

**BAIN BUSINESS MANAGEMENT**

BUSINESS PROJECT MANAGEMENT AND CONSULTANCY

## **Financial Management Support Services Scoping Study**

**Amata and Mimili**

**September 2011**

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## **1. Acknowledgements**

We wish to acknowledge the assistance and courtesy provided by the APY Chairman and Executive, elected representatives, and community members of Amata and Mimili. We also acknowledge the valuable meetings we held with the service providers to those communities. This, along with the views and suggestions made by the *South Australia Remote Service Delivery Sites Financial Wellbeing Service Steering Committee*, have all been most helpful in the development of this study and the recommendations that have flowed from it.

Hamish Bain and David Schomburgk

## 2. Introduction

The Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA), established a Steering Committee by the name of *South Australia Remote Service Delivery Sites Financial Wellbeing Service Steering Committee*, to provide guidance and advice to the South Australian Regional Operations Centre Office (SA ROC), on the design and implementation of a holistic integrated Financial Wellbeing Service in identified Remote Service Delivery (RSD) sites in South Australia, namely Amata and Mimili.

It has been well documented that remote communities, and in particular, remote indigenous communities, are disadvantaged in many ways due to their remoteness. This remoteness can make it difficult for community members to be provided with, or to access quality relevant services in their communities. This in turn has associated ramifications, in community members being severely disadvantaged in their overall wellbeing. Apart from this, the lack of a coordinated approach by the Commonwealth and State Governments to deliver relevant, specifically tailored programs to individual communities has now led to a fresh joint approach to service delivery by the various jurisdictions involved.

The purpose of establishing a Financial Wellbeing Service in these two identified Remote Service Delivery (RSD) sites is to increase financial literacy and economic resilience.

To this end the Steering Committee and the ROC Project Manager (Chair), met with the consultants for a briefing by them on a desk top review that was undertaken, along with initial discussions on various issues relevant to the design of this scoping study. The Committee has along the way provided the consultants with direction regarding some issues of concern and perceived ramifications of implementing such a service in these two remote service delivery sites. The complexity of both communities was also given due consideration in developing our recommendations.

Direction was given through the Committee to explore other models, considerations by other relevant individuals, consider relevant areas of research as well as to give due consideration to community empowerment for such a service.

This report presents the findings and recommendations of this Financial Management Support Services Scoping Study for Amata and Mimili.

### **3. The Project**

This project has been undertaken upon the request of The Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA), and directed by their Financial Management Program Office, to conduct a community consultation and program scoping study including recommendations which will inform the design and implementation of a holistic and integrated Financial Wellbeing Service delivery model for the communities of Mimili and Amata.

The outcomes of establishing a Financial Wellbeing Service in these two identified Remote Service Delivery (RSD) sites is to increase financial literacy and economic resilience of community participants, thus enabling them to:-

- have increased confidence managing their money;
- increase their budgeting activity;
- reduce the occurrence of spending all their money as they receive it – avoiding the cycle of feast and famine;
- shop around for the best price when purchasing a product or service;
- know where to go for financial help;
- improve their savings behaviour and increase their savings balances; and
- increase their goal setting behaviours.

This study seeks to provide a practical solution which can be activated within a short time period.

The Local Implementation Plans (LIP) identifies and articulates the service delivery priorities for the communities of Amata and Mimili. FaHCSIA, in response to the needs identified in the LIP's, are committed to implementing a Financial Wellbeing Service for both Amata and Mimili.

The Council of Australian Governments (COAG) partnership agreement (2008), agreed on seven inter-related building blocks to focus on to “close the gap” between Indigenous and non-indigenous Australians. In particular the Economic Participation building block reflects directly to this study.

The communities of Amata and Mimili, which are located in the Anangu Pitjantjatjara Yankunytjatjara Lands, are two of twenty-nine identified Remote Service Delivery locations as identified in the National Partnership Agreement on Remote Service Delivery (RSD NP). As such, these communities are currently the focus of governments working together to see improved outcomes towards Closing the Gap, set by COAG. The RSD NP identified the need for additional intensive support services to assist individuals and families to build financial resilience and wellbeing for the medium to long term in the communities of Amata and Mimili.

The FaHCSIA Financial Management Program (FMP) aims to improve the financial knowledge, skills, capabilities and financial resilience of vulnerable individuals and families to alleviate the immediate impact of financial stress, and to develop strategies to reduce problem gambling.

Funding available through the FMP can be used to enhance financial management support services. In delivering these services, it is crucial that linkages be developed and maintained with relevant organisations in the region, particularly those delivering complimentary programs.

### **3.1 Limitations**

Limitations were encountered but managed to give good outcomes. The proposed time schedule for the study had, on several occasions, to be revised in order to accommodate the delays that were encountered. This was outside the control of both the study proponents and the consultants.

Some difficulty was encountered in the initial stage regarding the community consultation phase of the project, by way of delays in visiting the communities through deaths of community members and the issuing of permits. Although this is not unusual, it did lead to the time lines for the project being pushed back somewhat. Another limitation was encountered when visiting Mimili. This came in the form of a temporary community shutdown. However, consultations were able to proceed on a one to one basis.

Access to the communities was difficult because road access was the only feasible method of travel and hence due to the remoteness of both communities, only three scheduled visits were made. The visits were complicated further due to tight accommodation availability. This led to shorter visits which in turn possibly did not allow build up of a high level of trust with some of those consulted. Nevertheless, it was considered that this had only a minor impact on the outcomes of the visits.

Language was expected to be a difficulty in some instances and we were prepared for this knowing that interpreters were on hand if required. The only instances we encountered issues with language were in talking with some older members of the communities. In particular it was an issue at the Art Centre in Amata, but here we were assisted by the Manager of the Art Group, in being informed of the various issues that were impacting on this group.

It was considered necessary to undertake a final round of consultations. These were conducted at Amata and Mimili with an address to the APY Executive at Umuwa. The reasons for this were to inform stakeholders of the proposal to date and to glean additional relevant inputs from them and seek their response to the proposal.

Overall, attendees at those meetings were appreciative of the consultation process and were positive about the proposal. The Executive did express their concern as to why the focus was only on Amata and Mimili and that other communities were not included. They felt that a lot of resources had been provided to these communities already, with little to no advance on dealing with, for example, the major issues of gunja and alcohol in those communities. It is widely recognized that these issues are not confined to Amata and Mimili, but are present across the APY Lands in general.

It should be noted that the representatives of both Amata and Mimili were not present at this Executive meeting, but nevertheless the Executive did note and support what was being proposed at this stage.

Appropriate protocols were observed at all times and it was felt that positive respectful relationships were established (but may have been further strengthened by additional visits) which led to quality consultations with both Indigenous and non-Indigenous individuals. We believe that the foundations have been put in place for establishing some degree of authenticity to local Indigenous perspectives for this project.



## **4. Executive Summary**

This document reports the process and findings of a scoping study that was undertaken to define the need for a *Financial Wellbeing Service* delivery model for the communities of Amata and Mimili.

The direction taken for the scoping study involved undertaking a desk top review, consultations with the Committee and relevant parties, community consultations and defining from the gap analysis the need for a service. This was followed by the development of a practical resilient model with a pathway for implementation.

The study, through establishing the importance of financial literacy and access to financial services, identifies the strong need for a Financial Wellbeing Service for Amata and Mimili. This was endorsed by the keen support given by the communities.

A Financial Wellbeing Service will cater for the needs of individuals, families and groups across a wide and varied range of income and financial knowledge levels. There was widespread consensus among those consulted that access to financial support services should be through a coordinated and integrated approach. This may be done by using already established programs such as the *Home Living Skills Program* of Housing SA; CDEP; Health etc. Community members strongly felt that to build trust and respect it was best to deliver services through locally based staff rather than by way of an outreach service.

This support for a Financial Wellbeing Service is tempered by recognizing that there are environmental risks to its overall effectiveness. Provisions to mitigate such risks are provided through the recommendations.

### **4.1 Recommendations for a Financial Wellbeing Service in Amata and Mimili**

#### ***Recommendation 1***

That a comprehensive suite of financial management supported services be delivered to the Communities of Amata and Mimili, in an integrated way.

#### ***Recommendation 2***

That the integrated suite of financial management services be coordinated through a central point - a Financial Wellbeing Service.

#### ***Recommendation 3***

That the Financial Wellbeing Service leverage off existing community services, and that an integrated service be developed through developing strong complementary linkages with other services.

#### ***Recommendation 4***

That the Financial Wellbeing Service delivery model be based on a case management approach, working closely with individuals, immediate and extended families.

***Recommendation 5***

That the Financial Wellbeing Service be operated by Financial Coordinators with technical qualifications and evidence of a strong commitment to the project.

***Recommendation 6***

That the Financial Coordinators be assisted by two local Anangu appointments from Amata and two from Mimili.

***Recommendation 7***

That further work is done to establish a baseline of financial wellbeing for residents of Mimili and Amata. This work should facilitate the measuring of the effectiveness and progress of any future programs.

***Recommendation 8***

An enhanced approach be taken with communication, with regards to cross boundary activities between service providers, and a *Clearing House* approach be considered to appraise additional and / or change to services prior to funding applications being made.

***Recommendation 9***

That the establishment of on going communication networks be encouraged between the Financial Coordinators and other like people on a national level in the public and private sectors.

**4.2 Recommendations to address serious risks to the effectiveness of Financial Wellbeing Service in Amata and Mimili**

***Recommendation 10***

Suitable housing and office accommodation is sourced in Amata and Mimili.

***Recommendation 11***

That the State and Commonwealth Governments form a taskforce to specifically address the issue of *Book Up* (where both Key Cards and PIN Numbers are held by the trader) by stores in Mintabie and Watinuma. Failure to address this single issue has the potential to substantially undermine the effectiveness of any proposed Financial Wellbeing Service in Amata and Mimili.

***Recommendation 12***

That a number of case studies be conducted with persons who have been identified as having successfully dealt with the issue of *humbug* by family members and that those studies are used as learning tools for future programs.

## 5. The Communities

The following demographics of each community are published by FaHCSIA in their respective “*Local Implementation Plans*” (LIP) which were produced in 2010. Hence, it should be noted that some of this information, although dated, is seen as a fair and reasonable profile of each community at this point in time. Only the demographics segment is presented here for its relevance. The balance of the overall profile for each community is provided in Appendix 3.

### 5.1 Amata

“Amata is in the far north west of South Australia, at the western end of the Musgrave Ranges, approximately 40km from the South Australian/Northern Territory border. It is 380km south west of Alice Springs, which is the nearest service centre. The roads in Amata are sealed as is the airstrip which is the only sealed airstrip in the APY Lands. Amata is part of the APY Lands which are incorporated by the Pitjantjatjara Yankunytjatjara Land Rights Act; an act in which the South Australian Parliament gave title to the APY Lands to Aboriginal people in 1981. The APY Land Rights Act, 1981, provided for the vesting of title of the APY Lands to the people known as Anangu Pitjantjatjara Yankunytjatjara.

#### Demographics

- Population

323 Indigenous people were reported in the 2006 Census to be residents of the Amata-Tjurma Homelands community. Approximately 90% of the population is Indigenous.

