on kinship and age. We argue that moving towards Indigenous autonomy in financial decision-making requires the incorporation of Aboriginal epistemologies (AE) and Indigenous knowledges (IK) to transform institutional structures that reinforce inequities in society. Incorporating AE and IK into financial education practices is an important step towards transformative education and transformative policy.

It has been argued elsewhere that changing practices requires changing education (Kemmis, *et al.* 2014). Thus, our focus is on the practices and education that may need to change in a move toward Indigenous autonomy in financial decision-making in Communities – from a financial literacy education perspective moving from the conventional individual wealth accumulating focus to a praxis approach (Blue and Grootenboer, 2017) which incorporates how others are affected, influenced and impacted by financial decision-making in Communities.

Current Australian context

Driving this change in practice involves the ability to make sense of complex financial deals such as trusts established to manage royalty streams in Aboriginal communities. One impetus for this call for action is the Indigenous Land Use Agreement that traditional owners negotiated with Argyle Diamond Mines between 2003 and 2005, which has been held up as an example of best practice. The financial management arrangements created under this agreement are now recognised as problematic, by allowing unaccountable and opaque financial transactions, including cash payments to individuals instead of payments being tied to community projects (West and Smith, 2017). In addition, community payments were based on percentage of gross profit instead of revenue, thus creating the risk that profits might be manipulated (West and Smith, 2017). Financial regulations and formal financial accountability procedures did not prevent the misallocation of funds in the Argyle example. O’Faircheallaigh (2017) argues that because financial reporting and accountability procedures are often complex and hard for community members to understand, they are often not aware of the misappropriation of funds until it is too late. He notes in discussing the case of the Groote Eylandt Aboriginal Trust, which resulted in a trustee receiving a jail sentence (Wild, 2016):

Institutional forms created to reflect ‘mainstream’ and corporate values and practices rather than Indigenous values are inevitably fragile and vulnerable. They may play a useful function for Aboriginal people who understand how they can be employed to hold organisational decision-makers accountable, but they lack transparency to many of the Traditional Owners and other Aboriginal community members for whose benefit they supposedly operate. As a result they are vulnerable to exploitation by politically-astute Indigenous individuals and unscrupulous non-Indigenous employees and businesses. Evidence from the last three decades shows clearly that these institutional forms and regulatory processes are insufficient, on their own, to ensure that positive outcomes eventuate for Aboriginal people (O’Faircheallaigh, 2017, p. 5).

As this quote highlights, misappropriation of funds can occur by both Indigenous and non-Indigenous individuals involved in financial transactions. It is important to note that such misappropriation of funds occurred despite having financial accountability procedures and financial regulation in place. Lombardi (2016) reminds us that “accounting can potentially be a tool of both empowerment and disempowerment” (p. 1323). Disempowerment of Indigenous people has continued in part because “accounting facilitated both the translation of racial stereotypes into policies and the construction and representation of financial incapacity of Aboriginal people” (Greer and Neu, 2009, p. 476). Moreover, Greer and Neu (2009) highlight that Greer’s (2006) analysis of accounting structures in Australia reveal that current government strategies “mirror the mentalities and practices of colonial authorities who sought to micro manage the minutiae of Aboriginal lives” (Greer and Neu, 2009, p. 480).

Successful outcomes occur where Aboriginal control over financial decision-making, accountability, and management has been achieved, and where alignment between social and cultural values and

financial management practices occurs (O'Faircheallaigh, 2017). Thus, the change in financial practice we are conceptualising includes moving from a system based on formal, externally-driven financial accountability mechanisms, to robust internal accountability that draws on Indigenous values and practices and builds Indigenous autonomy.

