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Importance of Indigenous small business development to Capacity Building in Indigenous Communities

Within Australia, the destruction of the previously productive Indigenous economic system has, since the 1970s in particular, been characterised by a dependence on government services and programs. A number of researchers, commentators and practitioners however, have begun to question the implications of such dependence for the economic and social well-being of Indigenous Australians.

It is a central argument that it is necessary to achieve an increased degree of economic equality before many of the social inequalities which also confront Indigenous Australians can be addressed. It is further argued that micro and small business development provides a promising avenue for the achievement of economic development leading to an increased degree of Indigenous control over resources. This can be expected to lead to the building of capacities in a range of areas with implications for:

- community members to better support families and to improve outcomes for individuals, families and communities, in particular.

While considerable amounts of money have been spent, usually by governments, with the objective of promoting Indigenous businesses, relatively little detailed research has been conducted that addresses questions such as the appropriate scale and types of businesses most likely to have some chance of commercial success within Indigenous communities in Australia and thereby have an important impact upon the capacity building of Indigenous communities.

The potential benefits likely to be associated with such businesses include increased interaction between different groups within Australian society, a decreased role for illegal business and activities as occupations of last resort, the provision of confidence, leadership and role modelling, and importantly, a decreased reliance on social welfare.

Based upon research led by Fuller *et.al.* into communities in the north of Australia, the following broad conclusions may be drawn. First, it is possible to establish and maintain commercially viable Indigenous owned and operated micro-enterprises in Indigenous

communities, in spite of the constraints under which such enterprises are required to operate. Second, there is need for a substantial investment in human capital if Indigenous owned and operated small businesses are to contribute to the economic development of their communities. In particular, it is necessary that Indigenous people have access to suitable training opportunities in business and management, particularly financial management and control and resource assessment and planning. Such skills are important to the success of small enterprise, but are scarce amongst potential managers and employees of Indigenous owned and operated small enterprises. Third, investment in infrastructure is often required in remote regions to enable enterprises to become commercially viable. Fourth, Indigenous people often experience considerable difficulty gaining access to the funding necessary to establish a viable small enterprise. Finally, it is apparent that the Community Development Employment Projects Scheme (CDEP), has the potential to play a significant role in supporting Indigenous enterprise within communities.

Given the relatively low numbers of Indigenous Australians currently involved in the provision of goods and services to their communities and surrounding regions, as well as the current high costs associated with either importing or travelling to a regional centre to acquire such goods, there are clear opportunities for Indigenous Australians living within remote communities, to provide a wide range of goods and services to their communities. In field work undertaken by Fuller *et. al.* within communities in the north of Australia during 1999 and 2000, Indigenous people living within such communities have indicated a clear preference to both start-up, and deal, with businesses owned and operated by Indigenous people from their communities.

It is also evident that there is a need for appropriate community participation and a recognition of the importance of Indigenous decision making processes in decisions related to community economic and human development. While it may be recognized that economic development is a necessary prerequisite to improving the overall standard of living of many Indigenous Australians, fundamental questions need to be faced. These include the need to recognize that development should be the result of local, rather than externally imposed constructions. The strategies for attaining development goals should therefore closely involve Indigenous communities. In addition, delivery of technical assistance from outside the local community needs to be in close collaboration with Indigenous organisations, and make use of Indigenous knowledge.

Land and Economic Enterprise

Through the application of the *Aboriginal Land Rights (NT) Act 1976* (ARLRA, N.T. 1976), Aboriginal people currently own or have under claim around fifty per cent of the Northern Territory, or 669,000 km^2. While the *Native Title Act 1993* (NTA 1993), may result in the further transfer of land ownership to Indigenous people, it is clear that the Act provides Indigenous people with a firm negotiating position from which they may seek to engage in the development of economic enterprises (Jones 1998). Indigenous aspirations for ownership of land have been generally characterized as a desire for recognition of prior ownership and to reassert cultural and traditional ties to the land.

However, it is also seen as providing prospects for the development of economic enterprises, leading to a decrease in welfare dependency, as well as leading to improvements in important areas such as health and housing. The need to hold land under inalienable title to preserve the traditional linkages to the land for future generations of Indigenous people, is often stressed. As Johnson (RCIADC Vol. 2 1991: 472-474 and Vol. 5: 47-55) points out, there is often an indication of tension between the preferred objectives of Indigenous people when discussing land in the context of economic development.

The degree of dependence on public sector expenditure in the form of welfare payments is relatively high in Indigenous communities and it is likely that there will be increased pressure placed upon Indigenous people to use their land in a manner which increases Indigenous economic and social well-being and also the well-being of the wider Australian community (Jones 1998). Most Indigenous communities have clearly indicated that they agree with such a process, provided certain important cultural and spiritual concerns are safeguarded.

An estimated sixty per cent of Indigenous people in the Northern Territory live in rural and remote regions, generally on their own lands. Often such people experience substantial economic disadvantage, such as poor transport links, distance from markets and lack of services and infrastructure. Given the traditional attachment to the land by Indigenous Australians, it is perhaps unlikely that there will be a substantial migration from these remote communities to the relatively limited number of urban centres which exist in the Northern Territory. However, such a possible future migration is viewed by authorities with substantial concern. As Altman (1994) points out, if the strategic gains in land ownership can be translated to economic development, then the future of Aboriginal people can be significantly improved. It is therefore most important that ways of supporting Indigenous economic enterprise that take account of the special relationships Indigenous people have with the land, be found, by working closely with Indigenous Australians.

Altman (1996) has also argued that the transfer of land to Indigenous interests in the Northern Territory will have significant longer-term, positive impacts. However, it needs to be recognized that land is only one of the factors of production necessary for economic development. There will also be an important need to access capital and to undertake the necessary investment in education and skills development, - including the development of entrepreneurial and business skills.

Both the *Aboriginal Land Rights (N.T.) Act 1976* and the *Native Title Act 1993*, both contain the necessary mechanisms to address economic development of Aboriginal Land. It is now increasingly important that such mechanisms be utilized, in a way which protects the cultural requirements of Indigenous Australians, but which can contribute to social and economic development.

Within the Northern Territory there has been a continuing tension within a number of Indigenous communities arising from the operations of the *Aboriginal Land Rights (N.T.) Act* and the *Local Government Act* which provides a means of incorporation for Indigenous and other small communities. This tension arises from a fear that the interests of traditional Aboriginal owners will be overwhelmed by the institution and operations of local government. A long-term lease may serve to more clearly define and protect the interest of traditional owners and to allow local government to deal with issues which may be foreign to Indigenous culture, for the benefit of the community as a whole, including the conduct of economic ventures.

As indicated by Langton (1999), as Indigenous desire for land and sea ownership has increased and received legal recognition, many of the resulting representations have been represented as conflict-prone. The public perception that Indigenous ownership and custodianship of land and marine resources is generally prone to conflict is the main impediment to the establishment of regimes which can effectively and efficiently manage such resources.

