An investigation into the role of educators, employers and the accounting profession in providing opportunities for Aboriginal and Torres Strait Islander peoples to enter the field of accounting

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Acknowledgements

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Section 1
Introduction and Executive Summary

Introduction
Marginalised groups such as women, certain races and non-white groups have historically faced barriers and discrimination entering the accounting profession (e.g., Hammond, 2002; Annisette, 2003; Kim, 2004a, 2004b; McNicholas, Humphries and Gallhofer, 2004). Whilst there has been some research undertaken on Indigenous people in the accounting profession in other countries, virtually no research has been undertaken on this issue in Australia. In fact, in the recently released Productivity Commission Report on Education and Training Workforce: Vocational Education and Training, the section on Indigenous representation in the accounting profession was only able to quote one study (Lombardi and Clayton, 2006). They observed that while Indigenous representation was increasing in many professions, they could only locate nine Aboriginal and Torres Strait Islander people in a population of more than then 180,000 accountants in Australia. It should be noted that the terms ‘Aboriginal and Torres Strait Islander’, ‘Australia’s Indigenous peoples’ and ‘Indigenous Australians’ have been used interchangeably in this report, when referring to documents or quotations that use those terms or when otherwise deemed appropriate.

Justification for the research
As indicated in the research studies mentioned above, Aboriginal and Torres Strait Islander peoples have been virtually excluded from the accounting profession. This means that the capabilities of the Aboriginal and Torres Strait Islander community to interpret, critically analyse and respond to complex governance, education and business issues is severely compromised, and is an issue that needs to be explored and addressed by the accounting profession.

Relevance to CPA Australia and its members
CPA Australia is the largest professional body for accountants in Australia. Thus if any accounting body has the capacity to tackle this critical issue, to address the exclusion from the profession of Aboriginal and Torres Strait Islander peoples that currently
exists and make a meaningful contribution to their well-being, the task arguably rests with CPA Australia. Throughout Australia, there are scores of Indigenous organisations without the financial advice and assistance they need from financially literate Aboriginal and Torres Strait Islander peoples, who understand their issues and aspirations. CPA Australia has embraced this research, so as to develop the means to understand the issues and attempt to make a difference. The accounting profession has taken some initiatives to investigate pathways to increase the number of Aboriginal and Torres Strait Islander peoples in the accounting profession. The three Australian accounting bodies, namely Chartered Accountants Australia and New Zealand, CPA Australia and the Institute of Public Accountants (IPA), joined forces to oversee and fund the ‘Indigenous Accountants Australia’ (IAA) project. A primary objective of the IAA is to “…raise awareness of the benefits of accounting within Indigenous communities and connect Indigenous students to careers in the business world” (IAA website). The drive behind the initiative is to advance accounting as a tool and a career that offers a pathway to economic re-empowerment and self-sustainability. The IAA project, led by senior executives of the three professional accounting bodies in Australia, recently appointed a National Indigenous Relationship Development Manager, a relationship coordinator and a project officer, who are dedicated to this initiative on a full time basis. The initiative also has the support of marketing and communication staff of the accounting bodies¹.

**Significance of the study**

The building of the financial capacity of Aboriginal and Torres Strait Islander peoples is critical to the attainment of self-sustainability, thus improving the lives of one of the most disadvantaged groups in the world (Australian Human Rights Commission, 2008; United Nations Permanent Forum on Indigenous Issues, 2005). As virtually no research has been undertaken to address this issue in Australia, this study provides clearly identified pathways to address the issue. In this study, we have developed the following research questions:

- Why are Aboriginal and Torres Strait Islander peoples effectively excluded from the accounting profession?

¹ Note: The IPA recently withdrew from the IAA project
• How, given insights into why this situation exists, can this be addressed?
• What practical strategies can be employed to implement change that will lead to providing opportunities for Aboriginal and Torres Strait Islander people entering the accounting profession in credible numbers?

Structure of this report

Section 2 discusses the historical and contextual background of Aboriginal and Torres Strait Islander peoples, to provide an understanding of why Australia’s Indigenous peoples remain one of the most disadvantaged peoples in the world. The contextual background discussion in section 2 also draws upon findings to provide an insight as to why accounting studies have not been a popular choice for Aboriginal and Torres Strait Islander peoples, as is evident by the very small number of qualified Indigenous accountants.

Section 3 considers pathways to Indigenous financial capability, including Indigenous-specific financial literacy programs, support provided by the educational systems and the development of reconciliation action plans. However, none of these support mechanisms have been particularly successful. We also looked at other professions and overseas experience for inspiration. It appears that whilst countries such as Canada, USA and New Zealand have made progress, there are no standout examples of solutions, in either Australia or overseas, to the issues surrounding the virtual exclusion of Aboriginal and Torres Strait Islander peoples from the accounting profession.

The accounting literature reviewed in Section 4 is fundamentally damning of the role of accounting in relation to Indigenous peoples. Prior research examining the entry paths into the accounting profession has found that there have been systemic exclusionary processes that exclude and preclude disadvantaged groups from entering the profession (see for example, Annisette, 1999, 2000, 2003; Annisette and O’Regan, 2002, 2007; Bakre, 2005; Hammond, 1997, 2002; Hammond and Streeter, 1994; Hammond, Clayton and Arnold, 2009, 2012). These exclusionary practices have arguably been based on a pretext of upholding professional standards and expertise.
Although the exclusionary processes in different countries do vary, there certainly appears to be similarities in the findings reported in the accounting literature. The literature review section considers the accounting literature that discusses the exclusionary processes of accounting and the accounting profession, as it affects Indigenous peoples in Australia, New Zealand and Canada. There is also extensive literature relating to various other countries from around the world, such as the United States, Fiji, Trinidad and Tobago, the Philippines, Kenya and Nigeria. However, for the purposes of this study and for simplicity, the first three mentioned countries, including Australia, are the focus of the literature review.

The literature review also considers the relevance (or irrelevance) of Western accounting systems for Aboriginal and Torres Strait Islander peoples, followed by a review of the role of financial institutions and financial literacy in facilitating their economic development. The role of accounting and accountants in governance and self-governance of Aboriginal and Torres Strait Islander peoples is also examined. The literature review then moves on to examine the relevance of "financial capacity building" for Indigenous Australians and the issues surrounding financial literacy and its importance to building the necessary financial capacity. The literature review, as outlined above, aims to provide a solid basis for this investigation into the role of educators, employers and the accounting profession in providing opportunities for Aboriginal and Torres Strait Islander peoples to enter the field of accounting.

In this study, we have adopted a qualitative research method as detailed in Section 5. As Richardson (2000) noted, qualitative research studies should be introduced in such a manner that via the process of reading the research, the reader would gain new understandings, as "....its meaning is in the reading" (p. 924). A series of semi-structured interviews have been undertaken across Australia, targeting key stakeholders. These include people in key organisations and, in particular, we have concentrated on Indigenous members of professional accounting bodies and other Indigenous persons employed in the accounting arena. In fact, we are confident that through the networks we have developed, we have interviewed the majority of Aboriginal and Torres Strait Islander self-identified accountants in Australia. Amazingly, they currently number only about 20 in an accounting profession population of now around 200,000 members of professional
accounting bodies in Australia. The virtual exclusion of Aboriginal and Torres Strait Islander peoples from the profession in Australia, as we had anticipated from an earlier study (Lombardi and Clayton, 2006), provided a powerful impetus for us to undertake this study and we anticipated that around 30 interviews would be required.

Semi-structured, open-ended, in-depth interviews, also referred to as ‘oral history’, (Hammond and Sikka, 1996; Hammond and Streeter, 1994; Kim, 2004a; McNicholas et al, 2004), have several benefits. First, they allow the individual to give her/his views in a free-flowing uninterrupted manner and thereby allows the interviewee to better articulate her/his views; second it enables others to observe events from the perspective of a marginalised people, whose voices are typically not heard; and third, it adds depth to such a study (Hammond, 2002; Hammond and Sikka, 1996; Hammond and Streeter, 1994; Hammond, Arnold and Clayton, 2007).

Section 6 is structured as follows. First we present comments made by the Aboriginal and Torres Strait Islander participants in this study in relation to the exclusionary processes and barriers they faced growing up in Australia. Next we present the findings, drawing from all of the interviews conducted with both Indigenous and non-Indigenous participants.

In Section 7 we detail our recommendations. (Note: where indicated, some of these recommendations have subsequently been implemented in part or in full). In developing our recommendations, we have focused on a number of themes that have evolved from the suggestions from the interviewees and developed recommendations that aim to provide useful strategies to address the barriers that have resulted in the virtual exclusion of Aboriginal and Torres Strait Islander peoples from the accounting profession, as already discussed. These themes include:

- Better promotion of accounting as a profession to Aboriginal and Torres Strait Islander people
- Involvement of Aboriginal and Torres Strait Islander accountants in the promotion of the profession
- Better designed and more flexible accounting courses
- Cultural awareness training
• Real support….not just ticking a ‘CSR’ box

Recommendations

The recommendations, as discussed in Section 7, include the following:

Recommendation 1
That the professional bodies feature Aboriginal and Torres Strait Islander images on their student sections of their websites and highlight financial support for gaining a professional qualification. However, in framing this recommendation, it is acknowledged that the recent development of the Indigenous Accountants Australia website has been a very positive step forward.

Recommendation 2
That as the accounting professional bodies build up their Aboriginal and Torres Strait Islander staffing (there were three in place at the time of preparing this report), a strategic objective be to analyse in detail, and learn from, the strategies undertaken by other Australian professional bodies in attracting Aboriginal and Torres Strait Islander peoples.

Recommendation 3
That, while acknowledging some good pro bono work is being done by some organisations, accounting firms, universities and employers be encouraged to take on some pro bono work to assist Aboriginal and Torres Strait Islander organisations in dealing with financial and corporate governance matters and in providing such pro bono professional advice, build trust between the Indigenous and non-Indigenous communities in commercial and business matters.

Recommendation 4
That the professional bodies engage in dialogue with the accounting firms offering Reconciliation Action Plans (RAPs) to facilitate a discussion of the issues and opportunities for the profession to develop a comprehensive approach that is not competitive, but one that addresses the issue at a national level, and that targets Aboriginal and Torres Strait Islander organisations where hands-on training by accounting firms, VET providers and Higher Education institutions can have an impact
on lifting literacy levels.

**Recommendation 5**
While there are some scholarships and support to assist Aboriginal and Torres Strait Islander students to qualify in professional examinations, it is arguably appears to be an ad hoc approach rather than one that proactively seeks out and supports such students and it is recommended that more attention is given to ensure that outcomes are achieved against set targets.

**Recommendation 6**
That the accounting bodies jointly develop a strategy that targets Indigenous Centres at universities, to promote accounting as a desirable major in business studies courses for Aboriginal and Torres Strait Islander students and work with educational institutions to ensure that cultural sensitivities are recognized and provided for in their commerce programs.

**Recommendation 7**
That government authorities responsible for requiring more accountability for funding of Indigenous organisations, ensure that any financial literacy training programs they support offers information that is readily accessible and understandable.

**Recommendation 8**
That in consultation with Indigenous organisations, the professional bodies develop and fund a school visitation program for secondary schools that enrol Aboriginal and Torres Strait Islander students, using qualified Indigenous accountants as role models to explain and promote the opportunities in the accounting profession as one that can re-empower Aboriginal and Torres Strait Islander peoples.

**Recommendation 9**
That the professional bodies investigate, in consultation with its Advisory Committee for the Indigenous Accountants Australia Project, ways and means that supplementary materials and mentoring support can be offered to any Indigenous students they identify as undertaking their professional qualifications program.
Recommendation 10
That the professional bodies, in consultation with the accounting firms with RAP plans and training providers, survey Indigenous organisations to determine where training and mentoring support is needed for Aboriginal and Torres Strait Islander bookkeepers, and develop programs and funding to implement such programs.

Recommendation 11
That a program be developed by the professional bodies that provides readily available cultural training for accounting staff who work in the financial management or auditing of Aboriginal and Torres Strait Islander organisations.

Recommendation 12
That flexibility be used to incorporate into the professional development expectations of the professional bodies, community work that Aboriginal and Torres Strait Islander members undertake in supporting Indigenous organisations and their community on financial and governance matters, for the purpose of meeting professional development obligations.

Recommendation 13
That the accounting bodies take a leadership position and develop Reconciliation Action Plans (RAPs) and encourage accounting firms and other business corporations to do likewise.

Recommendation 14
That as part of their Indigenous Accountants Australia Project, the professional bodies facilitate opportunities for managers of RAP plans in the accounting firms to meet and exchange ideas and successes on a regular basis, as a means of supporting and connecting with the Indigenous Accountants Australia Project.

Recommendation 15
That given the urgent need to make some real progress in eliminating the virtual exclusion of Aboriginal and Torres Strait Islander peoples from the accounting profession, the professional bodies develop and provide adequate funding and commitment for an ongoing strategic plan that supports the recommendations above.
and other initiatives that evolve, and which will ensure a sizeable shift in the current miniscule pace with which Aboriginal and Torres Strait Islander peoples are currently being provided with opportunities to become professionally qualified accountants.

In conclusion
This comprehensive study has considered the key barriers that have resulted in the virtual exclusion of Aboriginal and Torres Strait Islander peoples from the Australian accounting profession. The issue is a complex one and the data collected from interviewing Indigenous and non-Indigenous participants in this study has provided insights into recognising the key issues and finding a way forward. Implementation of the above recommendations will provide much needed support for Aboriginal and Torres Strait Islander peoples to be included in the accounting profession.

Please note that since this report was completed, CPA Australia has prepared responses to our recommendations. The responses do not form part of this research report but are separately listed on the CPA website, alongside this report.
Section 2
Historical and contextual background

Introduction
This section discusses the historical background of Aboriginal and Torres Strait Islander peoples, to provide a context for understanding why Australia’s Indigenous peoples remain one of the most disadvantaged peoples in the world. The contextual background discussion in this section will also be drawn upon to provide a more holistic picture as to why accounting studies have not been a popular choice for Aboriginal and Torres Strait Islander peoples, as is evident by the very small number who have qualified as accountants.