Moving towards a change in practice through education

Sustainable education practices are often developed on site or in Community (Kemmis, *et al.* 2014) and with Community (Blue, 2016). Sustainable and transformative education practices may involve working with others, in this case Indigenous communities and/or Indigenous people, instead of assuming their need and knowledge. Kemmis and Edwards-Grove (2018) argue that education both transforms and reproduces society, that “they are mutually constitutive aspects of each other” (p. 77). To be able to improve the practice of education we must be certain about:

- what we are doing now...and how what we are doing is informed and justified by theories and by traditions;
- understanding of our own and others' educational values;
- the way our education practice fits into the wider context of schooling and society;
- some historical understanding of schools and schooling...[and]...what has enabled changes in schooling, but also some of the constraints on the process of change;
- contin[ing] to develop more general historical understandings and self-understandings—and understanding of wider history so we can locate within it our understanding...[of] personal histories...and the ways our ideas about and practices of education, have been formed, and especially the ways our work fits into the wider contexts of education and society, locally and globally (Kemmis and Edwards-Grove, 2018, p. 80).

By gaining insight into one's practice, the possibilities of what might be may become more apparent. However, any change in practice requires a change in the practice architectures that enable and constrain a practice (Kemmis, *et al.* 2014).

In the context of Indigenous autonomy, this means that Indigenous autonomy will not be possible unless cultural-discursive, material-economic and socio-political arrangements are also changed. For example, a move towards Indigenous autonomy in higher education may mean developing a higher education program in Indigenous personal finance, specifically designed for individuals wishing to work in Indigenous communities in finance-related roles. For instance, offering a graduate certificate in Indigenous financial leadership would require Indigenous people, the higher education sector professional associations such as the Financial Planning Association of Australia (FPA), Indigenous Accountants Australia, and the financial regulator (ASIC) to work together. This coming together would be about determining if there was a need for such a program and building relationships to ensure that a graduate certificate was endorsed, valued and has real-world currency.

Foley (2000) highlights in his case study of successful Indigenous Australian Entrepreneurs that there is a “need for culturally and industry qualified experts to provide social, cultural and business support to aspiring Indigenous Australian Entrepreneurs” (p. 71). Although we are not focusing on Indigenous entrepreneurship in this article, the importance of entrepreneurship education that is transformative rather than colonising (Pinto and Blue, 2017; Pinto and Blue, 2016) may lend itself to valuing IK paving the way for Indigenous autonomy.

Conceptualising Indigenous autonomy in financial decision-making in Communities

In this article, we conceptualise what Indigenous autonomy may look like for financial education pathways in higher education. We are guided by the following research questions that have helped us to conceptualise what may be possible and may be required to move towards Indigenous autonomy in Australia.

- 1) Why is Indigenous autonomy required in financial practices in Indigenous communities?
- 2) How is Indigenous autonomy currently practised and realised in a financial context?

To answer these research questions, we draw on research conducted by the authors about financial literacy education and the consequences of royalty payments received in Indigenous communities. The first named author's research involved a case study of financial literacy education (FLE) practices in a Canadian Aboriginal community. The research highlighted a need for a praxis approach to FLE, which includes acknowledgement that all life decisions are not financially rewarding but often valuable and necessary; that improving financial mathematics knowledge and skills does not equate to increasing income; and that full attention must be paid to how financial decision-making impacts others as well as self. It also includes a recognition that socioeconomic status (SES) affects an individual's ability to save and maintain long-term savings; and that gender, culture, values and ethics shape identity and this will affect an individual facing a financial decision (Blue and Grootenboer, 2017).

A change in practice starts from within the Community, is enabled and constrained by the cultural-discursive, material-economic and social-political arrangements (Kemmis, *et al.* 2014) and is enacted and enforced by the people within the Community. For example, in Australia, Hudson (2011) reports that Aboriginal control over restrictions on alcohol led by Aboriginal women in Fitzroy Crossing and Halls Creek resulted in a significant decline in alcohol-related hospital admissions. Grey and Wilkes (2011) found that government interventions regarding alcohol restrictions were less effective. Humpage (2016) also argues that government-led reforms involving compulsory income management programs for individuals receiving a government benefit that operate in New Zealand and Australia are ineffective because they are “forms of institutional racism, disproportionately affecting Indigenous people and significantly limiting Indigenous opportunities for self-determination” (p. 551). These income management regimes mean “opportunities for engagement with money and the economy are often removed and the right to self-manage their funds is sometimes not made possible” (Lombardi and Cooper, 2015, p. 84).