Joint-venture or joint-management arrangements are increasingly used to facilitate economic and commercial developments and it is likely that any joint-venture partner to an Indigenous economic enterprise will seek to have some form of tenure, more than a license, over a project such as a tourist facility. The provision of Aboriginal land through a suitable lease may represent an important contribution by Indigenous Australians to the equity required in a joint venture.

In summary therefore, leasing arrangements founded on the need to preserve the root title and interests of traditional Aboriginal owners, permit Indigenous entrepreneurs to establish economically valuable relationships with investors. Indigenous Australians are therefore in position to utilize expertise, in a manner which has the potential to contribute to economic development for the benefit of both Indigenous and Non-Indigenous Australians.

Such mechanisms have not been utilized sufficiently with regard to the development of Indigenous business. It has become increasingly important that such mechanisms be better utilized, in a manner which protects the ownership requirements of Indigenous requirements, but which can also promote Indigenous business enterprises and economic development.

The Need for Indigenous Owned and Managed Small Enterprise

Economic development for Aboriginal and Torres Strait Islander peoples ranges from involvement in subsistence activities focused on food production to market-based economic enterprises leading to the production and sale of goods and services. There are a number of important ways in which economic independence for Indigenous Australians can be enhanced. These include paid employment as wage and salary earners, deriving income from capital, such as land and other assets, and in the provision of community services, especially in remote communities.

However, an important avenue will also lie in the establishment of small to medium sized business enterprises.

The fact that Indigenous people have found it difficult to make inroads into the small business sector has important implications for aggregate Indigenous employment (Fuller *et. al.* 1999a). This is not only because of the direct employment effects that would result as owner-operators but, perhaps even more importantly, because of the potential for increased Aboriginal and Torres Strait Islander employment as employees in Indigenous owned and managed businesses. The importance of such businesses as role models enabling a wider understanding and appreciation of the demands inherent in an enterprise, market-based society needs also to be emphasized.

Daly (1993) points to several factors contributing to the low rate of self-employment among Indigenous people. These include:

- a dependence on government funding,
- low levels of skills and training,
- difficulties in access to finance,
- Indigenous artisans and hunter-gatherers may not classify themselves as self-employed, and the
- role of traditional value systems may not be compatible with the efficient organisation of commercially viable enterprises.

Employing oneself as well as others is likely to be a complex process in an increasingly competitive and globalised market place (Hunter 1999). However, such pressures apply increasingly to Non-Indigenous business as well, and suggest an increased priority for human capital investment. Human, social and financial capital are likely to be fundamental to successful enterprise development. Government policy needs to focus on achieving competencies in numeracy and literary skills as an essential foundation to the building of business related skills in Indigenous communities.

A high dependence upon government has important drawbacks in terms of the economic development of Indigenous communities. An important constraint lies in the limited nature of government resources. There are likely to be insufficient resources available to be responsible for all areas of economic development, law and order, the establishment and operation of the necessary financial and political institutions, health, education and training and housing and infrastructure development, for example. Often, one or other of these functions can be undertaken at acceptable standards of service delivery only by reducing standards of public sector service delivery in other spheres. Because of the inter-connected nature of economic development and human development, such trade-offs are often self-defeating. If real incomes are to rise in Indigenous communities it will be necessary to increase the supply of goods and services. Micro-enterprises concerned with supplying goods and services to communities would appear to offer an important means of moving toward this requirement.

However, it needs to be better recognised that it is likely to be far easier to transfer knowledge in relation to higher levels of consumption available elsewhere, and to

instigate a desire to imitate these levels, than to transfer technologies or different forms of economic and political organisation, to Indigenous communities. It has been argued for example, that a 'demonstration effect' relating to the consumption standards of the relatively affluent mainstream economy through communications technology, has a discouraging effect on savings and domestic and human capital formation.

Importantly, while higher levels of consumption of goods and services may be regarded by many Indigenous people as generally acceptable, this level of acceptance may not occur with respect to the necessary economic organizational requirements needed to produce them. While Taylor and Roach (1998) have argued that there are limits to the number of private sector jobs which can be created within remote Indigenous communities due to limited market size and lack of economies of scale in many places where Indigenous people reside. However, given the relatively low numbers of Indigenous Australians currently involved in the provision of goods and services to their communities and surrounding regions, as well as the current high costs associated with either importing or travelling to a regional centre to acquire such goods, there are clear opportunities for Indigenous Australians living within remote communities, to provide a wide range of goods and services to these communities.

In recent field work undertaken by the authors within remote communities in the north of Australia (Fuller *et. al.*1999b, Fuller *et. al.* 2000a), Indigenous people living within such communities have indicated a clear preference to deal with businesses owned and operated by Indigenous people from their communities. This is supported by research undertaken within Native American communities in the USA (Duffy and Stubben 1998). In addition, while suffering economic disadvantage on both the supply and the demand sides, such businesses are to a degree protected from competition by their relative remoteness, as well as the clearly established preferences of consumers. The key challenges facing such businesses lie in the need for adequate training and management support as well as access to adequate sources of finance at a reasonable cost.

The Importance of Adequate Sources of Finance for Indigenous Economic Development

The Possible Relevance of Micro Finance Institutions

According to McDonnell (1999), case studies of replications of micro-credit programs in Australia to Indigenous communities, would face a number of problems including low population densities, welfare disincentives, restricted investment opportunities and the levels of interdependence which are a characteristic of Australian Indigenous communities. The relatively low population density of areas within Australia compared with Bangladesh for example, mean that not only the costs of delivering credit services are likely to be higher but the relatively small size of markets restricts the potential for revenue generation through the sale of goods and services.

An important constraint to the successful implementation of the Grameen bank model also results from the disincentives created by the social welfare system in Australia. In

such circumstances borrowers may have less incentive to take-out relatively small loans to undertake economic enterprise. There are also likely to be disincentives to undertake borrowing for investment purposes if this can lead to a reduction in welfare benefit levels. In addition, while the importance of mutual interdependence may prove beneficial to the successful implementation of peer group lending, reciprocity may also result in different individuals and groups placing demands upon finance acquired by the borrowings of other groups. This is likely to be exacerbated by the high levels of discounting for risk that Indigenous Australians tend to apply to future income streams resulting from investment.

While the relatively small loans (of up to $10,000, for example) are likely to prove valuable in terms of supplementing operating capital they are likely to prove less useful in establishing small enterprises within remote Indigenous communities where larger amounts of start up capital are required for expenditure on buildings and infrastructure. Within developed economies such as Australia, with relatively low population densities, it is likely that commercial viability will be achieved at higher levels of capital intensity than that required in a number of developing economies where there may be an advantage in utilizing labour intensive methods of production. It is in economic environments characterized by high levels of labour intensity accompanied by relatively low wage rates that the micro financing model has met with its best successes.

There is much evidence to suggest that aspiring and existing Indigenous small business owners experience substantial difficulty in raising the finance to establish or expand their business (McDonnell 1999, Fuller *et. al.* 1999a). With mainstream financial intermediaries playing almost no role in the lending process, ATSIC currently makes available around $43 million for loans and grants to Indigenous businesses. Funds allocated to Indigenous enterprise development were equivalent to only 2 per cent of total Commonwealth expenditure on Indigenous programs during 1998/99. While revised estimates for 1997/98 were $44 million, this amount had been decreased to $32 million in estimates for 1998/99 (Herron 1998a).