- Languages

In the 2006 Census, Pitjantjatjara (81%) was reported as the most common Australian Indigenous language spoken in the Amata - Tjurma Homelands. Yankunytjatjara is also widely spoken and English is often the 3rd or 4th common language spoken.

- Average age

The average age of people living in Amata is 23 years, compared to the national average age for non-Indigenous people of 37 years. In the 2006 Census almost 53% of people living in Amata were aged 24 years and under, and 42% were from 25 years to 64 years.

- Educational levels

In the 2006 Census 76% of people, 19 years and younger, had completed Year 10 and 24% have completed Year 12.”<sup>1</sup>

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<sup>1</sup> Planning Together for Amata’s Future, APY Lands Remote Service Delivery Local Implementation Plan, Commonwealth of Australia 2010, p 8

## 5.2 Mimili

“Mimili is in the far north west of South Australia, at the base of the Everard Ranges, in the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands – approximately 70km west of the Stuart Highway. It is 645km south of Alice Springs which is the nearest large town. Mimili is approximately 1,270km from Adelaide. The roads in the APY Lands are partly sealed and unsealed and Mimili’s internal roads are sealed.

### Demographics

- Population

In the 2006 Census, the population of Mimili and the Mimili Homelands was 303. Approximately 91% of the population is Indigenous.

- Languages

In the 2006 Census, 91% of the Indigenous population of the Mimili and the Mimili Homelands spoke a Western Desert Language fluently, with Yankunytjatjara being the most widely spoken language. Four percent of the Mimili population speak English only.

- Average age

23 years – national average for non Indigenous people is 37 years.

In the 2006 Census almost 53% were aged 24 years and under, and 43% were aged from 25 years to 64 years.

- Educational levels

In the 2006 Census 33% of people aged 15 years and over, had completed Year 8 and 14% had completed Year 10.”<sup>2</sup>

The demographic profiles infer that we are dealing with two Indigenous communities not having English as a main use language. They can both be described as “young” communities as the mean age for both is 23 years against the national non – Indigenous age of 37 years. Taking age groups in both communities, 53 percent of the population is 24 years and under while around 43 percent were 25 to 64 years. Hence we have a high number within the working age but employment figures, referred to later, show that unemployment, once CDEP it taken out, are very high. This is not surprising as there is little opportunity for employment beyond the local government area. The education figures show that Amata has a much higher number going to year ten while Mimili it is very low at 14 percent. As the figures are from the 2006 census some positive change may have occurred since then. It would have to be concluded that the education level of this youth group is such that special attention may have to be given to developing suitable materials and the delivery methodologies through the education system.

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<sup>2</sup> Planning Together for Mimil’s Future, APY Lands Remote Service Delivery Local Implementation Plan, Commonwealth of Australia 2010, p 8

From our desk top analysis it was found that this is not unusual and has been done successfully in Yarrabah and Cherbourg in Queensland, for example.

The nature of the interactions of community members with economic institutions is limited because of their remoteness. This is managed to some degree by most people receiving their income via their bank account or by way of a cheque and then making withdrawals via an ATM or as some do, spend EFTPOS in stores, which carry high associated costs. Almost all other transactions are conducted in cash at the local community store or other stores if they travel. The only other times that people interact with mainstream businesses are when visiting Alice, Mintabie, Pt Augusta etc., which is not often due to remoteness.

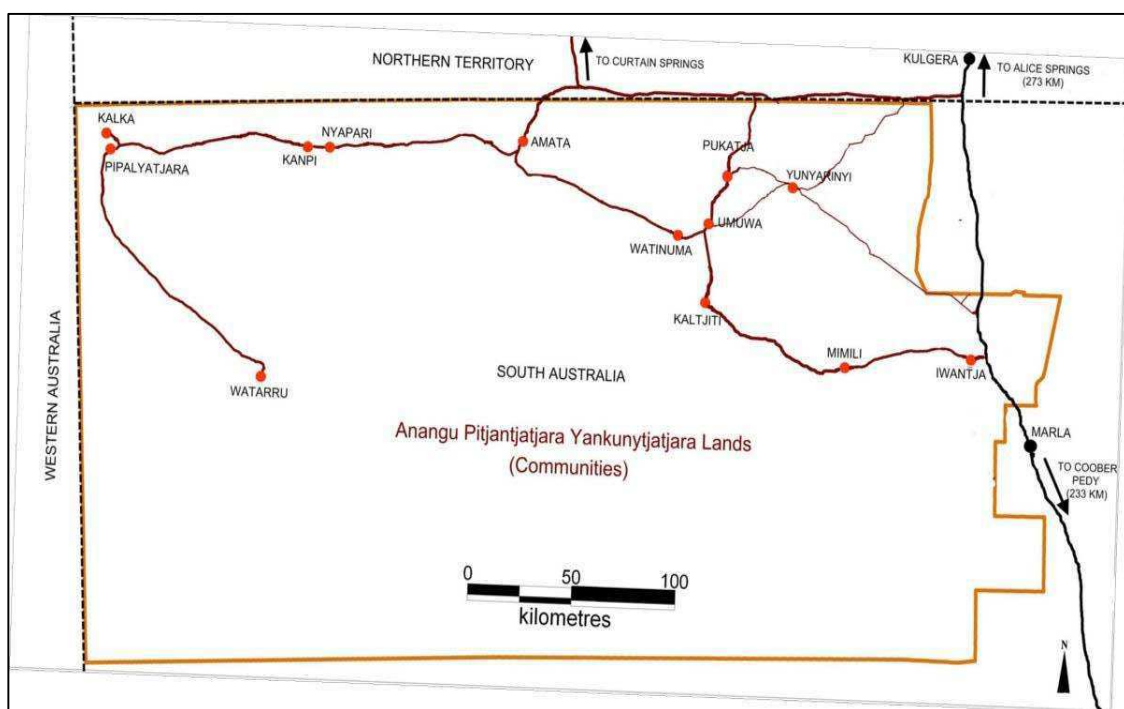


Figure 1 Map of APY Communities

## 6. Financial Wellbeing

The wellbeing or happiness of individuals is also important to the decision makers within our society. Various elements are used to compile overall wellbeing of which each one is of varying importance to an individual. As mentioned, there are various things that impact on our wellbeing and they can include having enough money, but this in itself does not give wellbeing, and it may even be detrimental if it is pursued at the loss of other sources of happiness. It can be said that wellbeing is intertwined with our relationships and interests.<sup>3</sup> It is assessed from a quality of life perspective for individuals and societies using a range of concepts including financial, health, recreation, education, environmental, occupational. Hence, it is difficult to measure objectively the wellbeing of a country or its nationals.

It is recognized that if other element(s) of wellbeing are not fulfilled to an individual's satisfaction then this will impact negatively to some degree on their financial wellbeing.

Our focus here is on the financial element of a holistic view to a balanced quality of life for an individual. By financial wellbeing it could be said that as individuals we strive to use our financial resources to attain the goals in life we seek to acquire. But such an assertion is not seen as equal across cultures.

Our desk top findings and community consultations directed us to the issues which are impacting negatively on the financial wellbeing of community members. This is provided in **6.1 Financial Wellbeing for Anangu**.

For the community members of Amata and Mimili the meaning of financial wellbeing was, generally speaking, at a much more basic level relative to others in main stream society and in some other Indigenous communities that were considered in the Desk Top Review.

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<sup>3</sup> Richard Eckersley, *Well & Good: How We Feel & Why It Matters*, Melbourne, Text Publishing, 2004.



**Figure 2 Elements of Wellbeing**

### **6.1 Financial Wellbeing for Anangu**

From the previous discussion about the meaning of financial wellbeing in its broad sense, it was concluded that what it actually meant for the Anangu was of great importance as that would dictate the level and type of service delivery that is best suited to their needs.

From the consultations we were able to decipher the issues that need to be addressed in order to provide a better financial well being. These included:-

- an understanding of money – the words and value especially as it relates to paying bills and buying food;

- self control of finances;
- basic home budgeting;
- importance and use of Key cards;
- confidentiality of PIN's;
- concepts of debit and credit;
- value for money – price comparisons of goods and services;
- protecting against fraud, including not getting ripped off when buying cars;
- the benefits of managing income;
- how wellbeing can be enhanced by goal setting and saving plans and
- understanding taxation and superannuation matters and providing assistance with them in the immediate future.

These financial management aims of the communities are closely aligned to FaHCSIA's Money Management program which is stated in section 9.1 Proposed Model - Primary objectives and outcomes of the service.

It was found that there is a degree of variation of general understanding and awareness of money and its uses across the major groups within the population of both communities. These groups were the: - school age; adult employed; adult unemployed; the elderly and groups with periodic income – eg Art Groups.

For example, it was noted that many of the younger school age section of the population were aware what money was but as to its basic functions, this was questionable within this group. The youth are provided, at no cost, a range of after school activities including sport away from home that includes transport, to youth shed activities, so there is little need to understand the use of money to acquire simple activities. Whereas when they go to the store, the realization that money is required to make a purchase becomes more of a reality.

School enrollments at term 3 in 2009 were 104 and 67 at Amata and at Mimili respectively, and combined with the population projections, this number will continue to grow. Among the aims of the Amata and Mimili schools, as mentioned in the LIP's, are to promote social inclusion and reduce educational disadvantage; to have Indigenous youth meet basic literacy and numeracy standards, and to have Indigenous young people successfully transition from school to work and / or further study. The linkage between the proposed Financial Wellbeing Service and the schools will play an integral role in achieving those aims.

Adults who do not collect work wages collect their Centrelink benefits, pension payments etc by way of EFT or cheques to their accounts.

Many adults appear to have some basic concept of financial literacy – need it to pay bills etc; and the reasons for budgeting, but many are said to have little to no understanding of money management issues. Even some of those who do, we were told, lose control of their intended budget from time to time by impulsive



spending or through humbugging activities from those around them. While others may spend large amounts on non-essential items including alcohol, drugs, non-essential trips out of town etc.

The elderly are a group that appears in general to be at high risk from being the group that is more “attached” to their culture, which does not have finance as part of it in any way.

For this group, cultural identity plays an important part in the bonds to kinship and community. There is an expectation that resources are pooled and shared. Keycards, for example, will be given to others when requested, maybe just to keep a line of credit open or to meet their social obligations. If we extrapolate from their cultural beliefs then it highlights not only the risk but the complicated task to engage in money management issues.

Language boundaries will also have a further impact in any attempt to assist this group. This is no doubt compounded by the lack of financial literacy and having no desire to acquire it anyway. Not only is budgeting an issue but the prying of others on this vulnerable group can also be one.

The employment rate, including CDEP participants, using the latest 2006 census data, is 40 and 33 percent for Amata and Mimili respectively.

Those who have paid employment have an ongoing development of their individual financial knowledge but it is recognized that this can be sparse when issues like superannuation, taxation, negotiating loans, holiday pay etc are raised. This is particularly so as there is only a handful employed in managerial positions with most employed in manual jobs. Hence such issues need to be catered for in the proposed model through training, not only for this group but for others who may eventually join it.