Strategies that may work

A better future for Aboriginal people and Aboriginal communities as described by Ted Hall, an Aboriginal Traditional Owner for the Argyle Diamond Mine in Western Australia, starts by investing in land and businesses for the future instead of cash payments (West and Smith, 2017). Revenues flowing in Aboriginal communities can be both a curse and an opportunity depending on how the funds are used and invested (O'Faircheallaigh, 2012). Limited understanding of the Community's financial statements may prove to be problematic and not covered by generic financial literacy education (Blue, 2016). Therefore, by understanding the complex nature of financial transactions, financial regulation, financial advice and financial literacy education, we conceptualise what capacity-building in conjunction with financial qualifications may look like.

Using the graduate certificate in Indigenous financial leadership as an example, the possibilities include recognition for expertise in Indigenous financial matters at a leadership level. However, if such a certificate was offered it would need to be underpinned by a focus on changing financial practice towards Indigenous autonomy in financial decision-making.

Challenging and changing dominant ideologies

Changing practice and changing education benefit both individuals and society and involve a moral, ethical and caring commitment to sustainable and just ways of being (Kemmis, *et al.* 2014). Sustainable changes to practice may involve educators, practitioners and community members working together towards a common goal. Kemmis (2017) states that thirty years ago being critical was more about challenging ideological distortions that caused oppression and domination and that caused injustice in society. He states that the aim then was to challenge and change those dominant ideologies, but that unfortunately they have persisted. Kemmis (2017) argues that part of our role in education is to help overcome injustice. Thus, overcoming injustice in Indigenous communities in Australia may require “a genuine reconciliation that accepts that if Indigenous Australians tell us that autonomy and an end to their powerlessness is essential to their well-being, this should be the starting point for Indigenous policy” (O'Faircheallaigh, 2017, p. 19).

Change in financial practice moving towards Indigenous autonomy

Kemmis (2017) reminds us that changing knowledge is not enough to change practice and that to change practice we have to change the arrangements that support it. Sayings, doings and relatings that hang together in a project is how practice is defined by Kemmis, *et al.* (2014). Looking closely at the theory of practice architectures, Kemmis, *et al.* (2014) highlight the individual and social aspects of our practices, including financial practices. For example, our sayings (forms of understanding), our doings (modes of action) and our relatings (ways of relating to one another and the world) are experienced individually and socially (Kemmis, *et al.* 2014). Our forms of understanding (sayings) are experienced socially through “individual and collective self-expression to secure a culture based on reason”, modes of action (doing) are experienced socially as “individual and collective self-development to secure a productive and sustainable economy and

environment”, and ways of relating (relatings) to one another and the world are about “individual and collective self-determination to secure a just and democratic society” (Kemmis, *et al.* 2014). Thus, the practice architectures (arrangements and set-ups) enable and constrain our practices.

Using this theory, we attempt to understand what has enabled and constrained Indigenous autonomy by identifying the practice architectures. It is important to highlight that ‘the sayings’ are realised through language and thinking, such as ideas and thoughts about self-determination. ‘The doings’ are realised through activity and work and the material-economic arrangements found in the site or Community. The latter include, for example, the conditions of poverty that often affect Aboriginal communities, an ongoing effect of colonisation, and the lack of employment and inability to secure well-paying jobs. These enable and constrain financial practice both individually and collectively. ‘The relatings’ then are realised in power and solidarity through the social-political arrangements found or brought into the site or the Community.

