



My Moola

Report from the evaluation of an Indigenous financial literacy program

**Nikki Moodie, Fatoumata Diallo Roost and Eric Dommers
September 2014**



The Brotherhood of St Laurence is a non-government, community-based organisation concerned with social justice. Based in Melbourne, but with programs and services throughout Australia, the Brotherhood is working for a better deal for disadvantaged people. It undertakes research, service development and delivery, and advocacy, with the objective of addressing unmet needs and translating learning into new policies, programs and practices for implementation by government and others. For more information visit www.bsl.org.au.

First Nations Foundation was established in 2006 with the vision of enabling Aboriginal and Torres Strait Islander Australians to make informed decisions about their financial wellbeing, in turn securing a sound economic future for themselves and their communities. First Nations Foundation believes that two paths are considered important in achieving financial inclusion for Aboriginal and Torres Strait Islander Australians:

- the improvement of access to culturally appropriate financial services and products, and
- the delivery of culturally appropriate financial literacy programs.

Dr Nikki Moodie, a descendant of the Gamilaraay nation, is a Lecturer in Public Policy in the School of Global, Urban and Social Studies at RMIT University, Melbourne. She recently submitted her doctoral thesis through the Research School of Social Sciences at the Australian National University.

Fatoumata Diallo Roost is a Senior Research Officer in the Early Years and Community team in the Brotherhood's Research and Policy Centre.

Dr Eric Dommers is Senior Manager, Early Years and Community, in the Brotherhood's Research and Policy Centre.

Graphic design by Dixon Patten

Photography by First Nations Foundation

Text prepared by the Brotherhood of St Laurence for the First Nations Foundation

Published by

First Nations Foundation
Suite 114, 343 Little Collins Street
Melbourne, Vic. 3000
Australia
Ph: (03) 9670 5904
ABN 86 117 794 466
www.fnf.org.au

2014

Contents

Acknowledgements	iv
Abbreviations	iv
Terminology	iv
Summary	v
1 Introduction and background	1
2 Literature review and My Moola pilot work	3
3 Methods	5
4 Participants	11
5 The impact of My Moola on individuals, families and communities	14
Changes in financial knowledge and awareness	14
Changes in participants' attitudes	15
Changes in participants' behaviour	16
Summary: the impact of My Moola at individual, family and community levels	18
6 The implementation and adaptation of My Moola to meet contextual needs	19
Participant suggestions for improvement	19
Facilitators' responses	20
Organisational factors in program adaptation	21
Summary	23
7 The extent and value of community development and partnership approaches	24
Visioning	24
Consumer education	25
Flexible partnerships: building capacity to impact on financial inclusion	25
Recognising different financial values	26
Summary	28
8 Implications for future delivery	29
Supporting community relationships	29
Supporting facilitators	29
Summary	30
9 Conclusions and recommendations	31
Appendix: Interview guides	34
References	36



Acknowledgements

We would like to acknowledge the management and staff at First Nations Foundation, the Victorian Aboriginal Child Care Agency, Mullum Mullum Indigenous Gathering Place, Yaandina Family Centre and the communities they represent for welcoming us, and for giving their time and expertise to inform this report. We would also like to thank all of the individuals who participated in My Moola for sharing their experiences with us. Finally, we would like to acknowledge the work of Tony Barnett in designing and commencing this evaluation, and June Chan in undertaking the literature review.

Abbreviations

ABS	Australian Bureau of Statistics
ASIC	Australian Securities and Investments Commission
BSL	Brotherhood of St Laurence
COAG	Council of Australian Governments
CTG	Closing the GAP
FNF	First Nations Foundation
GSS	General Social Survey
HACC	Home and Community Care
OECD	Organisation for Economic Co-operation and Development
MMIGP	Mullum Mullum Indigenous Gathering Place
NIRA	National Indigenous Reform Agreement
VACCA	Victorian Aboriginal Child Care Agency

Terminology

This report adopts the term 'Indigenous' to refer to Aboriginal and Torres Strait Islander people, but recognises that this does not reflect the diversity and unique cultures of the First Nations people of Australia. This report also acknowledges that terminology and language vary throughout Australia, and that local Aboriginal and Torres Strait Islander people are to be consulted to identify the preferred terminology for that region.



Summary

In 2011, following the evaluated success of the My Moola Indigenous financial literacy program in Shepparton, the First Nations Foundation (FNF), with funding support from the Rio Tinto Aboriginal Fund, the (former) Department of Families, Housing, Community Services and Indigenous Affairs, and the (former) Department of Education, Employment, and Workplace Relations, embarked on an expansion phase. The aim was to further evaluate the benefits of the My Moola program for participants, and in particular, identify enhancements that would support a broader, national roll-out.

From late 2011 to 2013, the My Moola program was delivered and trialled through Yaandina Family Centre in Roebourne (Western Australia) under the name 'Waba Garrungu', and as 'My Moola' through two Victorian Indigenous community organisations: the Victorian Aboriginal Child Care Agency (VACCA) in the inner city, and Mullum Mullum Indigenous Gathering Place in the eastern suburbs of Melbourne.

The evaluation addressed four questions:

1. What is the impact of My Moola at the individual, family, and community levels?
2. How has My Moola been implemented and adapted to meet contextual needs?
3. To what extent and with what value have community development and partnerships been used in the implementation and delivery of My Moola?
4. What are the policy implications of the My Moola program in addressing Indigenous financial inclusion at both the local and national levels?

The program

FNF worked with three Indigenous community organisations in remote and urban areas of Western Australia and Victoria to pilot the My Moola resources and partnerships approaches — including the provision of training and other supports. The three participating agencies used diverse strategies to recruit participants to their My Moola workshops, to facilitate the completion of demographic questionnaires by participants, to maintain workshop attendance records, and to support the evaluation activities. More than 100 participants were involved in the My Moola workshops across the three sites.

Participant demographics

My Moola attracted participants who broadly represent Indigenous community demographic profiles in terms of age, education, marital status, employment and income. The main variation was in the area of gender, with some two-thirds of participants being female. The average age of participants from whom complete data was collected was 37 years, with a range from 16 to 74. Seventy per cent of participants for whom complete data was provided had acquired qualifications no higher than secondary school; 10 per cent had completed TAFE, 16 per cent a university course and the remaining 4 per cent either an apprenticeship or training. In terms of their 'main occupation' forty-three per cent of the participants were in paid work, 18 per cent listed 'home duties', 16 per cent were looking for work, 5 per cent were retired, 5 per cent were disabled, 4 per cent were studying and the remaining 9 per cent did not specify their occupation.

Data collection and analysis

Post-program focus groups were conducted with a total of 44 My Moola program participants across all three sites. They were facilitated jointly by Indigenous and non-Indigenous evaluators, and addressed questions about changes in participant (and family) knowledge, attitudes to money, and confidence, as well as changes in financial behaviours.

The Indigenous evaluator also interviewed facilitators and management of the three participating agencies and the host agency (FNF) to discuss how the pilot sites perceived the My Moola resources and training support, and their advice and recommendations to FNF for any potential national roll-out.

Impact on individuals and families

My Moola was clearly successful in raising participants' financial awareness and knowledge in areas such as budgeting and saving — particularly 'how money was spent', and whether it was 'well spent'. A key theme of the feedback was that My Moola had helped participants to identify their 'spending leaks':

I have learned how to spend more on needs, less on wants. Now I spend on the needs, and save for my wants. I learnt how to prioritise and make decisions about what I spend on, and when.



Some participants noted that the program had not only helped them to become more aware of the financial knowledge and skills they already had, but also helped them consolidate these skills and make good practical use of them in personal and family contexts.

There was also clear evidence of changes in participants' attitudes to money, their ability and confidence in managing money; and for some participants, there was a significant shift in thinking and attitudes to kinship requests:

I'm more aware of money's value, I work hard for it, and I want to get my money's worth.

Since the program, I feel in control of myself, in control of what comes in and what goes out.

It gave me the confidence to go to a bank, and set up an account. I may even try to ask for a loan.

It [My Moola] changed my attitude toward family demands. It's a hard thing to say 'no' when you have been saying 'yes' for such a long time.

Most focus group participants reported having made some changes which had improved their financial wellbeing, either by setting up purpose-specific saving accounts or becoming proactive in dealing with financial obligations and debts:

I am making cold meat sandwiches at home, instead of buying at the shop.

I reduced smoking so I could save a bit of money.

I set up a direct debit account to pay bills. Prior to the program I was going into overdraft every week—but not now.

Overall, the findings suggest strongly that the program achieved its stated goals of improving participants' ability to set goals; to develop and apply new (or old) skills in budgeting and planning for financial commitments; and to become more competent and confident in using financial tools and products. These learning outcomes and associated behaviour changes were very much in evidence at the personal and family levels, though not at the community level, due to the small numbers of participants involved at each pilot site.

Program implementation and adaptation

The Indigenous organisations involved in the My Moola pilots offered their communities a range of program delivery options, including a gaol program for young male offenders; My Moola modules within traineeships; programs delivered in secondary schools; programs for specific groups, such as women experiencing domestic violence; and open community programs.

All of the organisations trained several of their own staff in the My Moola program, with the aim of increasing staff capability and awareness, as well as enabling staff to deliver micro-components of the My Moola content 'as needed' by individual clients. Indeed, one of the main benefits of training agency staff in the My Moola program was that the staff increased their own financial awareness, skills and confidence in their ability to provide both targeted and general advice and support to their clients.

The extent to which agencies made this capacity building work a priority was not fully anticipated before the pilot, but is an highly valued outcome both by the agencies, and by staff, personally and professionally.

Content and delivery

In addition to making some changes to the program content, agencies reported that they had made changes to the length and structure of the My Moola program, either to improve the local cultural relevance of the materials or to suit their particular audience. During the pilot it became clear that these decisions were best made at the local level:

Our advice to FNF is to make time for pilot work in each community—to see what needs changing. We are all equals, so it's important to always adapt the program to meet community needs.

Agency facilitators and program managers reported that one of the strengths of My Moola was its flexibility, and FNF's willingness to learn from local agencies about what worked for them.

We were in regular contact with FNF, always talking about what would work best here for our people. FNF people have been very good at that.

This attitude helped to ensure that the expertise and knowledge of local staff and organisations were recognised and utilised in tailoring the My Moola program to meet local needs.



Community development and partnerships

Although it is clear that 'one size does not fit all' Indigenous people, the diverse approaches trialled by the participating agencies nevertheless produced similar (and positive) outcomes across the sites. The agencies noted that financial illiteracy is one part of a more 'complex whole of social exclusion and marginalisation', and that this affects different Indigenous families and communities in different ways. Many participants noted the difficulty of saving for personal goals when there were constant demands on their own financial resources, and some noted that this was a very important cultural factor in their communities.

In our way of life, our kinship system, saying 'no' to others is very hard to do, especially to older family members. Sometimes you can't say 'no'; respect from your family is more important than money. But you do get a new perspective about money, and about managing your money, and it [My Moola] teaches you new skills like how to do a budget with the money you've got left over.

Similarly, the numerous comments made by participants that the local agency ran the program in a way that enabled them to feel safe, that their cultural identity was respected, and even that some of the many practical barriers to participating were addressed highlights the practical value of partnership arrangements in developing approaches that suit the local community. The participant support strategies included transport, catering and a crèche during My Moola sessions and they became significant factors in enabling attendance and active participation.

The delivery of My Moola in locations and formats as diverse as schools, gaols and traineeships is testament to the local Indigenous organisations' ability to recognise and deliver to a wide range of groups, through skilled Indigenous facilitators, and in formats that suit audience needs. The local Indigenous participating organisations were very different, but they were also all clearly adept at providing a culturally safe environment for My Moola programs in diverse environments to provide empowering, valued messages about financial skills and independence.

This evaluation has yielded clear evidence that the knowledge of Indigenous organisations about their own communities is a critical component of developing partnerships that suit both FNF and the local agencies. In order for FNF to continue to capitalise on local knowledge and skills, the feedback strongly suggests that FNF should remain flexible in enabling local agencies to shape, trial and determine 'what will work for whom' at the local level.





1 Introduction and background

Financial illiteracy is a growing concern worldwide. In an environment of increasing deregulation, complexity and volatility (ASIC 2011a), the general population is faced with increased product choice and financial responsibility. Among disadvantaged populations, however, lower financial literacy is associated with economic marginalisation and poorer overall wellbeing (ASIC 2011a; Taylor, Jenkins & Sacker 2009), and Australian Indigenous people are among groups who generally score lower on various measures of financial literacy (ANZ 2005, 2008, 2011b).

The Australian Investments and Securities Commission (ASIC) in its national financial literacy strategy has adopted a focus on education (information, tools and supports), behaviour change and community partnerships—all of which have no doubt contributed to the progress made in the general financial literacy field in Australia in recent years. ASIC also reports, however, that Indigenous people are still among those ‘most in need’ (2011a, p. 6).

In 2011, following the evaluated success of the My Moola Indigenous financial literacy program in Shepparton in north central Victoria, the First Nations Foundation (FNF), with funding support from the Rio Tinto Aboriginal Fund, the (former) Department of Families, Housing, Community Services and Indigenous Affairs, and the (former) Department of Education, Employment, and Workplace Relations, embarked on an expansion phase. The aim was to further test the benefits of the My Moola program for participants, and in particular, to identify enhancements that would support a broader, national roll-out. The Brotherhood of St Laurence (BSL) was commissioned to undertake an evaluation of this expansion phase.

The My Moola program is structured as a series of workshops, as shown in Box 1.1. From late 2011 till 2013, the My Moola program was delivered and trialled under the name ‘Waba Garrungu’ through Yaandina Family Centre in Roebourne, Western Australia, and as ‘My Moola’ through two Victorian Indigenous Community Organisations: VACCA in the inner city and Mullum Mullum Indigenous Gathering Place in the eastern suburbs of Melbourne, Victoria.

The Shepparton experience showed the importance of local community consultation, program design flexibility to meet local content and delivery needs, the use of skilful facilitators and recognising the cultural factors that impact on financial decision making. FNF has therefore adopted a delivery model that involves partnering with Indigenous community organisations, and uses experienced Indigenous facilitators from those organisations to deliver the My Moola program.

This report summarises the findings of the literature review that informed the evaluation of the My Moola program in three new locations, documents the evaluation methods and findings, and discusses the recommendations that flow from these findings.