Historical background
Research suggests that the programs and policies to gain financial independence and self-sustainability of Indigenous Australians in the aftermath of colonial policies have been largely ineffective (Altman, 2002a; Cornell, 2002; Dodson and Smith, 2003; Martin, 2002, 2003; Peterson, 2005; United Nations Permanent Forum on Indigenous Issues, 2005; Young, 1995). Reasons for such ineffectiveness of government and mainstream programs include an assimilation mentality, a lack of cultural understanding and a lack of opportunity for Indigenous Australians to take control of their own affairs (Dockery and Milsom, 2007; Kalt, 1996; Pearson, 2000; Young, 1995).

A basic understanding of the history of Aboriginal and Torres Strait Islander Australians is essential to providing a context to the barriers they face in their economic development. Such an historical background is also essential for an understanding and appreciation of the role played by the conquering nature of colonisation, and the quite different cultural and value systems that have limited the opportunities of Indigenous Australians. Australian Aboriginal and Torres Strait Islander peoples are believed to be the first inhabitants of Australia and anthropological studies show that they have been in Australia for at least fifty thousand years (Broome, 1994). Although some documents estimate there were around 300,000 Aboriginal people when Captain Arthur Phillip entered Botany Bay, Professor Noel Butlin “….estimated the population at about one million” (Bourke, 1993, p.4), divided into over five hundred tribes living
in Australia (Broome, 1994). Death by bloodshed or by diseases such as smallpox, influenza, measles and the common cold introduced by the Europeans, killed many thousands of Aboriginal people (Broome, 1994).

From the 1820s, Christian groups established missions to convert Aboriginal peoples to Christianity, thereby teaching the European way of dressing, praying and working. The purported aim was to ‘civilise’ Aboriginal peoples and arguably therefore be useful to non-Aboriginal society (Australian Institute of Aboriginal and Torres Strait Islander Studies, 2012). As increasing numbers of Indigenous peoples were dispossessed of their land, starvation escalated and missions were seen as a refuge; a place to be fed and sheltered. The European colonies were increasing in numbers and the Indigenous population was decreasing.

Aboriginal and Torres Strait Islander peoples have been actively discriminated against. For example, as early as 1908, the Invalid and Old Age Pension Act provided social security for all Australians except Aboriginal peoples. Public (government) schools excluded Aboriginal children at the request of the Europeans and this resulted in the introduction of Aboriginal schools in New South Wales, and by 1920 there were thirty-five Aboriginal schools. The introduction of the ‘Aborigines Protection Act (1909)’ in New South Wales gave legal power to the Aboriginal Protection Board to remove Aboriginal children if neglect was established (Human Rights and Equal Opportunity Commission, 1997, Section 2). Half cast children were commonly removed from schools and given domestic servant duties in an attempt to assimilate them into the practices and values of the colonisers.

In 1934, some Aboriginal people were issued “exemption certificates” to make them “honorary whites”. They were issued “dog tags” and as such they were not allowed to mix with their relatives who were not exempt, nor were they permitted back into their Indigenous communities further isolating and segregating them from society. Exemption allowed the buying of land, to have a bank account, to vote, to drink alcohol and work in normal employment. For those without an exemption certificate, written permission to leave the reserve they were living on had to be sought (Eyre Peninsula Aboriginal History Activity, 2005; Native Affairs Annual Report, 1957). Assimilation for some Aboriginal people was adopted as an official policy in 1937.
“Part Aboriginal people are to be assimilated into white society whether they want to or not. Aboriginal people not living a tribal life are to be educated and all others are to stay on reserves” (Australian Museum, 2011).

During the 1930’s and 1940’s, the Assimilation Policy was introduced to assimilate Aboriginal peoples into the wider Anglo-Saxon society. “Implicit in the assimilation policy was the idea current among non-Indigenous people that there was nothing of value in Indigenous culture.” (Human Rights and Equal Opportunity Commission, 1997, Section 2). Aboriginal children were taken away from their families to become instilled with European values and work habits. The Aboriginal children had their names changed and were not paid for their labour, beyond being provided with food and clothing. The children effectively became personal servants (Human Rights and Equal Opportunity Commission, 1997, Section 2). Removal of Aboriginal children continued into the 1950s, 1960s and 1970s, to aid assimilation into the ‘white’ way of living. These children are now referred to as “the stolen generation”. The estimated number of “stolen generation children” between 1910 and 1970 is estimated to be fifty thousand (50,000). (Human Rights and Equal Opportunity Commission, 1997, Section 2).

Australia became an independent nation in 1901 but the Indigenous peoples of Australia were not included in the population count until 1967, when a referendum was passed to change the Commonwealth Constitution to include Indigenous peoples in the Australian census and to allow the Commonwealth, rather than individual states, to make laws for Indigenous Australians. “The referendum enabled the Commonwealth to accept wider but not exclusive responsibility for Aboriginal affairs. However the amendments did not, as widely reported, guarantee Aboriginal voting rights, confer citizenship rights or constitutional recognition, grant award wages to Aboriginal workers in the pastoral industry or confer the ‘right to drink’” (Dow and Gardiner-Garden, 2011, p.8). Nevertheless, 1967 is generally considered the year in which Indigenous peoples gained citizenship (Peterson and Sanders, 1998).

At the 2011 census count, there were 548,370 people who identified as being of Aboriginal and/or Torres Strait Islander origin. This represents 2.5% of the total Australian population as per the 2011 Census count (ABS, 2013). Over 220 years
after colonisation of Australia, the total population of Aboriginal and Torres Strait Islander peoples still had not reached the reported population numbers of approximately one million at the time of white settlement. The historical context discussion helps to elucidate why the quality of life indicators for Australia’s Indigenous peoples continues to fall well behind those indicators for non-Indigenous Australians in the twenty-first century.

**Quality of Life Indicators**

**Economic development**

Although there have been directives to improve the welfare of Aboriginal and Torres Strait Islander people, Australia’s Indigenous peoples continue to be subjected to government controls and interventions over the management of their money. Opportunities for engagement with money and the economy are often removed and opportunities to self-manage their funds are often not made possible. An example of this is the current “compulsory income management, or ‘income quarantining’”, introduced in 2007 and which applies to “Indigenous people living in ‘prescribed’ Indigenous communities in the Northern Territory …. The Intervention was introduced by the then Howard Government as a reaction to reports of child abuse and neglect in Indigenous communities in the NT” (Reconciliation Australia, 2010, p.3).

This government intervention program withholds approximately fifty per cent of the Centrelink (government support service) monies payable and only makes the balance of funds available for “….priority items, such as food, rent and clothing” (Reconciliation Australia, 2010, p.3). Consistent with past intervention and control programs that have arguably thwarted opportunities for money management and the development of financial skills, the Australian government continues the policy of taking control of money and finance out of the hands of Aboriginal and Torres Strait Islander Australians.

Other examples, which further illustrate current policies that limit opportunities for engagement of Aboriginal and Torres Strait Islander peoples, are the government policies governing the educational system that continue to be based on a ‘one size fits all’ approach. This has resulted in poor educational participation and completion rates of Aboriginal and Torres Strait Islander peoples, thereby negatively impacting on
future opportunities for employment and wealth generation (Lombardi and Clayton, 2009). Responding to the failure of white-directed and controlled programs and policies, Australian Aboriginal and Torres Strait Islander peoples, leaders and academics have advocated a position of self-sustainability and self-governance as the necessary path for Australia’s Indigenous peoples to better their quality of life (Dodson and Smith, 2003; Martin, 2003, 2005; Smith, 2002, 2005).

The United Nations Permanent Forum on Indigenous Issues (2005) concurs with the argument that Indigenous peoples need to be self-directing, because government programs have not been successful in promoting self-sustainability and the Forum argues that:

“….even where policy and service delivery models are targeted towards indigenous communities, they often operate in a non-inclusive, top-down manner, which creates dependency on government services and does not promote sustainable human development that protects and promotes the cultural, political, social and economic integrity of indigenous communities. Besides the ethical and cultural implications of such lack of participation, development experts have by now realized that such programs are not even financially sustainable” (p.2).

Economic development and wealth-building discussion generally has as its focus the ownership of land and property. Australia’s Indigenous peoples, the original inhabitants of Australia, had an abundance of land until the European settlers dispossessed them. From that point in history, when land was stolen from the original inhabitants, it has been a struggle to create wealth. Land, however, represents more than wealth in monetary terms; it is their essence of life. Land is crucial to spiritual, cultural and physical life and is essential to overall Aboriginal economic, health and family well-being. The dispossession of land represents a void not able to be filled by any other means. The land stolen at the time of European settlement also stole the history, culture, spiritual practices and language of its original owners. Land is life. The dispossession of land is the dispossession of life (Reynolds, 1987; Hill, 1995; Hickling-Hudson, 2003).

“If we lose this land we lose our culture .... What's under the earth, whether there's gold or riches, we don’t want the riches. We want the land. We want our culture. This land has to stay as it is
today” (Wills, 1982, p.25).

The government introduced a directive for leasing land back from Indigenous traditional land-owners to the Crown (government), for a period of 99 years, in exchange for fast-tracking housing development and other infrastructure support on Indigenous land. In essence, the land leased to the government would then be leased back to Aboriginal and Torres Strait Islander peoples, with a view of advancing private home ownership for them. However, the building of the homes needs to be funded by loans from banks or other financial institutions. These loans need to be repaid. If the loans cannot be repaid, the lenders will repossess the houses. The Aboriginal and Torres Strait Islander home-owners will not only lose their house but also their land.

Altman (2006) explains that gaining and paying loans proves very difficult for Indigenous people because:

“….the sub-lease won’t be very valuable as collateral if you’re going to seek commercial funding from a bank; and .... people are in general so poor in these communities that they won’t be able to meet the mortgage repayments that most Australians have to meet to pay for private housing” (p.2).

Altman (2006) also argues that the 99 year leases are not only unjust, but the rationale justifying these leases, is contradictory and based on neo-paternalism:

“Traditional owners are being asked to lease out their lands for at least five generations, and while they can negotiate in agreements for some returns, like other Australian landowners for leasing their land, there seem to be restrictions in the amended Land Rights Act about how people can actually utilise the revenue stream that they’ll receive. And there seems to be on one hand a push for individualism, consistent with neo-liberal economic principles. But on the other hand there also seems to be elements of neo-paternalism in terms of in fact restricting how the revenue might be expended” (pp.1-2).

The relationship that Aboriginal and Torres Strait Islander peoples have with the land provides a fundamental basis for understanding that ownership of land is not based on individual ownership, but on communal ownership. To advocate individual ownership of land and houses, as per the Australian government agenda, is arguably
paternalistic. This is not to say that communal traditional owners of Indigenous land cannot be economically engaged in mainstream finance, but it is up to the Aboriginal and Torres Strait Islander communities to determine how, when and why this will be done. Table 1 illustrates the disparities in household ownership between Aboriginal and Torres Strait Islander and non-Indigenous people in 2011. For example, in 2011 30% of Aboriginal and Torres Strait Islander people owned a home compared to 70% of non-Indigenous people, whereas 65% of Aboriginal and Torres Strait Islander peoples rent compared to 28% of non-Indigenous people.

Table 1: Household Tenure Type: Year 2011

<table>
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<th></th>
<th>Aboriginal or Torres Strait Islander people</th>
<th>Non-Indigenous people</th>
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<tr>
<td><strong>OWNED:</strong></td>
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<tr>
<td>Owned outright</td>
<td>no. 41 600</td>
<td>no. 5 328 312</td>
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<tr>
<td>Owned with a mortgage(c)</td>
<td>no. 116 664</td>
<td>no. 8 031 032</td>
</tr>
<tr>
<td>Total owned</td>
<td>no. 158 264</td>
<td>no. 13 359 344</td>
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<tr>
<td>Proportion of all persons</td>
<td>% 30.7</td>
<td>% 70.0</td>
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<tr>
<td><strong>RENTED:</strong></td>
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<td></td>
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<tr>
<td>Real estate agent</td>
<td>no. 92 591</td>
<td>no. 3 065 610</td>
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<tr>
<td>State or territory housing authority</td>
<td>no. 146 426</td>
<td>no. 555 093</td>
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<tr>
<td>Person not in same household(d)</td>
<td>no. 35 819</td>
<td>no. 1 208 230</td>
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<td>Housing co-operative, community or church group</td>
<td>no. 39 811</td>
<td>no. 75 892</td>
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<td>Other landlord type(e)</td>
<td>no. 14 473</td>
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<td>Landlord type not stated</td>
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<td>no. 102 133</td>
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<td>Total rented(f)</td>
<td>no. 334 440</td>
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<td>Proportion of all persons</td>
<td>% 64.9</td>
<td>% 27.6</td>
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<td><strong>Total:</strong></td>
<td>no. 515 659</td>
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Source: ABS (2012) ‘2076.0 Census of Population and Housing: Characteristics of Aboriginal and Torres Strait Islander Australians, 2011’

Health and life expectancy

The health and social outcomes of Aboriginal and Torres Strait Islander peoples, on average, fall far below those of the non-Indigenous Australians. Table 2 below shows the expectation of life for Australia’s peoples and clearly highlights the shorter life expectancy of Aboriginal and Torres Strait Islander men and women when compared to the non-Indigenous population. The life expectancy gap for 2010-2012 is 10.6 years for men and 9.5 years for women.
Table 2: Life expectancy at birth estimated, 2005-2007 and 2010-2012

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</tr>
<tr>
<td>Aboriginal and Torres Strait Islander women</td>
<td>73.1</td>
<td>73.7</td>
</tr>
<tr>
<td>Non-Indigenous men</td>
<td>78.9</td>
<td>79.7</td>
</tr>
<tr>
<td>Non-Indigenous women</td>
<td>82.6</td>
<td>83.1</td>
</tr>
<tr>
<td>The Gap - men</td>
<td>11.4</td>
<td>10.6</td>
</tr>
<tr>
<td>The Gap - women</td>
<td>9.6</td>
<td>9.5</td>
</tr>
</tbody>
</table>


Another way of considering the life expectancy differences between Indigenous and non-Indigenous peoples is in terms of the percentage of the population who are aged 15 years or less. Children in this age group “….make up 36 per cent of the Aboriginal and Torres Strait Islander population, compared to 19 percent of the non-Indigenous population” (Nankervis, 2012).