There is a group in each community that experience sporadic and variable amounts of income. This is the successful Art Groups which are made up of mostly elderly women. Men are an increasing number, and have won some of the recent prizes. As alluded to earlier, most members do not have English as a language (speak Pitjantjatjara in Amata and a Western Desert language in Mimili), are elderly and have little to no concept of money and its function in society. Members are vulnerable to being frequently targeted by others for money and some gladly support many others in there monetary needs,

One extreme example we were introduced to was a successful artist who supported around one hundred individuals. Needless to say, she was what we would describe as a very successful artist by measuring her success on income alone.

The demographics of Amata and Mimili, which are presented in 5.1 and 5.2 respectively, provide us with the 2006 census population overview stating that both communities have a relatively young population with 43 percent being less than 20 years of age. Population projections from 2006 for the next 20 years provide a profile of total population growth of around 35 percent in each community, of which the working age is forecast to grow by 39 percent in both Amata and Mimili, while the group over 50 years of age is forecast to grow by 103 percent in each community. Apart from those projections highlighting the future need for additional aged care and health services, housing and creation of employment in and around the communities, they confirm the immediate need going forward for Financial Wellbeing Services to cater for the needs of all age groups in the community.

A serious impediment to achieving a greater understanding of financial literacy in the short term is the average of all year levels in school attendance in 2009 at Amata was 59.9 percent and 75.8 percent at Mimili. Compounding on these rates are the 47 percent who have a year 8 or below education at Amata and 49 percent at Mimili.

In conclusion, the level of financial literacy in the communities varies across a low band of understanding from awareness of the need for money as it is used as a purchasing medium for food and other items and paying bills to various debt activities, taxation, loans, superannuation etc. With the pending introduction of formal methods of cost recovery for utilities being provided and the introduction of tenancy agreements and establishment of a rental collection system reinforces the need for financial management support services.<sup>4</sup> The Financial Wellbeing Service delivery model proposed must accommodate those shortcomings in awareness, skills and competence through tailored suitable presentations, both at group and individual levels.

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<sup>4</sup>Planning Together for Mimil's Future, APY Lands Remote Service Delivery Local Implementation Plan, Commonwealth of Australia 2010, pp 57 - 58

## 7. Financial Literacy

In order to attain this financial wellbeing it is necessary to gain a sound understanding of financial literacy.

Financial wellbeing is addressed through ASIC and most of the major financial institutions in Australia. ASIC has progressed from its *FIDO* and *Understanding Money* services via the web to its upgraded / enhanced new National *Financial Literacy Strategy* which has, as a key component, a personal financial website that is named *MoneySmart*<sup>5</sup>. There is no doubt that this provides a service to, as ASIC says, help ordinary Australians improve their personal finances with general topics with tailored information for a range of groups including Indigenous<sup>6</sup>. MoneySmart addresses this latter group well in the sense of its broad range of topics, but without a hand on tutorial style presentation, guided by a competent person, it is considered not suitable for group use in Amata and Mimili. This can be said for most of the material available, and indeed some of which is being used successfully in other Indigenous communities because it would need to be presented in a manner that was culturally acceptable to the people of Amata and Mimili. There is a lot of information, some of which is applicable to Indigenous people in general but it is mostly available on the web. The issue here then becomes a question of how well are the potential recipients equipped to access and understand this information.

The ANZ Banking Group is credited with conducting the first national survey of adult financial literacy in Australia which it released in 2003.<sup>7</sup> (Others being released in 2005, 2008 and 2011) Financial literacy may be defined as the ability to make informed judgments and to take effective decisions regarding the use and management of money. This definition places emphasis on the skills and areas of knowledge that are likely to be necessary to make informed judgments.<sup>8</sup>

At face value, it could be said that this definition is bereft of detail as to the breadth of financial literacy.

The Canadian *Taskforce on Financial Literacy* (February 2011) which explores the strengthening Canadians' financial literacy define it as “.....having the **knowledge, skills and confidence to make responsible financial decisions** .

- “ **Knowledge** ” means understanding personal and broader financial matters.
- “ **Skills** ” are the ability to apply that knowledge in everyday life.
- “ **Confidence** ” means feeling self-assured enough to make important decisions. This is often a key factor in galvanizing people into action.

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<sup>5</sup> <http://www.moneysmart.gov.au/>

<sup>6</sup> <http://www.moneysmart.gov.au/tools-and-resources/information-for/indigenous>

<sup>7</sup> ANZ Survey of Adult Financial Literacy in Australia: Final Report, May 2003, prepared for ANZ Banking Group by Roy Morgan Research.

<sup>8</sup> This definition has been adopted by ASIC. It is based on the definition developed by the National Foundation for Education Research in the UK in 1992 and was subsequently used in Australia by ANZ in their survey of adult financial literacy.

- By “responsible **financial decisions** ,” we mean that people will be able to use the knowledge, skills and confidence they have gained to make choices that are appropriate to their own circumstances.”<sup>9</sup>

The Scottish Government funded Greater Easterhouse Money Advice Project Financial Education Programme<sup>10</sup> states as the aims of the financial literacy programme are to:

- make people aware of the financial services available to them and of ways to avoid debt
- train people in financial budgeting, and
- enable people to make informed choices thanks to having adequate knowledge of the financial industry.

The Australian Bankers’ Association tells us that “Financial literacy is a vital life skill that goes well beyond saving and borrowing. We need to ensure that all Australians can understand how to behave with their finances, manage their money, increase their savings, make good investment decisions, manage their debt and understand how to behave with their spending.

Understanding where to get information and how to use information on banking products and services will help us make informed decisions. We also need to think about the way we want to bank or save or invest and understand what products and services best suit our needs.

Financial literacy is not just about numeracy – even if we are good with numbers we might not be good at managing our money. Financial literacy is about people gaining a practical understanding of financial matters and the consequences of their own behaviours that will affect their financial well-being.<sup>11</sup> One common thread in much of the literature that points to success in raising knowledge and understanding about money management was cultural recognition and support, skills development and participation of the target audience.

What these examples spell out, is the broad meaning / aims of financial literacy. From this, combined with the findings from the community consultation process, we can focus more on what it actually means for the people of Amata and Mimili. There is no doubt that many of the core definitional elements that form our understanding of financial literacy are relevant but they need to be interpreted as to what they mean at the community level. This is elaborated on in the next section.

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<sup>9</sup> <http://www.financialliteracyincanada.com/>

<sup>10</sup> <http://www.scotland.gov.uk/Publications/2007/08/21153356/0>

<sup>11</sup> <http://www.bankers.asn.au/default.aspx?ArticleID=1003>

## **8. Consultations and Participation**

Consultation was conducted with a wide range of key stakeholders. Those stakeholders included service providers who are known to be currently delivering services to Mimili and Amata communities or are at least contracted to deliver such services, service providers who have recently delivered services but are no longer doing so, other government agencies and Non Government Organisations (NGOs) who refer clients to those service providers, client advocates for community groups such as the aged and those with a disability, community leaders, a range of other community groups and individuals, academics, a number of service providers in other remote communities in NSW and Queensland, the relevant Government Business Managers and the APY Executive.

The purpose of engaging such a broad range of stakeholders was to gather an understanding of the nature of the services currently being provided and make an assessment of the effectiveness of those services, and understand any problems being faced in delivery of those services and any gaps in the range of services that are available. Perhaps not surprisingly those agencies and NGOs who regularly refer clients to the service providers generally held different views to the actual service providers as to the effectiveness of the services and the nature of the services being provided.

The views as to effectiveness are subjective in nature but the lack of understanding by many stakeholders as to the exact nature of the services being provided, the regularity of the service and the general accessibility of the services does however highlight, in our opinion, an issue that could be relatively easily addressed by improved communication by the service providers.

The consultation process involved providing stakeholders with some background information on the project and our proposed methodology, an initial round of consultations to gather information, views and suggestions and a second round of consultation meetings with service providers and selected community members. The purpose of the second round of consultations was to test our thinking about a proposed model to ensure that it was something that was practical and workable for each community and it would be consistent with the needs and aspirations of the communities as previously expressed in the LIP's.

Amata community in particular expressed their appreciation for being consulted in this manner which gave the community the opportunity to have some real input before decisions on program design and delivery had been made and they then simply be informed of that decision.

The consultation itself involved face to face interviews with a broad spectrum of the community as well as service providers and other key organisations such as Nganampa Health, NPY Women's Council and the APY Executive. Teleconference interviews were also conducted.

In Amata there were group discussions with service providers and in depth interviews with representatives of relevant organisations involved in providing services or employing staff who were in need of accessing financial support services of some description.

At Mimili no group discussions were held although this was planned. At the time of our visit Mimili Community held an unplanned community meeting to address a serious issue that had arisen the day before. As a result our planned meeting could not take place. (Refer to 3.1 Limitations).

Overall, what the consultations identified was a definite need for a dedicated service to address the financial literacy needs of each community and a consistent referral point for other related financial services and consumer protection issues.

## 8.1 Highlighted Observations

**8.1.1** It was noted that there are no currently available base line measurements for the financial literacy and numeracy for residents of Amata and Mimili. Base measurements do exist for some other indigenous communities around Australia but it would not be appropriate to use them for Amata and Mimili due to the wide array of differences.

The establishment of this base line data would be particularly useful as a reference point to measure the effectiveness / progress of any future services. This work is considered necessary in the near term but is outside of the scope of this study.

### ***Recommendation***

Further work be done to establish a baseline of financial wellbeing for residents of Mimili and Amata. This work should facilitate the measuring of the effectiveness and progress of any future programs.

**8.1.2** A number of organisations who have experience in delivering financial literacy related programs in other regions of central Australia commented that in their opinion the levels of financial literacy of indigenous residents of the APY Lands are generally lower than those in other areas.

**8.1.3** Different groups within the communities have different needs. The four main groups identified were, school age, the unemployed, those employed and receiving regular wages, including CDEP and those who receive larger payments on a periodic basis eg those receiving money from the sale of art or those in receipt of royalty payments.

**8.1.4** A number of other issues were consistently raised as being the really significant issues which need to be addressed to improve the overall welfare of APY residents. Respondents considered them so significant that unless they were addressed immediately they would have the potential to seriously undermine the effectiveness of any future programs. These issues included:

- The holding of key cards and PIN numbers by stores at Mintabie and Watinuma;
- Humbug by family members;
- Gambling; and
- Grog and other illicit substances

These matters are acknowledged as providing serious risks to the success of a Financial Wellbeing Service and are discussed in detail in Section 13.

**8.1.5** The issue of good community engagement was noted as important. Without this the community is generally unaware of what programs are available in their communities and who is running them and when. This not only leads to confusion in the community but can also lead to service providers competing for clients as they see many of the community members as being part of their own target group. Again this can lead to confusion among the community.

An example of this occurred in Amata where while holding consultations with the Council Chairman a service provider arrived in the community and the Chairman stated that “I know where they are from but I do not know what they do here.”

***Recommendation***

An enhanced approach be taken with communication, with regards to cross boundary activities, between service providers and a *Clearing House* approach be considered to appraise additional and / or change to services.