Box 1.1 My Moola workshop structure¹

Workshop One: Vision

Introduces the notion of creating a personal vision for the future and setting financial goals as part of that vision.

Workshop Two: Challenges

Exposes some of the beliefs and habits that can become obstacles for people as they attempt to achieve their life goals.

Workshop Three: Tools

Examines how we respond to stressful situations and the impact this can have on us achieving our goals. The workshop also examines the influence of mindsets on our behaviour and provides tools for use in overcoming some of the barriers to success.

Workshop Four: Managing

Explores some of the things that influence people's attitudes to money. The workshop also shows how to make sensible spending decisions and how to begin budgeting.

Workshop Five: Family

Explains how making a budget can be a good way to track money coming in and going out of the family purse.

Workshop Six: Future

Describes how to open an account and some of the different ways that money can be organised to suit a person's particular needs. The workshop also explains some non-bank, long-term investments including property and superannuation that can provide for future financial wellbeing.

Workshop Seven: Yarning

Discusses different challenges and opportunities that occur in the local context and shares stories that can add to the group's understanding of financial management. A guest speaker may be invited to address the group if appropriate.

Workshop Eight: Technology and credit

Explains Internet and phone banking and the advantages and disadvantages of different ways of paying bills. The workshop also discusses mobile phone debt and describes some of the important things that people need to know about using credit cards, including fees, charges, credit limits and credit reports.

Workshop Nine: Loans

Describes some of the differences between borrowing money from fringe-lenders or from banks. Also explains the risks of relationship debt and provides information about what could happen if debt becomes unmanageable. Two case studies show the value of goal setting and budgeting and some of the pitfalls to look out for when buying a car on finance.

Workshop Ten: What's Next?

Reviews the overall program with an emphasis on group discussion about what has been gained and/or learnt and what new behaviours have been adopted by participants. The workshop will explore how participants might move forward from here and what vision they now have for their financial future.

¹ This report notes that FNF has adopted some of the suggestions from program participants and facilitators and reduced the number of workshops in the program from ten to eight in 2013. An updated program outline is available at <http://www.fnf.org.au/my-moola.html>



2 Literature review and My Moola pilot work

Using a social inclusion lens to analyse the impact of poverty on Indigenous and other disadvantaged communities, the Brotherhood of St Laurence undertook a financial inclusion literature review (Chan 2012 unpub.) exploring the themes of financial literacy, financial education, cultural considerations, behaviour change, family and community level effects, financial stress, financial inclusion, and evaluations of financial inclusion programs, including the Shepparton My Moola initiative.

Some findings from the Chan (2012) literature review

- The OECD has drafted a financial literacy framework, together with guides for evaluating financial education (OECD 2010; OECD INFE 2010a & b, 2011); and the Financial Literacy Foundation (2008) has published good practice guidelines for initiatives with Indigenous Australians. However, the literature indicates that most financial education initiatives are still relatively new; that what works and does not work in financial inclusion program design and evaluation remains unproven; and that no 'best practice model' exists for conducting or evaluating Indigenous financial literacy programs.
- Development of My Moola was a component of the National Indigenous Money Management Agenda (NIMMA), which brought together government, business, and community organisations to promote Indigenous financial inclusion via a national action plan (NIMMA 2007). First Nations Foundation (FNF) provided advice through the Indigenous Banking Reference Group (IBRG), and FNF staff wrote *Enhancing Indigenous financial capability programs* (Saunders & Piper 2011). Despite these advances, little research exists on Indigenous financial capability (Gerrans, Clark-Murphy & Truscott 2009; NIMMA 2007).
- Academics have largely skirted around these topics (Atkinson 2008; Martin 2007; Worthington 2006 cited in Gerrans, Clark-Murphy & Truscott 2009), and while efforts to promote Indigenous financial literacy and financial inclusion have gained momentum, the concepts still lack standard definitions and measures (ASIC 2011a; Chant Link & Associates 2004; Connolly et al. 2011)
- The initial focus of financial literacy (ASIC 2011a) on developing objective financial knowledge and numeracy has gradually expanded to include the development of financial attitudes and behaviours.
- Since around 2005, the design of financial literacy surveys has been heavily influenced by real-life meanings and capabilities including: 'managing money', 'planning ahead', 'choosing products/services', and 'getting help'. The number of Indigenous Australians canvassed in ANZ's Australian surveys are small, but the Indigenous respondents rank lower on 'planning ahead', 'choosing financial products', and 'financial control'; and are also more likely to report 'spending more money than they get' (10% of Indigenous vs 4% of total sample); 'missing a repayment in the past 12 months' (23% vs 7%); 'not using any sources of financial information in the past 12 months' (62% vs 50%); and that 'dealing with money is stressful' (ANZ 2011).
- Outcome measures for financial literacy are contested, and financial education program success factors have not been fully identified.
- Cultural and attitudinal factors are increasingly recognised as being as important as technical financial skills in developing financial capability.
- Some Indigenous populations can score well on financial literacy tests, suggesting the importance of local contextual factors.
- Financial experience 'makes a difference' (for example, having a job helps develop financial literacy skills) but it does not necessarily impact on the choice of life goals which depend more on financial success and stability (for example, home ownership or an above-average superannuation balance).
- Studies of various Indigenous financial education initiatives concluded that a 'client-driven', 'need-to-learn' approach with individual case management was more effective than abstract teaching.
- Both mainstream and Indigenous programs show that low-income households can save and manage money well.





Findings of the My Moola Shepparton evaluation

The evaluation of the 12 month My Moola Shepparton pilot program (Schubert & Lahn 2008) has been of particular importance to both FNF and the current My Moola evaluation. The main goal of the My Moola Shepparton program was to help 'break the cycle' of financial disadvantage experienced by Indigenous Australians, by assisting participants to: break through the barrier of feeling that they have no money to spare; build confidence in dealing with banking and financial institutions; manage their money better by using a fortnightly budget; discuss money matters more openly; increase their awareness and knowledge of costs, risks, and benefits of financial products and services; recognise the relationship between spending habits, accruing debt and the inability to set saving goals.

In addition to the key finding that the My Moola program in Shepparton achieved its objectives, other relevant findings noted by Schubert and Lahn (2008) included the following:

- My Moola participants reported increases in their savings since program completion
- My Moola workshops generally fostered supportive social interaction and sharing of concerns
- My Moola course material was presented in a culturally sensitive manner
- Indigenous facilitators all received training to deliver the My Moola program
- My Moola was appropriate for both men and women
- Participants become more comfortable in sharing their vision with family
- Participants became more aware of the need to balance their individual money needs and financial aspirations with family and community values, commitments and obligations
- Participants set both short and long-term savings goals.

At the community and organisational level, the evaluation found that engagement in My Moola had been extensive, with local partner organisations such as the Koori Resource and Information Centre (KRIC) and Rumbalara Aboriginal Cooperative (RAC) participating actively, but with additional involvement from other community organisations including the Academy of Sport Health and Education (ASHE), Berry Street Victoria (BSV), Ganbina, and Rumbalara Football and Netball Club.

The evaluation also identified several opportunities for improvement, including:

- setting goals for youth, and targeting youth more generally
- inclusion of more outside speakers
- follow-up of participants after completion of the 10 week program, e.g. by one-on-one mentoring with a financial officer to review goals
- introducing the program to schools so children can learn to save at an early age
- special sessions on topics such as superannuation.

The findings from the literature review and the Shepparton evaluation have been used to inform the present evaluation design, implementation and analysis.



3 Methods

Evaluation challenges associated with financial education programs

While the number and type of financial education programs has rocketed, evaluating these programs remains a science filled with challenges. Most evaluations canvass program satisfaction, usefulness, and changes in knowledge, attitudes and/or behaviour (Atkinson 2008; Lyons et al. 2006; O'Connell 2008). Randomised controlled trials with follow-up are rarely undertaken in this area due to the difficulty, cost and time involved (Atkinson 2008; Collins & O'Rourke 2010; O'Connell 2008). Evaluators of financial education programs therefore tend to face a number of research challenges (Atkinson 2008; Lyons et al. 2006; O'Connell 2008; OECD 2010):

- What works for whom is untested.
- Causality is difficult to establish, and is multi-factorial.
- It is difficult and costly to measure the nature of change and long-term impact.
- There are no benchmarks on any measure for any population.
- Despite education, people make 'seemingly irrational decisions' with money.
- Target audiences may have different needs and aspirations.
- There are significant data collection challenges in remote areas.

Evaluation and program design approaches that are known to enhance the chances of successful outcomes include: (i) the use of program logic to develop a clear map of probable links operating between the intervention and the anticipated outcomes; (ii) the development of agreed and measurable performance indicators associated with both the intervention and the target groups outcomes; and (iii) the use of skilled and objective evaluators to collect and analyse evidence at both the intervention and outcome levels.

Principles for evaluation design

Atkinson (2008) scrutinised more than 70 international evaluations for Britain's Financial Services Association and found little robust evidence of program impacts. Effects seemed greater on managing money and planning ahead than on other financial capability domains. Atkinson, as well as Collins and O'Rourke (2010), has offered good practice principles for financial inclusion programs, including:

- identify the aspect of financial capability that a program is targeting (e.g. planning ahead)
- specify a theory of change
- maintain accurate administrative records of all participants
- where possible, develop pre-post measures for target skills and behaviours
- design data collection instruments appropriate to the target group and program
- consider participants' circumstances such as age, language, literacy
- use self-report measures where appropriate (e.g. for attitudes and behaviours)
- test knowledge directly where possible.

Cultural considerations

Special considerations are advised when working with disadvantaged or Indigenous populations. Lyons and colleagues (2006) note that welfare recipients may fear losing benefits by disclosing information. They also caution against unrealistic expectations, noting that low-income participants may struggle to meet goals simply because of limited resources. Finally, Indigenous participants often have additional kinship obligations to share resources—cultural values which are often at odds with mainstream benchmarks for good money management and financial education program success (Schubert & Lahn 2008; van Weeren et al. 2008).

Burchill (2004) also warns against overstating results and creating a false sense of achievement. She has also argued that while there is no 'right way' to do research among her people, a good starting point is to take into account their way of doing things—quoting an Elder who describes action research as close to the Indigenous way of working (cited in Bredhauer et al. 2004).

Some researchers found that conducting one-on-one interviews with Indigenous participants was difficult, invasive or cost-prohibitive. A male surveyor said women in remote Northern Territory communities were uncomfortable speaking to him (van Weeren et al. 2008); however a Perth interviewer encountered eager cooperation (Gerrans, Clark-Murphy & Truscott 2009).





To address this issue, Burchill (2004) suggests that research is best done by or with Aboriginal researchers. This approach is seen as building Indigenous capacity and as helping to elicit deeper answers. Indigenous researchers from outside the community are also recommended as they can help navigate local protocols with less involvement in local politics.

When Indigenous evaluators are not available, Burchill notes that Indigenous people are willing to 'yarn' with outsiders if learning is two-way. 'Yarning up is about listening to community knowledge, concerns, experience, and aspirations and building trusting respectful relationships between the researcher and the people' (Burchill 2004, p. 7). Researchers are advised that there is diversity of views between and within Indigenous communities (Briskman 2007; Burchill 2004) and that canvassers should note nuances, including mood, non-verbal cues, who speaks/doesn't speak, and what is said/not said (van Weeren et al. 2008).

With respect to questions of culture, language, literacy, and numeracy, Chan's (2012 unpub.) review identified that appropriate data collection strategies include interviews (face-to-face, telephone); focus groups, recorded teleconferences, community consultations, observation (participant, non-participant); written questionnaires (pre and post program); and reflective journals. The information collected may include demographic data and participants needs, expectations and aspirations, participant satisfaction, and reflections on program adaptability.

To prevent 'shame', some evaluators recommended open-ended questions (DBE 2010 cited in ASIC 2011b). Several others chose group interviews because knowledge-making among Indigenous Australians is a social practice (van Weeren et al. 2008); and asserted that, despite other challenges such as maintaining confidentiality, the facilitator's role is to make sure everyone understands each question and has a chance to speak freely (Atkinson 2008; Burchill 2004).

Data collection

Based on the guidance identified in the Chan literature review (2012), a combination of focus groups and semi-structured interviews was selected as the most appropriate means to collect data.

Focus groups were undertaken in 2013 with My Moola program participants in Victoria (in St Kilda, East Brunswick and Healesville) as well as in Roebourne, Western Australia. Interviews were undertaken with management and facilitators at each pilot site (VACCA, MMIGP and Yaandina), and the CEO of First Nations Foundation was also interviewed, primarily to understand FNF's approach to partnership development, program adaptation and strategic planning.

The questions used to guide the interviews with facilitators and staff are provided at Appendix 3 and 4. Most of the focus groups and interviews were either led or supported by an Indigenous evaluator. Where an Indigenous evaluator was not available, the focus groups or interviews were undertaken by a professional evaluator experienced in working with Indigenous communities and participants. Research notes and transcribed interviews from My Moola participants were analysed for evidence of knowledge change, attitude change, behaviour change and program satisfaction. Ritchie and Spencer's (1994) analytic frame was used to code, chart, map and interpret the data, together with interview data from agency facilitators and managers.

Evaluation questions

Four major questions were developed for the evaluation:

1. What is the impact of My Moola at the individual, family, and community levels?
2. How has My Moola been implemented and adapted to meet contextual needs?
3. To what extent and with what value have community development and partnerships been used in the implementation and delivery of My Moola?
4. What are the policy implications/recommendations of the My Moola program in addressing indigenous financial inclusion at both the local and national levels?

Evaluation design

This study of the My Moola program is both a process and an impact evaluation. Using a participatory approach, the evaluation team worked closely with program participants, facilitators, providers and partners to design, test and modify evaluation questions and data collection procedures.



The team employed the services of two Indigenous evaluators (one in Western Australia, one in Victoria) to support the post-program focus groups and interviews with participants, and also to consult with Indigenous community organisation stakeholders such as My Moola facilitators and management

The initial instruments were trialled in Roebourne, where feedback from participants, Indigenous evaluators, partner organisations and FNF staff revealed that some questions in the pre and post-pilot surveys were either not culturally appropriate, too long, or potentially too intrusive. In consequence of the difficulties facilitators experienced in collecting consistent pre-program data, the pre and post survey strategy was discontinued.

Other issues in the initial testing period included poor attendance at post-workshop evaluation focus groups, difficulty in getting conversations started—regardless of whether the focus group was run by Indigenous evaluators or by the program facilitators—and in some instances, program facilitators becoming too involved in the discussions.