The shorter life expectancy for Aboriginal and Torres Strait Islander peoples has been attributed to issues such as limited access to health care, unemployment, disease, poor education, domestic violence and drug abuse all being major contributing factors. These economic and social problems are complex and long-standing and have largely been resistant to the efforts of government, volunteer organizations, philanthropists, and the Aboriginal and Torres Strait Islander communities themselves to address them (von Oertzen, Love, Roediger and Penny, 2012).

According to the Australian Indigenous HealthInfoNet (2012), which provides an authoritative summary of the health issues faced by Indigenous Australians, the:

“….health disadvantages experienced by Indigenous people can be considered historical in origin, but perpetuation of the disadvantages owes much to contemporary structural and social factors, embodied in what are termed the ‘social determinants’ of health. In broad terms, economic opportunity, physical infrastructure
and social conditions influence the health of individuals, communities, and societies as a whole. These factors are specifically manifest in measures such as education, employment, income, housing, access to services, social networks, connection with land, racism and incarceration” (pp.5-6).

Amongst the most prevalent diseases among Indigenous peoples are cardiovascular disease (CVD), diabetes and kidney diseases. “In 2008-09, Indigenous people were hospitalised for cardiovascular disease at 1.9 times the rate of non-Indigenous people” (Australian Indigenous HealthInfoNet, 2012, p.1), “….in 2004-2005, Indigenous people died from diabetes at almost seven times the rate of other Australians” (Australian Indigenous HealthInfoNet, 2012, p.2) and “….in 2009-10, care involving dialysis was the most common reason for hospitalization among Indigenous people; Indigenous people were hospitalized at 11 times the rate of other people” (Australian Indigenous HealthInfoNet, 2012, p.2). The main contributors to CVD have been reported as poor environmental and socioeconomic factors, limited education and low incomes, males over the age of 45 and limited access to health care (Australian Indigenous HealthInfoNet, 2012, p.17).

**Education**

Despite gains in Aboriginal and Torres Strait Islander education over recent years, a large gap remains between Indigenous and non-Indigenous outcomes, particularly at higher levels of attainment. In 2008, non-Indigenous adults were more likely to have attained at least Year 10 or basic vocational qualifications (92%) than Aboriginal and Torres Strait Islander adults (71%); they were also over four times as likely to have attained a Bachelor degree or higher (24% compared with 5%) (ABS, 2011).

Education has been correlated with numerous measures of wellbeing including economic development, income, health outcomes and determinants such as health risk behaviours and preventative service use, as well as other aspects of wellbeing including social participation and crime and justice (Boughton, 2000; Ewald and Boughton, 2001). Those with higher levels of educational attainment were more likely to be in the labour force and employed full time than those with lower levels of educational attainment. For example, full-time employment rates increased from 18% for Aboriginal and Torres Strait Islander adults with below Year 10 attainment, to 51% for those with Year 12 or a skilled vocational qualification, and 63% for those with a
Bachelor degree or higher (ABS, 2011).

There is no doubt that education is a powerful tool in achieving better economic outcomes and is considered one of the main strategies for addressing Indigenous disadvantage in Australia (Hunter and Schwab, 2003). The higher education sector, in preparing educated people for leadership roles, has a vital role to play in raising the health, education and economic outcomes for the Indigenous community overall. Increasing Indigenous participation in higher education is one of the crucial factors in reducing Indigenous disadvantage (IHEAC, 2006).

Despite various efforts made by Australian universities to tackle issues behind low education participation rates of Indigenous Australians, the state of Indigenous education can be currently described as being in crisis (Pechenkina and Anderson, 2011). Based on the analysis of Aboriginal and Torres Strait Islander student data in higher education, institutional outcomes can be categorised crudely (with a couple of exceptions) into two categories: those with high enrolment and low completions and those with low enrolments and high completions. Whilst institutional characteristics may be in part responsible for this pattern of outcomes, the impact of common system-wide drivers should not be ignored. Indigenous Australian completion rates are relatively lower than those of non-Indigenous students across all institutions (Pechenkina, Kowal and Paradies, 2011).

By comparison, students from low socioeconomic backgrounds perform nearly as well as students coming from other socioeconomic groups (with the exception of those from remote and regional areas). Accordingly, the pattern of Aboriginal and Torres Strait Islander outcomes that is described here also reflects a system-wide issue: the relatively small pool of Indigenous Australians with adequate preparation for tertiary education (Pechenkina and Anderson, 2011). The lack of success in tertiary education, amongst other issues, would have a major impact on the dearth of Australia’s Indigenous peoples entering the accounting profession that relies on graduate entry.

A report (released February, 2013) on ‘Cultural dimensions of Indigenous participation in vocational education and training’ reveals findings regarding the inter-relationships between Indigenous Australian culture and engagement with vocational education
and training (Dockery, 2013). Dockery (2013) found that there is a positive relationship between participation in cultural events and participation in formal education, irrespective of geographical location of the person. He explains“….individuals may have both a stronger sense of cultural identity and achieve better educational outcomes if they live in communities with a stronger commitment to cultural continuity” (p.30). Furthermore, an interesting finding was in relation to the courses undertaken. Where it was thought that courses such as ‘music, arts or craft, or ‘society and culture’ would have been undertaken for students with a strong cultural identity, Dockery (2013) claims:

“Stronger cultural identity is instead most robustly associated with having undertaken a course in numeracy, literacy and trade and labouring training, all of which seem vocationally oriented rather than culturally oriented and hence likely to improve outcomes in the mainstream labour market” (p.42).

The significance of Dockery’s findings is inconclusive but it is interesting in terms of considering the importance of cultural identity for students who are most likely to choose vocational educational training. Table 3 below indicates the proportion of applications by ‘Indigenous status and field of education’ (Australian Department of Education, 2013) and compares Indigenous and non-Indigenous student applications and their choice of field of study. Interesting to note is that 8.09% of Indigenous students applied for studies in ‘management and commerce’ compared to 12.7% of non-Indigenous students. Given that there are so few Aboriginal and Torres Strait Islander accountants, what specific field of study have the other students in ‘management and commerce’ undertaken and what outcomes have been achieved? Based on the insignificant numbers who have joined the accounting profession so far, those who study management and commerce arguably must have moved into areas other than accounting.
Table 3: Proportion of applications by Indigenous status and field of education, 2013

<table>
<thead>
<tr>
<th>Field of Education</th>
<th>Indigenous</th>
<th>Non-indigenous</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural and Physical Sciences</td>
<td>8.8%</td>
<td>5.9%</td>
</tr>
<tr>
<td>Information Technology</td>
<td>2.6%</td>
<td>1.7%</td>
</tr>
<tr>
<td>Engineering and Related Technologies</td>
<td>4.6%</td>
<td>3.0%</td>
</tr>
<tr>
<td>Agriculture, Environmental and Health</td>
<td>25.9%</td>
<td>25.8%</td>
</tr>
<tr>
<td>Health</td>
<td>4.6%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Medicine</td>
<td>2.1%</td>
<td>0.6%</td>
</tr>
<tr>
<td>Dental Studies</td>
<td>1.4%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Veterinary Studies</td>
<td>0.6%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Nursing</td>
<td>0.4%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Education</td>
<td>12.8%</td>
<td>8.5%</td>
</tr>
<tr>
<td>Management and Commerce</td>
<td>12.7%</td>
<td>8.0%</td>
</tr>
<tr>
<td>Society and Culture</td>
<td>26.9%</td>
<td>20.2%</td>
</tr>
<tr>
<td>Creative Arts</td>
<td>8.4%</td>
<td>9.3%</td>
</tr>
</tbody>
</table>

Source: Australian Department of Education (2013) p.39

The Review of Higher Education Access and Outcomes for Aboriginal and Torres Strait Islander People Final Report (HEATSI report, 2012) by the Australian Government builds on the Bradley Report\(^2\) of 2008 to “….examine how improving higher education outcomes amongst Aboriginal and Torres Strait Islander people will contribute to nation-building and reduce Indigenous disadvantage” (p.ix). The HEATSI report (2012) argues that the significant under-representation of Aboriginal and Torres Strait Islander peoples is contributing to the social and economic disadvantages faced by them. That said, the HEATSI report states that Aboriginal and Torres Strait Islander peoples will “….need to be supported to enter the higher education system through pathways, particularly the workforce and VET system” (2012, p.xii). The HEATSI report (2012) made several recommendations including that universities and vocational training institutions “….collaborate with professional bodies and private and public sector employers to build and extend alternative pathways into higher education” (p.xviii).

The report made special mention of the underrepresentation of Aboriginal and Torres Strait Islander peoples.

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\(^2\) The Bradley Report is named after Professor Denise Bradley who led the Government Review of Higher Education in 2008 to examine the future direction of the higher education sector including its place in meeting the needs of the Australian community and economy (Department of Education, Employment and Workplace Relations, 2008).
Strait Islander peoples in accounting studies and in the accounting profession. This arguably presents an opportunity for the accounting profession and its members, to collaborate with universities and VET providers, to explore more flexible pathways for traineeship placements, work opportunities, educational pathways and accounting professional pathways for Aboriginal and Torres Strait Islander peoples. Universities, accounting firms and the accounting profession have made some attempts at addressing the small number of Indigenous Australian accountants and examples of these attempts will be discussed in section three of this report. However, given that about twenty qualified Aboriginal and Torres Strait Islander accountants have currently been identified, it is fair to say that very much more needs to be done.

Anderson (2011) discusses Indigenous pathways into the professions and focuses on the issues and strategies for increasing the number of Aboriginal and Torres Strait Islander peoples in the professions. As a way of illustrating the historical differences in the inclusion of Indigenous peoples in the professions globally, Anderson (2011) compares the year that the first Indigenous Canadian, Native American, Maori New Zealand and Indigenous Australian students graduated with a medical degree. “In order of mention, the years for the first three countries were 1866, 1904 and 1889, whereas in Australia it was 1983” (Anderson, 2011, p.8) and further makes the point that pathways to the professions has been linked to “….Indigenous development and social policy” (p.6). Education, health, justice and housing are important social policy development considerations for “….enabling the equitable participation by Indigenous Australians in the professions” (p.8). Once in the profession, Anderson (2011) argues that Indigenous peoples can make significant contributions to social policy development well beyond the boundaries of their professional field by playing:

“….an important role in the transformation of professional practices and values through their collegial relationships with other professionals, their participation in professional organisations, and their contributions to professional education, health research, service administration and policy development” (p.9).

**Employment**

include the decline of unskilled jobs; appalling education of Indigenous Australian children in remote and very remote schools; excessive welfare leading to an ‘income pedestal’ higher than entry wages; and poorly controlled flows of public funds to Indigenous organisations. Hughes and Hughes (2010) further argue that current government policies are widely acknowledged as failing to increase Indigenous Australian labour force participation or reduce unemployment to mainstream levels. Overwhelming evidence points to the lack of progress made, despite large and increasing taxpayer expenditures on Indigenous disadvantage. Current policies are not evidence-based and do not take into account where Aboriginal and Torres Strait Islanders work and where they are not in the labour force or employed. Pronouncements have been substituted for reforms and in particular, Hughes and Hughes (2010, p. 21) claim a number of salient points, including:

- “Education reform is the key to labour force participation in remote locations. Remote schools have to be brought to mainstream building, equipment, curriculum, teaching, and administration standards. Expectations of Indigenous students’ performance must match those of other students.
- Remedial literacy and numeracy is essential for thousands of Indigenous youngsters who have missed out on education during recent decades. Remedial course attendance should be a condition of welfare for all young men and women not in the labour force.
- Indigenous welfare recipients have to be subject to the same rigorous conditions as other welfare recipients. Additional welfare for ‘Aboriginality’ is even more destructive than other excessive welfare and should be abolished.
- The states must follow the Northern Territory in introducing private property rights on Indigenous-owned and controlled lands. Home ownership and private sector jobs are essential.
- Pretend jobs for Indigenous workers are paternalistic. They have no place in Australia.
Cost-benefit evaluation of government funding for Indigenous programs and communities is essential. Quantitative performance reports should replace the spin of vaguely worded ‘outcomes’.

Furthermore, in their report for the Australian Government on higher education, access and outcomes for Aboriginal and Torres Strait Islander peoples, Behrendt et al (2012) make some critical observations about pathways into the professions. They note that

“….each (professional) body has a role to play in the development of cultural competence of member practitioners and in increasing the presence of Aboriginal and Torres Strait Islander people. This work by necessity is collaborative and involves universities and other education providers, and Aboriginal and Torres Strait Islander practitioners and communities. Such partnerships help to improve the quality of services provided to Aboriginal and Torres Strait Islander communities” (Behrendt et al, 2012, p.191).

While Behrendt et al (2012) make note of some examples at universities such as Deakin, Charles Sturt and the University of Sydney, their silence on the pro-activeness of the professions is telling. The accounting profession does not rate a mention.

A report on career development strategies in remote Indigenous communities by Urbis (2011) for the Department of Education, Employment and Workplace Relations, contains some interesting insights. Urbis (2011, p.152) observed that:

“….the majority of young people that are in, or have been in, higher education or VET, advised that they have not accessed career development services offered by these institutions. There is a view that universities and VET institutions can market their career development services more effectively. Some students said universities and TAFEs can do more to ensure all students, including those studying by correspondence, have access to these services”.