**8.1.6** It was reported, that there was an increasing demand in both Amata and Mimili for Emergency Relief, funded from FaHCSIA’s Financial Management Program. This relief is focused on assisting people in financial crisis to deal with their immediate crisis situation. It was said that Emergency Relief was mainly used for clients to access food. Poor or a complete lack of household budgeting skills and financial understanding, and spending on non essential goods (including alcohol, gambling etc) was suggested as the main reasons for accessing the Emergency Relief.

However, it is recognised that people's incomes have a lower purchasing power for essential items in Amata and Mimili than the major regional centres.

**8.1.7** Requests for ad hoc advice by Anangu workers and other community members on staff in other agencies such as teachers, social workers and police was of concern because these agencies do not have trained staff and while they have tried their best there is the danger that they will not be able to provide the correct advice and that in dealing with issues they will provide inconsistent, wrong or misinformation. This additional pressure on service provider staff can distract them from their core roles, and could lead to some just giving up.

**8.1.8** The ad hoc delivery of 'financial counseling' provided by some service providers from time to time. There was confusion about which agency was actually doing this, what it entailed and when the service would be available. It was generally considered by key stakeholders that there should be a single agency / point of contact for financial matters. This, it was proffered would bring a degree of uniformity and consistency to the provision of information to community members and hence be of longer term benefit.

**8.1.9** There were a number of secondary issues which could also impact on the functioning of a Financial Wellbeing Service. These issues included an unevenness in the level of financial literacy and numeracy skills across the demographics of the population, current inability to budget, change in the frequency and method of CDEP payments, perceived lack of choice (and price) at stores and low and infrequent school attendance.

**8.1.10** In conclusion, there was almost unanimous support for the need to provide a service that delivers a comprehensive suite of financial support services that lead to increased financial well being within the communities of Amata and Mimili. There was also widespread consensus as to how the service should be delivered. Service delivery must be conducted by 'the right' person(s) based in communities and not by occasional visits; materials used must be relevant and pitched at a level that can be built on eg using real life examples / issues; language used in delivering information should be easily understandable by the recipients; the delivery environment must be acceptable to the recipient eg house or an acceptable meeting place and in an integrated way. The point was also made by some participants that service providers should recognize the communication difficulties in dealing with financial issues and general business issues caused by language, distance and educational levels.



***Recommendation***

That a comprehensive suite of financial management support services be delivered to the Communities of Amata and Mimili, in an integrated way.

**8.1.11** Finally, it should be noted that at the project briefing provided to the APY Executive there was concern expressed as to why any proposed Financial Wellbeing Service should be restricted to only Amata and Mimili when clearly these are issues that affect all Anangu living on the Lands and there is such a significant level of interaction between the communities.

## **8.2 Common Findings**

In addition to the observations made above there were a number of common findings that emerged from discussions with key stakeholders and these are summarized below.

- a consistent and repeated message from service provider personnel about the increasing frequency with which they were being approached with requests to assist in providing ad hoc financial or financial management / literacy services advice for both their own staff and other community members.
- a definite need for a dedicated service to address the financial literacy needs of each community and a consistent referral point for other related financial services and consumer protection issues.
- It is important to provide support for vulnerable people such as the aged, those with a disability and those being released from prison. At present there is little support for them in dealing with their finances and they are often the target of exploitation by others.
- There is a need to provide support for young people who get a job. They start to get a lot of money for the first time and need some help in how to deal with that.
- There is a need for more jobs. People want a good job for them and their children.
- The proposed Financial Wellbeing Service should be delivered where possible by an existing service provider or in partnership with an existing provider. The communities did not want any new service providers.
- It was emphasised generally that any service provider should be based within the community within which it is operating and that this would apply equally to a financial wellbeing service. This would lead to a higher degree of continuity in the delivery of services which allows for much needed flexibility as opposed to the service being provided by way of an outreach service where the provider travels to the community on a set day.

The latter method of delivery was considered to lead to intermittent service which is not responsive to customer / client needs and hence made the building of trust and understanding between provider and client more difficult than it otherwise needed to be.

- Confidentiality is paramount when dealing with the financial situation of anyone in society including indigenous society.
- Trust and respect, like confidentiality, are considered to be paramount in all activities with community members. They had to be earned rather than being just a token recognition by service providers.

***Recommendation***

That the integrated suite of financial management services be coordinated through a central point - a Financial Wellbeing Service.

It is important to recognize all of the observations and findings referred to in sections 8.1 and 8.2 as they impact to varying degrees on the financial wellbeing of members of the communities. Any service delivery model should recognize these issues and manage them accordingly. However it is recognized that some issues will not be manageable and should be referred directly to the appropriate authority for action.

## 9 The Gap Analysis

### 9.1 Existing Financial Support Services

There are currently a very limited number of financial support services being delivered in either Amata or Mimili. All of the services that are being delivered, with the sole exception of the school based education programs, are delivered in the form of an outreach service where staff visits the communities from bases in Alice Springs, Coober Pedy, Pt Augusta or Adelaide.

The service providers plan to conduct regular visits, albeit the frequency of such visits is as low as 2-3 visits per year for some programs, but for a range of reasons they have been unable to adhere strictly to the planned schedules. The programs are delivered in a mixture of formats ranging from one to one case management; broad group education session; family group sessions and community education programs. The preferred manner of delivery has been to actively involve participants in a learning activity as all providers have commented that Anangu appear to best 'learn by doing' rather than be lectured to in a more traditional classroom environment.

There are also a range of services that have been delivered in recent times that are no longer being delivered and we have been made aware of a number of new services that are planned to be delivered in the future.

All of these are listed below and we have attempted to classify them into 3 categories along the service continuum. The 3 categories are:

- *Prevention* – this includes those programs where the main focus is education and delivery of learning outcomes that will equip people with the skills to enhance their financial wellbeing and avoid getting into any serious financial problems.
- *Early Intervention* – this includes programs where there is positive intervention in response to an issue and the actions taken are designed to prevent the problem from escalating into a more serious matter. These programs should also include an element of education that assist in preventing future recurrences of the same issues.
- *Emergency Response* – These are the programs that are designed to assist those people who have found themselves in serious financial problems and are in need of immediate help for such reasons as a total lack of funds to purchase food or attend urgent medical appointments, they are facing court actions, or facing repossession of a vehicle or other essential consumer good.

## **9.2 Current Services**

### ***Department for Families and Communities (DFC)***

DFC is an agency of the South Australian government and its Anti Poverty Team delivers services to all major communities on the APY Lands including Amata and Mimili.

The team is based in Coober Pedy and delivers the Money Business program that was developed by the ANZ bank. The program is initially delivered to community groups and there is one to one follow up with financial counseling on an as requested basis. The service is delivered by a qualified financial counselor.

Over the last year the communities of Amata and Mimili have received two rounds of the program each. In addition to running the Money Business program DFC have provided a small amount of micro finance in the form of No Interest Loans for the purchase of kitchen goods. This had a relatively low level of take up by community residents.

DFC also provides a limited amount of emergency relief which is only provided subject to very strict eligibility criteria.

DFC has advised that they are soon to begin partnering with Money Mob in the delivery of their services.

The various services provided by DFC are classified as Money Business program and micro finance (Prevention); Financial Counseling (Early Intervention); and Emergency Assistance funding (Emergency Response).

### ***Aboriginal Legal Rights Movement (ALRM)***

ALRM currently provides a Financial Counseling service to all communities on the APY Lands including the communities of Amata and Mimili.

The service which is funded by the Commonwealth Bank of Australia (CBA) under a three year funding agreement is delivered by one person who is a qualified Financial Counselor and is based at Pt Augusta. Regular visits are planned each year and this is limited to a maximum of three or four times per year due to funding constraints. ALRM were not able to provide detail of the number of cases they handle for residents of Amata and Mimili but did say that they average around twenty five cases at a time across the Lands that the majority of those matters are in relation to the purchase of vehicles.

ALRM acknowledged that the level of service they are currently providing is not adequate to meet the demand for their services and that they have now made a

funding submission to the CBA for a further four full time Financial Counselors to be permanently based in communities on the Lands. This included one in each of Amata and Mimili.

During our community consultation it was apparent that the majority of community members and service providers in Amata and Mimili were not aware of this service even though it was listed in the services directory within the PY Ku Centres. A number of other agencies involved in the delivery of financial support services were also not aware of the role played by ALRM or their proposal to expand their services.

The services delivered by ALRM fall into the categories of both Early Intervention and Emergency Response.

#### ***NPY Women's Council ( NPYWC)***

NPYWC provide a very limited amount of emergency relief funding only and this funding is generally only available for clothing, transport, accommodation and food. They assess client eligibility over the phone and other agencies can also make referrals to NPYWC. There are also restrictions on the frequency with which clients can make claims.

NPYWC can make the funds available via a Post Office at Community Store or cash payment through the Community office

This service is strictly Emergency Response.

#### ***Red Cross***

Red Cross currently provides a children's breakfast program in Mimili only. This is a free service and is run by local Anangu women with support from DFC staff at the local Family Centre.

The aims of the program are to provide children with a regular healthy breakfast and parents are encouraged to come along and learn the value in providing a breakfast and the low costs associated with that and how this can be budgeted for.

This program is considered to be in the Prevention category based on the educational focus for the parents.

#### ***Relationships Australia SA ( RASA)***

RASA provide a Parent Support Program in Amata and Mimili. The program runs for 2-3 weeks each time and focuses on nutrition and caring for sick children. A key part of the nutrition is budgeting for the regular purchase of healthy foods.

This program is considered to be in the Prevention category based on the educational focus for the parents.

***Lutheran Community Care (LCC)***

Up until June 2011 LCC were providing a financial literacy program in Amata but this has now ceased. (Due to its recent currency it has been included).

***Julian Burns Trust***

Was involved in providing a program in around healthy cooking and shopping on a budget. The program organizer has now moved on and the program is no longer being delivered. (Due to its recent currency it has been included).

***Office of Consumer and Business Affairs***

Provides ad hoc programs aimed at basic budgeting and an awareness of consumer rights particularly around credit, purchasing second hand vehicles, mobile phones and general refund and warranty rights.

The nature of their programs is very ad hoc due to funding constraints and could not be considered a regular program.

**9.3 Lessons Learned from Current service Providers**

Although it can be said that there are very few current providers of financial support services on the APY Lands in general, there were a number of important learnings they were able to provide based upon their experiences.

These include:

- Good community engagement is recognized as absolutely vital.
- The community needs to clearly understand what the program is about and “what is in it for them”. They also want to see a regular and consistent delivery of the program. Consistency applies to the persons delivering the program as much as the timing, as locals will only build up a sense of trust with a person when they are regular visitors.
- It is important that other agencies also understand the aims of the program and what it can and can not deliver. This will help avoid inappropriate referrals which can lead to unrealistic and unrealizable expectations and ultimate disappointment by the clients. It was suggested that holding training sessions for local community service providers would be a good way of addressing this issue.