In order to overcome these issues and to enable My Moola facilitators to use the evaluation processes to support internal program quality assurance, a decision was made in consultation with FNF and some program facilitators to align the evaluation content with the My Moola program's learning objectives. This also resulted in a slight alteration of the data collection procedures, with post-program focus groups attended by participants and conducted by an Indigenous evaluator, a BSL evaluator and a My Moola facilitator. The program focus group questions focused on changes in participants' knowledge, attitude and behaviour with respect to each of the My Moola learning objectives, and also explored participants' views about potential improvements to the program.

Data analysis / analytic frames

A suite of analytic frames was used to shape focus group and interview questions, and to interpret the data. Three main theoretical frames were used to analyse data collected in relation to research question 1 (What is the impact of My Moola at the individual, family, and community levels?). These frames are locus of control, readiness for change and social cognitive theory.

Capuano and Ramsay (2011), and Johnson and Staten (2010, cited in OECD 2010), argue that knowledge, skills and psychological factors—such as attitudes, confidence, motivation—and values interact to determine financial behaviour. Consequently, the analysis of financial literacy program outcomes should also emphasise actual behaviour change (O'Connell 2008). This approach takes into account both individual and social dimensions, making constructs from psychology and sociology relevant.

Locus of control is commonly defined as the extent to which individuals believe that they can control events that affect them. In relation to financial literacy programs, research demonstrates links between locus of control and financial behaviour (Rotter 1966 cited in OECD 2010). Sakalaki, Richardson and Bastounis (2005 cited in Russell, Wall & Doan 2011) show a link between the type of locus of control (external or internal) and saving abilities, such that individuals with greater internal locus of control are able to save more than those with a stronger external locus of control. A common indicator of whether someone feels they have control over their plans is whether they believe that luck prevails (Russell, Wall & Doan 2011).

The 'readiness for change' model is perhaps best explicated in the transtheoretical Stages of Change Model (Prochaska & DiClemente 1983). This model describes five stages experienced by individuals who are undertaking or considering behaviour change programs such as smoking cessation, exercise or nutrition programs, and financial behaviour change programs:

- pre-contemplation (no plans to change in next six months)
- contemplation (plans to make change in next six months)
- preparation (has taken steps)
- action (has changed behaviour for less than six months)
- maintenance (has changed behaviour for more than six months).





Social Cognitive Theory (Bandura 1986, 1997) is a widely tested and accepted theory that uses two core constructs—self-efficacy expectations, and outcomes expectations—to explain and predict the adoption and maintenance of behaviour changes that are complex or challenging. Although assessments are usually undertaken using lengthy and graduated tools, indications of changes in both self efficacy and outcome expectations can also be elicited through structured discussions with examples to illustrate both behavioural antecedents and outcomes.

For research question 2 (How has My Moola been implemented and adapted to meet contextual needs?), the main interpretive technique used was thematic analysis, following the standard process recommended by Ritchie and Spencer (1994).

For research Question 3 (To what extent and with what value have community development and partnerships been used in the implementation and delivery of My Moola?), three core theories were used: capability building, social capital theory and empowerment theory. These ideas help interpret the data in accordance with best practice in working with Indigenous communities, people experiencing social exclusion, and how individual and organisational networks can be used to support improved community outcomes.

Capacity building

The concept of capability building, as applied to Indigenous governance, can be ambiguous and often raises concerns regarding assumptions about the pre-existing capabilities of a community (Sullivan 2011; Taylor 2003). It requires careful application in order to ensure that the community's needs, rights and wishes are recognised and that the language and practices of 'capability building' have recognisable and agreed value for individuals, organisations and communities.

A capability approach recognises that both individual and institutional elements are important in developing financial literacy (Godhino & Russell 2013). Also, supporting and developing capability needs to both include Indigenous people, communities and organisations, and increase the capacity of institutions, government departments and non-Indigenous organisations to deliver culturally safe, relevant and supportive services. 'Capability building' recognises that capacity, access and the exercise of choice can be restricted, for example, by institutional and material factors. This leads to an understanding of capacity building as a process that enables people to act in accordance with their own values, recognising that there are factors outside an individual or community's ability to influence, which restrict possible courses of action.

Adopting a working definition of capacity building as: 'strengthening people's capacity to determine their own values and priorities, and to organise themselves to act on these' (Eade & Williams 1995, p. 9) acknowledges that, in Indigenous contexts, this requires an 'understanding, recognition and commitment to the legitimacy and primacy of community ownership, decision-making and action' (Taylor 2003, p. 4).

Social capital theory

The Organisation for Economic Co-operation and Development (OECD) defines social capital as: 'networks together with shared norms, values and understandings that facilitate co-operation within or among groups' (OECD 2001, p. 41). This is part of what ASIC (2011a) refers to when identifying the benefits of effective partnerships: grassroots relationships ensure that individuals are accountable to each other, and that organisations are able to respond to individual and community needs. The history of the relationship between Indigenous communities and government agencies reinforces the need to recognise the legitimacy and utility of the partnerships that exist between individuals, communities and organisations. Moreover, successful financial literacy programs designed to meet the needs of Indigenous Australians will be responsive to local issues (such as language, cultural practices and demographics), recognise the legitimacy of different values regarding wealth and money, and work in partnership with organisations which are connected to and represent the local community (Hunt 2010; Lahn 2008).

The National Financial Literacy Strategy 2014-17 identifies successful partnerships as critical to its success and draws attention to how partnerships between organisations allow more efficient resource sharing, consistent messaging, and greater reach and impact. Although focused on the national context, the strategy identifies the benefits of partnerships in all sectors to support financial literacy. The strategy identifies:



- better reach and impact – the best partnerships recognise the relative strengths each sector can contribute, from industry knowledge and resources through to the grassroots relationships the community sector has with many target groups;
- sharing of successes – by strengthening connections we can learn from and support one another. Through partnering we can learn about programs that are effective and replicate them elsewhere (and just as importantly, learn what hasn't worked);
- efficient resource sharing—maximising the efficient use of resources by partnering and sharing, thereby increasing the reach of programs at a lower delivery cost; and
- strength of common approach—many partners working together and agreeing on common messages will be considerably more effective than any one acting alone (ASIC 2011, p. 49)

The strategy (ASIC 2011, p. 49) also notes at least two key dimensions to effective partnership:

- ongoing and systematic liaison and consultation; and
- continuous and efficient sharing of resources, in particular information, learning and research.

Similarly, these principles are critical to the success of the My Moola program. The project plan identifies a number of objectives and outcomes at the community level which, if met, will let FNF know the program has been successful.

As part of the evaluation, the team sought to understand what relationships or partnerships at the community and organisation level have supported the success of My Moola. Understanding how these networks function helps identify 'what worked', and 'what didn't', for My Moola. This will also be useful for adapting the program in other communities. Social capital theory provides a relevant framework to understand these partnerships and how they may be enhanced in the future. Utilising the social capital and networks of community organisations by developing partnerships (such as between FNF and VACCA, MMIGP and Yaandina) allows the educational and empowering messages of My Moola to have a wider reach.

This evaluation explores whether, how, and to what extent relationships at the organisational level are critical to the success of My Moola. Understanding this will help FNF adapt the program to other communities, which may have different organisational structures, partnerships or priorities.

Empowerment theory

Initially developed in the field of organisational behaviour, empowerment theory has been applied to help understand how feelings of competence, autonomy and job satisfaction can be supported among employees (Larkin et al. 2008). According to this approach, empowerment is promoted in environments that enable 'access to information, resources, support, and the opportunity to learn and develop' (Larkin et al. 2008, paragraph 3). This correlates with employees who are more committed to their organisation, more accountable and more effective in their role. A signal benefit of empowerment theory is that it avoids focusing on deficits or problems, and is instead oriented towards strengths and capabilities (Perkins & Zimmerman 1995, p. 570).

Larkin et al. (2008) identify four guiding concepts which enable governance structures to support individual and community empowerment:

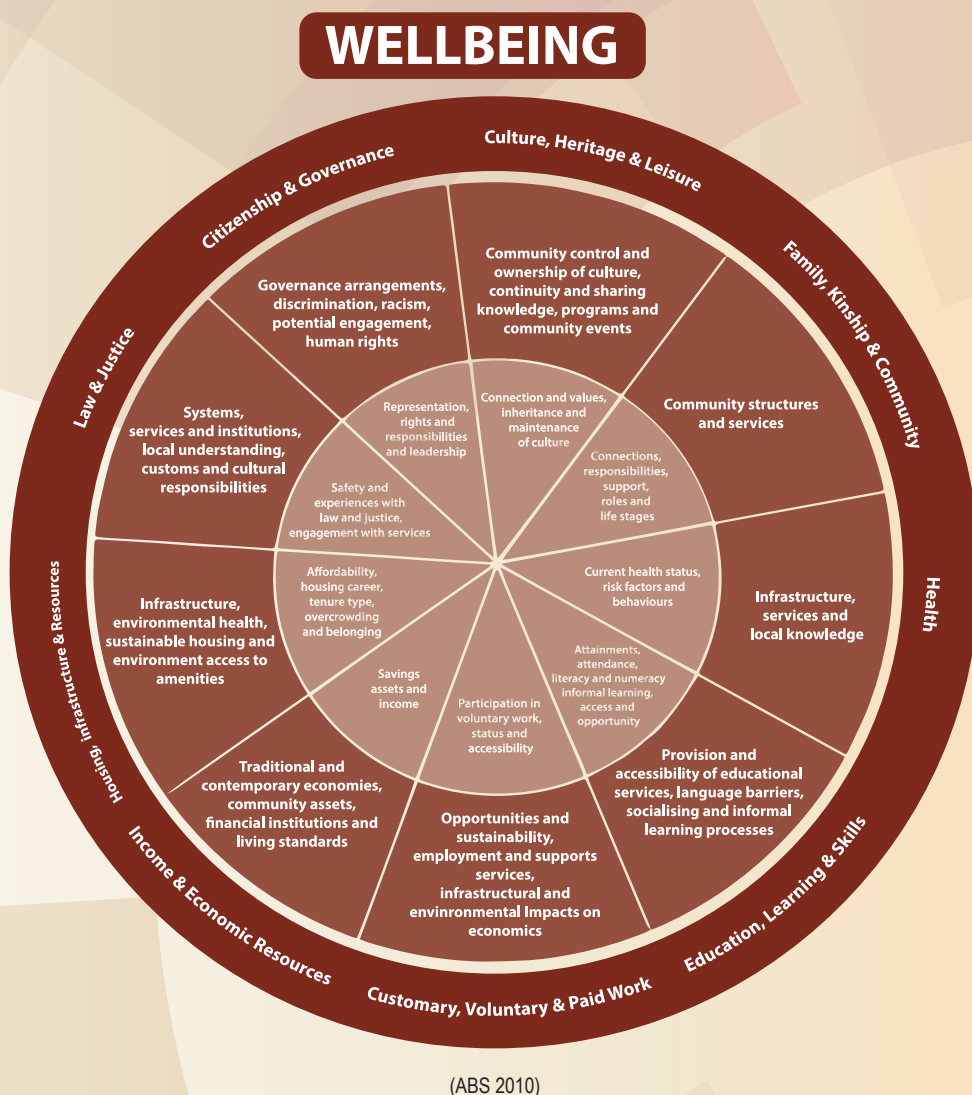
- equity (the integration of roles to achieve common goals and the willingness of each member to contribute collectively toward a common goal)
- ownership (recognition by the individual of the connection between his or her individual job performance and the success of the organisation)
- partnership (development of relationships to promote mutual respect, enhanced communication, and collaboration to achieve organisational objectives)
- accountability (willingness to invest in decision making and sharing a sense of responsibility for individual and collective outcomes).

This approach also distinguishes between empowerment processes and empowerment outcomes. For example, empowerment processes may describe individual participation in an organisation, whereas empowerment outcomes may include 'situation-specific perceived control and resource mobilization skills'; at a community level, empowerment outcomes may include organisational partnerships (Perkins & Zimmerman 1995, p. 570). In line with the National Financial Literacy Strategy and the focus of Indigenous financial literacy programs on building local skills and knowledge, empowerment theory provides a useful lens to understand how individuals may be better supported to develop financial capabilities and exercise choice.





Empowering Indigenous wellbeing is a complex and multidimensional task. Wellbeing includes cultural and familial dimensions, in addition to broader issues related to access, resources, citizenship and health, several of which are politically contested. Figure 3.1 describes the dimensions of Indigenous wellbeing.



Ethics

The evaluation procedures were approved by the Brotherhood of St Laurence Research and Policy Centre Ethics Committee. All research participants were presented with a plain language statement and consent form which outlined the research aims, as well as their rights to confidentiality and anonymity and to access the final report. Following BSL convention, participants received a small value gift voucher as reimbursement for their time.

Limitations

The key limitations in the My Moola data collection procedures were as follows:

- Limited pre-data collection from participants was possible, mainly due to cultural factors.
- Data from Roebourne participants and program staff was obtained by different evaluators. Data for 2012 was collected by an Indigenous evaluator; most of the 2013 data was collected by a non-Indigenous evaluator.
- There was significant turnover of agency-based My Moola facilitators, and some FNF program staff, resulting in incomplete data collection from facilitators, and the cancellation of some evaluation focus groups with participants.
- There was incomplete administrative data about participant numbers and demographics.



4 Participants

Three Indigenous community organisations were invited to participate in the My Moola national pilot, two from Victoria (VACCA and Mullum Mullum Indigenous Gathering Place), and Yaandina Family Centre in Roebourne, a remote site in Western Australia.

Yaandina

Yaandina Family Centre² is located in the township of Roebourne in the Pilbara region of Western Australia, 1600 km north of Perth. Yaandina Family Centre Inc. is a not-for-profit Indigenous community organisation established in 1987 to provide community services in Roebourne and surrounding areas. Yaandina's aim is to provide a suite of programs that harness community strengths, protect children and assist the most vulnerable community members.

VACCA

VACCA (Victorian Aboriginal Child Care Agency) is the leading Aboriginal child and family welfare organisation in Victoria and promotes the rights of, and delivers services to, Aboriginal children, young people and families. The impetus for establishing Aboriginal and Islander child care agencies came from the Aboriginal Legal Service in Victoria during the 1970s. VACCA believes that families who have strong connections to their community and culture will be more successful in raising resilient children and young people who are proud of who they are and where they come from. VACCA sees its involvement in the My Moola program as another important step in strengthening families by promoting empowerment and Koorie ways of financial planning. VACCA trialled their first My Moola program in 2012.