Urbis (2011) also observed that young people in higher education or VET “….want personalised one on one career advice from someone with industry experience….and institutions to facilitate greater contact with industry through more integrated learning and internships. Several young people said they want better information and guidance on courses before they start so they can determine if the course is best for them. They
said they want to avoid being railroaded by parents and schools into courses they know little about" (p.152).

In concluding, the following observations by Anderson (2011) are worth noting.

“….Indigenous professionals have the potential to use their social and political positions (combined with their professional knowledge and skills) to support the development and realisation of social policy objectives, Indigenous political leadership and the development of the Indigenous economy …..professionals can make contributions that deepen and extend those of others through their capabilities, which provide a bridge between Indigenous Australia and broader social, economic and political structures” (Anderson, 2011, p.9).

Anderson (2011, p.9) also makes the point that “….professional education and practice also provides the social and political resources, and experience, for political leadership. In Australia there are many examples of Indigenous people with professional training, who have made significant contributions to Indigenous development.” Examples cited are well-known Indigenous Australians including Mick Dodson and Noel Pearson.

**Corporate failures**

In concluding, it is worth noting that a study conducted by the Office of the Registrar of Indigenous Corporations (ORIC) (2010) examined ninety-three cases of corporate failure within Aboriginal and Torres Strait Islander corporations, to identify the factors that contributed to corporate failure. The findings revealed “….twenty-three symptoms of corporate failure” (ORIC, 2010, p.4) with the main three symptoms being “….failure to produce financial accounts, not holding annual general meetings and poor record keeping of members’ records” (ORIC, 2010, p.6). The study found that “….most Indigenous corporations failed because of poor management or poor corporate governance” (ORIC, 2010, p.6). However, whether it is the ‘cause’ of or a ‘symptom’ of corporate failure, financial management arguably plays an important role in corporate governance and ultimately has a big impact on the survival of a business. Hunt and Smith (2005) conducted research into the Indigenous Australian community governance and found that:

“The design of sound financial management and administrative systems, including information technology, and demonstrated
strategic planning, are fundamental components of effective governance” (p.13).

The ORIC (2010) report had as its main finding “….that the failure of the vast majority of Indigenous corporations is due to poor performance of their directors and staff. This is consistent with mainstream corporate failure” (p.39). As a recommendation, the report suggests that support and training is required for Indigenous Australian corporations to enable them to manage their affairs and to govern their business. The ORIC (2010) report found this to be consistent with the literature they reviewed, stating that:

- “Generally within the broad disciplines of business and commerce, there are two areas regarding the success and failure corporations:
  - business failure (accounting, management and law)
  - corporate governance (management, accounting, law, sociology and psychology)” (p.12).

ORIC (2010) also concluded that corporations need to “….be able to hire staff, especially senior staff, to adequately and properly manage the daily affairs of the corporation, such as the finances” (p.70). Arguably, a greater number of Aboriginal and Torres Strait Islander accounting staff who understand the cultural standards and community management principles of Indigenous organisations would be best placed in providing financial management services. Hunt and Smith (2005) argue that “….the principles of governance and culture are not culture-free …. and …. Indigenous concepts and practices of governance are often at variance with those of non-Indigenous people” (p.5). Training and education for Aboriginal and Torres Strait Islander people to undertake financial and governance positions is crucial, particularly because those who have taken on such roles are over-stretched by “….the enormous range of roles and responsibilities” (Hunt and Smith, 2005, p.13). Hunt and Smith (2005) further argue that staff turnover is an issue and one that is “….damaging to organisations’ ability to plan for the future and systematically address economic development issues” (p.13). A larger pool of trained Aboriginal and Torres Strait Islander accounting staff would arguably ease some of the immense pressure that has
been placed on the small number of existing accounting trained staff in Indigenous organisations.

**In Conclusion**

The above brief outline of the historical context in respect of Aboriginal and Torres Strait Islander peoples since the colonisation of Australia provides a framework for understanding the continuing issues and systemic exclusions faced by Australia’s Indigenous peoples in areas such as health, education and employment. The next section considers these major mitigating areas of concern as a context for reviewing the outcomes of accounting and financial literacy education initiatives implemented for Aboriginal and Torres Strait Islander peoples. A particular focus is placed on the role of educators, employers and the accounting profession in providing opportunities for Aboriginal and Torres Strait Islander peoples to enter the field of accounting.
Section 3
Pathways to Indigenous financial capability

Introduction
Lombardi and Clayton (2006) located only nine qualified Aboriginal and Torres Strait Islander accountants in their study and now some seven years later (2013) there are only about twenty self-identified Aboriginal and Torres Strait Islander qualified accountants. This incredibly small number is particularly startling, given there are approximately 200,000 members of Australian professional accounting bodies. The question is why have so few Aboriginal and Torres Strait Islander peoples chosen accounting as a profession? In comparison, some other professions such as medicine, nursing, law and teaching, have seen the largest percentage increases since 2011. Why then, have these professions done better in attracting Aboriginal and Torres Strait Islander peoples to their profession? This section will begin by reviewing a selection of the programs and incentives that aim to promote and advance financial skills and economic development of Australia’s Aboriginal and Torres Strait Islander peoples. The review will form the basis for an appreciation of why financial literacy programs have fundamentally been unsuccessful and why accounting has not been a popular career choice for Aboriginal and Torres Strait Islander peoples. The success other professions have had is highlighted as a forum for providing recommendations to the accounting profession.

Indigenous-specific programs
“The Commonwealth’s total expenditure on its Indigenous-specific programs amounts to some $3.5 billion annually. This major investment, maintained over many years, has yielded dismally poor returns to date.” (Australian Government, 2010, p.11). In response to the report’s claim, Farrelly (2012) states:

“In light of these findings, it is fair to say that the very methodology being employed by governments to attempt to improve the lot of Indigenous Australians is flawed. Indigenous policy has been, and continues to be, developed through the standard

3 Qualified accountant refers to a member of CPA Australia, Chartered Accountants Australia and New Zealand or IPA.
government procedures and is in dire need of new and evidence-based policies” (p.12).

A report by Access Economics on *The Economic Impact of Indigenous Disadvantage* (2008) stated that if there was an increase in life expectancy, workplace numbers and numbers in higher skilled or better paid positions for Indigenous Australians “….that by 2029 …. real GDP could be 1% higher…equivalent to around $10 billion today …. There are therefore clear economic benefits from government to reduce Indigenous disadvantage” (Access Economics Pty Ltd, 2008, p.iv).

As part of the Australian government’s ‘Closing the Gap’ commitment, an *Indigenous Economic Development Strategy 2011-2018* was released in 2011. Five priority areas for enhancing economic development were targeted including to support business development and entrepreneurship and to help people achieve financial security and independence (Australian Government, 2011, p.2). The business and entrepreneurship development strategy included the promotion of “….participation in business administration and business management training through vocational and tertiary education courses” and “….support for critical skills training and capacity development including business financial literacy, business planning and marketing planning for Indigenous entrepreneurs” (Australian Government, 2011, p.53). There exists a great opportunity for the accounting profession to work with the government to provide financial skills training to Aboriginal and Torres Strait Islander peoples and communities. Funding to “….assist eligible Indigenous Australians to establish, acquire and grow small-to-medium businesses by providing business support services and business finance through Indigenous Business Australia’s Business Development and Assistance Program …. will be on average $6.6 million per annum in business support and $12.2 million per annum in new business loans over three years” (Australian Government, 2011, p.54).

Further to the discussion above, and in response to the apology speech and the ‘closing the gap’ commitment delivered by former Prime Minister of Australia, Kevin Rudd, on 13 February 2008, an ‘Aboriginal employment – professional services industry cluster’ (AE Cluster) has been formed in South Australia to “….help build industry’s capacity to provide sustainable employment for Aboriginal South Australians,
and support Aboriginal people to be work ready” (Government House South Australia, 2013). Seven clusters have been formed across Australia and are funded by State and Federal governments. The Chartered Accountants Australia and New Zealand have been involved in a cluster group together with PricewaterhouseCoopers (PwC), KPMG, Deloitte, Ernst & Young, Perks accountants, Flinders University, Adelaide University and UniSA. A main objective is to increase Aboriginal and Torres Strait Islander engagement and participation in the workforce.

Financial literacy programs

There is a plethora of programs and initiatives designed to deliver financial skills training and money management information. The main objective behind the programs is to engage Aboriginal and Torres Strait Islander peoples with money and financial management, whether at an individual, family, community or business level. Many of the programs are directed towards money management education rather than skills development. A table has been compiled (attached in Appendix 1) that presents a sample of financial literacy programs delivered by government, commercial and not-for-profit organisations. A total of twenty-two programs have been reviewed and summarized in the attached Appendix 1. It is not clear how many employees involved in the financial literacy programs are Aboriginal and Torres Strait Islander people or accountants.

In July 2011, a workshop convened by the Australian Securities and Investments Commission (ASIC), the Northern Territory Government and CPA Australia, brought together a group of approximately fifty participants to discuss “…best practice in engagement, delivery and measurement of financial and commercial literacy programs for Indigenous communities” (ASIC, 2011, p.3). A ‘workshop report’ to document the outcomes and findings of the event was subsequently produced by ASIC. Given that the ‘workshop report’ already addresses financial literacy in the context of Aboriginal and Torres Strait Islander peoples, this study does not aim to replicate the work already done. However, this study draws on some of the discussion outcomes of that workshop to highlight the issues and barriers preventing Aboriginal and Torres Strait Islander peoples from attaining financial skills and how that may help explain why so few of them have chosen accounting as a profession.
Some of the comments that arose from the workshop surrounded the prevailing impacts of social welfare and “....highlighted the debilitating influence of welfare dependency, which erodes the motivation to be involved in entrepreneurship” (ASIC, 2011, p.13). Other comments related to how cultural obligations “....related to reciprocity and kinship often clash with a strictly ‘commercial’ business ethos and create further barriers for Indigenous enterprise” (ASIC, 2011, p.11). Financial advancement is generally not seen as a priority. Included in the workshop sessions was discussion about program outcomes. Have they been successful or not? How were the outcomes evaluated? It was concluded that the evaluation of the programs is difficult to determine and therefore no conclusions were offered.

The Australian Government established the Financial Literacy Foundation (FLF) in June 2005 and they maintain a website titled ‘Good practice in developing financial literacy initiatives with Indigenous Australians’. The FLF claims that “…..enabling and empowering Indigenous peoples and organisations through ‘train the trainer’ methods and similar coaching approaches broadens the impact of a project. For the individuals involved, the new skills developed may lead to employment opportunities and have other positive flow-on effects for them and for the community” (2008, p.4).

A report prepared by Buckland (2011) for the Task Force on Financial Literacy Canada, critically reviewed financial literacy of low-income people and found that financial literacy requirements will vary according to age, social, cultural and financial background of the person. However, their evidence showed that “....low-income people face higher rates of illiteracy than do non-poor people in areas of advanced financial literacy” (p.6). Buckland’s report could perhaps provide a basis by which future research into the success or failure of financial literacy programs in Australia could be compared and contrasted.

**Educational Providers**

Although there are many pathways available for gaining accounting qualifications, the fact is that they don’t appear to be working when it comes to attracting Indigenous Australians to the profession. As already highlighted, only about twenty self-identified, Aboriginal and Torres Strait Islander qualified accountants have been located; yet why is this the situation, when other professions have attracted much larger numbers?
Section 2 of this report provides a background for understanding the continuing barriers faced by Aboriginal and Torres Strait Islander peoples and these barriers also extend to employment and education access. Later in this section, some of the other professions, such as medicine, law, nursing and education, which have much larger numbers of Indigenous members, will be highlighted to try and understand what they are doing right and hopefully to learn from their approaches.

For those considering accounting studies, the pathways include undertaking an accounting subject at high school, a Certificate 111 or IV course at TAFE, a university Bachelor’s degree or employment in an accounting/finance position, to ultimately completing a professional qualification program such as that offered by CPA Australia. Most TAFEs and universities in Australia offer business or accounting courses, both on-campus and off-campus. The on-campus offerings can take various forms, ranging from attending traditionally-structured classes on-campus, to attending block release classes that run for 2 or 3 weeks per semester/trimester. For example Deakin University runs community-based learning programs through its Institute of Koorie Education (IKE). The commerce course offered by IKE is the same as that offered in the Faculty of Business and Law at Deakin university but the classes are delivered in blocks of one, two or three weeks per trimester. IKE at Deakin University “…continues to deliver the Faculties’ degrees through a community based mode in a culturally inclusive way, with a strong community responsive pedagogy” (Deakin University, 2013). Off-campus commerce courses are also available at a wide range of Australian universities, such as the University of Tasmania, Deakin University, Curtin University and Charles Darwin University. The best mode of course delivery is an ongoing discussion and there are many viewpoints on what is best. However, it must be remembered that students are not a homogenous group and their learning preferences vary greatly.

While there may be variety in the mode of delivery of commerce courses at universities, at the time of this study virtually none of the commerce or business courses offer Indigenous business subjects. Very few universities in Australia and overseas integrate Indigenous studies and Indigenous culture in their business or commerce courses. In Australia, the Australian Catholic University offers an Associate Degree in Business Administration (Indigenous Studies). It is a two-year degree including subjects such as
accounting, business communication, Indigenous leadership and globalisation of Indigenous business. In Canada, the University of Manitoba claims it offers the only Aboriginal Business Studies program in Canada. Aboriginal Business Studies is offered as a major in addition to one of the other Bachelor of Commerce majors (finance, accounting, human resources). The course includes subjects that are specific to Aboriginal culture and business, such as ‘Exploring Aboriginal Perspectives’, ‘Aboriginal Organizations’, ‘Aboriginal Spirituality’ and ‘Aboriginal Business Leadership’. The University of Manitoba asserts that the students who complete the course “….will have a competitive advantage when they seek employment at an organization that works with Aboriginal communities such as RBC, Great West Life, Manitoba Hydro, Chartered Accountants, etc” (University of Manitoba, 2012, p.1).