- Providing education sessions for community groups is not always appropriate and sometimes it should be focused on family groups. There are times when members of a particular family group will not attend if members of another family are also in attendance.
- There should be better communication between service providers so that they can improve coordination and use of resources. A number of providers expressed surprise at the proposal by ALRM to engage additional financial counselors and indicated that they would have appreciated being consulted before such a proposal was put forward.
- Anangu learn better by doing than sitting in a classroom environment. It is important to reinforce learnings by involvement with everyday activities wherever possible. Linkages with other programs and services can also important to reinforce learnings. An example of this was the inclusion of budgeting information in the CDEP program. It was also suggested that other employers who require employees to undergo training could insist that there be a module of financial literacy in that training.

***Recommendation***

That the Financial Wellbeing Service leverage off existing community services, and that an integrated service be developed through developing strong complementary linkages with other services.

- Service delivery needs to be regular and use appropriate language and other learning tools.
- Programs need to be tailored to the particular audience as not all community members are coming from the same base level of financial literacy.
- Employing local staff to deliver financial support programs may not always be the best approach as many Anangu will not talk about their personal finance issues in front of or to members of other family groups. It was also noted that many Anangu are not comfortable in knowing the problems of others in their own community and may eventually no longer wish to stay employed in such a role.

With so many gaps in the services currently being provided, it has not been attempted to list them all, but rather demonstrate how the gaps be addressed. This is described in the Proposed Service Delivery Model 10.1 that follows, which also takes account of the learnings mentioned above.

## 10. Considered Models

Two service delivery types were considered.

Consideration was given to a model whereby delivery would be provided through a contracted service provider having relevant personnel regularly visiting each community and delivering the service as per the contract to i) the community as a whole in the form of general education print materials; ii) community groups in the form of presentations and print materials and iii) individuals / family either in their homes or at a rented office in the community by way of individual assistance and coaching etc.

It was considered from the consultations that took place that this type of model was not the best option mainly because it was not providing the community with a continuous service. A continuous service was the preferred option because a dedicated appropriately trained and experienced person based in the communities was the better option to the financial wellbeing needs of the communities. Someone who was relied upon to make regular visits was seen as an unreliable service due to for example, having to travel long distances say from Alice Springs and not having much time to actually deliver the service, infrequent visits caused by staff churning or inclement weather / impassable roads. This type of delivery was also seen as not appropriate either from the achieving the much recognized need to build up a high level of respect, trust and confidence among the community members.

The cost effectiveness and the benefits to recipients of delivering the service in this mode were considered to be poor. It could be argued that this delivery method would be a financially cheaper way to deliver, but the beneficial impact over a given time period was not considered to meet the requirements of the recipients to any great extent. To employ local people to assist in the service delivery was thought difficult or even unlikely under this model. In other words this delivery method would meet the requirement of delivering a service but at the detriment of the standard of service and its overall positive impact over time.

Hence an alternative preferred option is provided.

### **10.1 Proposed Service Delivery Model - Primary objectives and outcomes of the service**

From our analysis of all the information that was considered along with the consultations we propose a workable model containing the following main objectives:-

- To provide the people of Amata and Mimili at risk or in financial stress with information, support and advocacy through an independent, confidential free Financial Wellbeing Service. This would include a “preventative” general education service.



The outcomes that will flow from participating in the services provided through the Financial Wellbeing Service empower people and families to:

- have increased confidence managing their money;
- increase their budgeting activity;
- reduce the occurrence of spending all their money as they receive it – avoiding the cycle of feast and famine;
- shop around for the best price when purchasing a product or service;
- know where to go for financial help;
- improve their savings behaviour and increase their savings balances; and
- increase their goal setting behaviours.

The service will provide community members with an opportunity to enhance their understanding of financial issues that impact on their lives, by providing information and education.

- To develop core household budgeting skills through firstly, one on one household budget development and monitoring along with the option to provide it to individuals within the household (face to face). This will be complemented with general awareness promotions at a community level, community group awareness and training, school curriculum activities etc.
- To ensure that community members have access (and understanding) to financial information, options, decision support and referral services.
- To encourage early contact and use of financial information services to promote awareness of the benefits of early intervention in accessing information and available services, and
- To provide a needs-based financial information and referral service that is free, effective, responsive and flexible.

Such a service is outlined as follows:

## **10.2 Core Elements**

### **10.2.1 Linkages with other providers**

An outreach approach is considered to be inappropriate in order to achieve the desired outcomes. This was strongly emphasized by most of those consulted. The main reasons were related to the development of trust and respect and a permanent presence in the community which is linked to the foregoing. Another major reason was so as not to create a start-stop approach to delivery which often happens by adopting an outreach model to service delivery.

An outreach service often is disjointed through varying issues like weather / road conditions, staff movements at head office, questionable levels of trust, respect, commitment etc. Continuity of service was considered to be of high importance in the delivery of such an important one as this.

By having a permanent presence in the communities, it is also recognized that the continual “connection” with other providers would be beneficial from a linkage angle. This would further provide other appropriate links to support services like Parenting, Emergency Responses, Legal, Education, Health, Youth, Housing, etc. The timely response to targeting the right service speed and of involving other services is seen as a benefit to the individuals involved.

The importance of links to other programs like CDEP, the Arts Centre is also acknowledged as are links to micro financing etc.

Housing SA’s Home Living Skills program comprises 9 modules, of which only 4 have been delivered so far. The budgeting component has not yet been delivered but is scheduled to be one of the next sessions subject to the engagement of suitable provider. It is claimed that this program has 100 percent engagement for households within both communities and this presents an opportunity for the Financial Wellbeing program to participate as the provider of this module and achieve a level of community engagement with the program that would otherwise be extremely difficult to achieve. This would give an opportunity to provide education / information to community and family groups and to households on a 1:1 basis. Hence, the opportunity is there for the service staff to go into homes, which is an ideal place for them to be. This would be seen as a continuation of the existing service and not simply another provider coming to the communities and furthermore, gives the opportunity to establish credibility in community.

***Recommendation***

That the Financial Wellbeing Service delivery model be based on a case management approach, working closely with individuals, immediate and extended families.

**10.2.2 Provider Capacity**

- FaHCSIA Funding Agreement - Must be a FaHCSIA funded organisation approved to receive FMRSU services
- Must have service offer footprint in each community
- Financial Wellbeing vision and local knowledge of communities – must have the capacity to adapt and enhance services to meet the need – innovation encouraged

- Financial Management and Governance
- Data collection and reporting systems and requirements
- Recruitment and staff retention
- Staff induction and organisational training
- Networking and partnering
- Licensing Exemption for Commonwealth Financial Counseling and AFCCRA
- Capacity to link into CDEP and employment agencies

### **10.2.3 Infrastructure Requirements**

- Must have access to private consultation space for one on one with clients
- Secure storage facilities for confidential client information
- IT equipment and computer access and telephones
- Online training facilities and adequate IT Systems
- Transport
- Laptops – portable office for workers

### **10.2.4 Staffing and Capacity**

It is suggested that two positions of Financial Coordinator and two full time equivalents by way of two casual positions of Financial Assistants to each community be funded. The Coordinators would act as the Coordinator of the Finance Wellbeing Service in each community. By having two Financial Coordinators would enable flexibility along with continuity of service in both communities. The concept of appointing two casual Assistants in each community would again maximize service penetration by allowing for a mix of staff being available for community members to “choose” from, thus avoiding client friction in some instances.

The Assistants would be encouraged to develop a career path through Financial Coordinators mentoring and training starting, with support, at a suitable level. The Financial Coordinators would most likely be appointments from outside the communities and thus be impartial. Impartiality was highlighted in discussions.

#### ***Recommendation***

The Financial Wellbeing Service should be operated by Financial Coordinators with technical qualifications and evidence of a strong commitment to the project.

#### Financial Coordinator Capacity

- Must be locally based
- Professional qualifications- Diploma Financial counseling
- Licensing Exemption for Commonwealth Financial Counseling
- AFCCRA membership
- Management skills – including staff supervision
- Reporting and data collection
- Report writing
- Case Management – one on one with clients
- Stakeholder Management skills

#### Financial Assistants Capacity

Although the incumbents are not expected to hold all the necessary skills upon appointment, it is envisaged that targeted training will be provided as ongoing.

- Appointments from the local communities
- Non – accredited financial literacy education – content and training
- Accredited Training – Certificate I Job Preparation and III in Community Services (includes 3 Financial Literacy units of competency)
- Money Management Workers Guide – administrative and skills training for day to day on the job development.
- Data collection and reporting
- Presentation skills
- Client – case management
- Tools and resources to support their service delivery

#### ***Recommendation***

The Financial Coordinators be assisted by two local Anangu appointments from Amata and two from Mimili.

#### **10.2.5 Locations**

The positions of Financial Coordinators would each be located at Amata and Mimili along with two local Assistants at each community. This, as referred to in the Local Implementation Plans for Amata and Mimili, will provide simpler access and better coordinated government services for Amata and Mimili residents.

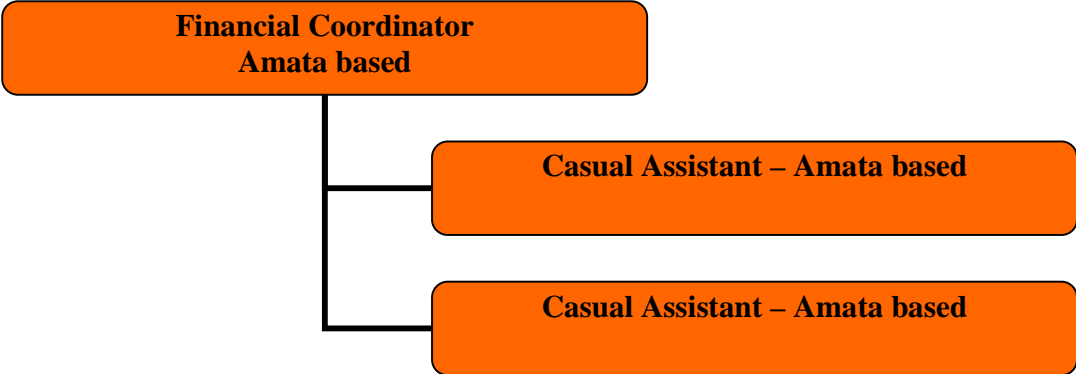


Figure 3 Amata Financial Wellbeing Centre – Staff

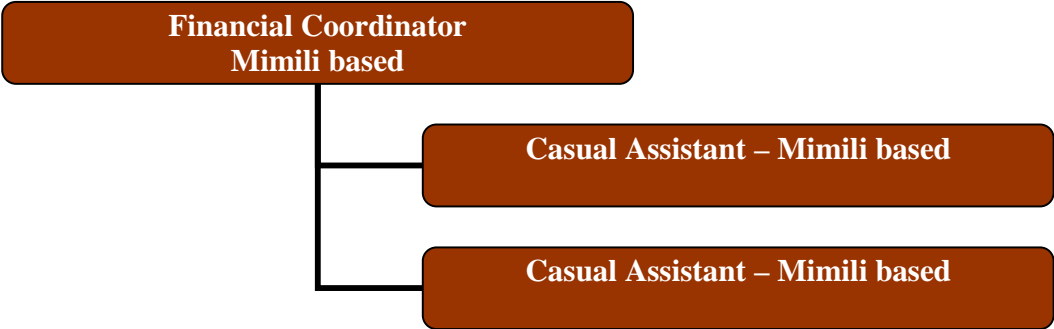


Figure 4 Mimili Financial Wellbeing Centre – Staff

**10.2.6 Accommodation**

It was noted that the DAS (SA) building may be utilized as the base office location in Amata. This is not available at present, but may be available for this type of purpose at some stage in the very near future. In the meantime, space in the council building or other options could be explored. All the necessary communications would be installed within the office.