Mullum Mullum Indigenous Gathering Place

Mullum Mullum Indigenous Gathering Place (MMIGP) is a community-controlled Aboriginal organisation based in the eastern suburbs of Melbourne. MMIGP is an Aboriginal neighbourhood house and will evolve over time according to identified need. The aims of MMIGP are to support and enhance the following outcomes for the Aboriginal community of the Eastern Metropolitan Region of Melbourne by providing programs and activities that:

- lengthen life
- strengthen children, young people and families
- support cultural integrity and safety
- support innovative community-based approaches and solutions
- support collaborative planning and decision-making based on community-driven priorities
- support stronger partnerships between Aboriginal and mainstream services
- support stronger partnerships with government.

² <http://www.yaandina.org/>

MMIGP commenced the delivery of their first My Moola program in January 2013.

Recruitment

Each of the pilot sites was responsible for recruiting clients, and for delivery of the My Moola program in ways that suited participants' needs. Each agency was asked to prepare and submit an annual implementation plan, to collect basic demographic data about the participants, and to support the evaluation activities, including focus groups with participants and interviews with senior staff of the pilot site. First Nations Foundation was responsible for funding the pilots, training Indigenous program facilitators, providing training materials and participants' resources, and overall project management and communication functions.

Participant demographics

Community organisations undertook a range of strategies to recruit participants to My Moola workshops, to facilitate the completion of demographic questionnaires by participants, and to maintain workshop attendance records. Between January and December 2013, the evaluation team received a total of 79 completed intake questionnaires from VACCA, MMIGP and Yaandina. Although the completed questionnaires enabled the development of a demographic profile of this group, feedback from workshop facilitators suggests that this total under-represents the actual number of My Moola participants by some 20 per cent.





Age/gender

Almost two-thirds of the program participants were female. The average age of the participants was 37, with the youngest participant being 16, and the oldest 74.

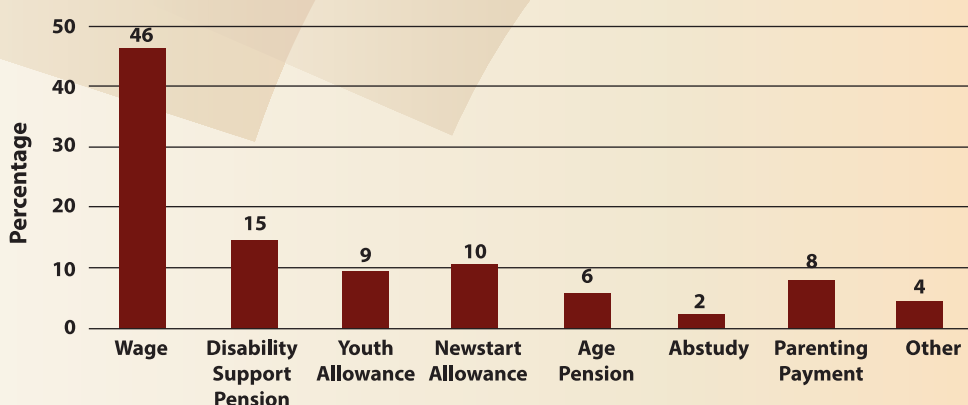
Educational attainment

Seventy per cent of participants had acquired qualifications no higher than secondary school, 10 per cent had completed TAFE, 16 per cent a university course and the remaining 4 per cent either an apprenticeship or training.

Income and employment

Wages were listed as the main source of income by 46 per cent of the program participants, with the remainder receiving a variety of government pensions or allowances see (Figure 4.1).

Figure 4.1 My Moola participants' main source of income

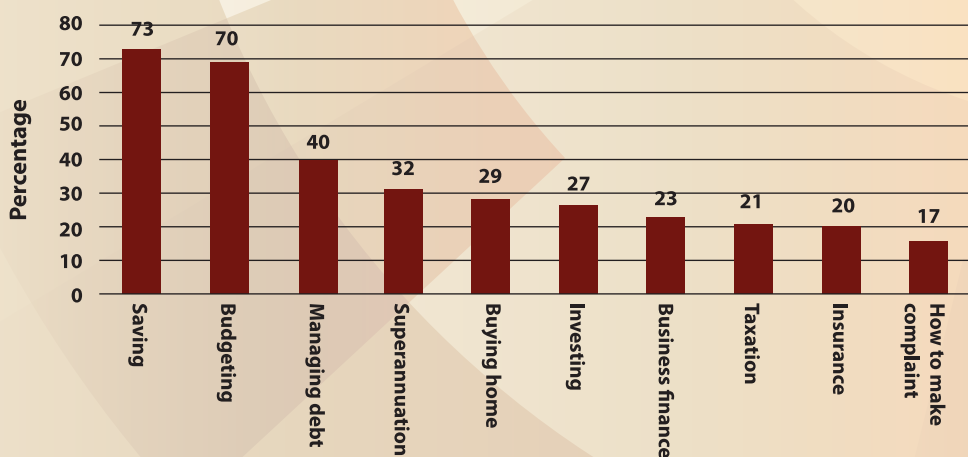


Forty-three per cent of the participants were in paid work, 18 per cent were engaged in 'home duties', 16 per cent were looking for work, 5 per cent were retired, 5 per cent were disabled, 4 per cent were studying and the remaining 9 per cent did not specify their occupation.

Reasons for participating in My Moola/Waba Garrungu

Regardless of the difference in their level of education, work status and source of income, all participants indicated a need to improve their financial literacy, particularly saving and budgeting (see Figure 4.2).

Figure 4.2 Which My Moola topics are you most interested in?



Initial observations of demographics

Compared with Roebourne demographics, the profile of the My Moola participants in Victoria was slightly more heavily weighted towards females, individuals with post-secondary qualifications, and individuals in paid employment.

Participant focus groups

Between January and December 2013, seven My Moola evaluation focus groups were conducted in Melbourne and Roebourne with a total of 44 participants. Of these, 21 focus group participants were from VACCA; 12 from MMIGP, and 11 from Roebourne.

The characteristics of focus group participants broadly matched the profile of the My Moola program participants.





5 The impact of My Moola on individuals, families and communities

The first evaluation question asks to what extent the My Moola program impacted on the knowledge, attitudes and behaviours of individuals, families and communities.

The participant focus group questions and the subsequent thematic analysis focused on changes in knowledge, changes in psychological factors such as attitude and confidence, and changes in behaviours—both individually and in the family unit. Forty-four participants took part in the post-workshop focus groups across the three My Moola programs (VACCA, MMIGP, Yaandina), and this feedback was compared with information provided by the program facilitators, particularly in terms of participants' observable progress against the stated program objectives, and/or against goals set by the individual participants.

Changes in financial knowledge and awareness

My Moola was clearly successful in raising participants' awareness and knowledge in budgeting and savings areas such as how money was spent, and whether it was 'well spent' or not. Indeed, one of the key themes of the feedback was that My Moola had helped participants to identify their spending leaks:

My Moola made me think about the amount of money I was spending at bingo. I spend \$80 every week at bingo (tickets, food). Thanks to the program, I realised that I was wasting lots of money (adding the money up made me realise that I was spending \$3000 per year in bingo). It also made me realise that even on a pension you can still save money.

I have learned how to spend more on needs, less on wants. Now I spend on the needs, and save for my wants. I learnt how to prioritise and make decisions about what I spend on, and when.

Most participants in focus groups were also able to identify personal, structural and social barriers to their financial outcomes:

I learned the difference between 'needs' and 'wants'. Housing is expensive here, but it's a need, so I spend on the needs, and save for the wants. I have a baby, so we have lots of needs; I learned how to politely say 'no' to people, and I prioritise on what I need and want to spend on.

It sort of teaches you Indigenous life skills. You learn to respect money. In our way of life, saying 'no' to others is very hard; respect for your family is more important, but this program gives you a new perspective on managing your money. It teaches you how to save and budget. It's built up my self-respect and confidence. I've learned about job opportunities, and from the other girls I also learned about how other people think about their life and their goals, and how to get there.

Some participants noted that the program had not only helped them to become more aware of the financial knowledge and skills they had, but also to consolidate these skills and make good practical use of them:

Doing the program helped me pull together some of the budgeting and saving skills I had before.

Since doing the program I started using for myself budgeting and saving skills I use at my work: I never thought of doing that before.

Some participants noted their increased awareness of 'hidden costs' and fees associated with credit and loans:



I am more aware of the problems and consequences that credit cards can have.

Changes in participants' attitudes

There is good evidence that the My Moola program impacted on attitudes to money, with most participants reporting an important change:

I am more able to stop and think and put money to a better use instead of abusing it.

Previously I had automatically wasted money on clothes and food. Now I am realising that there is more to life and I changed my goals and spending habits accordingly.

Some reported a change in the way they 'value' money:

Since the program, I give more value to smaller denominations because it all adds up at the end.

I'm more aware of money value, I work hard for it, and I want to get my money's worth.

Many respondents reported a positive impact of the program on their ability and confidence in managing money:

I feel more able to take risks, to step out of my comfort zone and put an end to my spending habit.

Since the program, I feel in control of myself, in control of what [money] comes in and what goes out.

I have the confidence to negotiate and ask: 'What's the best price you can give me?'

I went to the bank to sort things out (never had the confidence to do it before). Now I feel that I should take some responsibility and take a bit of control and be more focused.

I used to rely on my partner to deal with the financial stuff but now I am involved.

It gave me the confidence to go to a bank, and set up an account. I may even try to ask for a loan.

Some participants identified that despite the difficulties they experienced in establishing new saving habits, the program had nonetheless enabled them to maintain their motivation to save money:

I tried to save \$100 a fortnight; but it didn't always work.

In addition to building up self-confidence and self-respect, My Moola provided participants with the opportunity to network and be aware of opportunities available in their community:

The course has built up my confidence and self-respect. I met some new people through the course, and learned about job opportunities.

Many participants commented on their changed attitude toward credit and loans.

Now I always think, if I can't afford to pay it back then don't do it—no need to get a loan.

Most responses indicated a shift in the participants' self-perception and their attitude towards their family's financial demands:

*The program made me think about myself and look after myself first.
It changed my attitude toward family demands. It is a hard thing to say 'no' because you have been saying 'yes' for such a long time, and you feel guilty and uncomfortable to say 'no'. But now I have learnt tricks and don't have to say 'no' upfront, I just don't tell them that I have money. And having a vision/goal makes it easier because it helps you realise why you are doing it [saying no].*





For some participants, the program introduced new ways of handling the tension between living according to their Indigenous cultural values, and navigating a western financial system which has its own expectations and standards:

You learn to respect money. In our way of life, our kinship system, saying 'no' to others is very hard, especially to older family members. So saving money is hard to do, and sometimes you can't say 'no'. Respect from your family is more important than money, but you get a new perspective about managing your money. It teaches you how to save money, like using budgeting skills.

Changes in participants' behaviour

The My Moola program also produced some very clear examples of changes in behaviour. While behaviour change research generally suggests that the adoption of modified or new behaviours can take time to be embedded, most focus group participants were able to report having made some changes which improved their financial wellbeing.

One of the most notable areas of change was in spending habits. By identifying their spending leaks, participants were able to cut back on some 'unnecessary' expenses, and thereby make savings:

*I am making cold meat at home for sandwiches instead of buying them at the shop.
I reduced smoking so that I could save a bit of money.*

The program changed my decision making: instead of buying full price, I will look for specials, and that helps save almost \$30 per shopping trip, which is extra money. And instead of shopping at Coles I shop at ALDI—[it is] much cheaper.

My Moola changed my thinking. I don't buy take away coffee anymore. I rather make it in the office (where it is free) and that makes me save \$4 each time.

Before I was living from day to day, now I have a goal, set aside money, can reduce the amount [of spending] to make it [money] stretch.

I think about the adding up costs, and thinking about the things I waste money on daily. I try harder to buy in bulk, or just use less each week.

Some participants took the extra step of setting up a specific savings account:

I told the bank to set up an account [for me]. I put away \$10 a week. I keep thinking: 'The account is in debt (not where it should be)' so I just keep adding more in to make it up.

I set up a savings account and was able to save up and buy some household items.

Several people also reported becoming more proactive in dealing with their financial obligations:

Before I put my bills in drawer and paid them only on 'Final Notice', but now I put them on the fridge and try to pay them before the due day.

I set up a direct debit account to pay bills.

I set up a plan for water bills payment.

*Prior to the program I was going into overdraft every week but not now.
After the program, I consolidated all my credit cards and have been able to save since. I have plans to save for curtains next, then outside stuff.*

By consolidating their finances, some participants were able to achieve some of the personal goals they had initially set:



After the program, I consolidated all my credit cards and have been able to save. I am going overseas on holiday.

I saved enough money to go on holiday to Bali.

I ended up saving \$100 a fortnight; the money was put into a special account; I'm saving for an overseas trip.

The course was interesting—we learned new things all the time: how to deal with banks; communicate with whitefellas; how to spend less and save more. I'm still planning for what my goals are, but I'm also saving a bit.

Overall, the findings suggest strongly that the program achieved its stated goals of improving participants' ability to set goals, develop and apply new (or old) skills in budgeting and planning for financial commitments, and becoming more competent and confident in using financial tools and products:

It teaches you the value of money, and how it can add up to achieve a big goal.

I try harder to buy in bulk, or use less per week. It gave me the confidence to go to a bank, and set up an account. I may even try to ask for a loan.

I liked the section on loans, so now I would like to know more about shares and superannuation.

It teaches you new words and skills to do with money. It made me think a lot more about money—but I'm not ready for tight budgeting yet.

In general, participants' responses aligned well with comments made by both the Indigenous facilitators, and the co-ordinators of other community programs that hosted My Moola workshops:

Participants enjoyed it—drop-out was low (around 20 per cent).

Participants gained new knowledge and skills in areas such as learning how to do banking, ideas for saving money. We know that this happened because in the revision sessions they discuss what they remember and how they applied the new knowledge and skills since the last session. These changes in turn helped to change their attitude and confidence about saving and planning how to achieve financial goals. One girl saved for a trip to Bali, others are paying off cars they bought, and several girls have stopped drinking as this saves them money.