The completion and outcomes of the Canadian course mentioned above is unknown but perhaps this broader and more culturally inclusive course may be a model worth considering by the government, universities and the accounting profession as an innovative means of attracting more Aboriginal and Torres Strait Islander peoples to the accounting and business professions. Of course there are many factors to consider when exploring the barriers faced by Aboriginal and Torres Strait Islander peoples wanting to achieve a higher education qualification. Interestingly, a study commissioned by Universities Australia that investigated barriers in a report Participation and Equity in respect of higher education found “….in terms of performance at university, low SES participation is more an issue of access than success once enrolled” (italics added), (Centre for the Study of Higher Education, 2008, p.4). The study was referring to both low socio economic status (SES) and Indigenous peoples. If access, and not success, is the main barrier to higher education, then how can accounting courses become more accessible and more attractive for Aboriginal and Torres Strait Islander students?

Universities Australia (2008) released an action plan titled ‘Participation and Equity’ to address access and participation in higher education for Indigenous people and people from lower socio-economic backgrounds. When considering entry pathways into the accounting profession, the findings of the Participation and Equity report are very relevant. In a newspaper article, the Chair of the report’s Steering Committee,
Professor Robson (2008, p.2), stated:

“The most effective way to improve equity and participation is through a national approach that recognises the many forces at play and which supports quality partnerships between and among schools, vocational and technical education institutions, employers, communities and universities and governments.”

In support of Robson (2008) the Australasian Survey of Student Engagement (2011, p.1) found that “Indigenous students are just as satisfied with their overall university experience; are engaged with learning at similar levels; and report higher general learning outcomes (especially in work-related skills)”. Of particular interest, the Australasian Survey of Student Engagement (AUSSE) (2011) claim Indigenous students have higher learning outcomes when their studies cover work-related skills. Accounting is arguably a work-related skill. The AUSSE (2011) finding could be extended to further explore how accounting could better be portrayed as a useful work-related skill for Aboriginal and Torres Strait Islander students. Lombardi and Clayton (2006) found that the accounting profession had a poor image amongst Aboriginal and Torres Strait Islander peoples and accounting was generally perceived to be an elitist white man’s occupation and of little value to their communities.

**Indigenous support at Universities**

Brady (2012) maintains, “….Indigenous student support in Australian universities is essential to ensure that Indigenous students are able to wholly engage with both university life and their programs of study” (p.1). Brady (2012) adds that the support required is more than just academic support and should include social, cultural and emotional support.

“Being an Aboriginal and/or Torres Strait Islander student in an university brings with it not only learning how to adjust to a new mode of learning, but also how to deal with institutions that are highly competitive, emphasise western modes of leaning, and are dominated by non-Indigenous class and culture” (Brady, 2012, p.1).

There are thirty-nine Australian universities and thirty-eight of them have an Indigenous centre. Universities Australia has compiled a list of the Indigenous centres located at various Australian universities. A table of the universities and Indigenous
The Indigenous centres are seen to play an important role in supporting Aboriginal and Torres Strait Islander students and “….are key to Aboriginal and Torres Strait Islander students achieving their aspirations” (Brady, 2012, p.7).

Some universities offer scholarships for Indigenous commerce and business students. For example, Griffith University’s Business School Aboriginal and Torres Strait Islander Peoples Scholarship of $15,000 ($5,000 per year) is for eligible students undertaking any Griffith Business School program. The University of NSW’s Nura Gili Centre runs an intensive ‘preparatory program’ for Indigenous entry into business, law, medicine and social work. The program is open to students who want to explore their area of interest. “The Pre-Business program is the stepping stone to a Business degree opening the door to a range of career opportunities in business and government” (Nura Gili, 2011, p.4). The program is free for eligible students. This is an excellent opportunity to introduce Aboriginal and Torres Strait Islander students to accounting studies and could also be a great opportunity for the accounting firms and accounting profession to meet the students and to provide more insight into the benefits of an accounting degree.

The University of Western Australia offers an Aboriginal Orientation Course. It is “….a year-long course which prepares students for entry to most degree courses” (University of Western Australia, 2012). This course includes preparation for a commerce/business degree. Scholarships are also offered for students who have to relocate from rural/regional/remote areas.

Arrow Energy (2013), a n energy company with five gas producing projects and offices in Queensland, announced in January 2013 their commitment of $780,000 for 25 Indigenous scholarships for Aboriginal and Torres Strait Islander university students. Arrow Energy has partnered with six universities in Queensland and has nominated specific degrees for funding. Amongst the degrees listed for funding, the Bachelor of Commerce/Bachelor of Business programs at two universities have been selected. The importance of programs such as these in universities to support Aboriginal and Torres Strait Islander students entering or attending university has been acknowledged in the Review of Higher Education and Outcomes for Aboriginal and
The HEATSI report (2012) discusses the need to build professional pathways for Aboriginal and Torres Strait Islander graduates and argues that professional bodies can complement the work done by universities, by supporting students in their study and driving demand for more Indigenous professionals. The HEATSI report (2012) states:

“Aboriginal and Torres Strait Islander professionals have great potential to both respond to high-priority needs of their own communities and to make a deeper contribution to the wellbeing and prosperity of the nation through diverse views, professional expertise and knowledge. Achieving these two complementary objectives will involve concerted efforts by schools and their communities, universities, professions and employers” (p.65).

**The role of Reconciliation Action Plans (RAPs)**

A number of accounting firms and organisations in Australia have Reconciliation Action Plans (RAPs). They are business plans that take a holistic approach to build meaningful relationships and aim to create sustainable opportunities for Aboriginal and Torres Strait Islander peoples. However, the question remains as to what value, if any, RAPs are in assisting Indigenous Australians to enter the field of accounting. In this section, the RAPs of three of the largest accounting firms that have them are reviewed, as well as a sample of others from banks and industry.

**Ernst and Young (E & Y)**

The E & Y Reconciliation Action Plan (RAP) program was developed in 2006 by Reconciliation Australia, the peak organisation promoting reconciliation between Aboriginal and Torres Strait Islander peoples and the broader Australian community. The plan was launched in early 2011 after the RAP Committee, made up of Aboriginal and Torres Strait Islander peoples and other Australians, met with Indigenous business and community members to gain a better understanding of what E & Y could assist with. The E & Y RAP Committee found a key issue that emerged was the adverse impact that government assistance and funding has had on many Aboriginal and Torres Strait Islander communities. They found evidence and a real concern that past and current funding programs and policies targeting the needs of Indigenous
communities have not achieved their desired outcomes.

On the E & Y RAP website, an action plan is listed covering the two years 2011 - 2012. In respect of assisting Aboriginal and Torres Strait Islander people to enter the field of accounting, there are 21 action points in the RAP covering relationships, respect, opportunities and tracking progress and reporting. There are a number of action points that support the objective of assisting Aboriginal and Torres Strait Islander Australians to enter the field of accounting, and these include (Ernst and Young, 2011, p.8):

- “Develop relationships with local schools and Universities across Australia with proven Aboriginal and Torres Strait Islander programs in order to better understand the issues relating to encouraging the study of business related subjects amongst Indigenous students.
- Investigate sponsorship opportunities with appropriate organisations, in order to further enrich relationships with local Aboriginal and Torres Strait Islander communities.
- Identify possible opportunities in being involved in school-based internships”.

PricewaterhouseCoopers (PwC)
As noted on its website, PwC’s first Reconciliation Action Plan (2010-2011) has focused on building the firm’s cultural awareness and increasing capacity by utilising the firm’s core business skills and developing an Aboriginal and Torres Strait Islander employment strategy. PwC have adopted an urban focus, collaborating with organisations and individuals close to PwC offices, and chosen to focus particularly on playing a part in closing the gap that exists between Indigenous and non-Indigenous business.

Like the E & Y plan, the PwC plan covers action points over four key areas, namely relationships, respect, opportunities and tracking progress and reporting. Achievements in the first plan included establishing a partnership with Kinaway – the Victorian Aboriginal Chamber of Commerce, and in June 2011 PwC “…collaborated with CareerTrackers to pilot a targeted Aboriginal and Torres Strait Islander graduate
assessment centre. After interviewing nine candidates, seven were offered vacation opportunities across three PwC offices, although there is no indication given of the type of work offered. However, the offers did not convert into acceptances to work with PwC and, using a modified approach, PwC have since interviewed five new candidates” (PricewaterhouseCoopers, 2011, p.5). In its 2012 action plan, PwC has a key objective to implement a strategy to increase the number of Indigenous employees by the employment of at least fifteen (15) self – identified Indigenous staff by the end of 2012.

**KPMG**

KPMG has a similar RAP to that of the other accounting firms and declares in its RAP report that “….it is not enough simply to offer Indigenous people employment opportunities. We have to go right back to the beginning and support the parents, teachers and communities that nurture and raise Indigenous children. We need to work with universities and other tertiary institutions to establish programs and provide pathways to employment” (KPMG, 2011, p.12). This of course is the key to providing opportunities for Indigenous Australians to enter the field of accounting.

Some progress is being made by KPMG in supporting two secondary scholarships for Indigenous Australian students to pursue their education at leading schools in Australia annually. KPMG have also teamed with the University of Melbourne and the University of Technology Sydney to give Indigenous Australian students in the Bachelor of Commerce program financial support, academic and industry mentoring, and practical workplace experience opportunities at KPMG. KPMG also claim to be working with the Chartered Accountants Australia and New Zealand, CPA Australia, other firms and the Indigenous Chamber of Commerce on the Indigenous Accountants Australia initiative.

However, it is not apparent from the information available on the websites of the accounting firms, just how successful their RAPS are. This is partly due to the RAPs having been introduced only recently in 2010 or 2011 and also no requirement to publicly report on progress. There is anecdotal evidence though that success is falling somewhat short of the aspirations documented in the RAPs.
ANZ Bank

A number of organisations in commerce and industry also have RAPs. The ANZ claims its most recent action plan has the most ambitious Indigenous employment targets of any leading Australian company, including “...recruitment of at least 300 young Indigenous trainees and the promotion of 20 Indigenous employees on merit to ANZ management positions” (ANZ Bank, 2007/2012, p.1). It also aims to take specific steps to expand into Indigenous communities the reach of its financial literacy and inclusion programs, and also programs to develop better understanding of Indigenous cultures within ANZ.

Given that ANZ is a leader in the finance industry, and assuming its plans for recruitment of 300 Indigenous Australian trainees are implemented, there must be opportunities for the accounting profession to work with the ANZ to ensure a good number of these trainees have an opportunity to enter the field of accounting. Likewise, the Commonwealth Bank of Australia committed in its RAP to recruiting 350 Indigenous employees by June 2012 (Commonwealth Bank of Australia, 2010).

BHP Billiton

In its RAP, BHP Billiton claims it will promote, support and enhance employment and training opportunities for Aboriginal peoples working in and contracting to its business. For example, BHP Billiton claims that it will increase the number of Aboriginal employees in its operations and support, promote and enhance educational opportunities for Aboriginal peoples. This is being done through scholarships, and also education programs that are designed to provide support for better employment/career outcomes for Aboriginal peoples. (BHP, 2013). Although there is no indication on the BHP Billiton website about just how successful its initiatives are, there must be opportunities, given the company’s sheer size and complexity, for the professional accounting bodies to work with BHP Billiton as an important partner in the Indigenous Accountants Australia initiative.

RAPs going forward

The above are just a very small sample of RAPs in operation. In fact in its first report on a review of the effectiveness of RAPs, Reconciliation Australia (2012, pp. 1-2) has
observed that over 280 organisations have a RAP and that:

- “More than 1.6 million Australians currently work or study in an organisation that has a RAP.
- RAP organisations are committed to employing more than 21,000 Aboriginal and Torres Strait Islander people. So far, 13,397 positions have been filled.
- RAP organisations have filled nearly 1000 Aboriginal and Torres Strait Islander apprenticeships and traineeship positions.
- RAP organisations have purchased $26 million worth of goods and services from suppliers certified by the Australian Supply Nation, helping to further build Aboriginal and Torres Strait Islander owned businesses and employment.
- More than $9 million has been provided by RAP organisations to support Aboriginal and Torres Strait Islander scholarships.
- RAP organisations have committed to put 170,000 people through cultural awareness training and 22,000 have already taken this up.
- 161 Aboriginal and Torres Strait Islander organisations and communities are working with a RAP partner”.

Whilst it is difficult to get solid evidence that RAP plans put in place by accounting firms and corporates are in fact being effective, the reality is that they exist and provide a focus for concerted action. Also, many organisations that don’t yet have a RAP, have advised Reconciliation Australia that they are planning to establish them and are listed on Reconciliation Australia’s website. These organisations do not at present include any of the accounting professional bodies.

There is an opportunity here for the profession to join the RAP movement and link in with other organisations with RAPs, to provide opportunities for Indigenous Australians to enter the field of accounting. The models for Indigenous organisations in Canada and the United States, as discussed above, also warrant consideration. Finally, lessons could also be learned by networking with professions such as law, medicine and nursing, and observing why they have been so successful in bringing Indigenous Australians into their professions, at a time when the accounting profession has been
so spectacularly unsuccessful in doing so.

What are other professions doing to attract Aboriginal and Torres Strait Islander peoples?

Other professions such as medicine, law, nursing and education have attracted much larger numbers of Aboriginal and Torres Strait Islander peoples compared to the accounting profession. The legal profession had between 450 and 550 Aboriginal and Torres Strait Islander law graduates between 1970 and 2009\(^4\), the medical profession has 160 Indigenous doctors and 218 Indigenous medical students in Australia\(^5\), 1,135 registered nurses in 2006\(^6\), 1,977 Aboriginal and Torres Strait Islander teachers in 2008 increasing to an estimated 3,700 teachers in 2012\(^7\). The number of accounting graduates falls far behind these other professions. Why is this so? Is it because of the initiatives and support provided by the other professions that attracts larger numbers of Aboriginal and Torres Strait Islander people to those professions, or is it because of the perceived benefit that those skills will bring to their community? A look at what some other professions are doing is worthy of consideration, particularly as they have been much more successful than accounting in attracting Aboriginal and Torres Strait Islander peoples to their profession.