Business loan programs administered by ATSIC, operate within commercial parameters with funding criteria closely aligned to those applied by commercial lending institutions. However, successful Indigenous business applicants under this scheme appear to be relatively low. During 1996-97 for example, ATSIC received 1,617 enquiries concerning the Business Funding Scheme (BFS). Only 66 applications were approved for funding (Herron 1998a).

It is the view of the author that in the context of Indigenous communities within northern Australia, access to adequate sources of finance at reasonable levels of cost for Indigenous business is likely to be best provided by the establishment of an Indigenous Bank (or Credit Union) with branches in regional communities. It is argued here that an amalgamation of the existing substantial financial resources of Indigenous organizations established to fund programs concerned with improving labour market and business outcomes, housing and infrastructure developments, land purchase and investments within the commercial sector for example, should be combined to form an Indigenous

financial intermediary. Such an organisation would possess a sufficient resource base to provide loans and/or grants to Indigenous businesses. It would also possess the necessary financial leverage in dealing with the commercial banking sector to encourage participation by these institutions in Indigenous economic development.

Effectiveness of Program Delivery by Agencies

Following the 1967 referendum, the Commonwealth established an Office of Aboriginal Affairs (OAA). An important function of the OAA was the operation of the *Aboriginal Enterprises (Assistance) Act 1968*, under which a capital fund was administered. The capital fund provided 'soft loans' to Indigenous people wishing to start business enterprises where they were thought to possess the potential to achieve *economic viability*. The requirement that business enterprises be economically viable thus appeared within Indigenous economic development public sector policy arrangements for the first time. However, the question of what actually constituted an economically viable enterprise and the difficulty of defining this in the context of important government social objectives, continues thirty five years later, to create major difficulties for the development of an Indigenous business sector.

In addition, there was as now, little consideration of the supporting strategies that would be needed to attain economic viability, such as the required skills formation strategies, as well as access to sources of adequate finance at a reasonable cost. It has been argued that an important reason for including the qualification of economic viability was to provide a means of limiting the amount of funding available for Indigenous enterprise development. The Committee of Review of Aboriginal Employment and Training Programs (the Miller Committee 1985) found that economic programs were often implemented in a very limited and uncoordinated way, and concluded that the explanation for this could only have been "a lack of bureaucratic commitment and failure to identify where responsibility for the strategy as a whole rested ...". It observed that the strategy had only marginal impact on the overall Aboriginal employment situation (RCIADC 1991).

This has been a continuing problem with Indigenous business and employment programs (Fuller *et. al.* 1999a). Public sector programs often appear to fail to reach their objectives because of a combination of inadequate expertise and a lack of commitment in program delivery by responsible officials and agencies.

Lane and Chase (1996:172-173) have pointed out that when researchers involved in advisory roles to Indigenous communities, experiences have been that, even though legislation has been enacted requiring consultation with Indigenous communities, in the face of development, such consultation occurs only rarely. Despite the fact that such consultation should include the social and cultural consequences of development, Lane and Chase report that they have observed "reluctance, incompetence and, in some cases, a deliberate denial of Aboriginal perspectives"

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It also needs to be appreciated however, that such consultations have important implications for the political structures, institutions and processes of Indigenous communities. Many Indigenous communities lack the necessary political institutions and structures to deal with the consequent demands of assembling and evaluating information for decision making purposes – as well as the subsequent implementation and control. It is acknowledged (Herron 1998b) that operational problems exist in agencies such as the Aboriginal and Torres Strait Islander Commission (ATSIC) in delivering commercially oriented programs to Indigenous Australians. Further, investment returns to Indigenous bodies holding relatively large reserves such as the Aboriginal and Torres Strait Islander Land Fund (ATSILF) the Commercial Development Corporation (CDC) and the Aboriginal Benefits Trust Account (ABTA) are minimal due to investment restrictions imposed by section 62B of the *Audit Act 1901.* Thus, investments are restricted to areas of relatively high security and low risk offering low returns. Fewer restrictions on investments would enable improved performance in relation to returns. It is argued that adequate safeguards could be put in place by adopting similar restrictions to those relating to superannuation funds.

However, the most common operational problem faced by Indigenous organizations responsible for commercially oriented programs has been a conflict between social and economic goals where social needs have led to poor commercial decisions and thus commercial failures (Herron 1998b). Additional difficulties faced by ATSIC include clients' complaints over delays and insufficient quality of service delivery, as well as the use of business agents to supplement staff resources, with limited success.

Often these latter two complaints by ATSIC clients can be traced to a lack of agency expertise in identifying the main obstacles to commercial business development and providing solutions to such constraints, such as the need to access sources of finance at reasonable levels of cost. There also appears to be a substantial lack of knowledge and experience with regard to the need for networks and linkages with individuals and firms in the mainstream economy in the areas of enterprise and management skills. It has been argued in this text that joint-venture arrangements are likely to prove fundamental to Indigenous economic enterprises.

As discussed, there have been continuing difficulties by many public sector agencies attempting to serve dual objectives and in particular, commercial objectives while simultaneously serving community service obligations (CSO's). However, there is a clear need for such duality, given the close relationship between economic and social outcomes. An inability to provide adequately for economic outcomes can be expected to inevitably lead to increasing social costs. It needs to be better appreciated that programs often require a combination of social and economic/commercial goals. This would appear to be particularly the case when dealing with a socially and economically disadvantaged group of people such as Indigenous Australians. Any attempt to delineate sharply between these two criteria is likely to lead to the failure of economic and social objectives where these have been defined to be independent.

What is obviously needed is a more sophisticated recognition of the important interconnections that exist between these two criteria. In some circumstances it could be expected that economic criteria might be given more weight than social criteria and vice versa, but the two should, and can not, be considered independent of each other. To attempt to do so would be to argue that social objectives are not an important objective of economic development.

While such an artificial separation may appear convenient for administrative and bureaucratic purposes, it is likely to promote perverse outcomes by not only creating ambiguities in important definitions, but also by precluding worthwhile projects with both important commercial and social outcomes. Such social outcomes might include higher levels of employment, management know-how and training and networking into the mainstream business community, with lower attendant social costs. Indeed, (Herron 1998b: 6) points out that:

"*although the conflict between commercial and social programs is emphasized, ... it is important to note that such conflicts were inevitable due to the mixed aims and functions of the organizations involved. Given the range of social disadvantages experienced by Indigenous people in Australia, it has been and still is, difficult for decision makers to separate the goals of commercial and social programs when being responsible for the administration of both.*"

While difficult, policy makers have to be prepared to evaluate projects with regard to both their economic and social benefits. Where possible, as in the case of health expenditure for example, such benefits should be quantified.

Importantly, the lack of a clear definition of what was intended by the use of the word *commercial* has resulted in the application and administration of criteria which are either inappropriate and in some cases conflicting.