Many participants set up 'goal saver accounts'—or got their family or friends to do this for them—that enabled them to save for something important on their release, and also to state their personal goals to others in their family or friendship groups. The boys seemed to become more confident and assertive about their goals, needs and behaviours. They learned how to do budgets for their Newstart or Centrelink allowances. The trainees' budgeting skills were deficient, and most did not have clear goals or targets for the use of their incomes. Now they all have genuine goals. ... Many have part of their allowance allocated straight into a savings account, which they try not to touch at all, until they reach their personal goals.

The budgeting was linked to life goals and real-life contexts—usually family and boyfriends. The girls moved from thinking about saving (contemplation) to preparation and from there to successful action.





Summary: the impact of My Moola at individual, family and community levels

There is ample, consistent evidence from this evaluation that the My Moola program works well at the level of providing individuals with additional financial knowledge, skills, confidence and awareness of budgeting, saving, identifying spending leaks, and the broader use of financial services and products. My Moola also impacts directly on individual attitudes and behaviours, sometimes with important and positive short-term consequences for personal and family budgets. It is not possible to assess the community impacts of the program due to the delivery focus on small groups of individuals, and the low overall numbers in any given location.



6 The implementation and adaptation of My Moola to meet contextual needs

Although My Moola is structured through ten consecutive weekly workshops of two hours duration, over the course of the evaluation it became evident that all the partner organisations (VACCA, Yaandina and Mullum Mullum Indigenous Gathering Place) had adapted the program and had identified the most appropriate content and approach for their community participants.

Interviews with Indigenous program facilitators at each site confirmed that each agency adapted the program in response to both the perceived needs of participants and the approach and broader requirements of their organisation. A key adaptation was the duration of the My Moola program, which at 20 hours was deemed too long at all locations. In addition to the need for a shorter program, facilitators reported that some workshops areas were less relevant for their participants, and all facilitators identified some content which was removed, condensed or amended to better meet participant or community needs.

The data from facilitator interviews and participant focus groups suggests that while the content and structure of My Moola meets an identified need, flexibility and adaptation were also required in order to deliver the most relevant information and skills to participants.

Most focus group participants also valued the opportunity to share their experiences about financial and other issues in a group. They found this experience useful and comfortable:

We are all friends, and the group felt like a family. We felt free and it was easy to discuss and disclose information.

Participants also highlighted the importance of the program facilitators' skills and personal attributes in maintaining the group's enthusiasm and interest in the sessions. For example, St Kilda participants felt that having a facilitator who was from the area and spoke 'languages' (English, local Creole) made it easier to engage and connect with him.

The facilitator knew what to say and was able to adapt the language to the level of participants' abilities ... The course was interesting, we learned new things all the time.

The group felt the facilitator provided a safe and supportive learning environment.

[The facilitator is] compassionate and makes us feel very comfortable; we have (all) been a on a difficult journey.

The provision of a child-care service / crèche, travel support, food during or after the sessions, and even Indigenous music helped to make the experience of the program more attractive and 'do-able' for participants.

Despite some participants reporting the cultural inappropriateness or limited relevance of some content, the majority felt that the program was appropriate and respectful of their cultural identity and needs.

It's very culturally appropriate and respectful of who we are. I like meeting the other women, and being here fills me with a sense of pride.

The course allowed me to share my personal journey. You get information about lots of other services; it creates linkages among the participants because you share each other's personal stories.





Participant suggestions for improvement

Despite the widespread reporting of a positive impact of the My Moola program on their knowledge, attitudes and behaviours, participants also felt that the program could be enhanced. Analysis of suggestions made by participants helped highlight two main aspects of the program that could be improved: content and format (handouts).

Content

Most participants felt that the program could focus more on the issues around managing family financial demand or 'harassment'. One participant suggested the course could:

Provide examples of some of the consequences and positive side of satisfying financial harassment. The course should allow more discussion around this issue.

Participants also suggested that the program should cover topics including Aboriginal history, superannuation and wages:

Have a bit of Aboriginal history (lifestyle, financial issues, health issues) as an introduction.

Have a better breakdown of super, salary packaging.

Provide tips on how to read and understand a pay slip.

Delivery format

Even though most participants were satisfied with the course format, they made some suggestions on how to improve it. These suggestions included:

- Using audiovisual tools such as DVDs:

It would be good to have a DVD with some scenarios. And each section of the book should have a DVD with a scenario.

- Inviting guest speakers to share their expertise and knowledge of the field:

Invite a guest speaker, e.g. a salesperson to come and talk about all the options.

- Using field learning as a learning tool:

Maybe they could organise a field trip, maybe to a bank

- Using role play as one delivery tool:

They could divide the course into sections and use role plays in each.

Participants also reported that providing handouts such as a list of the types of financial services to avoid, as well as financial planning tools, and budget sheets to pin on a fridge would be beneficial. Another suggestion on how to improve the program was the development of My Moola / Waba Garrungu program for men only, possibly to be run by a male facilitator:

The course is a struggle for boys here in Roebourne. They seem stuck in a hole, and there are no male-specific courses other than in the prison. It's important to have Indigenous facilitators—someone you can trust.

Participants also identified those sections of the program that engage with direction setting and long-term planning (My Vision) as among the most valuable. In addition to the opportunity to share experiences about difficulties or goals (Yarning), these components were seen as empowering individuals to plan long-term outcomes.

Facilitators' responses

Facilitators generally liked the program, but noted the need to trial and adapt the content to suit local needs, and to work out which local groups would be best suited to versions of the program.

We worked with local NGOs, schools and the Roebourne Prison. The content and delivery were slightly modified for each audience—you have to trial it to see what works, and what doesn't.



Facilitators feedback indicated that the needs of program participants were diverse, and while some workshop modules were universally regarded as useful (e.g. My Vision), not all modules in the My Moola program were equally relevant to all groups. For example, 'budgeting' was identified as important for young people at the Yaandina sites, but less relevant for older participants at the metropolitan locations who identified that they already had this skill. Similarly, retirement savings and superannuation was seen as a less useful component of the program by participants who had had limited opportunities to build such savings, such as some older metropolitan participants sites who relied on a Disability Support or Age Pension as their sole income. These people mentioned information about other financial products and services, such as predatory lending practices of fringe credit providers or funeral plans, as potentially more useful.

Some facilitators also noted their own need for more information and training about financial planning (e.g. share markets, pensions, superannuation, financial regulations, etc). They observed that program delivery in remote regions could easily be adversely affected by weather, the condition of roads, access to a vehicle, and local cultural events (men's or women's ceremonies).

Other suggestions for improvement by facilitators included:

- focus more on budgeting, which is seen as very useful
- 10 x 2-hour workshops format is too long, so shorten or condense the program
- more facilitator training in financial products in order to support program participants
- use guest speakers to focus on specialised topic (e.g. superannuation). Such speakers should have relevant cultural awareness training or experience in Indigenous communities or organisations
- provide more lead time to develop systems to refer people to My Moola, and from My Moola to other more appropriate services (e.g. financial counselling or emergency support)
- provide alternative modules: less relevant content might be replaced with other modules written by FNF (e.g. home ownership, insurance and maintenance).

Organisational factors in program adaptation

The type and degree of adaptation required at each location was in part influenced by the service delivery model and values of the partner organisations. The three partner organisations provide a wide variety of services and support, and have their own missions and values. While there are common themes (including supporting cultural safety, empowerment and self-determination), and the organisations share the remit of providing social and cultural support services, the aims and service delivery models of these organisations do vary. As a result, each organisation responds to different needs and imperatives, in addition to working with different Indigenous communities and service users.

Yaandina Family Centre

Yaandina Family Centre operates in Roebourne, in remote northwest regional Western Australia. The organisation provides services including a child care centre; frail aged hostel; HACC services; family support and youth services; drug and alcohol rehabilitation; a sobering up shelter and patrol; Children Sexual Assault Therapeutic Service; accommodation support. Yaandina focuses on providing services to individuals and families that promote a respect for culture, dignity, social justice and a healthy lifestyle. Yaandina promotes and supports self-determination, and focuses on providing culturally appropriate services.³

Like VACCA, Yaandina is a complex service delivery organisation providing an extensive array of social and family support services; and it is the largest provider of family services in the Pilbara region (FNF Annual Report 2011–2012). Roebourne is the only pilot site for My Moola outside Victoria, and apart from the original trial site at Shepparton, the only regional location.

In line with the responses from VACCA and MMIGP, the facilitators at Yaandina stressed the need for extensive consultation prior to the start of My Moola programs. The clearest indication of the need for consultation was the requirement to change the name of the program from My Moola to Waba Garrungu (or 'good money in the Ngarluma language). There was also a need to modify content to ensure the program was locally and culturally appropriate: for example, using case studies related to movie tickets and poker machines in the Roebourne workshops was inappropriate and irrelevant.

³ Our Mission Statement, Values and Statement of Purpose, Yaandina <http://www.yaandina.org/about/mission-statement/>





Amendments to the program—such as name changes and the inclusion of appropriate examples and materials—can only occur in partnership with facilitators and organisations that have a robust connection to the community, as well as a strong working knowledge of local language, culture and practices. As demonstrated by the trials at Shepparton, and with the various communities VACCA and MMIGP serve, local knowledge is critical to the success of any Indigenous financial literacy program.

Victorian Aboriginal Child Care Agency

The Victoria Aboriginal Child Care Agency (VACCA) is a state-wide Aboriginal community controlled organisation, and the lead Aboriginal child and family welfare organisation in Victoria. It is a well-established and complex service delivery organisation providing early intervention and family support; culturally appropriate child placement support; cultural awareness and strengthening programs; and policy, research and advocacy. VACCA advocates for the rights of Aboriginal children, young people and families, and provides services premised on human rights, self-determination, cultural respect and safety.

With a long tradition of delivering culturally empowering services and training throughout Victoria, VACCA was able to contribute significant and sophisticated support to the administration and operation of My Moola, and offer the program at two locations and through a variety of other programs. Through the appointment of a My Moola facilitator with strong community links and well-developed facilitation skills, VACCA's implementation and adaptation of the program was highly successful. VACCA's corporate and community knowledge allows it provide extensive administrative support and respond quickly and comprehensively to community needs. In the context of My Moola, this resulted in the program being condensed, and a range of suggestions offered regarding content, structure and the support for My Moola facilitators in partner organisations.

As at all locations, the 10 x 2-hour workshop structure was identified by VACCA as too long to fit within existing programs or to retain participants. The program was altered to run as longer workshop sessions of 3 to 4 hours, including breaks, but fewer in number (between four and eight), depending on the location and participant needs. For example, some content was identified as less relevant for participants and condensed or removed on the basis that knowledge retention and behaviour change are most likely when participants see the content as relevant and useful.

In addition to adapting the program to suit locations and participant needs, several other factors emerged as relevant in understanding why implementation of My Moola was successful at VACCA, and what may be done to further enhance this in the future. This organisation has significant expertise, with well-qualified staff delivering high quality, empowering programs to Indigenous people and communities. Feedback from VACCA suggests that the ability of organisations like VACCA to integrate My Moola with a range of other financial services would be enhanced by having a longer lead time. This would also enable the organisation to involve guest speakers who have more experience with specific financial products or services.

Mullum Mullum Indigenous Gathering Place

Mullum Mullum Indigenous Gathering Place (MMIGP) is a local Aboriginal community-controlled organisation in eastern metropolitan Melbourne. It operates as an Aboriginal neighbourhood house, providing programs including a foodbank; a playgroup; a youth group; liaison with Home and Community Care (HACC) services; and networks of Elders, women and men. The organisation uses a strengths-based approach to support community development and focuses on providing a culturally safe and empowering environment for Aboriginal families.

MMIGP identifies as a neighbourhood house and community hub, rather than a service delivery organisation. This has implications for the types of programs MMIGP delivers and the activities it runs for community members. While programs like My Moola are seen to meet an identified need in the community, some of the assumptions contained within the program (or its program logic) may not always align completely with the vision and values of a local organisation. MMIGP resolved this tension by delivering the program to staff, drawing on a model that facilitates the building of knowledge and skills by building the capacity of key stakeholders—in this case staff members, as well as other community groups and service users.

Alongside a general tension in all education programs—i.e. the tendency to 'fix' a problem, rather



than build on the strengths and knowledge that individuals and communities bring to an educational experience—a 'deficit approach' often neglects the experiences and skills that participants have, missing the opportunity to build on those in locally relevant and empowering ways. In navigating these issues, MMIGP delivered My Moola in the first instance to staff members. This provided an opportunity for the organisation as a whole to review the content and structure of the program, as well as to enhance the financial literacy of staff members.

While a program may meet an identified need within a community, some features of the program may lead to reduced participant numbers. Alternatively, an organisation may adapt and implement the program in unforeseen ways, such as condensing content or delivering the program to staff members instead of service users or clients. This suggests that the program does meet a need, but that a more extensive consultation period may be required prior to implementation to ensure alignment between content, structure and participants. The evaluation notes that the licensing models currently being developed by FNF include scope for extensive consultation prior to and throughout delivery, in addition to support for program adaptation, such as by including new workshop modules.

Summary

The evaluation identified the importance of recognising that local organisations are best placed to understand the needs of their communities and service users, and are the most effective at supporting and maintaining respectful relationships with community members, Traditional Owners and Elders, and other organisations in the area.

It is notable that at every pilot site either My Moola was adapted (VACCA and MMIGP), or the need for adaptation was identified (Yaandina). Understanding the needs of partner organisations in including the program in their existing array of services is central to understanding program adaptation.

As has been noted in previous studies of My Moola (e.g. Briggs & Reilly 2010, Lahn 2008) and of Indigenous financial literacy and financial inclusion (Demosthenous et al. 2006, ASIC et al. 2011, McDonnell 2003), success is heavily dependent on strategies that enable people to achieve their own goals. My Moola attracts interest from organisations, facilitators and participants in part because it provides a supportive environment where individuals can explore and define their own vision and goals. It is an empowering program that enables people to identify, discuss, plan and reflect on how they can meet their own objectives in the context of the market while taking into consideration diverse cultural imperatives. As Lahn noted:

The success of Indigenous financial literacy programs will be dependent on facilitating strategies that support Aboriginal people to meet their own goals, where those goals intersect with the market (Lahn 2008, p 37).

This report notes that First Nations Foundation has already incorporated advice from partner organisations, facilitators and program participants, and has taken the opportunity to refine the structure and content of My Moola.