In March 2012, a forum was held in Canberra to discuss ways of increasing the Aboriginal and Torres Strait Islander participation in education for the professions. The two professions that provided the focus for discussion were accounting and architecture because of the very low numbers of Aboriginal and Torres Strait Islander people in both these professions. Based on the Aurora project (2011) for the period of 2004-2009, the percentage of parity\(^8\) target for undergraduate architecture and building was 11% and for management and commerce it was 8%. Not revealed is how many students had undertaken architecture (not building) or commerce (not management). Further, from the commerce undergraduate numbers, the number of Indigenous students who majored in accounting was not available. A discussion document produced by Ewan (2012) for the Canberra forum identified three main

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\(^4\) Source: Rodgers-Falk (2011)

\(^5\) Source: Australian Indigenous Doctors’ Association Ltd (2012)

\(^6\) Source: Australian Institute of Health and Welfare (2009)

\(^7\) Source: More Aboriginal and Torres Strait Islander Teachers Initiative (2012, 2014)

\(^8\) Parity target percentage refers to “the number of Aboriginal and Torres Strait Islander enrolments and completions with the number there would be if Aboriginals and Torres Strait Islander students enrolled or completed at the same rate as non-Indigenous Australians” (Aurora Project, 2011, p.7).
benefits for increasing the number of Aboriginal and Torres Strait Islander people in the professions:

- “Aboriginal and Torres Strait Islander professionals can make significant economic contributions in the business and commercial sectors;
- Many Aboriginal and Torres Strait Islander professionals make significant contributions well beyond their professional fields in the political, social and intellectual development of their communities.
- Aboriginal and Torres Strait Islander professionals, upon entering and specialising in a discipline, become important drivers of change and promoters of opportunities that deliver tangible benefits to their profession as a whole and to its clients” (Ewan, 2012, p.4).

As discussed earlier, the accounting profession has taken some initiatives to investigate pathways to increase the number of Aboriginal and Torres Strait Islander people to the accounting profession. The three accounting bodies, namely Chartered Accountants Australia and New Zealand, CPA Australia and IPA, joined forces to oversee and help fund the ‘Indigenous Accountants Australia’ project. CPA Australia funded and worked together with Deakin University to hold a Round Table event in September 2011. This event brought together twenty-five Indigenous Australian and non-Indigenous Australian accountants, educators and others to discuss pathways and opportunities for increasing the number of Aboriginal and Torres Strait Islander people in the accounting profession.

Some momentum has taken place since these events in 2011 and 2012 and the raising of consciousness about the very small number of Aboriginal and Torres Strait Islander accountants is happening. An example of the awareness raising was highlighted at a Chartered Accountants Australia and New Zealand Thought Leadership Symposium held in Adelaide that made mention of the ‘Indigenous Accountants Australia’ project, as well as giving acknowledgement and thanks to the Karuna people who are the custodians of the land where the symposium took place. A brief overview of the incentives and initiatives to attract Aboriginal and Torres Strait Islanders to medicine, nursing, law and education will now be discussed for
comparison to, and possible future direction for, the accounting profession.

**Medicine**

The Australian Indigenous Doctors Association Ltd, (AIDA), was formed in 1998. AIDA is a national body that has provided support for its members and direction to medical schools in aiming for “….medical schools to become culturally safe environments for Indigenous medical students” (AIDA, 2010). An agreement between the Medical Deans, Australia and New Zealand and AIDA was signed in 2008 and committed to “….implementing the Medical Deans’ Indigenous Health Curriculum Framework (Curriculum Framework), increasing the recruitment, support, retention and graduation rates of Aboriginal and Torres Strait Islander medical students, and enhancing pathways into medicine for Aboriginal and Torres Strait Islander peoples” (Medical Deans-AIDA, 2012, p.6).

In 2011, the number of new Aboriginal and Torres Strait Islander student enrolments in medical schools represented 2.5% of medical enrollments, being the same percentage of Aboriginal and Torres Strait Islander peoples to the wider Australian population (Medical Deans-AIDA, 2012, p.2). AIDA (2012) stated that in the year 2011, the number of Indigenous doctors in Australia was 160. In 2011, Flinders University had a cohort of 14 Indigenous students in first year medicine, their largest intake ever, which “….compares with the total of nine Indigenous who graduated from medicine from all of Australia’s universities in 2009” (Charles Darwin University, 2011).

**Law**

A policy statement on Indigenous Australians and the Legal Profession was prepared in 2010 by a working group of the Law Council of Australia (2010) to address, amongst other things, the promotion, encouragement and support of Indigenous Australians to study and practice law. Included in the statement are details of various scholarships to support Indigenous Australian law students and graduates wanting to enter the ‘Bar’. Examples of scholarships include the John Koowarta Reconciliation Law Scholarship (administered by the Law Council); the Indigenous Barristers Trust (established by the NSW Bar Association and the Queensland Bar); the Indigenous Mentoring Scheme (established by the ACT Bar Association); and a Baby Barristers reading course
(offered by the Victorian Bar; fees waived for eligible Indigenous persons).

Various other initiatives and policies have also been set up to mentor and support Indigenous law students and to “….encourage members of the legal profession to promote and support Indigenous lawyers” (Law Council of Australia, 2010, p.23). These include an Indigenous Equal Opportunity Briefing Policy by the Victorian Bar and the Law Institute of Victoria; the Law Society of WA’s Indigenous Law Student Mentoring Program; the Law Society of SA’s mentoring scheme for Aboriginal law students; the Law Society of Northern Territory’s Indigenous law students’ mentoring program; and the Australian Bar Association’s trust to provide support for Indigenous people wanting to become barristers (Law Council of Australia, 2010).

Other initiatives include the establishment of the Tarwirri, the Indigenous Law Students and Lawyers Association of Victoria, in 2002. In 2012, it had “….over 90 members, including over 50 Aboriginal and Torres Strait Islander law students, barristers, solicitors, academics and graduates” (Minister for Aboriginal Affairs, 2012). The establishment of the Indigenous Lawyers Association of Queensland (ILAQ) in 2007 was another milestone. The ILAQ provides support for Indigenous law students and lawyers throughout their career.

**Nursing**

The Congress of Aboriginal and Torres Strait Islander Nurses and Midwives (CATSINaM) was established in 1997 and had as its main aim “….to increase the recruitment and retention of Aboriginal and Torres Strait Islander peoples into nursing and midwifery” (CATSINaM, 2012). CATSINaM has also published *In Our Own Right Black Australian Nurses’ Stories* (2005) and a report titled *Gettin’ em Keepin’ em* (2002), which advises on ways that universities can improve their recruitment and retention of Aboriginal and Torres Strait Islander student nurses and midwives. CATSINaM also provides mentorship to student nurses and midwives.

In 2001, the NSW government developed the *NSW Aboriginal Nursing and Midwifery Strategy* “….to improve Aboriginal health by providing opportunities for Aboriginal people to gain education and employment opportunities in the field of nursing and midwifery” (NSW Government Health, 2014). It also aims “….to work with the current
NSW nursing and midwifery workforce to provide better health services to Aboriginal people through the delivery of culturally safe and competent nursing and midwifery services” (NSW Government Health, 2014). The NSW Department of Health offers cadetships and scholarships for Aboriginal people living in NSW wanting to undertake studies in nursing or midwifery (NSW Government Health, 2014).

An impressive finding to note is that “…the number of registered Indigenous nurses rose by 71% between 1996 and 2006 to 1,135 nurses” (Australian Institute of Health and Welfare, 2009)

**Education**

In December 2012, the *More Aboriginal and Torres Strait Islander Teachers Initiative* (MATSITI) was launched to investigate ways to increase the number of Aboriginal and Torres Strait Islander teachers in Australia. One of the explicit deliverables set by MATSITI (2012) is:

“…..a series of partnerships and co-investment agreements with school authorities, university schools of education and other agencies to increase recruitment, retention and leadership in teacher training and in schools” (p.3).

The Governor-General’s Indigenous Student Teacher Scholarships were set up to help Aboriginal and Torres Strait Islander students undertaking a teaching degree to cover the cost of study. Each scholarship is worth up to $25,000 and is expected to run between the years 2010 and 2015. Scholarships were awarded to students in 2010, 2011 and 2012 (Department of Education, Employment and Workplace Relations, 2013).

In Victoria, the Victorian Aboriginal Education Association Inc. (VAEAI) was established in 1976 “….with the aim of increasing the presence and voice of Koorie people in education decision-making” (VAEAI, 2012). VAEAI sees as its main function to have an advisory role, specifically on matters concerning Koorie education, monitoring education trends and community needs (VAEAI, 2012). VAEAI works together with community on all matters concerning Koorie education. In New South Wales, an Aboriginal Education members’ section has been working in partnership with the New South Wales Teachers Federation. In 1989, an Aboriginal Members
Committee was formed. This is a trade union that supports “….the employment of and protection of the rights of Aboriginal teachers” (New South Wales Teachers Federation, 2011).

MATSITI (2014) claim that an estimated “….3,700 Aboriginal and Torres Strait Islander teachers in Australian schools in 2012, representing 1.2% of the total school workforce of Australian teachers” (p.5). However, even though “….202 Aboriginal and Torres Strait Islander people graduated as teachers from Australian universities in 2011 …. only an estimated 27% recruited into schools in 2012” (MATSITI, 2014, p.5).

The progress that some of the other professions such as medicine, law, nursing and education have made in encouraging and supporting Aboriginal and Torres Strait Islander people into their respective professions, is well ahead of the accounting profession. This is evident not only by the number of initiatives provided but more importantly by the larger number of Indigenous people in those respective professions. There is indeed much to learn from what the other professions are doing. Interesting to note is that all of the other professions discussed have either an association or professional link that is dedicated to Aboriginal and Torres Strait Islander members of the profession.

However, the provision of initiatives and incentives may only be part of the story for understanding why accounting has been less successful in attracting Aboriginal and Torres Strait Islander people to the profession. The findings of this study will be used to provide insight into the factors that have acted as deterrents for entry into the accounting profession.

**What is the accounting profession doing?**

It is interesting to note that the Australian Nursing Federation, Australian Institute of Architects (Victoria), Engineers Australia, the Law Council and the Royal Australian College of Physicians all have Reconciliation Action Plans (RAPs). Whilst the accounting professional bodies in Australia have recently appointed Indigenous Relationship Development Officers, none have a RAP, nor is there an accounting professional association specific for Aboriginal and Torres Strait Islander accountants. This begs the question as to what the accounting bodies can learn from other
professional bodies in Australia and also overseas.

Canada, New Zealand and the USA have set up accounting professional memberships specifically for First Nations people. As an example, while with a broader remit than simply accounting, the Aboriginal Financial Officers’ Association (AFOA) in Canada has 1,671 members, as noted in its 2011-2012 Annual Report (AFOA, 2012). Corporate members including accounting firms and the professional body, CGA Canada, support it. AFOA’s work includes, for example, professional development training; development of Aboriginal financial management accounting and reporting standards; certifying Aboriginal Financial Managers; encouraging Aboriginal youth to enter into the finance and management professions; and providing a forum to share knowledge, experience and best practices.

Another example is the Native American Finance Officers Association (NAFOA) in the United States, which is supported by corporate sponsorship from accounting firms, banks and various other corporations. In 2012, NAFOA celebrated its thirtieth anniversary. During this period, as noted on its website, its role has included being a partner for tribal governments and tribal finance professionals in helping tribes to manage assets, finance entire industries and build internal capacity in business and finance (NAFOA, 2013). In New Zealand, a National Maori Accountants Network, also known as Ngā Kaitatau Māori o Aotearoa (NKMOA), was formed in 2004 and has over 150 members (NKMOA, 2013).

In comparison, Australia does not have an accounting or finance association dedicated to Australia’s First Nation peoples. The Review of Higher Education Access and Outcomes for Aboriginal and Torres Strait Islander People Final Report, which was led by an expert panel including Professor Larissa Behrendt (2012), found:

“….there is a growing emergence of Aboriginal and Torres Strait Islander professional networks or organisations, but they are not yet well connected with national professional bodies. For many professions, this means that Aboriginal and Torres Strait Islander professionals are absent from the elite levels of a profession and professional bodies” (p.70).

The Australian accounting bodies Indigenous Accountants Australia project should perhaps consider the apparently successful AFOA model operating in Canada, the
NAFOA model in the United States and the National Maori Accountants Network in New Zealand. These organisations appear to have made good progress through a separate Indigenous body, run by Indigenous people, and with corporate support from accounting firms, banks and public companies. Further to the above discussion, brief overviews of the accounting professional membership groups in Canada, New Zealand and the USA are further discussed below to provide additional insight into developments in those countries.

**Canada**

The Aboriginal Financial Officers Association (AFOA) in Canada, as mentioned above, is a not-for-profit association and is “….the only organization in Canada that focuses on the capacity development and day-to-day needs of those Aboriginal professionals who are working in all areas of finance and management – the Leaders of today and tomorrow” (AFOA, 2013a, p.2). There are various levels of membership in AFOA, including Certified Aboriginal Professional Administrators and the Certified Aboriginal Financial Managers (CAFM). The CAFM designation includes 14 units of study. Colleges and universities deliver nine units and the other five units are offered by AFOA Canada via on-line. For the two semesters in September 2011 and February 2012, a total of 195 students enrolled in the CAFM course. The membership base of the AFOA includes Aboriginal people working in finance and management such as financial managers, band administrators, elected leaders, directors, program managers, economic development officers, Band and Tribal Council members, executives and decision-makers.