It was recently announced by Minister Macklin that existing facilities at Amata would be upgraded by mid 2012 and that a new Family Centre would be built at Mimili by the December 2012.

Residential accommodation at Amata and Mimili for the Financial Coordinators would be required, and it is noted that such local community accommodation is nonexistent at this point in time. It was stated that residential accommodation could be available on the Homeland by way of a lease arrangement. This needs to be confirmed as to suitability. The concept does however have strong support from the community and the Government Business Manager and would create an income flow into the local communities.

Mimili office accommodation would be required. A feasible option would be to lease a small office space in the Council Offices in Mimili.

***Recommendation***

Suitable housing and office accommodation is sourced in Amata and Mimili.

### **10.2.7 Service Delivery**

It has been recognized that in the past service delivery methodology has not always provided the optimum outcomes to target audiences in remote communities. *The APY Lands Remote Service Delivery Local Implementation Plans* for Amata and Mimili both highlight this point<sup>12</sup>.

Our consultations highlighted the need to design a program for the community itself rather than import a program from elsewhere on the basis that it “worked there”. It was also felt that a program should be “culture friendly” in its delivery.

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<sup>12</sup> Planning Together for Mimil’s Future, APY Lands Remote Service Delivery Local Implementation Plan, p 5, Commonwealth of Australia 2010

## 11. Measures of success

Numerous methods of assessment of the service can be employed. However, it is necessary to understand that different methods of measurement are required at different times as the service evolves within each community. Such methods of measurement may need to be developed with the service provider to match the activities of each community.

Some measures that may be employed include: uptake of service - participation numbers; frequency of contact; type of assistance and frequency; impact on problem issues like gambling etc; measure of skills and capabilities; - derived from data collected.

The following is provided as a starting point in the monitoring and evaluation of a Financial Wellbeing Service delivery.

The degree to which any formalization of the monitoring and evaluation arrangements taken depends on just how much information it is intended to capture, and this will depend on the focus that is intended. The value of such an undertaking should provide information as to what positive (or negative) impact the service is having on the communities in general and on individual clients. It should also provide information as to additional information / training required, what risks have not been identified (and perhaps information as to manage / mitigate them), and how has behaviors changed in relation to financial wellbeing.

The good practice essentials of the Service may include:-

- Ongoing training and development of staff
- Respond in a timely and relevant way - efficiency
- Good management of procedures
- Build lasting partnerships with other service providers
- Recognise and manage risk
- Keep to budget
- Sustainability of Service

For additional information on an evaluation of a program of financial education, please refer to Appendix 1. This provides an example of a range of impacts on participants of the program and of what may be considered to be pertinent to the evaluation of the proposed Service. In essence, the focus we believe should be on evaluating the effects of financial literature on the behavioral change, rather than on the measuring of the improved knowledge of community members.

## 12. Communication Flows

The following communication structure would be envisaged.

All necessary reporting protocols and mechanisms need to be considered to ensure accountability. FaHCSIA would initially communicate their requirements of the service provider through a contract for services. The service provider would generate reports to FaHCSIA as per their requirements under the Financial Management Program (Performance Management and Evaluation). It may also be considered beneficial to report to the APY Executive and the Chairs of Amata and Mimili Councils. The Risk Management Strategy once developed, should also be adhered to by the service provider.

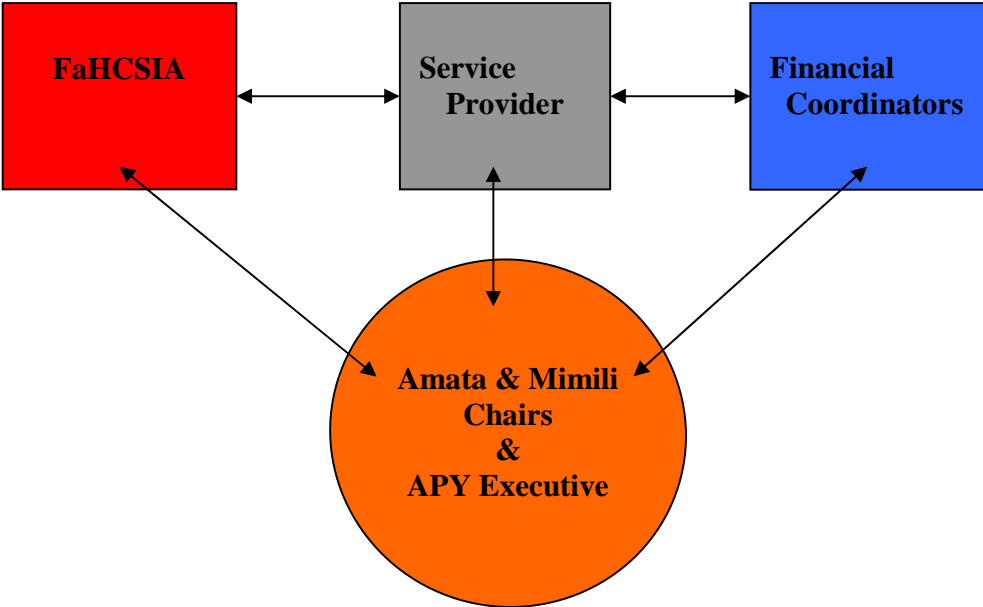


Figure 5 Communication Flows



### **13. Risks**

Throughout the consultation process it became increasingly evident that there are a number of significant risks associated with the proposed establishment of a Financial Wellbeing Service (FWS) in Amata and Mimili. A number of these risks are not unique to the communities of Amata and Mimili in as much as they appear to impact on other communities on the APY Lands but they are unique in that they do not appear to be relevant to other remote indigenous communities in Australia where Financial Wellbeing Services have already been established.

These risks have been divided into 2 categories – primary and secondary risks.

The first category focuses on those risks that we have classified as ‘external behaviors and practices’ that are likely to undermine the effectiveness of the FWS unless they are addressed either before the introduction of the FWS or at the very least, action is taken to address them at the same time as the programs are being delivered under the service. To the best of our knowledge there is no action currently being undertaken to address these issues.

The secondary risks are those that arise from existing behaviors that if modified would greatly enhance the effectiveness of the Financial Wellbeing Service. These include such issues as gambling, the consumption of alcohol (grog) on the Lands and in communities and the use of other illicit substances, mainly marijuana. Responsibility for dealing with these matters has already been allocated to a range of government and non government agencies.

#### **Primary Risks**

##### ***Book Up***

The practice of community members leaving their key cards and PIN numbers with stores at Watinuma and Mintabie in order to obtain credit was raised as the single most important issue that was likely to undermine the effectiveness of any future programs aimed at increasing the overall financial well being of those people living in Amata and Mimili and the APY Lands overall. One community member offered the following comment which the consultants believe reflects this widely held opinion - “*there is no point in teaching people how to budget if they have no income or are not in control of the income they do get.*”

Items purchased under this practice included motor vehicles, food, fuel and, anecdotally, illicit substances. The Anangu engaging in this practice generally had little idea of the quantum of any debt they had with the stores and no supporting documentation about their purchases or evidence of payments made. They also had little or no knowledge of the outstanding balance and how long it might take to repay the alleged debt.

Under this practice the amount of a regular repayment is claimed to have been initially agreed orally between the store and the individual only to have it subsequently varied by the store with no prior advice to the individual concerned. The store owners retain absolute discretion as to how much of a person's income will be taken each pay period towards repayment of the debts. This is alleged to have varied to satisfy the cash flow needs of the store and its owners without taking any concern for the circumstances of the person concerned.

During our consultations we were advised that in a number of cases individuals and families were being left as little as \$5.00 in their account after being paid. This left them no options other than to seek support from other family members or continue to enter into further or ongoing debt in order to simply survive.

There is little point in providing services and programs aimed at teaching these people how to budget or gain other financial skills unless there is a way for them to break the "cycle of debt" which they currently find themselves in and to avoid future relapses.

Unfortunately there was no documented evidence made available to the consultants to verify the numbers of people involved in this practice, the amounts involved or the resulting impact on the financial situation of individuals and families.

There is however a number of factors that supports the notion that this practice is extremely widespread. In early 2011 the SA Police confiscated just fewer than two hundred Key Cards that were being held by one single trader in Mintabie. It is known that three other stores in Mintabie and the Watinuma store also openly engage in this practice.

Housing SA has also recently interviewed all households in Amata and Mimili as part of the process of assessing the amount of housing rent that they may be required to pay in the near future. The APY Lands based Housing SA staff believe that this has provided them with an accurate position of the financial situation of those families including any amounts that are currently owed on Book Up in Mintabie and Watinuma and that they are quite substantial. Unfortunately this information was not available to the consultants for obvious reasons relating to confidentiality of personal information.

It was noted that the APY Executive and NPY Women's Council have each previously written to both the State and Commonwealth Governments seeking an end to the practice of Book Up in this form on the APY Lands. To date there has been no observable response.

This is a complex issue which requires the intervention of a number of State and Commonwealth Government agencies and will require them to act in a coordinated manner if it is to be effectively addressed.

This further work is obviously beyond the scope of this project but it is strongly recommended that this issue be brought to the attention of the relevant.

***Recommendation***

That the State and Commonwealth Governments form a taskforce to specifically address the issue of *Book Up* (where both Key Cards and PIN Numbers are held by the trader) by stores in Mintabie and Watinuma. Failure to address this single issue has the potential to substantially undermine the effectiveness of any proposed Financial Wellbeing Service in Amata and Mimili.

One of the other serious consequences of this practice is the impact that it has on community owned stores in all communities across the APY Lands. The leakage of significant amounts of money from the economy of the Lands reduces the turnover of community stores and has the effect of increasing prices for almost all items. Increased prices result in people being worse off in real terms due to their fixed income. Increased prices also leads to reduced store profits, and in turn leads to stores holding less variety of stock of the slow moving items. This would further decrease the overall Financial Wellbeing of Anagu.

While it was difficult to obtain verifiable data, the Indulkana store, which is located closest of all community stores to Mintabie, advised that they estimated that some sixty per cent (60%) of all cash withdrawn from its ATM was taken and spent directly in Mintabie and not in their store or elsewhere on the Lands.

In a similar vein the Mimili store estimated that they would increase their turnover by approximately forty per cent (40%) if this practice was abolished and that would lead to substantial price reductions of goods and an increase in the variety of items available for sale.

***Humbug or Ngarpatji Ngarpatji***

The problem of ‘humbug’ or ‘ngarpatji ngarpatji’ occurs when family members with money are asked for money by those who do not have any and was also identified as a very significant issue. If a person has budgeted their income and expenses for a given period of time and is subsequently ‘humbugged’ by other family members for money and they are made to feel that there is a cultural obligation for them to do so, then the effectiveness of any financial skills are negated.

