



Senator Jana Stewart
Chair
Joint Standing Committee on Aboriginal and Torres Strait Islanders Affairs

RE: Joint Standing Committee on Aboriginal and Torres Strait Islander Affairs - Inquiry into economic self-determination and opportunities for First Nations Australians - Invitation to make a submission

I am writing on behalf of our innovative Collaboration¹ between philanthropy, Indigenous business and an NGO dedicated to women's economic inclusion. Together, we have founded Future Weavers, which fosters leadership through self-employment and business, uplifting exceptional First Nations women in remote and regional communities across Northern Australia. Our collaborative practice principles ensure that this movement is always Indigenous-led, healing-centered, relational, and transformative, bolstering the capacity of existing Indigenous women's community of leaders.

This letter outlines our response to the second item in your terms of reference:

Impediments to building the economic and social infrastructure required to support economic prosperity in the long term, including barriers to building the economic and social infrastructure required to support industry and business to expand and create jobs;

Our flagship initiative, the Maganda Makers Business Club, is a testament to our commitment. This collective, comprising nearly 150 Kimberley Indigenous Women, challenges the prevailing deficit narratives. It places Indigenous cultural values and business practices at the forefront, fostering a balanced relationship between people, Country, and Community. The members firmly reject the notion that a life connected to their native tribal Country and working closely with their families should lead to poverty or social, economic, or political exclusion. We are translating the learnings from the Kimberley to partnerships in the Northern Territory and Far North region of Queensland.

Self-employment, a key aspect of our initiative, provides Indigenous women on Country with the flexibility to generate a sustainable income while managing their family, cultural, and community responsibilities. For many, venturing also offers a reprieve from workplaces where they often encounter racism and harassment, in addition to shouldering significant unpaid cultural burdens.

Our role at Collective Impact Backbone supports their movement in three ways:

1. Right Support: We provide funding and resources to allow the women to develop healing-centred business advisory and capability-building; especially through on Country events and peer-to-peer support.

¹ Our partners are Kimberley Jiyigas and the Sir Robert Menzies Memorial Foundation. We also receive support from the Paul Ramsay and Visa Foundations.



2. **Right Story:** We support the women to surface stories and data that shed light on their movement and retain their sovereignty over its use. We also work with our funders to provide full transparency regarding the costs to deliver the program in very remote parts of Australia so that they can pay what it takes. We challenge the dominance of qualitative metrics in economic development to incorporate things like agency, financial inclusion, self-confidence, recognition by family and community and resiliency.

3. **Right Capital:** We appreciate that Indigenous ventures are often not linear in their growth or development. Also, for a woman to invest in her business, it can impact her ability to support her family, where there may be high levels of dependency. Indigenous ventures need careful support and a range of vehicles—grants, no-interest loans, and concessional loans to ‘bridge’ them into the products that might be available from a bank. Without this support, our venturer is highly susceptible to predatory lending practices.

What do we understand as ‘impediments?’

The women we represent across the Kimberley region have shared their experiences accessing the many varied ‘business support and capital advisory’ support providers. Inherent in many rural Indigenous business support programs are Anglo-European assumptions about business, family, wealth, a linear business growth trajectory and the role of economic development intermediaries. At the same time, these approaches have merit and can work in some circumstances. However, they can also have unintended consequences and exacerbate trauma. They are also not well suited to very rural and remote communities where individuals choose to live and work to maintain their ongoing connection to their Culture ².

While we work with some of the most incredible entrepreneurial leaders, even they have limits. We have seen what happens when Indigenous entrepreneurs experience the incongruence between an expectation to maximise profit and deeply held cultural values prioritising relationships between people and Country—for every interaction meant to ‘help you’ to make you feel that something is wrong with you. One understandable response to constantly being made to feel that your business (which is nearly always intrinsically linked to who YOU are, culturally) is inadequate or defective. A rational response is to give up entirely and remain dependent on welfare or a wage earner in your family—who then is less able to get herself out of the cycle of disadvantage.