As Pearson (2000:31) points out:

"*There has been too much of a separation of the social from the economic when we consider our problems. The fact is, every economic relationship is also necessarily a social relationship and underlying many of our social problems are these economic relationships and issues. The relationship between government and the community, and government and the individual, is perpetuated and recreated in all of the internal relationships of our society.*"

ATSIC Business Programs

It is often emphasized that ATSIC Business Programs are *commercial* programs not social ones. As such, they are said to operate within commercial parameters with funding criteria as stringent as those applied by commercial lending institutions. If true, such a requirement would make the programs virtually irrelevant to many Indigenous Australians, particularly those living within remote and rural regions. It could therefore

be expected to do little to advance the economic independence and development of Indigenous Australians. On the other hand, defenders of the business programs argue that their main attractions are their low interest loans and the availability of business advice and assistance to clients. This would seem to contradict the often-claimed commercial objectives of the scheme. The major danger of such ambiguity in program design is that it acts to discourage Indigenous Australians from utilizing the programs to commence their own businesses.

It may be for example, that an enterprise is defined to be commercially successful if it provides sufficient profit, after operating expenses have been met to:

- meet loan repayments,
- pay the business owner(s) a living income,
- create wealth in the form of additional assets,
- create employment opportunities,
- earn at least a return on capital equal to the opportunity cost of capital, or
- all of the above.

It is particularly difficult to understand how business agents acting under existing business program arrangements are in a position to provide a reasonable assessment of commercialization without a clear and transparent definition of what constitutes commercial success.

The fact that the opportunity cost of Indigenous labour is relatively low means that there is little incentive for Indigenous Australians to decrease the level of labour input into non-work-based activities. However, in our view the viability of Indigenous owned and operated small enterprise is best defined by the concept of opportunity cost. Thus, Indigenous small enterprise may be considered to be viable, or making a positive contribution to the economic development of the community in which it operates, if the returns generated by the enterprise are greater than the opportunity cost associated with the labour and capital invested in the enterprise. In the case of most employees in Indigenous communities, the opportunity cost of labour will be equivalent to the government welfare benefits they receive.

Pearson (2000) has pointed to the manner in which welfare payments have placed many Indigenous Australians in a poverty trap such that such "passive welfare" has undermined Aboriginal Law, traditional values and relationships. Pearson defines passive welfare as transfers from Federal and State budgets to individuals and families, *without reciprocation.*

"When you look at the culture of Aboriginal binge drinking you can see how passive welfare has corrupted Aboriginal values of responsibility and sharing, and changed them into exploitation and manipulation. The obligation to share has become the obligation to buy grog when your cheque arrives, and the obligation of the non-drinkers to surrender their money to the drinkers. Our traditional value of responsibility has become the responsibility of the non-drinkers to feed the drinkers and their children when the money is gone."

Pearson argues that passive welfare has several aspects which constitute what he calls the "passive welfare paradigm". First, passive welfare is not based on reciprocity and there is an absence of mechanisms designed to promote rational and constructive behaviour by either the recipient or the providers. Second, welfare is intimately involved with methods of governance. The welfare mode involves established governing institutions both making decisions, and taking action, on behalf of Indigenous Australians. Thirdly, welfare leads to a particular mentality, prepared to accept the economic relationships and methods of governance of the passive welfare paradigm.

For example (Pearson 2000:21):
"The bureaucracy views people on the ground as incapable, irresponsible, disorganised, without expertise, imbecilic, pitiful..."
and therefore acts to severely circumscribe decision making in a range of areas, including areas such as economic development via the creation of enterprise.

Only 339 loans were provided to Indigenous businesses between 1993 and 1998 (Djerrkura 1998). Funds allocated to economic development were equivalent to only 2 per cent of total Commonwealth expenditure on Indigenous programs during 1998/99. While revised estimates for 1997/98 were $44million, this amount had been decreased to $32million in estimates for 1998/99 (Herron 1998a).

Outcomes achieved by the ATSIC business programs have been unacceptably low given the level of economic disadvantage faced by many Indigenous Australians and in particular those living within remote communities.

These funds represent only a fraction of the amounts expended on employment programs such as CDEP. This amounted to $370 million in 1997/98. It is clear that if enterprises are to receive adequate management and training support, only a relatively small number of Indigenous enterprises will receive program assistance under the ATSIC business programs.

As pointed out by the Royal Commission into Aboriginal Deaths in Custody (1991) the Miller Report (1985) identified important deficiencies in the administration of enterprise programs. These had been pointed out previously by way of recommendations in a House of Representatives Standing Committee on Expenditure Review in 1984. Important deficiencies included, inadequate initial assessment of potential economic viability, insufficient and inflexible funding arrangements, and insufficient business advice and inadequate training. It is a matter of considerable concern that most of these deficiencies remain with respect to Indigenous enterprise and employment programs. It is also a matter of concern that both the Miller Report as well as the Royal Commission Into Aboriginal Deaths In Custody recommended supplementing Indigenous enterprise funding by utilizing financial institutions. This has only relatively recently, begun to receive serious consideration.

The Importance of CDEP to Indigenous Employment in Remote Areas

The CDEP program is likely to prove instrumental both in terms of providing the necessary resources to commence Indigenous small businesses, as well as the necessary level of demand to enable the production of goods and services by Indigenous small business owner-operators within their communities. Thus, in 1998-99, 31,900 people (ATSIC 1999:54) were involved in CDEP projects throughout Australia, many of which could be classified as small enterprises or potential small enterprises. The employment of more than one-third of the Indigenous labour force, may be attributed to the operation of the scheme (ATSIC 1998b:45-46). Furthermore, CDEP is the largest program administered by ATSIC and in 1998-99, cost the federal government $380 million (ATSIC 1999:44).

Reflecting the current relatively low level of Indigenous owned and operated business development within Northern Australia, and the high level of dependence on CDEP, a large proportion of individuals were employed within the industry classification, government administration and defence. It is argued here that more needs to be done to either privatise such tasks to Indigenous Community members or to direct funding to small enterprises which could be made responsible for the provision of goods and services to their local community. The majority of Indigenous people employed were involved in relatively unskilled, menial tasks. Low educational achievement, together with relatively low skill levels, suggest the need for vocationally based training as an important priority.

CDEP programs are characterised by a relatively large amount of expenditure, often of up to 10 per cent of a program, for administrative purposes. This amount is used for salaries and wages and other expenditures concerned with the administration of CDEP. Such arrangements are under the control of the Northern Territory Local Government Authority.

There have been indications by some senior Indigenous community leaders during field work conducted in Indigenous communities during 1999 and 2000, that local government meetings have not been held on a regular basis. The fact that local government officials are responsible for the delivery of relatively large Commonwealth programs such as the CDEP scheme for example, raises important potential problems for program accountability and the efficiency and effectiveness of program delivery. This is likely to be particularly the case, in relation to the development of Indigenous small enterprise. Thus, once resources for this program have been transferred from ATSIC, in the form of periodic payments to local government officials at the community level, there appears to be little ATSIC officers can do to ensure that funds are actually expended as intended, without the cooperation of appropriate local government officials who are employed by, and responsible to, an alternative tier of government.