The AFOA’s mission statement claims to be “….contributing to Aboriginal social and economic prosperity by building a professional, educated workforce that supports effective governance and administration” and aims to encourage “….Aboriginal youth to enter into the finance and management professions” (AFOA, 2013a, p.2). Scholarships, awards and bursaries for students in accounting are provided, including the Aboriginal Youth Financial Management Awards for grade 11 and 12 students. The winners of the award “….attend AFOA’s National Conference and participate in a special Youth program designed to introduce youth to careers in Aboriginal finance and management.” (AFOA, 2013b). They also have awards for adults and post-graduate students who want to pursue studies in finance and management. The AFOA
launched its own journal ‘The Journal of Aboriginal Management’ in 2005. It's a professional journal that is targeted at Canadian Aboriginal people working in finance and management.

**New Zealand**
The National Maori Accountants (NKMOA) mission statement states its mission is “….to assist Maori to excel in commerce and contribute to the successful economic development of Maori” (NKMOA Network, 2013). As part of their strategies, the NKMOA Network includes increasing the number of Maori people in accounting, in addition to lobbying for Maori interests in the profession. Strategies specified for the Maori in Accounting include to:

- “Promote, encourage and support Maori into the profession
- Promote the advancement of Maori within the profession
- Promote academic and professional excellence such as prizes, scholarships and competition participation
- Lobby and advocate for Maori interests in the profession
- Educate the profession on relevant aspects of Maori culture
- Encourage research into Maori accounting and business related topics” (NKMOA Network, 2013).

In addition to providing a place of connection, networking and support for Maori accountants, the NKMOA maintains a close connection to the Chartered Accountants Australia and New Zealand and tertiary institutions. They have also run annual conferences such as one organized in 2012 in Auckland New Zealand that brought together members of NKMOA and business leaders. The topics for discussion at the conference were aimed at “….helping to increase the growth of New Zealand and Maori business” (NKMOA Network, 2013).

**USA**
The NAFOA is a not-for-profit organisation and has as its mission statement:

“….promoting excellence in financial management, advocating sound economic and fiscal policy, developing innovative education initiatives, and providing essential information, resources and
support to meet the challenges of economic growth and change” (NAFOA, 2013).

The NAFOA have developed, in partnership with the American Indian Policy Institute, a ‘Tribal Financial Manager Certification Program’ that is aimed at those already working in American Indian finance, law and economic development. The course is run at Arizona University and taught by “….nationally recognized Native professionals” (NAFOA, 2013). NAFOA also runs or organises other educational programs, including summer programs for high school students that spend the summer at university learning about career opportunities in business and finance.

An important achievement of NAFOA is the production of the *New Financial Reporting Model for Tribal Governments, Implementing GASB Statement 34* (2009) that provides guidance for developing financial statements for Tribal governments. The guide refers to the Government Accounting Standards Board Statement 34 and has been designed for “….Tribal Council Members, Tribal Enterprise Board Members, Tribal Management, Auditors, Accounting Management, Regulators, and Creditors” (NAFOA, 2013).

**In Conclusion**

In this section, the overall emphasis has been on pathways to building financial capability. We have considered Indigenous Australian-specific financial literacy programs, support provided by the educational systems and reconciliation action plans. However, none of these support mechanisms have been particularly successful. We have also looked at other professions and overseas experience for inspiration. Other professions such as medicine, law, nursing and teaching have undoubtedly been more successful than the accounting profession in attracting Aboriginal and Torres Strait Islander peoples. International Indigenous accounting bodies also appear to have achieved favourable results in supporting and encouraging Indigenous membership of the accounting profession. Whilst there are lessons to be learnt from the other professions and the Indigenous accounting bodies overseas, it appears there are no standout examples of solutions, in either Australia or overseas, to the issues surrounding the virtual exclusion of Aboriginal and Torres Strait Islander peoples from the accounting profession.
Section 4
Literature review

Introduction
The accounting literature is fundamentally damning of the role of accounting in relation to Indigenous peoples. Prior research examining the entry paths into the accounting profession has found that there have been systemic exclusionary processes that have acted to deter disadvantaged groups from entering the profession (see for example, Annisette, 1999, 2000, 2003; Annisette and O'Regan, 2002, 2007; Bakre, 2005; Hammond, 1997, 2002; Hammond and Streeter, 1994; Hammond, Clayton and Arnold, 2009, 2012; Kim, 2004a, 2004b; Lehman, 1992; McNicholas, Humphries and Gallhofer, 2001, 2004; Sian, 2002). These exclusionary practices have arguably been based on a pretext of upholding professional standards and expertise. Although the exclusionary processes in different countries do vary, there certainly appears to be similarities in the findings reported in the accounting literature.

The following discussion includes the accounting literature that deliberates on the exclusionary processes of accounting and the accounting profession, as it affects Indigenous peoples in Australia, New Zealand and Canada. There is also an extensive literature relating to various other countries from around the world, such as the United States, Fiji, Trinidad and Tobago, the Philippines, Kenya and Nigeria. However, for the purposes of this project and for simplicity, the first three mentioned countries, including Australia, will be the focus of this literature review. Subsequent to the exclusionary processes, as argued in the accounting literature, is a review of the literature that considers the relevance (or irrelevance) of Western accounting systems for Aboriginal and Torres Strait Islander peoples. Included is also a review of the role of accounting terms and financial institutions in facilitating (or hindering) the economic development of Indigenous Australians. The role of accounting and accountants in governance and self-governance of Indigenous Australians is also examined.

The literature review, as outlined above, aims to provide a solid basis for this investigation into the role of educators, employers and the accounting profession in
providing opportunities for Aboriginal and Torres Strait Islander Australians to enter the field of accounting.

The exclusionary processes of accounting and the accounting profession in the marginalisation of Indigenous peoples

As noted above, prior research examining the entry paths into the accounting profession has found that there have been systemic exclusionary processes that exclude and preclude disadvantaged groups from entering the profession. As the focus of this study is on Australia, an examination of the Australian literature will be considered first.

Australia

Although is it largely acknowledged that accounting services and skills are important in the pursuit of self-governance and economic independence of Aboriginal and Torres Strait Islander peoples, there is a concern that accounting practices “….have acted to continue the dispossession process” (Gibson, 2000, p.289). It is further argued that accounting, used in the traditional sense, widens the gap between Indigenous peoples and Western society and leads to further oppression of an already oppressed people (Gibson, 2000; Gallhofer and Chew, 2000). Gibson (2000) argues that the economic value systems of mainstream Australia are foreign to Aboriginal and Torres Strait Islander peoples and that “….the language and terminology of accounting has been, and continues to be, an effective weapon in the disempowerment and dispossession of Australian Aboriginal people” (p.291).

Greer (2009) examined the use of accounting by the ‘New South Wales Board for the Protection of Aborigines and the Aborigines Welfare Board’ (hereafter referred to as ‘the Boards’) from 1928 to the 1960s to “….manipulate the income and spending of Aboriginal women” (p.166). She found that accounting information allowed the Boards to control the welfare benefits (family endowment payment) and spending habits of the Aboriginal women.

By creating a ledger account for each recipient of the funds, the Boards’ accountants kept control of the family endowment payments. The ledger was used to document monies in and out. “At the end of each month, the managers and police officers
submitted statements of the women’s purchases” (Greer, 2009, p.178). The authorities used accounting numbers to label Aboriginal and Torres Strait Islander people as problematic because of their poor control of money. Consequently, the authorities legitimised their control and intervention of Aboriginal spending. Greer (2009) concludes that “…these State agencies employed accounting practices to extend political dominion over Aboriginal women” (p.184).

Demosthenous, Robertson, Cabraal and Singh (2006) interviewed Australian Aboriginal peoples to illicit their experiences of money and money management and found that due to the very short time frame that Aboriginal peoples have had dealings with ‘money’, concepts of the worth of money and saving money were still quite foreign. As Demosthenous et al (2006) explain “…..during the late nineteenth and early twentieth century…. many Aboriginal workers were paid in alcohol, cast-off clothing and rations or food scraps, and/or were provided basic accommodation in corrugated iron ‘humpies’, without flooring, sanitation, or cooking facilities. However, many Aboriginal people were never paid” (p.5).

Chew and Greer (1997) discuss the punitive role of accounting when used for reporting and judging the effective use of government-issued funding for Aboriginal and Torres Strait Islander peoples and contend that “….when Western forms of accounting practice are transferred to non-Western contexts, such as indigenous cultural contexts, they may be particularly ineffective, disabling and alienating” (p.277). Accountability reporting requires more flexibility to allow for the cultural domain of Aboriginal and Torres Strait Islander peoples. Chew and Greer (1997) argue that an amended accounting system is required to take Aboriginal ways into account, because accountability in Western terms stands in contrast to Aboriginal accountability.

The imposition of Western accounting and accountability systems on Aboriginal and Torres Strait Islander peoples means they are destined for failure; that is, according to the Western benchmarks and Western “accounting” outcomes. Aboriginal accountability is to the ‘Dreaming Law’ and governance is determined by “….culturally

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9 The Dreaming Law is the oral history method used by Indigenous Australians to recount the history of their culture and land. These oral histories are referred to as ‘The Dreaming’. The Dreaming “should not suggest that it refers to some vague reflection of the real world. Rather Aboriginal people see the world of The Dreaming as the fundamental reality. The indigenous terms have a meaning of the story and they refer to each group’s stories which enshrine their understanding about their origins” (Edwards, 1998, p.79).
derived goals which may be difficult to quantify” (Chew and Greer, 1997, p.283). Chew and Greer (1997) also state that “[I]n trying to enhance the effectiveness of accounting systems, mainstream accounting research may in fact be increasing oppression” (p. 276). Accounting, based on Western terminology and Western outcomes, has been used to report the alleged shortcomings of Aboriginal and Torres Strait Islander performance. However, if the reporting of Aboriginal and Torres Strait Islander peoples’ outcomes were to be based on Indigenous values rather than purely financial outcomes, a favourable accountability result may be evident (Gibson, 2000).

Gibson (2000) asserts that “….two of the weapons used in dispossession today are the economic tool of accounting and the rhetoric of accountability” (p.299). A further point made by Gibson is that the standards imposed on Indigenous organisations are set at a higher (and often unattainable) level than the level set for non-Indigenous organisations. Gibson (2000) states “….accounting techniques such as the audit process can be dispossessive when higher standards are required from Aboriginal organisations than from other government-funded bodies” (p.299).

Greer (2009) points out that despite the failure of intervention programs of the past, evident by the continuing Aboriginal social disadvantage in Australia, “….the Federal Government intervention in 2007 into remote Aboriginal communities in Northern Australia shows that rather than be condemned to the annals of history, the rationalities of government that targeted the Family Endowment Payment as a mechanism for normalizing spending behaviour also underpin contemporary policies of income management” (p.185).

In searching for an Australian study that investigates Aboriginal and Torres Strait Islander peoples in the accounting profession, only one has been published. Lombardi and Clayton (2006) investigated the barriers faced by Aboriginal and Torres Strait Islander peoples wishing to enter the accounting profession. They interviewed Indigenous Australian qualified accountants to investigate why so few Indigenous Australian peoples entered the accounting profession. At the time of their study, they were able to locate only nine professionally qualified Aboriginal and Torres Strait Islander accountants from a total of more than 150,000 accountants in Australia.
The interview findings revealed that the barriers to entering the accounting profession included “….the school experience, the cost of education, natural ability with numbers, the image of the accountant, the lack of role models and support, the community pull and the relevance of accounting to Indigenous Australians” (p.68). Although the participants in the study considered accounting qualifications as useful for Aboriginal and Torres Strait Islander peoples, the findings also suggested that accounting processes are seen to support Western capitalist systems and are arguably “….at odds with the Aboriginal societal system of kinship and community” (p.70).

New Zealand

Hooper and Kearins (1997) discuss the role of accounting in facilitating the transfer of wealth and land from the Maori peoples of New Zealand to individual European control. Prior to European settlement in the nineteenth century, Maori peoples established accountability “….through oral testimony and ritual ceremony” (p.269) and the impact and value of numbers and legal documents were foreign to the First Nation peoples of New Zealand. European settlers exploited this cultural difference by enticing Maori peoples to sign legal documents that transferred land and wealth from the Maoris to the European settlers (Hooper and Kearins, 1997).

Hooper and Kearins (2008) discuss the period of 1885 to 1911 to review the manner in which the New Zealand government used accounting figures and reports to justify dispossessing the Maori peoples of their land. Hooper and Kearins (2008) state that “….the calculative process enabled parliamentarians to argue that given the poor returns to the Maori, their assets should be put into the hands of land-selling councils” (p.1239). Along a similar discourse about the dispossession of land from the Maori peoples of New Zealand, Hooper and Kearins (2004) discuss the use of land tax during the period from 1860 to 1880 to illustrate how the New Zealand government used land Acts to take over land by enforcing ‘wealth’ taxes on the land. This mechanism was “….a means of taxing away from Maori the only assets in their possession” (p.87). Another example of how accounting numbers were used by European settlers to ‘land-grab’ from the Maori is given by Hooper and Pratt (1995), who discuss the New Zealand

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10 Maori peoples are the First Nation peoples of New Zealand and represent approximately 15% of New Zealand’s population.
11 “The 1860s in New Zealand saw the end of the Crown’s land pre-emption monopoly whereby the Government’s revenues were augmented by the extraction of huge capital gains from on-selling land bought cheaply from Maori” (Hooper and Kearins, 2004, p.89).
Native Land Company (1882-1890) to demonstrate how “…the rhetoric of individualism, capitalism and accounting enabled Europeans, through privileged access to the discourses of accounting and the legal system, to obtain control of 250,000 acres of Maori land at minimal cost” (p.15).

In New Zealand, McNicholas et al (2001) found that Maori women were largely excluded from the accounting profession. McNicholas et al (2004) add that Maori women in accounting careers in New Zealand still continue to face assimilation directives by organisations that “…develop mono-cultural staff systems and practices within a framework of contemporary colonialism” (p.29). McNicholas et al (2004) also found that in New Zealand the process of colonisation continues to have an impact on Maori women and in particular Maori women accounting professionals, and state that “….of concern to us is the fact that accountancy firms may merely become a continuation of colonisation and that Maori women face the potential risk of further assimilation, as they are groomed to meet the corporate and profit needs of Western capitalist firms” (p.28).