The humbug pressure on individuals and families is considered serious as it is continuous and mainly stems from the demands arising from gambling, drugs and alcohol.

The consultants were made aware of several instances where the impact of humbug was so severe that employed Anangu workers had felt deprived of the financial motivation to keep working (much of their salary was taken by other family members) and they simply gave up going to work.

This had a secondary impact on a number of service delivery agencies where staff turnover had increased beyond the already high rates being experienced and good staff and positive role models for the community had been lost.

It was our conclusion that the sense of obligation felt by many Anangu to provide support to other family members whenever requested to do so, irrespective of the reasons for the request, has the potential to conflict with the desired learning outcomes for a number of programs aimed at increasing financial literacy.

During the consultations and discussions with community members we were able to identify a number of women in various communities and in various family circumstances who had been able to effectively deal with this issue.

Conducting a number of case studies as to how these women have been able to successfully deal with the issue could provide a valuable learning tool for future programs and it is recommended that this further work be undertaken.

***Recommendation***

That a number of case studies be conducted with persons who have been identified as having successfully dealt with the issue of *humbug* by family members and that those studies are used as learning tools for future programs.

**Secondary Risks**

**Gambling and Substance Abuse**

While the issues associated with 'Book up' and with 'humbug' are considered to pose the biggest and most immediate risks to a Financial Wellbeing Service being able to have a positive impact on Anangu living in Amata and Mimili there are a number of other risks that we have classified as secondary risks. These include the ever increasing level of gambling by Anangu that is taking place on the Lands and in Alice Springs and the behavioral issues resulting from grog and the use of illicit drugs particularly marijuana (locally referred to as 'gunja').

They are classed as secondary risks simply because of the effects they have on individuals and families particularly when incomes have been lost or spent in these areas. Those without any remaining income or insufficient income to provide food for the remainder of the pay period are likely to humbug other family members in order to survive. It is this activity that poses the risks to the success of the proposed service.

Gambling in the form of card games has been an issue on the Lands for many years particularly amongst women in the communities. During the consultation in Amata and Mimili we were advised that the level of involvement in gambling via card games is increasing and that on-line gambling while a relatively new phenomenon, is also on the increase particularly among older members of the community.

The behaviors associated with gambling and problem gambling are certainly not unique to the Lands but are seen to be magnified by the “feast or famine’ mentality which is evident amongst many Anangu. Winners are likely to splurge their money on higher priced consumer items and not save some of the winnings to cover for the days when losses outnumber wins while losers are likely to humbug other family members for food and support on those occasions when they have lost the majority of their money.

Support services are available for problem gamblers but they are not widely advertised or known in the communities and those people we spoke to had not had any direct contact with service providers.

It may be advantageous that the agency with responsibility for problem gambling engage with the communities of Amata and Mimili and undertake an awareness program highlighting the issues associated with problem gambling and the availability of its services for those in need of help.

The risks posed to this project by the consumption of grog and gunja are similar to those resulting from gambling in that those who spend all or a large portion of their income on these items are then likely to humbug other family members for food and support.

### **Other risks**

The use of the internet carries an array of risks to the users. In order to lessen such risk, training is important as is the need to have the necessary internet security loaded onto personal computers. Awareness and careful explanation of cyber crime is a must in any training program that is delivered.

The availability of suitable community accommodation is recognized as essential. It was referred to above that it is important for the service provider to be based within the community.

## 14. Financial Education

Following the literature review, community consultations and discussions with other interested parties, it became clear that any attempt to raise the level of understanding of financial literacy and numeracy needs to include in a financial awareness program the following elements:-

**Budgeting** – to identify financial costs in the home, how to control money and prioritise expenditure

**Debt** – to understand the meaning of debt at an individual / household level and what happens if non-payment

**Credit** – different types and how to use it and how interest is calculated on loans

**Savings** – to give guidance to understanding the concept of savings and explore savings options and facilities

**Banking** – to understand what products and services to choose from for needs

**Consumer rights** – to provide information on rights and how to assert these rights when need arises

### Education tool box

Following a review of some of the relevant materials available and being used to advance the financial wellbeing of Indigenous people, it is suggested that where possible existing materials should only be used knowing of its success in similar environments as to what is known to exist at Amata and Mimili. It is recognized that existing materials, for to be delivered effectively, may have to be translated to the local language and or adapted for presentation to Amata and Mimili residents. Service providers currently operating in this field will be unlikely to have all the necessary materials that are both relevant and in a suitable deliverable mode. Hence, it is likely that much material will have to be carefully developed to suite the audience. The following are some examples that are used with success in other Indigenous communities across the country and could be adapted for use in Amata and Mimili.

At Yarrabah State School (Centre of Excellence for Indigenous Education) in Far North Queensland for example, they have developed materials for teaching smart money literacy and numeracy that are applicable to their own situation. In this case the local Indigenous school teacher has crafted the material to the needs of her subjects.

The program, *MilbaDjunga* is a Yidin phrase meaning “smart money”. This program is successful in that it is delivering the intended results but it is also being hailed as successful due to an increase in the class attendance which it is said to be due to it being

an exciting program for students as it deals with “real life” situations involving finance in the workforce. It has now been adapted for high school students.

Another program *Manage Your Income Manage Your Life*, is delivered by Centacare Willcania – Forbes in NSW, by an Indigenous Community Worker who is also a Financial Counsellor. This person has been involved in the community for a number of years and massages the program to fit the needs of the community at any one time. Employing local people; up-skilling people; involving the Womens Group; follow cultural protocols; are all seen as helpful for the success of the program.

A practical and popular part of their program is called *Strive 2 Drive* which runs over ten weeks and is about getting a drivers license. It involves obtaining a birth certificate; paying state debt fines; budgeting and money plans; buying a car workshop; learning road safety and doing practice tests.

To engage they see the following as important:-

- Timing/Community Dynamics
- Consistent session dates and times
- Running group sessions in the community
- Mentors
- High use of visual activities

***Recommendation***

The establishment of on going communication networks is encouraged between the Financial Coordinators and other like people on a national level in the public and private sectors.

## **Appendix 1**

### **An evaluation of a programme of financial education provided by the Greater Easterhouse Money Advice Project**

10.4 Particular impacts for programme participants include:

- an increased understanding of debt and how it can be managed and reduced
- an increased ability to think holistically about their finances and to make more informed choices about how they handle their money
- a greater feeling of empowerment and personal responsibility in relation to their own finances
- an improved awareness of the different choices that are available in terms of money;
- the introduction of concepts and strategies such as saving and budgeting that they may have had little awareness of previously
- improved self-esteem
- the opportunity to develop achievable and realistic aspirations in relation to money and debt
- for school pupils engaged in the programme, the introduction of the concept of financial education at an early age, which can be particularly important for pupils from families who have experienced or who are experiencing financial difficulties
- for some adults engaged with the programme, increased confidence and new skills, which have helped to support them move towards other positive outcomes, such as employment
- the flexibility of the programme content and delivery methods to meet the specific needs of a particular client group or partner agency
- the commitment, enthusiasm and expertise of the financial education programme staff
- the delivery of the programme by financial inclusion experts who are external to the various partner organisations, and who also have roots in the local area
- the development and use of a range of high quality materials and practical resources to support the delivery of the programme
- the use of group work to deliver the programme, bringing the benefits of peer support, and giving participants the opportunity to discuss a range of issues surrounding money
- the use of a range of key partners, who see how financial education can benefit their organisation and their clients, and who can act as a trusted gateway through which participants can be successfully accessed and engaged
- the development of strong relationships with these key partners through GEMAP's well-established roots in Greater Easterhouse and through regular, informal face-to-face contact and conversations



- the presence of an individual to "champion" the financial education programme in each partner organisation and who is able to help plan how it can be best delivered to their clients
- the engagement of key financial inclusion partners such as credit unions in order to help sustain long-term impacts
- the development and use of a range of different methods for monitoring the processes and outcomes of the financial education programme<sup>13</sup>

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<sup>13</sup> <http://www.scotland.gov.uk/Publications/2007/08/21153356/0>

## **Appendix 2**

### **Family Income Management (FIM) – Cape York**

Family Income Management (FIM) is a money management education and support service.

The service is voluntary, confidential and free.

It is designed to provide Indigenous individuals and families in Cape York with the education, information and ongoing support needed to manage their money with confidence.

FIM aims to develop the capacity of individuals and families to effectively manage their income and achieve improved living standards. Skilled consultants throughout Cape York assist participants to improve their budgeting skills and to understand and make the best use of all available financial products and services.

FIM provides practical training using 'hands on learning' to help people develop the personal skills that lead to better money management and family wellbeing.

FIM provides support and assistance through referrals to other financial services such as financial counselling and access to financial institutions and other financial products and services.

It also provides general information, education and ongoing support to individuals and families to help improve the outcomes for children from the expenditure of Family Payments (including Family Tax Benefit, Baby Bonus and Maternity Immunisation allowance).

FIM has been operating in a number of Cape York communities since 2002.

FIM operates in:

- Aurukun
- Coen
- Hope Vale
- Mossman Gorge
- Lockhart River
- Cooktown with outreach to Wujul Wujul and
- Weipa with outreach to Napranum and Mapoon.

Financial knowledge and skills that people gain by participating in FIM empower them to:

- make better and informed decisions about managing their money
- manage their money from payday to payday ensuring essential living expenses are covered (e.g. food, rent, clothing, education, regular bills) and share household expenses fairly
- plan and set goals for items such as whitegoods, furniture, cars, boats and leisure goods
- better use financial services to manage their household funds and access money management technology such as ATMs and phone and internet banking
- be aware of their rights as consumers, know how to avoid exploitation when using their money and how to get better deals when they are making purchases
- put something aside for their children and for the future
- better deal with financial hardship and money stresses.

FIM provides opportunities for the engagement and training of local workers to deliver its services”<sup>14</sup>

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<sup>14</sup> [http://www.fahcsia.gov.au/sa/indigenous/progserv/money/Pages/cape\\_york\\_fim.aspx](http://www.fahcsia.gov.au/sa/indigenous/progserv/money/Pages/cape_york_fim.aspx)

## Appendix 3

### Amata and Mimili Profiles

#### Amata

##### Infrastructure

- Nearest airport

Amata Airport has weekly services by PY Air Service. The airstrip is sealed and provides an all weather emergency landing strip to the western communities.

- Roads

External roads to the community are unsealed from the Stuart Highway. Within the community the roads are sealed.

- Health centre

Nganampa Health Council is an Aboriginal owned and controlled health organisation operating on the APY Lands. Across this area, Nganampa Health operates nine clinics, including the Amata Health Clinic. Nganampa Health provides programs including aged care, sexual health, environmental health, health worker training, dental, women's health, and children's health.

- School

Amata Anangu Primary and Secondary School (up to Year 10).

The school has around 104 pupils and a total of 22 staff, 10 of whom are Indigenous. The school manages a swimming pool which is also utilised by the community. The school proposes to construct a school or community playground and all-weather cover to the basketball court.