Such institutional dysfunction in the operation of the Community Government Council structure has been recognised by Trudgen (2000:152) who points out that government agencies often feel that sufficient consultation has occurred with respect to the efficiency

and effectiveness of program delivery, following discussion and approval with representatives of the Community Local Government Council. However, Indigenous elders often regard the council as an artificial creation for the conduct of "White Man" business. Effective consultation necessary to support decision-making can only occur with the direct involvement of the appropriate community leaders. In such a situation Indigenous people become confused about the methods of operation of Non-Indigenous institutions. Non-Indigenous in turn, become confused about Indigenous organisational arrangements and the system of Indigenous law fundamental to Indigenous decision-making.

Trudgen (2000:55-56) explains that elections of Council representatives guided by a Constitution and responsible for key decision making, remains a foreign concept to Indigenous people. As a result, Community Government Councils have often been seen to be in direct opposition to the traditional leadership.

The current means of decision making in relation to the allocation of CDEP funding would appear to pose substantial constraints to Indigenous business development. It is also likely to lead to potentially serious problems of accountability and transparency in the expenditure of public funds. In our view, this occurs largely, because a Commonwealth authority (ATSIC) is paying relatively large sums of money to another level of government – in this case the Northern Territory Local Government Authority. There would appear to be little motivation for one level of government which receives funds in this way, to be accountable to another level of government. Nor, would there appear to be sufficient arrangements in place to ensure and enforce accountability of CDEP funds administered in such a manner. This is reinforced by evidence that internal audits by the Northern Territory government agency during the financial year 1999-2000 focussed only on funds received from the Territory Local Government Authority which were expended on NT local government programs. Auditors were not concerned with funding received from another level of government, such as ATSIC via CDEP. Nor, were they concerned with expenditure in relation to Commonwealth government programs. Accountability of CDEP funds are further compromised in a situation where ATSIC auditors may find it difficult at best, to require Northern Territory Local government officials to make the necessary accounts available, which detail expenditure and receipts relating to CDEP.

Indigenous business operators have claimed that they are required to remit revenue streams earned from business operations direct to the Local Government authority. This prevents business operators from retaining such earnings to reinvest in business growth. Such a requirement is further compounded by an apparent lack of requirements to make the details of these revenue streams available not only to the Indigenous business owner-operators, but also to the relevant ATSIC regional office. This in turn, severely inhibits the ability of ATSIC to approve business loan funding to an Indigenous enterprise, even though such an enterprise may have been earning substantial revenue flows. It therefore restricts the extent to which Indigenous businesses can be expected to further develop successfully following involvement with the CDEP scheme, even though this is seen to

be an important element of the development of Indigenous businesses within communities.

The Independent Review of the CDEP (Spicer 1997) found amongst other things, that reforms to CDEP were required which further enhanced the capacity of the Scheme to further develop small to medium sized businesses within the framework of CDEP. As a result, ATSIC developed the CDEP Business Preparation Scheme (ATSIC 2000). Two main stages were envisioned in the CDEP Business Preparation Scheme. The first required the identification of suitable business opportunities. This in turn, involved the conduct of feasibility studies, the preparation of business and financial plans, the establishment of mentoring arrangements and the establishment of business training plans. Upon successful completion of these stages, a business could decide to apply to the Business Development Program (BDP) for funding support in the form for example, of a mixture of loan and grant funding. At a later stage as the business became commercially viable, owner-managers could apply to the Business Funding Scheme (BFS) for finance in the form of loan funding.

However, an important implication of the current CDEP funding arrangements by which funds are transferred from ATSIC to NT Community Government Councils, is that there appears to be little constraint requiring NT Community Government executive officers to release funding for CDEP projects in the manner outlined in the CDEP Business Preparation Scheme, developed by ATSIC.

In such cases funding may be released by a Council executive officer to purchase substantial capital items before feasibility studies or business plans have been undertaken. Alternatively, funding to enable substantial business expansion may occur before the provision of the necessary management and financial training has been provided. Examples were also evident where executive council officers had applied to additional funding sources, such as that available through the Aboriginal Trust fund to supplement items of capital equipment, before appropriate feasibility and business planning had been completed.

Such processes serve to increase the chance of business failure leading to substantial mis-allocation of resources. They also serve to confuse the funding processes to the extent that Indigenous clients become increasingly unsure of the relevant criteria upon which funding decisions for business development purposes are to be made. This in turn, acts as an important disincentive to Indigenous people who may be considering attempting to establish their own small business.

Related to such difficulties is the fact that Non-Indigenous may receive CDEP payments in the form of wages as well as amounts for capital and operational expenditure. While such people are required to be accepted as members of the community by a decision of the Community Government Council, such a requirement may be effectively circumvented in the absence of appropriate consultation and input from Indigenous elders and decision makers. In such cases it is possible for Non-Indigenous people living within the community to receive the substantial business start-up benefits designed for

Indigenous people. As a result there may be instances of large expenditures of funds from CDEP to support Non-Indigenous business operations within remote communities.
In addition, it is possible within the current framework of the CDEP scheme that Non-Indigenous participants can receive wage payments related for example, to required skills, at levels which are several times higher than those received by Indigenous CDEP participants. Given an annual global amount available to the community, this has the perverse effect of reducing the amount of places available to Indigenous CDEP participants to commence Non-Indigenous business within a community. It is further possible that those Indigenous people who have been effectively prevented from receiving the benefits of CDEP (and unemployment benefits) are forced to depend on other family and clan members for survival. Such an outcome intensifies the poverty trap in which Indigenous people find themselves, with often high attendant social costs within remote Indigenous communities. In addition, it is possible to include Indigenous names as participating within CDEP, when in fact, such people are not participating. Such a practice is so widespread within the system that non-existent participants are referred to by administrators of CDEP as "shadows".

There is clear evidence of such undesirable outcomes occurring within Indigenous communities in the north of Australia. While ATSIC has drafted terms and conditions for CDEP grants with a view to governing the relationship and requirements between ATSIC and organisations receiving funding from CDEP, it is not clear that ATSIC has been willing to enforce such terms and conditions.

Such a reluctance appears to occur for two main reasons. The first is related to the costs of enforcement. The second is more complex and is related to the question of how such enforcement should be implemented. Thus, if it is found for example, that there have been substantial breaches to the terms and conditions under which CDEP grants should be administered by an organisation, such as a Community Government Council, the question arises as to how such breaches can be brought to light, prosecuted and then prevented from reoccurring. One solution may be to cease CDEP funding until appropriate administrative and accountability procedures are adopted by the administering body. However, such a decision would have the quite undesirable effect of penalising those Indigenous participants under the CDEP program, even though such participants were not responsible for the breach in terms and conditions. A related strategy would be to undertake selective, targeted auditing and control of businesses assessed to have a high potential to breach CDEP terms and conditions. Currently, ATSIC has shown an unwillingness to adopt such a strategy, probably because it is felt that it may lead to retaliation by NT Local Government officers involved in the administration of CDEP, with consequent further harmful impacts upon Indigenous community members.

In the view of the author, because of such complexities it is essential that ATSIC take over the responsibility for the administration and control of CDEP within communities. Only then will the principal funding organisation have control of the necessary information and procedures to ensure that CDEP funds are being expended efficiently

and effectively and in a manner which promotes Indigenous business within communities.