7 The extent and value of community development and partnership approaches

As identified above, the My Moola program has been successfully implemented and adapted at the local level by each of the participating Indigenous community organisations, operating within a partnership arrangement (see Figure 7.1).

Figure 7.1 My Moola partnership model

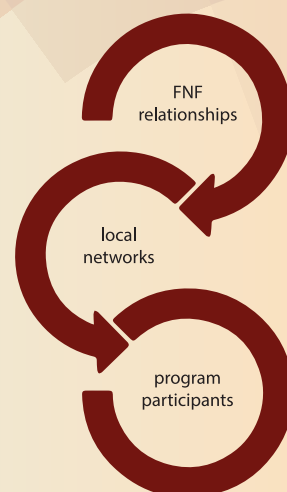
Relationships between FNF and partner organisations are based on an empowerment model that creates opportunities for local knowledge, builds on existing networks and provides opportunities for training and skills development within partner organisations.



Local partner organisations draw on their community relationships, networks and other services to adapt the program to ensure relevance and appropriate content, recruit participants and evaluate success.



Program participants are supported to explore the ways in which their needs and objectives can be met by greater knowledge about financial products and services.



In so doing, this evaluation has also confirmed that the My Moola program meets an identified need for a culturally appropriate financial literacy program relevant to Indigenous Australians. By developing partnerships with local organisations that have extensive community networks, First Nations Foundation has assisted in building the capacity of Indigenous organisations to deliver financial literacy and consumer education programs to the communities of which they are a part. Based on data provided by individual program participants and facilitators at each pilot site, it has become clear that the My Moola partnership arrangements were able to build and draw on local expertise and skills to design and deliver programs best suited to local community needs, and as a consequence, to deliver a range of positive impacts for individuals and families, and, with adequate coverage, possibly even for communities. Some of these impacts are elaborated below.

Visioning

My Moola provided individual participants with the opportunity to engage in long-term planning and financial goal setting. Given the pressures that socially and financially excluded families face, finding the opportunity, time and resources to identify a financial vision for the future can be challenging. My Moola provides this in a culturally safe environment, and focus group participants identified that visioning and goal setting as one of the most valuable components: for example, the opportunity to discuss and clarify goals such as saving for a holiday, paying off debts, or buying a car. For example, a facilitator commented:

So I feel really excited that this program is doing something. It's investing and giving—you know, empowering our mob to feel like they've got confidence, and some tools, and, you know, cruise in there, and actually can reach for their dreams regardless of their circumstances at this point in time, you know, even if they are on a small wage that they can start to plan for those bigger things in life.

This is an example of empowerment at the individual and group level enabled by a training program conducted in a highly supportive environment, through a culturally relevant organisation and approach. Not all organisations can or want to adopt this style, and not all facilitators will be equally comfortable with an empowerment approach; however, it highlights the need for local organisations to be able to adopt styles and approaches that suit their members, and also suit the skills and beliefs of their facilitators.



It is clear that My Moola provides a structured, culturally sensitive learning opportunity for acquiring new knowledge and consolidating existing knowledge. The program recognises the history of Indigenous Australians' engagement with—and exclusion from—the economy, as well as Indigenous economic practices and values regarding wealth and money. In addition, My Moola navigates the complex issues of cultural obligation and financial abuse, which increases the legitimacy of the program for both the participants and the Indigenous community organisations.

An important benefit of the My Moola program for individuals lies in its exploration of the interrelationship between valuing Indigenous culture and experiences, and developing a personal vision and goal-setting. In terms of specific skills in budgeting and awareness of financial products and services, the needs of individuals, groups and communities are diverse. The experience at different pilot sites indicates that education in specific skills may need to be adapted depending on the cohort, duration and/or location in which My Moola is delivered. However, the broader framework in which participants learn or reinforce those skills is a primary 'value-add' of the program. The My Moola framework, which incorporates Indigenous history, economic values and cultural practices in conjunction with the goal-setting and visioning activities, appears to offer a very useful, flexible and acceptable structure to maximise value for participants and partner organisations.

Consumer education

A key theme from the discussions with facilitators and FNF staff was the importance of providing individuals with an understanding of their rights as consumers of financial products and services. For example, the right to open more than one bank account, or to access different types of credit, is not universal knowledge. By working with local Indigenous facilitators and Indigenous community organisations, My Moola can provide this important consumer education to participants in personally relevant and culturally appropriate ways.

This evaluation has also confirmed that the needs of individuals and communities vary across locations. As noted during the Melbourne focus groups, the skills required by older program participants may relate to specific financial products (such as funeral insurance or retirement planning) that are quite distinct from the needs of younger families), who may require information and support around budgeting, child care and saving. First Nations Foundation's current consideration of moving towards a licensed model is entirely appropriate, as it is likely to enhance the flexibility of the program and enable the tailoring of content to best meet the needs of local communities and program participants. As this evaluation has already indicated, flexible partnerships that can accommodate local challenges and program revisions will be a key to the ongoing success of FNF, and My Moola.

Flexible partnerships: building capacity to impact on financial inclusion

One of the key benefits of the My Moola program is its capacity building. By enabling individuals and families to develop skills and access information about managing money, their rights and financial products, My Moola can also contribute to the Australian Government's Closing the Gap commitment (in particular, the Economic Participation Building Block). Through partnerships with local Indigenous organisations, First Nations Foundation and My Moola demonstrate key features that support capacity building, including:

- Adaptation and ownership at partner level: Enabling flexibility and change in the program (including content and delivery) supports local ownership, which in turn increases the ability of the program to meet the specific needs of the participant group. First Nations Foundation recognises the need to allow partners time and scope to determine locally relevant content, delivery modes and participant groups, a strategy which will be reinforced as FNF moves towards a licensed model.
- Developing relationships with different types of organisations: Culturally appropriate financial literacy programs support Australian Government initiatives including Closing the Gap and the National Financial Literacy Strategy. By working with organisations of varying sizes, with different service delivery models, FNF supports the capacity of Indigenous organisations in particular to deliver financial literacy programs to their communities.

The other thing that's been good [is] sending out those flyers not only to our internal clients and staff, but to external connections and organisations. That's been good because other financial counselling services have rung us and said, 'How can we, you know, work together?'





... if we have a mob come along to our program and then we can actually refer them to a service that's got an Indigenous focus I think it's important that we can link into this local services in our area. Whatever happens to this type of program I think we've got to actually make those connections with those services, so our mob can be referred to there.

Although First Nations Foundation has already done substantial work in updating content, and has worked closely with partner organisations to improve the content and structure of the program, this evaluation suggests that FNF should continue the strategy of working flexibly and patiently with partners, and empower partner organisations to further adapt content or 'plug in' individual modules to serve the needs of different groups (e.g. young people, people approaching retirement, people receiving a Disability Support or other pension, those undertaking a workplace induction or traineeship). The evaluation also notes, however, that some partner organisations may require more than simply funding, training and resources. Facilitators generally noted that 'support from FNF was good', but that valued improvements might include better financial support given the distances/issues in remote areas:

We need good access to cars out here, and higher levels of organisational accountability. We felt isolated within our own organisation, and we had no 'champions' for the project.

Enable each new organisation that delivers My Moola to do some pilot work to ensure they meet the needs of the local community.

Certainly, a strength of the My Moola program is its flexibility and adaptability to local needs. For example, the need to change the name of the program depending on local language or to adapt workshop modules to provide the most relevant knowledge to participants demonstrate the critical importance of consultation and negotiation between FNF and partner organisations prior to implementation. In addition, however, the financial literacy needs of each individual or family are influenced by factors such as their employment history or their geographic location. Simply extrapolating from the statistical evidence that many Indigenous Australians experience financial exclusion to the need for a standard package of financial literacy modules is likely to reduce the relevance of the program to potential participants. This will in turn impact on the uptake of the program by partner organisations, and lead to difficulties with retaining participants.

It is quite clear that the primary benefit of working with local community or service delivery organisations is the empowerment of both those organisations and the individuals who participate in My Moola, by facilitating informed local choices.

Recognising different financial values

Financial stress and exclusion are key elements of Indigenous disadvantage. Foley estimates that 'over two-thirds of the average difference between Indigenous and non-Indigenous employment rates in Australia can be explained as the result of racial discrimination' (Foley 2006, p. 19). Indeed, the disadvantage and exclusion experienced by Indigenous Australians is well documented (Altman, Biddle & Hunter et al. 2009; SCRGSP 2011), and financial stress is a significant experience of people subject to financial exclusion. Empowering individuals to exercise choice in this context is complex both conceptually and practically - in part because addressing systemic and historical issues requires long-term partnerships which recognise and accept cultural differences, as well as an accompanying commitment to building local opportunities for constructive change. In considering the design and delivery of financial literacy programs such as My Moola, it is therefore useful to consider differing cultural values and practices regarding wealth and money. The importance of culture in developing programs is underlined in COAG National Indigenous Reform Agreement (see Box 4.1).

Box 4.1 The importance of culture

Connection to culture is critical for emotional, physical and spiritual well being. Culture pervades the lives of Indigenous people and is a key factor in their wellbeing – culture must be recognised in actions intended to overcome Indigenous disadvantage.



Pride in culture plays a vital role in shaping people's aspirations and choices. Efforts to Close the Gap in Indigenous disadvantage must recognise and build on the strength of Indigenous cultures and identities.

Assuming, promoting and supporting a strong and positive view of Aboriginal and Torres Strait Islander identity and culture are important ways to reduce social exclusion for Indigenous Australians and to support them in their endeavours and aspirations for a positive future.

Cultural awareness and competency on the part of policy makers and people implementing government programs, the elimination of overt and systemic discrimination, and the development of programs that meet the cultural needs of Indigenous people will be an important part of the Closing the Gap initiatives.

Source: National Indigenous Reform Agreement 2008, p. A-19

As Foley (2006, p. 15) notes, 'Indigenous Australians do not experience a homogeneous value system' and a wide variety of cultural practices operate in Indigenous communities across Australia, including variations between urban, regional and remote communities. However, Indigenous-specific social norms, knowledge systems and cultural values do exist regarding money and wealth (Godinho & Russell 2013, Hunter 2000), and values based on kinship, family and reciprocity tend to underpin Indigenous cultural practices (Gibson 2010).

Godinho & Russell (2013) suggest that recognising alternative views of money can help inform the design of more appropriate and effective financial products and services, for 'under-banked' culturally and linguistically diverse Australians as well as for Aboriginal and Torres Strait Islander Australians. Recognising cultural and social wellbeing, and the different forms this may take, is likely to have profound implications for economic participation (Hunter 2008, p. 5) beyond more effective financial literacy programs.

Aboriginal values regarding family obligations, equality and the centrality of sharing have significant implications for money management practices (Demosthenous et al. 2006; Lahn 2008). These values are an important part of cultural identity, and do not necessarily run counter to wealth accumulation or financial independence. Practices and ideas regarding 'caring and sharing' or cultural obligation do not have negative connotations (Australian Securities and Investment Commission et al. 2011); indeed concepts like 'humbugging' or 'demand sharing' are often misused when describing Indigenous economic practices (Altman 2011). However, Indigenous values regarding sharing, family and wealth do '...have significant implications for the ways in which people engage with the general Australian society and its economy, and government policies and programs predicated on economic assimilation as a primary mechanism for addressing disadvantage' (Martin 2011, pp. 203–4).

Family obligations, sharing and cultural values may result in economic behaviour that is focused on reproducing social relations, rather than profit maximisation or personal benefit (Martin 2011). To address financial exclusion, it is important to 'recognize how different cultures understand money and want to manage their finances' (Godinho & Russell 2013, p. 1).

The financial ecosystem in Australia must also recognize that it is no longer enough to only focus on enhancing the financial capability of under-banked users. The design of financial products and services must also acknowledge and build upon the strengths of culturally diverse groups, and ensure sustainable behaviour change by empowering them to confidently use money to achieve their own goals (Godinho & Russell 2013, p. 16).

A feature of My Moola is that the program recognises the different financial obligations that may be informed by cultural considerations, and the legitimacy of a variety of financial goals. Through partnership with local organisations, FNF is able to articulate and respond to these imperatives, and empower individuals to achieved self-determined financial goals. As Lahn noted in the first My Moola evaluation, the success of Indigenous financial literacy programs depends on developing strategies that enable people to articulate and meet their own goals:

In other words, Aboriginal people must be able to meet the mainstream on their own terms,





balancing the indicator-driven policy visions of economic parity with the distinct socio-cultural imperatives of Aboriginal identity and community. (Lahn 2008, p. 37)

Summary

The value of partnerships between FNF and local organisations in providing an empowering mechanism to address these complex issues is significant. A financial literacy program goes some way to addressing that part of financial exclusion related to knowledge and skills. However, a financial literacy program cannot address the full experience of financial exclusion.

A financial literacy program designed to empower individuals to define and achieve their own goals and delivered through organisations which are aware of and responsive to the needs of their communities can play a significant role in addressing financial exclusion. This appears to be the most significant value-add of the My Moola program: the relationships FNF develops with partner organisations, and in turn, the grassroots relationships those partner organisations have with their local communities.

A high degree of importance was placed on the personal relationships between organisations and FNF, with facilitators discussing the value of the support received from FNF staff. Although there has been significant staff turnover at FNF throughout the pilot phase, regular communication between FNF and the facilitators at the three sites prevented any critical difficulties emerging in delivery. It should also be noted that retention of Indigenous staff is a significant issue which faces employers in the private and public sectors (Constable 2009), particularly as business and government compete for highly skilled Indigenous workers. As identified in the My Moola Final Feasibility Study (John Pearson Consulting 2012), attracting and retaining qualified staff will be an ongoing risk for FNF if it is to continue building high quality partnerships with a larger number of Indigenous organisations:

The pilot demonstrates that My Moola can sit alongside a diverse range of social support programs within different organisational structures, provided that an appropriate consultation phase with the partner organisation has occurred in order to scope potential program adaptation and training needs.

Organisations with more complex service delivery models and wider reach may have greater capacity to conduct a trial and adapt to suit local needs. However, experience with MMIIGP suggests that even in smaller community organisations like MMIIGP, a target audience for the program may be staff instead of service users.