- Housing

There are 37 single community houses in Amata, plus 33 on surrounding homelands. There are also other forms of shelter. 15 houses are occupied by administration, clinic, school teaching staff and police staff. There is an overcrowding problem in the community and the community is receiving 17 new houses.

- Community Facilities

Amata has an Administration (PY Ku) building, grassed oval with flood lights, softball pitch, store with take-away annex, playgroup, family centre, arts centre, church, swimming pool, youth shed, and basketball court.

##### Services

- Sanitation

Rubbish collected once a week by MUNS provider; Regional Anangu Services.

- **Power**  
Overhead supply from Umuwa Central Power House, run by ETS A.
- **Gas**  
No gas supply.
- **Water**  
Three groundwater extraction bores are located approximately 1km east of the community and equipped with electric submersible pumps. The sustainability of the water source in Amata may become a problem with the present number of bores as the demand for water is likely to outstrip supply if the population increases or demand is not well managed.
- **Communications**  
Landlines in private homes, Broadband, radio and free/pay television reception and dial-up public internet.
- **Police**  
There is a new police station with four permanent officers.
- **Centrelink**  
Permanent Anangu service staff plus three weekly visits from Alice Springs team

### **Socio-Economic indicators**

- **Employment**  
In the 2006 Census, there was a 49% participation rate of the Indigenous labour force in employment in Amata-Tjurma Homelands community. The employment rate for 15–24 year olds was 47% compared to the national average at 44%. CDE P, public sector and non-government service agencies are major providers of employment/training opportunities in Amata.
- **Households income**  
In the 2006 Census the median Indigenous individual income was \$203.00 per week with the medium income of Indigenous household income being \$1,100.00.
- **Community cohesion**  
Western Desert artists are highly regarded and respected and Amata has a vibrant local arts community. Amata has been selected as the headquarters for the SA National Football Far North Football League program.

### **Arts Centre**

Amata has a well established and respected artist community. Tjala Arts was established by the women in the Amata community in 1997 and was originally named Minymaku, meaning 'belong to women'. In 2005 it was time for a name change to something more inclusive since women, men, young and old, were participating at the arts centre. The name Tjala was chosen, after the honey ant, a

favourite traditional bush food. Tjala is also the Tjukurpa or Creation Story for Amata.

### **Culture**

- Aboriginal residents of Amata, and of the whole Anangu Pitjantjatjara Yankunytjatjara (APY) Lands, are known as Anangu (meaning ‘people’). The main language in Amata is Pitjantjatjara.
- Traditional ties are strong in Amata with a focus on maintaining cultural identity through ceremony, language, art and education.
- Literacy in Pitjantjatjara is taught at the Amata Anangu School by an Anangu teacher.
- Maintaining language is regarded as a key community strength much assisted and promoted by the local Anangu Amata school.

The Anangu-owned and managed Tjala Arts Centre at Amata has experienced rapid business growth since 2002 and a new complex was opened in 2009. The Arts Centre is a source of considerable community pride.”<sup>15</sup>

## **Mimili**

### **Infrastructure**

- Nearest airport  
Mimili airstrip has a weekly service run by Chart Air. The service arrives at Mimili at 8:35am on Thursdays and goes to Fregon, Umuwa, Yunyarinyi (Kenmore Park), Ernabella and Alice Springs. The service is available for personal flights, freight and mail delivery. The airstrip has solar powered lighting for night landings in emergencies.
- Roads  
Roads within Mimili community town area are partly sealed and the road to the Stuart Highway is unsealed.
- Health Centre  
Nganampa Health Council is an Aboriginal owned and controlled health organisation operating on the APY Lands. Across this area, Nganampa Health operates nine clinics, including the Mimili Health Clinic. Nganampa Health provides programs including aged care, sexual health, environmental health, health worker training, dental, women’s health, and children’s health.

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<sup>15</sup> Planning Together for Amata’s Future, APY Lands Remote Service Delivery Local Implementation Plan, Commonwealth of Australia 2010, pp 9-11

- **School**

Mimili Anangu School (up to Year 12) provides students with the opportunity to complete SACE or a school based traineeship. The school participates in sporting and dance competitions with other Anangu schools. The school has an operational swimming pool which is regularly used by the community and is open from November to April. There is a modern and well equipped TAFE facility providing a range of tertiary courses for the community.

- **Housing**

In 2008, there were 45 houses in Mimili. There is an overcrowding problem in the community. The housing stock in Mimili will be increased by the construction of 28 new houses and refurbishment of 28 houses over three years to 2011/2012.

- **Community Facilities**

Mimili has an administration building, sports ground with football and softball facilities, swimming pool, basketball court, store, playgroup, women's centre, arts centre, church and a rural transaction centre (PYKu Centre).

## **Services**

- **Sanitation**

Rubbish is collected once a week by Regional Anangu Services (RAS) Aboriginal Corporation. Regional Anangu Services also provides a car removal and crushing service.

- **Power**

Overhead supply from Umuwa Central Power House, run by ETSA.

- **Gas**

No gas supply. Gas bottles are available.

- **Water**

Town water supply, bore water and rain water tanks. Regular checks of bores are made by the Aboriginal Affairs and Reconciliation Division (AARD), Department of Premier and Cabinet (DPC), to maintain water quality and sustainability.

- **Communications**

Landlines in private homes, radio and free/pay television reception. Public internet is available at the PYKu Centre.

- **Police**

A new police station has been completed with four officers stationed there. Previously the nearest police station was 130km away in Umuwa.

- **Centrelink**

There are two local Anangu community officers based Mimili at the PYKu Centre as Centrelink agents who receive regular on ground service training.

### **Socio-Economic indicators**

- **Employment**

In the 2006 Census, 93.4% of the Indigenous Labour Force in community were employed. In December 2009, 73 people were registered with the Job Services Australia provider. CDEP has been a major provider of employment/training opportunities in Mimili with training provided and supported by the Regional TAFE of SA.

- **Households Income**

In the 2006 Census the median Indigenous individual income was \$212.00 per week with the medium income of Indigenous household income being \$966.00 per week.

- **Community cohesion**

Mimili has an active and respected arts community. Sporting features, such as playing in the SA National Football League competition which includes football and softball, also actively engage the community, as well as being part of the wider APY Lands community.

### **Culture and language**

- **Culture**

Community members at Mimili have kinship ties over a large area of Central Australia. These ties cover three groups within the Northern Territory, Western Australia and South Australia; the Yankunytjatjara, Pitjantjatjara and Ngaanyatjarra peoples. Mimili is a site of the maku or witchetty grub dreaming.

- **Language**

People from four language groups live in this Western Desert Language area. Yankuntjatjara, Ngaanyatjarra, Pitjantjatjara and Luritja are the Indigenous languages most widely spoken, with English being a second or third language.”<sup>16</sup>

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<sup>16</sup> Planning Together for Mimil’s Future, APY Lands Remote Service Delivery Local Implementation Plan, Commonwealth of Australia 2010, pp 9-11



## **Appendix 4**

### **Substance Abuse Intelligence Desks**

“Substance Abuse Intelligence Desks (SAIDs) at Alice Springs, Katherine and Marla have been funded by FaHCSIA to target and disrupt the trafficking of licit and illicit substances in the cross-border region of the Centre in the Northern Territory, South Australia, Western Australia and in the Top End.

The first Australian Government funded Substance Abuse Intelligence Desk (SAID) was established in 2006 under a FaHCSIA - Northern Territory Police partnership to address substance abuse within Indigenous communities, support the National Petrol Sniffing Strategy and target drug/alcohol trafficking in Central Australia.

Alice Springs SAID commenced operation in January 2006, Katherine SAID in February 2009 and Marla, South Australia, in July 2009.

The SAIDs also coordinate a multi-jurisdictional partnership involving police in the NT, SA and WA, together with FaHCSIA, to reduce the supply of licit and illicit substances in the Ngaanyatjarra, Pitjantjatjara and Yankunytjatjara Lands.

The SAIDs are staffed by sworn NT and SA Police officers who work collaboratively with WA police to gather intelligence and conduct covert and overt enforcement and disruption activities.”<sup>17</sup>

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<sup>17</sup> <http://www.fahcsia.gov.au/sa/indigenous/progserv/families/Pages/saids.aspx>

## Appendix 5

### Sample Job Description — Financial Counselor<sup>18</sup>

#### Direct Casework

- assess the overall financial situation of clients
- provide clients with information and options to address their specific problem/s and explain the implications of these for his/her financial situation
- endeavour to equip clients to better manage their financial affairs in the future

#### Advocacy/Negotiation

- advocate and/or negotiate on behalf of clients, including with credit providers
- assist clients with appeals
- document personal financial difficulties issues arising from casework
- contribute to strategies to address personal financial difficulties issues

#### Referral

- refer clients, where appropriate, to other relevant services/resources

#### Community Education/Development

- develop/disseminate relevant information and/or resources to the community relating to financial counseling/money management

#### Networking/Liaison

- develop and/or maintain links with other relevant organisations in the region

#### Professional Development

- participate in professional development activities conducted by relevant financial counselling associations, the Australian Financial Counseling and Credit Reform Association Inc (AFCCRA) and/or other relevant bodies

#### Accountability

- comply with the terms and conditions of the organisation's CFC Funding Agreement
- comply with the CFC Program Guidelines
- provide, as required, reports (including written reports) on CFC activities
- maintain and provide appropriate statistics on CFC activities
- cooperate with respect to reviews, evaluations and development activities relating to CFC

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<sup>18</sup> Australian government, FaHCSIA., Money Management Branch, Financial Wellbeing Service Overview, June 2011, p 12

## **Sample Job Description — Money Management Worker<sup>19</sup>**

### **Role Summary**

The purpose of the position is to engage individuals, families and communities in a process that builds their financial literacy and money management capacity, ultimately maximising social and economic outcomes for participants.

Major responsibilities include:

- Service Delivery
- Networking and Advocacy
- Administration
- Personal Development
- Other tasks as reasonably requested

### **Service Delivery**

- Undertake face to face service delivery with clients including
  - Determine client current and desired financial situation
  - Confront and deal with family relations and responsibility issues
  - Develop client budgeting skills and financial literacy
  - Encourage clients to stay motivated and monitor progress
- Deliver workshops to communities and other target groups
- Promote Money Management services to target groups
- Maintain client confidentiality at all times

### **Networking and advocacy**

- Develop local partnerships and networks with financial services, industry bodies and local organisations
- Understand consumer rights and help consumers be aware of their rights
- Assist clients with third parties on consumer rights issues, and refer to legal and financial services as necessary

### **Administration**

- Use and maintain client records in both electronic and hard copy format
- Collect demographic data on clients and enter into database/record keeping tools

### **Education and Training**

- Participate in training on budgeting and financial literacy, and any other training deemed appropriate by the organisation.
- Participate in personal development through the Financial Management Resource Support Unit.
- Undertake personal development through research, networking and identifying training needs and opportunities.
- Share learnings with clients, other staff and greater Money Management network.

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<sup>19</sup> Australian government, FaHCSIA., Money Management Branch, Financial Wellbeing Service Overview, June 2011, p 13