Criticism of the value of CDEP work to participants has centered upon the (1) nature of the work, (2) amount of work that is available, (3) monetary rewards, (4) training which is offered and (5) ability of the program to promote the transition to non-CDEP employment. The unskilled nature of CDEP work along with the absence of adequate skills formation and training has, in particular been widely criticised (See for example, Altman 1993, Daly 1995, Taylor and Lui 1996, Fuller and Howard 2000b).
With respect to training for example, as early as 1985, attention had been focussed upon the record of CDEP. The Miller report of that year commented that:

"there is a training requirement intrinsic to all such developments which must be provided for at the time of development planning. Ad hoc and add-on training programs are likely to result in continued dependence on outside assistance, particularly if not directly aligned to the provision of skills for Aboriginal people for the tasks they choose and need to perform." (Miller 1985:188).

The report of the Royal Commission into Aboriginal deaths in custody (Royal Commission into Aboriginal Deaths in Custody 1991:435) noted that "the development of adequate training support, both for management of the projects and for the workers who are employed by them, is clearly essential to the success of CDEP projects". Later, the Independent Review (Spicer 1997:59) also "found that one of the most significant issues to emerge from its consultations was that there was no co-ordinated approach to the delivery of appropriate training for CDEP participants" and recommended that, "strategies are put in place to raise the priority given to vocational education and other training for CDEP participants" (Spicer 1997:64).

The financial resources that the CDEP scheme brings into the community play an important role in indirectly supporting Indigenous–owned and operated small enterprises. This expenditure serves to stimulate demand for the goods and services available from a range of Indigenous SME's. Although the income provided by the CDEP scheme can play a positive role in the community, the practice of deducting or "booking down" significant amounts from CDEP participant's wages can have a negative effect. This is most apparent when participants are encouraged to book down their wages in order to pay for non–essential services such as air travel. Consequently, they may not retain enough money to pay for essential items such as food and clothing.

However, an important aspect apparent from field work conducted in the north of Australia is the potential importance of the role played by the Community Development Employment Projects (CDEP) scheme. The CDEP scheme is a key program with regard to the promotion of Indigenous–owned and operated small businesses. The scheme can contribute significantly to the commercial viability of small enterprises by paying the wages of CDEP participants who work within an approved enterprise.

In addition, the CDEP scheme makes funding for capital and operating expenditure available for Indigenous–owned and operated enterprises. On–costs funding, which is intended to cover both capital and operational costs, is disbursed to CDEP organisations at the rate of $2700 per participant, per annum (Fuller and Howard 2000b). Consequently, a small enterprise that is expected to employ five full time staff, should receive funding of approximately $13,500. While the capital and operating costs of such an enterprise are expected to be considerably larger, it nevertheless represents a valuable contribution to the commercial viability of the business.

While the CDEP scheme and the related CDEP–BFS program have considerable potential to support Indigenous–owned and operated small enterprises, the way in which CDEP is administered and ATSIC's apparent inability to intervene to rectify the problem of accountability often serves to negate opportunities offered by the scheme.

The Skills Needed in Financing and Managing Small Business

Small and medium-sized business owner-managers are required to exercise a wide range of skills if their business is to operate successfully and realize its potential. Few small business owner-managers are well endowed across this range of skills. Many are skilled at their particular trade or line of production, but this is not sufficient to ensure success (Fuller and Forsaith 1995). Thus, many fundamentally sound businesses fail because they become insolvent. They are unable to meet their financial obligations, notwithstanding a seemingly healthy demand for their goods and services. Studies of small to medium-sized enterprise failure inevitably show poor financial management to be a significant cause (Berryman 1983, Peacock 1985).

Particular financial management failings of small business owner-managers include lax credit management, poor inventory management, excessive investment in long-lived assets, poor pricing practices and excessive profit distributions. Underlying these are a lack of understanding of financial information and, in many cases, totally inadequate or non-existent financial record-keeping. These failings lead to broader problems including undercapitalisation, recurring liquidity pressures, inability to access capital on reasonable terms and conditions, recurring difficulties in servicing debt, inadequate margins and poor asset utilization (McMahon *et. al.* 1993).

Few owner-managers have received training in any of these skills areas, with most learning as they go from experience, if at all. In these circumstances, their level of business planning and performance monitoring is low. The potential of their business is not achieved and in many cases the business fails because of these inadequacies. Whilst these problems are widespread amongst the small business community they are likely to be of particular importance for Indigenous people, whose formal education and training and previous commercial and business experience may have been lacking.

Aspiring and existing small business owners often experience difficulty in raising the finance to establish or expand their business (Fuller and Forsaith 1995). Personal or family funds are the main source of capital to establish a new small business, with bank

and other commercial borrowing playing a greater role in financing the acquisition or expansion of an existing business. Indigenous people are likely to be at a particular disadvantage due to a relative lack of wealth. Their previous employment may have been in lowly paid occupations or they may have been unemployed for substantial periods. In either case, their opportunity to accumulate savings would have been low. Similarly, their family and other networks may not have been in a position to extend the required finance. Their relative lack of training and business and commercial experience is also likely to hamper them in seeking external finance. They are less likely to frame their finance applications to present their proposals in a commercially acceptable manner. They are also likely to be unfamiliar with the range of alternative sources of finance which might be available.

Indigenous Education and Training

Substantial expenditure occurs in the area of traditional educational delivery such as secondary and tertiary education to Indigenous Australians. While this remains important, it is clear that insufficient is being done in the area of vocational training designed to equip Indigenous Australians with the required job skills. The current approach to education and training for employment and community development appears to be oriented toward formal and accredited tertiary education in universities, and further education (TAFE) institutions (Herron 1998).

As pointed out by Schwab (1996), it is not necessarily the case that Indigenous Australians make decisions in relation to education and training following the principles enunciated in human capital theory, which depend largely on economic rates of return. It is most important for the further development of skills formation policies that the educational decision making of Indigenous Australians be better understood. This is an area requiring additional, high priority research.

It is, for example, important to recognize that many Indigenous students find educational experiences to be conducted in difficult, even hostile environments, where they lack the range of contextual skills required to participate effectively in the manner in which education and skills are currently delivered. Such skills include familiarity and confidence with a system which values close adherence to a defined time schedule, and demonstrates a lack of sympathy to flexible delivery arrangements. Such a system places a very high value on economic success and achievement. It is also a system where questions of economic efficiency in service delivery are important and educational aims and objectives are likely to be packaged in a range of cultural values which are not likely to be in sympathy with Indigenous cultural priorities. In short, most Indigenous students lack the necessary 'cultural capital' to participate in skills formation programs at most levels of the educational system, as currently constructed.

"Cultural capital is a sort of informational competence and grounding in the assumptions of Western educational enterprise that is essential for academic success ... Most Indigenous students...come to education with little or none of the cultural capital that their Non-Indigenous peers take for granted...They bring with them knowledge of,

and familiarity with, Indigenous culture and its institutions, but this cultural competence has little currency..."(Schwab 1996:13).