Relationships with Government—which continues to try and control Indigenous people through ‘self-management’ rather than by supporting Indigenous autonomy—constrain the practice of Indigenous autonomy. In particular, the social-political arrangements highlight the struggle for individual and collective self-determination and autonomy for Indigenous people. One reason why self-management regimes persist may be the dominant ‘sayings, doings and relatings’ about Indigenous financial management that come from a deficit perspective. Viewing Indigenous financial management from a deficit perspective may allow those in charge of external monitoring via formal mainstream financial accountability mechanisms to rationalise such monitoring of financial practice as ensuring the ‘trustworthiness’ of the Community. Under self-management regimes, Indigenous autonomy will not be realised. However, through capacity building, valuing IK and embedding Indigenous values and practices into internal accountability mechanisms, autonomy can be experienced.

Conceptualising Indigenous autonomy through capacity building

Capacity building in conjunction with financial qualification may work in a way similar to how capacity building in higher education has operated at a national level through the National Indigenous Research and Knowledge Network (NIRAKN). The Australian Research Council (ARC) funded NIRAKN in 2013 as a special research initiative, and extended the funding to 2018. NIRAKN aims to increase the number of Indigenous researchers in academia, support the researcher via research capacity building, and develop national and international research environments and collaborations with partner organisations to achieve national and international recognition in research, knowledge and innovation (Moreton-Robinson, 2016). Developing a national model to build capacity, pathways and networks for Indigenous financial consultants might begin by understanding how successful research initiatives such as NIRAKN have been developed and sustained. Outcomes from such a financial capabilities model could include financial consultants who form a part of the recognised profession with specialities in Indigenous matters. Foley and O’Connor (2013) found that a “strong cultural and normative social capital base provided the platform for bridging networks to form with the dominant culture” and that, without it, legitimacy is questioned and networking is limited (p. 291).

Thus, understanding the role that social and cultural capital play in financial decision-making and, ultimately, Indigenous autonomy is important. Focusing on capacity building and creating pathways for industry and professional recognition may start the process of Indigenous autonomy in financial decision-making.

Findings and Discussion

O'Faircheallaigh (2017) argued that "success comes when Aboriginal people control decision making and develop accountability and management mechanisms that make sense in the terms of their own social and cultural values and practice [and that] autonomy is critical" (p. 6). Success stories from royalty payments are just as common as stories of misuse and wasted opportunities and financial regulation has not prevented misuse nor a lack of transparency for all parties involved. Indeed, it was "more than two years before Traditional Owners on Groote Eylandt became aware that large sums were being misappropriated from the Trust" (O'Faircheallaigh, 2017, p. 4). Thus, transparency and governance arrangements around royalty trusts are critically important.

Focusing now on success stories, O'Faircheallaigh (2002, 2006) highlights the Gagudju Association's use of mining royalties during the 15 years they were in receipt of funds for successful tourism initiatives, to establish trust funds for children in the Community and to assist the Gagudju community and people by contributing to income, health and educational needs. Another Aboriginal community used royalty income to build up a long-term capital fund of close to \$50 million to generate an income after mining ceases (O'Faircheallaigh, 2017, p. 4). Similar success stories have also been reported on smaller scales where royalties have been used to support educational initiatives of the children living in the community in Gladstone and on the Port Curtis Coral Coast (see O'Faircheallaigh, 2017). Perhaps highlighting success stories such as these, and identifying where a change in financial practice is required (see below), will result in a move towards Indigenous autonomy in financial decision-making.

Now we highlight an example on a smaller scale, by illustrating how control of decision-making that makes sense to the people in a Community enables and/or constrains practice. The conversation below came from research exploring financial literacy education practices in a First Nation community in Canada of which the first named author is a member. This conversation was between two Elders involved in running a two-day cultural gathering from their home. The financial practices in place in this Community require that all requests for catering go out to tender. This tender process constrained their practice:

Actually I was thinking of doing a hand drum gathering before this summer is out here in the Community but again like [Elder 2] says it's hard to get the money. And how much is it going to cost and how many people are going to come? ...For me I would have to write a letter to the Council to one of the portfolios stating this is what I am going to do and sometimes they will say yay or nay. (Elder 1)

For funding to build that lodge? (Elder 2)