We suggest that the Committee take a systems-change lens to build the economic and social infrastructure required to support industry and business to expand and create jobs;

² Reese Mitchell, Cindy; Short, Natasha, and The Maganda Makers Business Club. (2024) Conceptualising Kimberley Strong Women’s Entrepreneurship through a Collaborative Economic Development Process (Maganda Makers Incubator), PhD Thesis [unpublished], Swinburne University of Technology and the Sir Robert Menzies Memorial Foundation



This committee should consider ways to better organise the Indigenous economic development ecosystem to work through and with trusted referral Indigenous-led intermediaries, such as the Maganda Makers Business Club, to make its services more *appropriate* for First Nations Peoples—their goals, their process and recognise their unique barriers. Again, the problem, in our estimation, is NOT the availability of services! However, it is the accessibility and appropriateness of these services for most of those who aspire to self-employment or business.

In our experience, the women in these communities know the problems—they are and have traditionally been responsible for the care work. Typically, when we talk about ‘care’, we assume domestic or family responsibility. However, for an Indigenous entrepreneurial leader, care work is keeping society and Country healthy and strong and maintaining kinship relationships and responsibilities to look after humans and more-than-human relatives³. For the Maganda Makers, business and self-employment are vital tools for their care work. Additionally, we need the Government to use its levers of influence (policy, funding) to affect the system change in the services and organisations it supports

Our specific considerations for the Committee are as follows:

1. To what extent are services on the ground being delivered by Aboriginal Controlled Community Organisations or, where that is not possible, allied with non-Indigenous high levels of cultural awareness and competency of the staff, including the level of sophistication in working with individuals who have experienced childhood trauma that continues to manifest in how they perform as entrepreneurs?
2. The high levels of competition in the service delivery sector mean little transparency about the actual costs of delivery outcomes. The system has little incentive for organisations to work collaboratively or refer Indigenous clients to others. Many people find themselves ‘trapped’ in pseudo-dependent relationships with service providers for years. How does this contribute to building a person's capacity for self-determination?
3. Language matters—entrepreneurial categories don't always apply in Indigenous Entrepreneurship. For instance, a family group where members might operate 2 or 3 different ‘businesses’ on Country, depending on the time of year and capacity—isn't the same as one SME (small to medium-sized enterprise). Also, an entrepreneur will engage family members in their business without having them formally on the books as employed. Yet, they are creating tremendous value in their communities. These vital venturing activities in a community can be unacknowledged and unsupported because it doesn't have the correct

³ Klein E., Hunt J., Staines Z., Dinku Y., Brown C., Glynn-Braun K., Yap M. (2023), Caring about Care (Commissioned Report No. 7/2023), Centre for Indigenous Policy Research, Australian National University. <https://doi.org/10.25911/7S8N-8C87>



eligibility criteria for economic development programs.

4. How do we better link up access to capital? If you consider the typical trajectory of a business, there are plenty of options for a business that trades 12 months out of the year and has buildings or equipment to secure as collateral. But what about those that don't? How do we deploy capital closer to the Country where it will be spent? The Maganda Makers are piloting a character-based, relational model of lending that elevates the role of community leaders in making decisions about how Capital is allocated within communities. We believe this model can be applied in other communities.
5. The work we do in Indigenous economic development is fundamentally linked to the role that the scourge of family and domestic violence. In our experience, the very act of trying to change one's economic situation can make an Indigenous woman more susceptible to the violence she is trying to overcome. We cannot separate Indigenous women's economic empowerment from the intersecting realities of gender-based violence and, in many cases, a lack of suitable housing.

In conclusion, we encourage the Committee as it explores programmatic interventions that consider the role of the authorising environment for service delivery—especially in rural and remote parts of Northern Australia. As we have learned from our experience with the Maganda Makers Business Club, the solutions and the assets are already there. The women leaders exercise tremendous influence within their families but are largely ignored and sidelined in formal program design consultation. Supporting women's collectives, such as our Incubator, is one way to build the capacity of a region, join up siloed service providers and support a community to lead the change it wishes to see.

Sincerely



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