Beside this, while a university degree or other form of tertiary qualification may be highly valued in the Non-Indigenous community, such a qualification may in fact have a negative value within an Indigenous home community. In communities such qualifications are often viewed as tools for domination or which will encourage inequity and are consequently viewed with mistrust and suspicion.
As an alternative to human capital theories, many researchers have turned to ideas most cogently advanced by Mingione (1991). This approach focuses on the importance of characteristics such as social context, adaptive strategies and the relevance of cultural capital to explain patterns of persistent poverty and unemployment in regions (Massey 2001). Mingione stresses three structures, that in addition to paid labour, are likely to be important for survival strategies in Indigenous communities. These associations provide support, networks of reciprocity and include family practices. These are described as regulatory systems, each providing a set of options and consequences of decision-making. Within such an exposition, the work chosen by an individual can only be understood when considered as part of the context or situation in which individuals are expected to engage in paid work.

There is an important linkage between education and training (human capital investment) and business and employment prospects. In rural and remote areas, skills need to be gained through increased participation in education and training, opportunities for community development (e.g. health projects and other community service occupations) and infrastructure developments (e.g. the provision of essential services such as housing and roads). It will also be necessary to use programs such as CDEP to assist further, in the development of work-related skills for Indigenous Australians (Fuller and Howard 2000b).

As Schwab (1996) has indicated, human capital theory proposes that participation in education will increase productivity, thereby leading to increased individual earnings. In addition however, investment in skills formation is likely to lead to increased returns for society as a whole. Social rates of return include benefits such as improved health and reduced crime, for example. Research undertaken by the Australian Bureau of Statistics and the Centre for Aboriginal Economic Policy Research (1996) shows a clear relationship between education and the probability of employment for Indigenous Australians. A study by Junankar and Liu (1996) argued that the social rates of return for Indigenous Australians were likely to be higher than for Non-Indigenous Australians. The current approach to education and training for business and community development appears to be oriented toward formal and accredited tertiary education in universities, and further education (TAFE) institutions (Herron 1998a).

While this remains important, more emphasis needs to be placed on the development of vocational training skills directly relevant to participation in the labour market. Selected on-the-job and formal off-the-job training arrangements should be designed to provide the opportunity to learn general and specific job skills, related to community

development which are clearly in demand. Such skills training should occur within Indigenous communities, rather than requiring Indigenous people to travel and remain away from their communities for relatively long periods in order that they might receive training.

More effort has to be placed into the development of opportunities for 'on-the-job training' within community based organizations concerned with the delivery of services to communities. Such on-the-job training needs to be supplemented by formal 'off-the-job training' in order to create work-ready skills. Where possible, such formal off the job training should be provided within communities rather than requiring Indigenous youth to travel and remain for relatively long periods within regional centres, separated from family and support networks. Within Indigenous communities therefore, there needs to be a close and continuing nexus between relevant on-the-job training in available enterprises and organizations and the provision of on-site, off-the-job formal training, to supplement the skills acquired on-the-job. While emphasis has been given to the need to develop and deliver national employment and education and training programs, it is argued here that the focus needs to be on the local level, to maintain the necessary diversity of approach which characterizes the living situations of Indigenous Australians.

Funds were provided in 1996-97 to develop the educational content for delivery in an on-line environment to Indigenous communities. Given the rapidly increasing importance of this form of technology for the delivery of educational programs and its particular relevance to remote environments, it is difficult to understand why funding was reduced substantially for this program. i.e. from $2,500,000 in 1996-97 to zero in 1997-98 and 1998-99.

It is important that Indigenous post-school education and vocational training be directed at areas in the labour market where the demand for labour is greatest, as opposed to training of little vocational relevance. This includes post-school education and training that benefits the business development needs of Indigenous communities. Often such needs can be provided by the establishment of small to medium sized enterprises. Schumacher (1973) points out that while education is fundamental to economic and human development, it is important to ask whether it will be used by its recipients as a "passport to privilege", or as a means of facilitating change. In this sense, it is important that Indigenous Australians are encouraged to work with their people at the 'grassroots' level, within rural and remote communities, for example. The availability of suitable employment opportunities at reasonable levels of remuneration within Indigenous communities, compared with urban bureaucratic positions, would appear to be an important requirement for consideration by Indigenous development agencies.

The Importance of Consultation and Planning to Capacity Building within Indigenous Communities

Empirical research conducted in a number of development settings has demonstrated that sustainable economic and human development is most likely to occur when:

- the idea of development is of local, or endogenous, rather than of an exogenous construction (Blunt 1995),
- means or strategies for attaining development goals are the product of deliberations by Indigenous communities themselves; and
- the delivery of technical assistance from outside the local community is through, or in collaboration with, Indigenous organisations, and makes use of Indigenous knowledge (Blunt and Warren 1996).

There is a weight of evidence from many different parts of the world establishing the validity of these propositions. For example, evidence in relation to rural development in the Transkei (McAllister 1996), Indigenous strip weaving organisations among the Yoruba of Nigeria (Wolff and Wahab 1996), community management in Ghana (Cosway and Anankum 1996), Indigenous healer associations and AIDS prevention in South Africa (Green and Zokwe 1996), financial institutions in rural India (Shah and Johnson 1996), and Indigenous organisations for the control of marine resources in West Kalimantan (Pierce, Colfer, Wadley and Widjanarti 1996), has produced a significant shift in development thinking. The new approach which began in the 1980's, is becoming the dominant paradigm.

The differences between the economic-technological-development approach and the community or cultural approach is, as Biernoff (1985b) discusses, an important one, if only because it reflects markedly different attitudes, perceptions and interpretations. These different perspectives lead to quite different approaches to development, which have been discussed extensively in the literature (Bernard and Pelto 1972, Colsen 1982, Bodley 1983, Blunt 1995). As one examines the collective experience of economic change around the world two principles stand out.

First, change involving the application of new technologies can not be imposed from outside the community or group if it does not have the support of local residents or land-owners and users, without accelerating the disruption of the existing cultural and economic systems. On the other hand, if a community is able to participate actively and constructively in the process of research, development, change and innovation, such disruption can be minimized and social and cultural processes can be sustained or adapt (Biernoff 1985b).

Second, the objectives and values of those committed to development tend to be significantly different from some, or most, members of a particular society or group, which may not recognize the same need for a given degree or direction of change.
It is necessary that substantial effort and skill be expended by both parties in attempting to bridge these two positions. Development can not be achieved by one party attempting to force an inadequately explained or demonstrated position on the other party. This is especially likely to be the case where institutional arrangements involving continuing support systems, for example in the area of skills formation, are either minimal or non-existent. Where inappropriate consideration has been given to implementing change by inadequate involvement of community members in the research and business planning and implementation processes for example, it has been the community members who

have had to pay the high price of change. On many occasions, such forced imposition of change has resulted in cultural chaos and collapse, for little if any actual return to the community in terms of improved standards of living.

Thus, Elderton (1991) and Wolfe (1993) are concerned about planning for community development where agencies regard it as simply a means of managing and rationalizing the delivery of services to particular geographical localities. Rather community development planning should be seen as an important tool by which Indigenous Australians can influence the options available for development as well as the pace of change.