No, no for just for bringing the people here, just for the food for a period of two days. I have a cook, my daughter but, I would have to put that out to tender. You have to tender that out. I can't just hire her right off the top. That is one of the requirements. You have to tender it out. So if she get the job then that is fine but I have nothing to do with the decision and I want to make sure that the person I hire is going to be working in this house and that nothing goes amiss. Do you know what I mean? (Elder 1)

Elder 1's comment about things not going amiss includes having someone unfamiliar in your home but extends beyond the risk of theft to include judgement about your home and your possessions, and also includes not being familiar with the cooking appliances and crockery creating a risk of damage. If damage did occur, replacing the damaged items would be at the expense of the host. If the damage was done by a family member, arrangement could be made to help contribute to the cost, whereas if it was caused by an outsider, recovering the cost to fix any damages could be problematic, especially in a Community where poverty is high.

But so again like I said that is one of the drawbacks [tender process]. If I got the money from somewhere else I could hire her because is available, she knows the house and where everything is and that the reason and I trust my daughter So when I look at that, it doesn't cost much to run one of these it is just having the people come and the food and the cost for her for the two days that she will be doing this. Breakfast, lunch, supper ... when I do that here I have to tender things and tender them out, if I get the money from this place, they will say who is going to be your cook. (Elder 1)

This discussion highlights concerns about putting a tender out for a cook when the food preparation is taking place in your own home. The need to tender the cooking aspect of this event is questioned. The financial practice in place—going out to tender—constrains this cultural event. Indeed, who ends up as the cook may either contribute to the success of the event or jeopardise it. Therefore, it is this type of external accountability practice, that is, tendering for catering a day event hosted at a home, which needs to change if we want to demonstrate trust in Indigenous people and move toward establishing internal accountability mechanisms.

The next part of the conversation highlights the other Elder's (Elder 2) understanding of accountability and the need for a budget to run the type of a workshop described above. The excerpt below is representative of O'Faircheallaigh's (2017) argument that autonomy involves accountability and management that suits the context, including the Community's social and cultural values.

So he is coming from that perspective and my perspective is that you need a budget. You need to stay within your budget and you need to get this out and write a report.

Committees, support groups really need to have that basic understanding of...budgets and...stay[ing] within that budget and you don't change mid-stream and say okay we don't really need that. That needs to be discussed by everybody...you need to stay within the budget. (Elder 2)

This excerpt demonstrates the internal accountability practice that needs to be understood and adhered to in the Community when requesting funding. There is certain taken-for-granted knowledge about requesting and preparing a budget submission that includes not changing plans prior to the event that will have an impact on the cost. Thus, a well thought out plan and budget are required by Community members for Community-funded events.

Concluding comment and implications for financial practitioners

In this article we argued the need for appropriate financial education initiatives combined with Indigenous control in financial decision-making as a way towards achieving autonomy in Indigenous communities. We highlight how practices, including financial practices, cannot change until the practice architectures that enable and constrain practice are also changed. We conclude that Indigenous autonomy in a financial context is yet to be realised in Australia. Instead, mainstream financial practices and self-management regimes continue in place of self-determination.

Through conceptualising what Indigenous autonomy in financial decision-making could be, we provide examples of possible ways forward based on success stories in Indigenous communities. We also provided an example where external accountability processes—such as the tender process example—constrained cultural practices and internal accountability processes in place in the Community. We note that the tendering process example could have been overcome by having a process in place to bypass the tendering process when events were being run from a personal residence and/or where the cost was less than an agreed upon amount.

We also argued that current financial accountability and financial regulations have not reduced the risk of exploitation and misuse in land use agreements in Indigenous communities. A move towards Indigenous autonomy and financial decision-making is thus long overdue. Successful models of capacity building of Indigenous postgraduate students (such as NIRAKN) provide models of success to follow. Finally, we proposed a change in financial practices that involves robust internal accountability and draws on Indigenous values and cultural practices as a step towards building Indigenous autonomy.

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