8 Implications for future delivery

Each pilot site provided different opportunities and challenges for the implementation and delivery of My Moola. The remote location of Yaandina at Roebourne highlighted the need for funding for vehicles to allow facilitators to travel to deliver the program. The metropolitan location of VACCA and MMIGP enabled those organisations to deliver My Moola at central locations or draw upon organisational resources to enable facilitators to travel or to support participants to attend (such as with taxi vouchers or buses). Conversely, both

Factors such as geographic location, organisational scope and objectives, and community needs combine with the different histories and cultures of each Indigenous community to create a complex context. First Nations Foundation has been able to respond to these challenges, however a broader roll-out to diverse locations would need to take account of both cultural and practical (e.g. transport, weather) resource implications.

Supporting community relationships

In order to ensure that FNF provides the most effective financial literacy for Indigenous Australians, a number of factors may be considered with respect to building partnerships with community organisations involved in the delivery of My Moola. The relationship between FNF and the local organisations responsible for delivering the program is critical to the successful transfer of knowledge and skills to individuals to participate in My Moola and to building on the capabilities of facilitators and the local organisations of which they are a part.

- Differences in the scope and remit of the partner organisation have significant implications for the types of networks each organisation can draw on in the delivery of My Moola or identifying environments in which My Moola could be delivered. For example, an organisation may be able to recruit participants from other programs or services it provides, or draw on existing relationships with schools, businesses or other organisations.
- Providing ongoing support and training for facilitators (enhancing the capacities of local financial literacy workers) can build the capacity of smaller community organisations and enable those organisations to foster and build more extensive networks.
- A longer consultation and lead-in phase may be required for many Indigenous community organisations.
- Supporting changes in program structure or content, such as by offering a variety of interchangeable modules will enable organisations to deliver the version of My Moola that is the most appropriate and useful for the intended target audience. As the experiences of VACCA, MMIGP and Yaandina demonstrate, the needs of Indigenous families and communities are diverse: a program delivered for young people in a school environment may require a different focus, and alternative content and examples, when compared to the program delivered to people as part of a workplace induction or approaching retirement, for example. A flexible delivery model is required by partner organisations, and FNF has successfully negotiated alterations to enable a program that is relevant, useful and empowering for individuals participating in My Moola.
- In addition to organisational support in the form of administration, transport and catering, the pilot at Roebourne with Yaandina also highlighted the need for a project champion within the partner organisation. Acknowledging that staff turnover is a challenge, supporting a program champion (other than the facilitators involved in the day-to-day delivery of My Moola) in a partner organisation will assist in raising the profile of the program.

Supporting facilitators

Training

The two complex service delivery organisations (VACCA and Yaandina) indicated they would have preferred more clarity about the structure and purpose of the My Moola model, both strategically and operationally; about the shape and scope of the My Moola materials and delivery; and about the time and resource requirements. The training provided by FNF for facilitators was not consistent, and there was high staff turnover in all organisations involved in the pilot. The types of support to be





provided to partner organisations may therefore need to be clarified as the various licensing models are developed.

A licensing model that includes ongoing training and support for facilitators, building on the skills within an organisation and community, and provides lasting and transferable capabilities, might allay concerns that a financial literacy program alone can reinforce a deficit approach. Facilitators at Yaandina and VACCA repeatedly commented that training in facilitation and the financial products and services discussed in My Moola would improve their ability to deliver a high quality program, increase organisational support, and add to the skills and capabilities they bring to their communities. Particularly where culturally aware guest speakers are difficult to source, additional training for facilitators may contribute to a more robust program. Research suggests that staff sharing and learning are also valuable outcomes for financial literacy programs, and an important step in capacity building and community development (Hunt 2010).

Resourcing

A key consideration in the success of the program, particularly but not exclusively in regional and remote locations, is the level of resourcing provided to facilitators. Unlike other pilot sites, Yaandina was not able to provide extensive administrative support or other resources to support program delivery. The need for significant resources, such as vehicles and administration, was identified by the facilitators as central to the program's success in the future. Additional financial resources required to deliver the program in regional and remote locations will be critical to their successful and sustainable implementation. Facilitators at Yaandina also identified the absence of a 'champion' within the organisation to support My Moola. Where this type of leadership or change management focus is absent, it can be difficult to manage and sustain both internal change, and associated cross agency relationships.

Supporting individual needs

The literature review points to several factors which influence the success of Indigenous financial literacy programs:

- the recognition of different values regarding wealth and money as legitimate and equal
- empowering individuals to define and achieve their own goals
- culturally appropriate and competent financial services and products.

The importance of a culturally appropriate financial literacy program for Indigenous Australians was confirmed at all pilot sites. My Moola enables change by providing an opportunity for individuals to increase their knowledge of financial products and services in a culturally safe environment, and in a way which recognises the validity of different values and goals regarding wealth and money. By working with partner organisations and local facilitators, My Moola can be tailored to the needs of individuals and families in different communities and empower those individuals and communities to exercise a greater degree of choice and control over the financial products and services they use. Particularly through those sections of the program that engage with direction and goal-setting (namely Vision but also Family and Yarning), My Moola is able to create a culturally safe environment where individuals can explore their own financial objectives and develop a greater understanding of their rights as consumers.

Summary

The My Moola evaluation has confirmed the value and utility of financial literacy initiatives but has also confirmed the need for high quality, flexible and appropriately resourced partnership arrangements which enable the program to be better integrated with existing community services.



9 Conclusions and recommendations

Financial inclusion and literacy are significant issues for Indigenous Australians. The pilot work conducted in three locations confirms that My Moola can operate well at a range of levels and so it can form an important part of a national response to Indigenous financial literacy and inclusion. At the individual and family level, My Moola improved participants' abilities to set financial goals, develop skills in budgeting and planning for financial commitments, and become more confident and proficient in using financial tools and products. At the community and partnership levels, My Moola helped to build staff and organisational capability, and to create functional relationships between Indigenous organisations.

Although My Moola can be used as a stand-alone program, it appears to work better as a set of tools that can be adapted to suit local needs. Financial literacy is only one part of a complex suite of issues for many Indigenous communities, and local organisations generally 'know best' how to structure programs to meet local needs.

Commencing with a client's own goals creates relevance, and helps to build motivation to acquire and use new financial skills and confidence. By working with partner organisations to ensure that both skills development and cultural needs are met, FNF has provided both a culturally sensitive and an empowering framework through which financial literacy programs and support can be delivered. Similarly, successful partnering with community agencies around financial literacy requires a considerable degree of flexibility (or empowerment) from the funding agency. FNF has been able to demonstrate the ability to both work at the 'local' pace, and retain a degree of control over program quality, shape and fidelity. Given the need for time and resources to experiment with the most appropriate formats and delivery models, sustainable medium-term community development strategies may be more important than a short-term focus on client numbers alone.

The community organisations involved in this pilot were very interested in building staff financial literacy capability throughout their organisations. Adaptations of the My Moola program content and delivery should not be restricted to community training, but could also include capacity building initiatives—for example, Board level financial literacy training—within and across community agencies, institutions and even private enterprises.

Supporting Closing the Gap

In 2008, the Council of Australian Governments (COAG) endorsed the National Indigenous Reform Agreement (Closing the Gap) and established six targets to address the disadvantage faced by Indigenous Australians in life expectancy, child mortality, education and employment:

- close the gap in life expectancy within a generation by 2031
- halve the gap in mortality rates for Indigenous children under five by 2018
- ensure access to early childhood education for all Indigenous four-year-olds in remote communities by 2013
- halve the gap in reading, writing and numeracy achievements for children by 2018
- halve the gap for Indigenous students in Year 12 (or equivalent) attainment rates by 2020
- halve the gap in employment outcomes between Indigenous and other Australians by 2018.

COAG also identified seven strategic areas, or 'building blocks', which provide a framework to meet these targets (COAG 2008). Meeting the CTG targets requires a multidimensional approach: change in one area is likely to lead to change in another, but these changes occur slowly. The building blocks are: early childhood; schooling; health; economic participation; healthy homes; safe communities; and governance and leadership. Regarding the Economic Participation building block, COAG states:

Other financial assets, capacity building, employment and training programs, incentive structures and social and physical infrastructure, including communications and transport, are needed to foster economic participation and community engagement ... Life-long learning is important and attention is also needed regarding adult literacy and numeracy skills (COAG 2008, p. 7).





In 2014, the Australian Government implemented the Indigenous Advancement Strategy (Department of Prime Minister and Cabinet 2014). The Strategy is focused on improving outcomes for Indigenous people through five programme areas: Jobs, Land and Economy; Children and Schooling; Safety and Wellbeing; Culture and Capability; and Remote Australia Strategies. The My Moola Indigenous financial literacy program supports the objectives of the Jobs, Land and Economy program, in addition to meeting Priority 3 of the National Financial Literacy Strategy (ASIC 2014, p. 26).

This report identifies at least two primary mechanisms by which My Moola supports the Closing the Gap initiative, the Indigenous Advancement Strategy and the National Financial Literacy Strategy:

- culturally appropriate financial literacy training which takes into consideration Indigenous people's unique history, and cultural and economic practices; and
- building the capacity of partner organisations to provide a locally adaptable program through trained facilitators.

Figure 9.1 'Closing the Gap' priority outcomes



Source: SCRGSP 2011, p. 13

Program impact

As with all research and evaluation, there are limitations both in method and the conclusions that can be drawn. This evaluation cannot gauge change in behaviour over time, and there are no established benchmarks of participant attitudes, knowledge or behaviour against which My Moola's outputs can be assessed. Consequently, the evaluation has relied heavily on the triangulation of self-reported measures of attitude, knowledge or behaviour change with respect to financial knowledge and skills, and feedback from facilitators about their perceptions of the progress participants had made against program and individual goals.

Conclusions

• The My Moola program 'works'

My Moola is a relevant and useful program that meets a need identified by researchers, community organisations and program participants. It works well for participants as a financial literacy program which is designed to build on their knowledge, skills and behaviours.

• Flexibility and adaptation are important

Indigenous organisations have used My Moola in a variety of ways to reach a range of audiences in the most appropriate way for their communities. There is strong feedback indicating that flexibility in partnership arrangements will be a key element of the program success in any further roll-out activities.

My Moola is not seen by partner agencies as a 'one-size-fits-all' solution; the program needs to be contextualised to fit the local services mix. My Moola should be adaptable, with a number of modules available.



FNF has demonstrated genuine flexibility in its work with partner organisations. Exploring opportunities to customise the program and enable those organisations to deliver the most relevant suite of workshops to the target group may lead to a wider range of partners. This report notes that FNF is currently in negotiation with organisations in New South Wales and the Northern Territory regarding licensing My Moola.

- **A broader capability building approach**

Agencies appreciated the importance of using My Moola to help build staff capability in financial literacy. Building staff financial literacy in turn helps Indigenous organisations to provide a valuable mix of services to their clients and communities. There is an opportunity for First Nations Foundation to undertake further staff and board capability development in financial literacy.

The type of support provided by FNF may require clarification, and this may be achieved by refining the program options and support available to organisations through a licensing model. For example, if My Moola is delivered through a licence arrangement, support from FNF may take the form of ongoing training or professional development for facilitators. However, in remote locations, additional support may be required, such as funding for vehicles.

Based on the data from the three pilot sites, the current My Moola program appears to fit well with sophisticated Indigenous service delivery organisations in both remote and urban locations that have extensive experience in delivering and administering quality and targeted educational and support programs.

In addition, My Moola may also meet an important need for smaller, community organisations but the structure of the program may need to be modified. Enabling flexible approaches and changes to the program length or content may enhance the appeal of My Moola for a wide range of community organisations—including some with primary aims other than advocacy or family welfare.

Feedback from FNF staff and management indicates that FNF has learned a great deal about the importance of creating opportunities at the local level to develop, shape and deliver My Moola through either community development or licensed delivery models. In order to continue this successful joint exploration, FNF will need to maintain a culture of flexibility, empowering Indigenous community organisations to adapt the My Moola program to suit local needs and contexts.





Appendix: Interview guides

Facilitator and program manager interview questions

This list was to guide the interview and discussion with My Moola facilitators and local partner organisations.

Networks

- What are the relationships that helped to deliver the program? Who helped, who did you work with, who did you go to for advice?
- Looking back, how did the training you received from FNF help you deliver the program?

Ownership

- Do you think all the parts of the program were relevant to your clients?
- Were you able to change things you didn't think would work?
- Has this program had a champion in the organisation? Someone who drove it?

Building on your strengths

- How does this program fit/complement your other services/programs? I.e. how do you think financial literacy programs fit in a holistic service delivery framework?

Participants

- Who were the participants in the program here, e.g. staff, clients? Did families participate?
- What are the things that you look out for to know if a program/workshop has had an impact?
- Do you see the participants now that the program is over? (Quality assurance, tracking behaviour change, monitoring effect over time)
- Change is usually slow and small. What do you think success in this program looks like: for participants; for facilitators; for FNF?
- Do you have a sense of how the program was perceived by the broader community?

Your advice

- What were the challenges in delivering the program?
- Was it effective/easy to engage the audience?
- What advice would you give to an organisation in a different region/state that wanted to run My Moola?
- What would you tell them to do differently?
- What would be the best way to share your experience with My Moola?

FNF interview questions

Participants

- Who do you see as the primary audience for My Moola?
- What do you see as the most significant benefit of the program?
- How does it relate to the Closing the Gap work? Could more be done with MM? What?

Content

- FNF has changed My Moola (reducing the number of workshops from 10 to 8, and changing some of the content). Can you explain what the changes are and why they've been made? For example, in response to feedback from participants or facilitators?

Partnerships

- Can you describe how the partnerships with VACCA, MMIGP and Roebourne came about?
- What is it about these organisations that you think makes them good partners to delivery My Moola?
- How do you go about developing and sustaining partnerships with organisations that deliver My Moola? For example, do you have regular meetings to obtain ongoing feedback? Do/would you select partners based on 'best fit' (what are the best fit criteria)? What have been your observations about strengths and weaknesses of the partners from a MY delivery perspective?



- What (and where) are you looking for in partner organisations in the future?

Staff

- There has been a high turnover of FNF staff over the past few years. Can you describe the impact this has had on the delivery of My Moola and how you have managed this, and what it means for future MM work design?

Program logic

- There has been some advice from facilitators that they would like more training in the financial products discussed in My Moola, and more ongoing support from FNF. What are your thoughts on My Moola as a 'train the trainer' model instead of, or as well as, a financial literacy program?
- What are your thoughts on different delivery models (e.g. licensing, community development, train the trainer)

Future

- What are the next steps for FNF and My Moola?
- Where do you see the program in five years?