Lack of realism in communication between agencies and communities encourages Aboriginal groups to 'harvest' bureaucratic arrangements rather than to commit themselves to meet agreed objectives (Hanlon and Phillpot 1993). Community needs they argue, are best understood through involvement in a Community Development Plan or a Property Management Plan. From the point of view of land-based enterprises the need for planning can not be overemphasized.

However, considerable effort needs to be placed into training people how to plan and of the importance of understanding the key steps of:

- setting objectives and measurable performance targets,
- developing strategies,
- implementation, as well as
- evaluation and control.

Hanlon and Phillpot (1993) are of the view that clear and consistent objectives, developed through an appropriate consultation and planning process, in a manner which secured the agreement and commitment of both community and funding agencies, is one of the most significant issues to be addressed in the successful development of Indigenous enterprises. They also emphasized that such an approach needs to take place on a case by case basis.

Roberts and Ledgar (1985) point to the fundamental issue of whether or not communications between external individuals and senior Indigenous people are actually understood in a number of cases. This was also pointed out by Stevens (1974) who noted that one of the reasons given by European managers of Northern Territory cattle stations as to why Aboriginal workers needed constant supervision was that they could not follow (often complex) instructions. However, Stevens (1974) found that this was likely to be related to problems of communication. Only rarely did he note that European managers of cattle stations had become fluent in an Indigenous language.

Mr Eric Yelawarra Roberts from the Roper River region has emphasized two important points for those who may have to deal with Indigenous societies in the north of Australia. The first is that Indigenous decision-making processes must be recognized in consultations and without this recognition, projects are doomed to failure (Chase 1985).

The second is that important difficulties remain in the understanding of English by a number of Indigenous people, particularly when it is used as the main medium for the discussion of complex concepts within project design and economic feasibility studies. It is assumed that such communications will be in English and that Indigenous people are the ones who will need to make the linguistic concessions. Roberts has pointed out that translators are often available with formal accreditation, and they should be used to facilitate discussions concerned with complex issues. In addition, Indigenous people in many parts of Australia have developed their own particular varieties of English. Often such local variants reflect the early contact situation and whether it was with pastoral enterprises, missionaries, or itinerant and poorly educated bush workers. These Indigenous forms of English are known as Aboriginal-English, or more specifically, as Kriol languages. They have developed major language features by drawing upon both English and Indigenous language. Chase (1985) looks forward to the time when Aboriginal languages, including forms of Aboriginal English, are seen as legitimate forms of communication for Europeans to study and familiarize themselves with, for the essential means of communicating complex concepts with Indigenous Australians.

As discussed, a number of studies have clearly documented the failure of government policies to improve the living standards of Indigenous Australians (Miller 1985, Standing Committee on Aboriginal Affairs 1989, Royal Commission into Aboriginal Deaths in Custody 1991). For example, the Royal Commission report, discussing the previous failures associated with planning by agencies, stated the necessary preconditions for successful planning were a participative process drawing on the knowledge and expertise of a wide range of professionals, as well as the views and aspirations of Indigenous people from within the local area (Wolfe-Keddie 1996). The Report stated further that plans must be culturally sensitive and prepared in an unhurried manner. Feedback must also be provided to Indigenous people throughout the planning process. To this stage there is a clear deficiency of professional skills from the mainstream community working in conjunction with Indigenous Australians, in such a manner.

While there appears to be agreement between both government agencies and Indigenous people that planning for economic and social change is necessary there remains considerable differences of opinion in how such planning should be undertaken.
For example, public sector agencies have tended recently to focus on the *community* as the legitimate unit for the development of programs concerned with infrastructure and economic development, education and training and a range of social services. While reducing the costs of service delivery favor such an approach, it has also been held by a number of Commonwealth and State government agencies that, such an approach has added advantages if an elected local government council exists in such communities.

However, the key assumption underlying such an approach is that the elected representatives of such a local government body are broadly representative of the members of the geographically defined community. A number of authors however, have questioned the validity of such an assumption (Smith 1989, Ross and Elderton 1991) and argued that the approach causes a number of difficulties to the successful delivery of Indigenous programs. Thus the Indigenous people living within such communities can no

longer be regarded as 'bonded' groups with shared values. Many people living within such communities come from different ancestral lands and different clan and kinship structures. They have often arrived to live in such communities at widely different times and in different economic and social circumstances.

As a result, elected councilors who often come from traditional owners of the land on which the community buildings and infrastructure have been constructed, may not be representative of the diverse groups and individuals which now constitute many communities. These elected representatives may tend to promote their own interests at the expense of broader community interests. Such tendencies are often exacerbated when Non-Indigenous individuals and groups in positions of power and influence within the community (for example, the Community Town Clerk or other advisors) establish political alliances with some sectors of the community (for example, the senior traditional owners of the land on which the community is constructed) to control or influence the distribution of resources available to the community from agency programs. In such circumstances it is vital that funding agencies move to understand the complex social constructions of the many communities they are attempting to serve. Related to this is a need to understand which processes of consultation are likely to be necessary and most effective.

In addition, it is necessary that they be responsible for ensuring accountability in the final distribution and utilization of resources. It is likely that key Indigenous agencies have been reluctant to take on such responsibility with important implications for the efficient and effective delivery of a number of programs.

Strategic Business Plans are essential prerequisites for the successful economic and commercial development of Indigenous communities in the Northern Territory.

It is necessary that the aims, aspirations and objectives of Indigenous people be fully understood through appropriate consultation. However, it is also necessary that Indigenous Australians receive adequate management and technical assistance, if many of their organisations are to become commercially successful. The required management and technical skills exist largely in the Non-Indigenous community. It is therefore necessary that much of this top-down input be provided by members of the Non-Indigenous community.

It is necessary to closely consider the:

- Social,
- Physical, and
- Economic

factors which impact on capacity building within Indigenous communities. Social factors include questions such as:

- Who are the key players?

- What is an appropriate consultative mechanism?
- What time-frame is involved?
- How are the changing goals to be taken into account?
- What monitoring and evaluation are needed?
- What services are available, and
- Identified constraints?

It seems clear, that given the current level of commercial and financial planning as well as management skills currently available within Indigenous communities, that Indigenous community leaders will be dependent to some extent, upon Non-Indigenous skills and knowledge. However, this planning process must recognize the aims, goals, aspirations and key cultural concerns of Indigenous traditional owners. If this does not occur, information important to Indigenous people may either be misunderstood or ignored. This is likely to have important implications for the potential success of the project.

This requires taking account of:

- people's aspirations, needs and abilities,
- the diversity and special features of the society in which they live,
- the dynamics of their social systems, and
- individual and group resources which can be used in designing strategies and activities, as well as the implementation and management of organizations and projects.

While a number of authors acknowledge the need for research and planning, few accredited Indigenous training programs are available in northern Australia to assist those associated with Indigenous resource management and planning (Langton 1999). It is particularly evident that there is an absence of training to assist Indigenous landowners even though there has been a sharp increase in the areas of land and marine resources under Indigenous ownership and control.

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