Focus group questions for participants

In today's focus group, we would like to find out:

- Why did you enrol in the program?
- What did you get out of the program?
- What you think could improve the program?

Ground rules

There are no right or wrong answers; there are only your ideas and experiences.

Vision and goals

1. Has the My Moola program helped you create any personal visions/dreams (e.g. buying a car or a house) for your future?
2. Has the My Moola program helped you set up some clear financial goals (e.g. saving \$50 per week) to help you achieve your visions/dreams? Or something else?
3. Since completing My Moola, have you made any progress towards your financial goals? Please describe.

Overcoming barriers to success

4. Has this program helped you figure out why you had problems with money?
5. Has the My Moola program provided you with any tips/ideas to overcome some of the barriers to success (e.g. identifying needs vs wants, prioritising your spending)? Please give some examples.
6. Has the My Moola program provided you with any tools/strategies to help you make money stretch past pay day?

Saving

7. Did the program make you think differently about saving? If so, please explain.
8. After completing My Moola, have you set up a saving plan? If so, how did you go?

Budgeting

9. Did the program make you think differently about budgeting? How?
10. After completing My Moola, have you set up a budget? How did you go?

Looking after my future and internet banking

11. Have you learnt anything new about phone and internet banking through the My Moola program?
12. Since completing the program, have you used or do you intend to use phone and internet banking to help achieve your financial goals?

Credit can be a wealth hazard

13. Did the program raise your awareness about credit and loans risks?





14. After completing My Moola, are you doing anything different in the way you use credit or loans?
E.g. paying off and cancelling a credit card?

Overall program evaluation

15. What is/are the most useful things you remember about My Moola?
16. Do you think you changed the way you use money? Yes/No. Please explain.
17. Have you shared with family/friends any knowledge you have gained through the program?
18. Do you think the program has helped you and your family? How?

About the training

19. Did the program do what you thought it would?
20. How could the My Moola training be improved?
21. Do you have any other comments?

References

Altman, J 2011, A genealogy of 'demand sharing': from pure anthropology to public policy, In: Musharbash, Y & Barber, M (eds), *Ethnography & the production of anthropological knowledge: essays in honour of Nicolas Peterson*, Canberra: ANU E Press.

Altman, JC, Biddle, N & Hunter, BH 2009, Prospects for 'closing the gap' in socioeconomic outcomes for Indigenous Australians? *Australian Economic History Review*, 49(3), 225–251.

ANZ 2005, ANZ survey of adult financial literacy in Australia, AC Nielsen & ANZ Banking Group, Melbourne.

— 2008, ANZ survey of adult financial literacy in Australia, The Social Research Centre & ANZ Banking Group, Melbourne.

— 2011, ANZ survey of adult financial literacy in Australia, The Social Research Centre & ANZ Banking Group, Melbourne.

Australian Bureau of Statistics (ABS) 2010, Framework for measuring wellbeing: Aboriginal and Torres Strait Islander peoples, Cat. no. 4703.0, ABS, Canberra, viewed 17 June 2014, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/Latestproducts/CE9E58A5F67093CDCA2576DC00142E79?opendocument>>.

Australian Securities and Investment Commission (ASIC) 2011a, Financial literacy and behaviour change, Report 230, Sydney: ASIC.

— 2011b, National financial literacy strategy, Report 229, Sydney: ASIC.

— 2014, National financial literacy strategy 2014–17, report 403, ASIC, Sydney, viewed 26 September 2014 <http://www.financialliteracy.gov.au/media/546585/report-403_national-financial-literacy-strategy-2014-17.pdf>

ASIC, CPA Australia and the Northern Territory Government 2011, Financial and Commercial Literacy Programs for Indigenous Communities: Workshop Report, <http://www.financialliteracy.gov.au/media/327129/indigenous-communities-darwin-workshop-report.pdf>

Australian Securities and Investment Commission, Northern Territory Government & CPA Australia, 2011, Financial and commercial literacy programs for Indigenous communities: workshop report, Retrieved from: <http://www.financialliteracy.gov.au/media/327129/indigenous-communities-darwin-workshop-report.pdf>.

Atkinson, A 2008, Evidence of impact: an overview of financial education evaluations, Consumer Research 68, FSA, London.



Atkinson, A, McKay, S, Kempson, E & Collard, S 2006, Levels of financial capability in the UK: results of a baseline survey, Consumer Research 47, FSA, London.

Awofeso, N 2011, 'Racism: a major impediment to optimal Indigenous health and health care in Australia', Australian Indigenous HealthBulletin, vol. 11, no. 03, viewed 12 June 2014, <http://healthbulletin.org.au/wp-content/uploads/2011/07/bulletin_review_awofeso_2011.pdf>.

Bandura, A 1986, Social foundations of thought and action: a social-cognitive theory. Prentice Hall, Englewood Cliffs, New Jersey.

Bandura, A 1997, Self-efficacy: the exercise of control, WH Freeman, New York.

Briggs, B & Reilly, R 2010, My Moola: opening financial pathways program – fostering empowerment and participation, Aboriginal and Islander Health Worker Journal, vol. 34, no. 5, pp. 41–3.

Briskman, L 2007, 'Community development', chapter 11 in Social work with Indigenous communities, The Federation Press, Annandale, NSW, pp. 160–8.

Burchill, M 2004, 'Enough talking – more walking – achieving deadly outcomes', Stronger Families Learning Exchange, Bulletin no. 6, spring/summer, pp. 6–9.

Capuano, A & Ramsay, I 2011, What causes suboptimal financial behaviour? An exploration of financial literacy, social influences and behavioural economics, Financial Literacy Project Research Report, Centre for Corporate Law and Securities Regulation, The University of Melbourne.

Chan, J 2012 (unpub.) Literature review supporting the My Moola evaluation, Brotherhood of St Laurence, Fitzroy, Vic.

Chant Link & Associates 2004, A report on financial exclusion in Australia, ANZ, Melbourne.

Collins, J & O'Rourke, C 2010, 'Financial education and counseling—still holding promise', Journal of Consumer Affairs, vol. 44, no. 3, pp. 483–498.

Constable, J 2009, Engaging Aboriginal Australians in the private sector: a consultative report into Aboriginal employment strategies and initiatives, NAB-DCA Research Project, Diversity Council of Australia, Sydney.

Council of Australian Governments (COAG) 2008, National Indigenous Reform Agreement (Closing the Gap), COAG, Canberra, viewed 12 June 2014, <http://www.federalfinancialrelations.gov.au/content/npa/health_indigenous/indigenous-reform/national-agreement_sept_12.pdf>.

Demosthenous, C, Robertson, B, Cabraal, A & Singh, S 2006, Cultural identity and financial literacy: Australian Aboriginal experiences of money and money management, paper presented to the Financial Literacy, Banking and Identity Conference, RMIT University, Melbourne, 25–26 October, viewed 12 June 2014, <<http://mams.rmit.edu.au/57nqr11j9s2fz.pdf>>.

Department of Prime Minister and Cabinet 2014, Indigenous advancement strategy, viewed 26 September 2014, <http://www.dpmc.gov.au/indigenous_affairs/ias/index.cfm>

Eade, D & Williams, S 1995, The Oxfam handbook of development and relief, vol. 1, Oxfam, Oxford. Financial Literacy Foundation 2008, Understanding money: good practice in developing financial literacy initiatives with Indigenous Australians, Commonwealth of Australia, Barton, ACT.

Foley, D 2006, Indigenous Australian Entrepreneurs: not all community organisations, not all in the outback, Discussion Paper No. 279/2006, Centre for Aboriginal Economic Policy Research, Australian National University, Canberra.

Gerrans, P, Clark-Murphy, M & Truscott, K 2009, 'Financial literacy and superannuation awareness of Indigenous Australians: pilot study results', Australian Journal of Social Issues, vol.44, no.4, summer, pp. 417–39.





Gibson, L 2010, Making a life: getting ahead, and getting a living in Aboriginal New South Wales, Oceania, vol. 80, no. 2, pp. 143–60.

Godinho, V & Russell, R 2013, Telling the 'money-story' the right way: a model for studying sustainable Indigenous financial inclusion, paper presented to the People and the Planet 2013 conference: Transforming the Future, RMIT University, Melbourne, 2–4 July.

Hunt, J 2010, Partnerships for Indigenous development: international development NGOs, Aboriginal organisations and communities, working paper no. 71/2010, Centre for Aboriginal Economic Policy Research, Canberra, viewed 12 June 2014, <<http://caepr.anu.edu.au/sites/default/files/Publications/WP/WP71%20Hunt%20publication%20final.pdf>>.

Hunter, B 2000, Social exclusion, social capital, and Indigenous Australians: measuring the social costs of unemployment, Discussion Paper No. 204/2000, Canberra: Centre for Aboriginal Economic Policy Research, Australian National University.

Hunter, B 2008, Indigenous social exclusion: insights and challenges for the concept of social inclusion Social Inclusion Down Under Symposium Proceedings, Fitzroy: Brotherhood of St Laurence.
John Pearson Consulting 2012, Final feasibility study: My Moola program, Prepared for First Nations Foundation.

Lahn, J 2008, Aboriginal people, money and financial literacy: Shepparton in a national context, Report to First Nations Foundation.

Larkin, M, Cierpial, C, Stack, J, Morrison, V & Griffith, C 2008, 'Empowerment theory in action: the wisdom of collaborative governance', Online Journal of Issues in Nursing, vol. 13, no. 2, viewed 12 June 2014, <<http://www.nursingworld.org/MainMenuCategories/ANAMarketplace/ANAPeriodicals/OJIN/TableofContents/vol132008/No2May08/ArticlePreviousTopic/EmpowermentTheory.html>>.

Lyons, A, Palmer, L, Jayaratne, K & Scherpf, E 2006, 'Are we making the grade? a national overview of financial education and program evaluation', Journal of Consumer Affairs, vol. 40, no. 2, pp. 208–35.
Martin, DF 2011, Policy alchemy and the magical transformation of Aboriginal society, in YMusharbash, & M Barber (eds), Ethnography & the production of anthropological knowledge: essays in honour of Nicolas Peterson, ANU E Press, Canberra, pp. 201–15.

Martin, M 2007, A literature review on the effectiveness of financial education, working paper no. 07-03, Federal Reserve Bank of Richmond, Virginia.

McDonnell, S 2003, Money talks: overcoming the financial exclusion problems faced by Indigenous Australians, paper presented to Australian Social Policy Conference, Social Policy Research Centre, University of New South Wales, 9–11 July.

National Indigenous Money Management Project (NIMMA) 2007, Banking for the future: a background paper on financial literacy and financial services for Indigenous Australians, Reconciliation Australia & the Department of Families, Community Services and Indigenous Affairs, Canberra.

O'Connell, A 2008, 'Evaluating the effectiveness of financial education programmes', OECD Journal: General Papers, vol. 2008/3.

Organisation for Economic Cooperation and Development (OECD) 2001, The well-being of nations: the role of human and social capital, Centre for Educational Research and Innovation, OECD, Paris, viewed 12 June 2014, <<http://www.oecd.org/site/worldforum/33703702.pdf>>.

— 2010, PISA 2012 Financial literacy framework draft, OECD, Paris.

OECD INFE 2010a, Detailed guide to evaluating financial literacy programmes, developed by the Government of Canada on behalf of the Organisation for Economic Cooperation and Development (OECD) International Network on Financial Education, OECD, Paris.



— 2010b, Guide to evaluating financial education programmes, developed by the Expert Subgroup on the Evaluation of Financial Education Programmes for the International Network of Financial Education, OECD, Paris.

— 2011, Measuring financial literacy: core questionnaire in measuring financial literacy: questionnaire and guidance notes for conducting an internationally comparable survey of financial literacy, Author, Paris.

Perkins, DD & Zimmerman, MA 1995, Empowerment theory, research, and application, American Journal of Community Psychology, vol. 23, no. 5, pp.569–79.

Prochaska, JO & DiClemente, CC 1983, 'Stages and processes of self-change of smoking: Toward an integrative model of change', Journal of Consulting and Clinical Psychology, vol. 51, pp. 390–5.
Ritchie, J & Spencer, L 1994, 'Qualitative data analysis for applied policy research', in A Bryman & RG Burgess (eds), Analyzing qualitative data, Routledge, London.

Russell, R, Wall, L & Doan, M 2011, Evaluation of Saver Plus past participants, Brotherhood of St Laurence & ANZ, Melbourne.

Saunders, H & Piper, M 2011, Enhancing Indigenous financial capability programs, Reconciliation Australia & First Nations Foundation.

SCRGSP (Steering Committee for the Review of Government Service Provision) 2011, Overcoming Indigenous disadvantage: key indicators 2011, Productivity Commission, Canberra, viewed 12 June 2014, <http://www.pc.gov.au/__data/assets/pdf_file/0018/111609/key-indicators-2011-report.pdf>.
Schubert, V & Lahn, J 2008, My Moola: opening financial pathways program, Evaluation Study Report (2007–2008), The University of Melbourne.

Sullivan, P, 2011, Belonging together: dealing with the politics of disenchantment in Australian Indigenous Policy, Canberra: Aboriginal Studies Press.

Taylor, R, 2003, Indigenous community capacity building and the relationship to sound governance and leadership, Native Title Conference 2003: Native Title on the Ground, 3–5 June, Alice Springs, Northern Territory, Retrieved from: <http://www.aiatsis.gov.au/ntru/native-title-conference/conf2003/papers/russell.pdf>.

Taylor, M, Jenkins, S & Sacker, A 2009, Financial capability and wellbeing: evidence from the BHPS, Occasional Paper Series no. 34, Institute for Social and Economic Research, University of Essex for FSA.

Van Weeren, T, Cathcart, J, Guyula, Y, Gumbula, I, Gumbula, M, Rami, G, Greator, J & Christie, M 2008, An evaluation of the ANZ–TCU Financial Literacy Project January 2006 – July 2007, Yolngu Aboriginal Consultants Initiative, Charles Darwin University.

Vawser and Associates 2011, Progress Loans evaluation, Brotherhood of St Laurence & ANZ, Melbourne.





My Moola

Final report from the evaluation
of an Indigenous financial literacy program



WABA
GARRUNGU



Brotherhood of St Laurence
Working for an Australia free of poverty



RioTinto



VACCA
Connected by culture



Mullum Mullum
Indigenous Gathering Place