**Canada**

Similar to the discussion surrounding the impact of accounting on Australia’s First Nation peoples, Neu (2000a) who studied the impact of accounting on Canada’s First Nation peoples argues that “….accounting and accountability mechanisms helped colonial powers translate colonial objectives into practice. Furthermore, while not all of these translations had genocide as a consequence, in a number of instances genocide was associated with the deployment of accounting and accountability mechanisms” (p.269). Neu (2000a) claims that accounting is far from neutral and instead was, and is, one of the tools or ‘technologies’ used to advance the operations and policies of colonial and (neo) colonial governments, in an endeavour to colonise and destroy Indigenous peoples. Many of the Acts in law and also funding provided by government for Indigenous peoples, relies on financial interaction or financial incentives. Accounting is scrutinised as one of the techniques that “….translated policies into practice and how these translations can be <then be> linked to genocidal outcomes” (p.276). Whether it be by linking welfare payments to work in toxic uranium mines or by allowing large corporations to use and destroy reservation land and water ways (in Canada), “….these examples illustrate the linkage between economic subsidies
provided to encourage the appropriation of wealth and outcomes of genocide” (Neu, 2000a, p.282).

Neu (2000b) also examined the role that accounting played in legitimating the power and control that colonial governments employed to substantiate the inadequate ‘payment’ or compensation for Indigenous land belonging to the First Nation peoples of Canada. Neu (2000b) states “….accounting techniques were used by colonial officials to help structure land transactions to their benefit and to justify the compensation paid by the government for land” (p.176). Neu (2000b) adds that the method of payment for land changed, as seen fit by the colonial government. For example, in 1818 the colonial government moved from paying lump sum payments to “….paying interest component in perpetuity” (p.175). Although this change in payment represented in essence a rental agreement, the government nevertheless transferred the rewards and risks associated with the land to the government. The Indigenous Canadians found it difficult to fight against the new “pseudo purchase” arrangement because of the disempowered and desperate position they had been placed in (Neu, 2000b, p.175). Neu pointedly comments that “….in this example, we observe accounting numbers representing not only the amount indigenous peoples received for their land, but perhaps more importantly the value that colonial officials placed on Indigenous peoples themselves” (p.176).

Neu and Graham (2006) concur with Neu’s (2000b) findings and argued that government used accounting to advance and legitimise the government policies and practices and in particular, for the control and use of Indigenous land. In spite of existing treaties, Neu and Graham (2006) point out that “….the signing of the Western treaties implied the need for accounting. The treaties themselves saw the First Nations cede vast tracts of land in exchange for relatively tiny reserve lands and a flow of annuity payments and agricultural implements” (p.55). “Accounting was used to control cash in and out of reserves and undermined self-determination of Indigenous Canadians by pushing Western accounting systems as a superior ‘white’ way of doing things” (Neu and Graham, 2006, p.67). Neu, Cooper and Everett (2001) add that accounting is a tool used to distribute surpluses in a manner that supports the dominant class structure “….by homogenizing, naturalizing and universalizing social practices in a manner that masks the underlying unequal social relations” (p.735). This is consistent
with Greer (2009), who found that the authorities used accounting to legitimise their control and intervention of Australian Aboriginal spending.

An accounting paper specifically on the topic of the accounting profession and the Indigenous peoples of Canada could not be located. However, Chua and Poullaos (2002) researched the accounting profession during the period of 1880 to 1907 in Australia, British North America and southern Africa. They found that these countries, which include Canada, mirrored the British accounting profession. As Chua and Poullaos (2002) observed, “….the result was the emergence of an imperial accountancy arena” (p.409) and that “….entry rules, examination standards, ethical rules (and so on), were developed by each association with an eye on the others” (p.439). In line with other findings in the accounting literature that investigated the barriers facing entry into the accounting profession by Indigenous peoples in colonised countries, Canada’s First Nations peoples would arguably have experienced similar exclusionary processes. British accounting bodies abided by strict entry requirements, making it almost impossible for non-white peoples to enter the profession (see for example, Annisette, 1999, 2000, 2003; Annisette and O’Regan, 2002, 2007; Bakre, 2005; Hammond, 1997, 2002; Hammond and Streeter, 1994; Hammond, Clayton and Arnold, 2009, 2012; Kim, 2004a, 2004b; Lehman, 1992; Lombardi and Clayton, 2006; McNicholas, Humphries and Gallhofer, 2001, 2004; Sian, 2002).

The relevance (or irrelevance) of Western accounting systems for Aboriginal and Torres Strait Islander peoples

Baydoun and Willett (1995) investigated the relevance of Western accounting systems for developing countries within a cultural context and they argue “….the accounting systems used in developing countries may be irrelevant to their needs because they originate in Western countries with different cultural values” (p.67). Baydoun and Willett (1995) further noted that the accounting systems adopted originated from the West “….through a variety of channels: by colonialism in the past and through Western multinational companies; the influence of local professional associations (usually founded originally by Western counterparts of the organisations); and aid and loan agencies from the industrialized nations in the present” (p.72). Although Australia is a developed country, Australia’s Indigenous peoples are arguably “….a group of people who endure a structure similar to that of a developing nation” (Aggarwal, 2005, p.68).
It can be argued that the current accounting system was designed to fulfil the needs of the dominant capitalist society and does not match the underlying system of community equality and community ownership of Australia’s Aboriginal and Torres Strait Islander peoples. The current Western accounting system does not provide an appropriate method of accounting for Indigenous resources and values. To address this mismatch of accounting methods, Baydoun and Willett (1995) suggest that it is not necessarily a matter of discounting Western financial systems altogether but rather that “….patterns of disclosure should be adjusted to account for the different cultural perspectives” (p.84).

The impact of accounting and accounting systems on Aboriginal and Torres Strait Islander Australians has attracted the attention of accounting academics (Chew and Greer, 1997; Greer and Patel, 2000). Arguments for the development of accounting systems that better match Aboriginal and Torres Strait Islander culture have been raised. A study by Greer and Patel (2000) “…. provides further evidence of the conflict between Indigenous Australian values and the Western, capitalist values implicit in the language of accounting and accountability, questioning the impact of Western systems of accounting and accountability on the Indigenous peoples of Australia whose beliefs, norms and values are different” (p.308). Aboriginal and Torres Strait Islander peoples, who prefer to maintain the value systems that have worked for thousands of years, arguably have little interest in accounting systems that are based on Western capitalist ideals.

Martin (2005) poses the view that a strategic engagement of Indigenous and non-Indigenous is required. However, the engagement should be twofold. Martin believes there is a strong argument for establishing Indigenous corporations and states” ….the more that attempts are made to reflect the complexities and subtleties of the values and practices of Indigenous people in formal corporate structures and processes – for example, regarding such matters as authority and decision-making …. the more there is the risk that over time the formal corporate structures and processes will supplant the informal Indigenous ones – a process called ‘juridification’ of social relations” (p.195). In short, Martin is arguing that over time, strategic engagement could lead to the dominant society distorting underlying social relations of Indigenous Australians. Weir and Ross (2007) further explain that “….bureaucratic corporate practices such
as annual general meetings, quorums, voting by proxy, the need to keep a register of members and such like, are assumed to be a culturally neutral administrative regime, but they impose strong Western cultural values which have consequences for how decisions are made” (p.185).

**Accounting terms and concepts**

Consistent with the literature reviewed in this report, Reconciliation Australia (2002) in their submission titled ‘Good Indigenous Governance: the foundation for building capacity in Indigenous communities’ states “….one of the greatest needs of Indigenous organisations, like all other community organisations, is a robust capacity for financial planning and accountability” (p.18). However, accounting terms and outcomes have historically been used to control minority and marginalised peoples such as Australia’s Indigenous peoples. As discussed earlier, accounting outcomes have been used to report the alleged ‘failing’ of Aboriginal and Torres Strait Islander performance. However, as Gibson (2000) argues, if the reporting outcomes of Aboriginal and Torres Strait Islander peoples were to be based on Indigenous values rather than purely financial outcomes, a positive rather than negative outcome may have been evident.

Although governments and those in authoritative positions can have the best of intentions to address the social inequities of Indigenous Australians, Young (1995) claims that civilized oppression:

“….refers to the vast and deep injustices some groups suffer as a consequence of often unconscious assumptions and reactions of well-meaning people in ordinary interactions that are supported by the media and cultural stereotypes, as well as by the structural features of bureaucratic hierarchies and market mechanisms” (p.40).

Reconciliation Australia (2002) discussed the danger of ‘mainstreaming’ in their submission to the Senate Select Committee on the Administration of Indigenous Affairs and noted “….past experience tells us the natural tendency of mainstream agencies is to cater to the mainstream. Without strong and consistent political and administrative leadership, agencies generally fail Indigenous communities; mainstream service delivery which is not delivered in culturally appropriate ways is unlikely to succeed” (p.4). In addition to the danger of mainstreaming, Morphy (2008)
made the point that “….Government agencies and trainers in ‘capacity building’ - consciously or unconsciously - constantly counterpose settler Australian notions of ‘good governance’ to a ‘deficit’ view of Aboriginal modes of governance” (p.145).

Altman and Hunter (1998) further observe that Western measures of ‘wellbeing’ may not be consistent with that of Aboriginal and Torres Strait Islander peoples. Home ownership and low household densities, for example, “….are either not options for Indigenous Australians owing to residential location, or are low cultural priorities” (p.8). Altman and Hunter (1998) argue that poverty is culturally biased and “….poverty, like economic status, is a value-laden concept that reflects the priorities of mainstream society” (p.8).

Whilst it is acknowledged that accounting can, and has, served as a tool of disempowerment, there are also arguments that suggest that accounting can be used as a tool of empowerment when in the hands of Indigenous peoples. Aboriginal and Torres Strait Islander peoples, government and academics continue to seek to address economic wellbeing of Indigenous Australians and it is acknowledged that economic participation is closely tied to living standards. The Australian Collaboration, together with the Australian Institute of Aboriginal and Torres Strait Islander Studies, (AC & AIATSIS), prepared a report titled ‘Organising for Success: Policy Report. Successful Strategies in Indigenous Organisations’ (2007), to highlight the successful Indigenous organisations and argued that an Australian study was missing since “…[C]urrently, most of the policy assumptions about success are drawn from overseas literature, especially from the Harvard Project in the US. Indigenous circumstances in Australia and the US are not, however, identical (e.g. culture, sovereignty, service delivery arrangements and funding)” (p.2). The Harvard Project’s findings, based on data collected in the years 2005 and 2006 from sixteen Indigenous organisations and Indigenous partnerships, concluded that “….successful organisations acknowledge that empowerment comes from a position of internal strength. Organisations displaying ‘internal strength’ possess the following features:

- clear and transparent vision and objectives for the organisation, with regular corporate and business planning;
- strong compliance performance in funding use and acquittal;
- close ongoing monitoring of program budgets;
• business orientation in financial management; and
• collection of data on service provision for internal and external monitoring of performance” (p.16).

The ‘internal strength’ that the AC & AIATSIS report (2007) discusses, is largely derived from the acquisition of reporting and financial skills and it is argued that these skills contribute to empowerment of Indigenous peoples. On the subject of empowerment through financial and business skills, the AC & AIATSIS report (2007) is consistent with Henderson’s recommendations made in 1975.

Charles Perkins, an Aboriginal activist, the first Aboriginal man to graduate from an Australian university and the first Aboriginal to head a Commonwealth department (appointed Secretary of the Department of Aboriginal Affairs in 1984), purported that Aboriginal and Torres Strait Islander peoples need to move away from dependency on welfare ‘payments’. They also need to “…. at last throw off the old social welfare stigma, even in a preliminary way, as a people within this nation, more self-reliant, politically independent and mature, within an essential collective understanding of the economic system” (Perkins, 1990, p.9). Noel Pearson, extended Perkins’ (1990) debate and argues that the way out of welfare dependency is to engage with the mainstream economic market. Pearson (2000) argues that “….poverty needs to be overcome via the development of real economies for our society and we should use our welfare resources to develop an economic foundation for our society that is based on real economy principles. Anti-poverty programs based on passive welfare have only produced ‘opulent disasters’ and this is now surely plain to see” (p.39).

The report ‘Overcoming Indigenous Disadvantage’ (OID) (2009) states “….the key factors that contribute to positive economic outcomes, as well as measures of the outcomes themselves, include labour market participation; Indigenous owned and controlled land and business; home ownership; and income support” (p. 8.2). The findings of the OID report (2009) are consistent with the sentiments of Indigenous leaders such as Bourke (1998), Bourke and Cox (1998), Perkins (1990) and Pearson (2000), who all purport that engagement with the real economy is the path to self-determination. However, the OID report (2009) also proposes “….there are several factors that may influence the low rates of Indigenous self-employment and ownership
of enterprises” (p.8.33). These factors include restricted access to capital (because of remoteness or restrictions on mortgages of communal land), poor education and lack of training in business matters. Knowledge of business matters, including accounting skills, is widely recognised as a necessary skill for successful engagement with, and governance of, business enterprises.

In fact, many suggestions have been made as to the most appropriate ways to help build financial capability, but the most common theme is that the process should be inclusive of, and consultative with, Aboriginal and Torres Strait Islander peoples. Cooperative egalitarian enterprises are both more productive and more humane than enterprises that reject cooperative ownership and management (Deutsch, 1985; Hunt, 2005). Whatever the meaning or mode of delivery, it is acknowledged that financial capability building is arguably integral to the betterment of living conditions for Aboriginal and Torres Strait Islander Australians (Dodson and Smith, 2003; Martin, 2002; Pearson, 2000; Perkins, 1990).

In addition to considering the benefits or hindrance of Western accounting systems and accounting concepts, it is also important to discuss the role that financial institutions, such as banks, have had in facilitating the economic development and independence of Indigenous Australians. This line of discussion is particularly salient for the Aboriginal and Torres Strait Islander people, who have been forced into a cash economy and many of whom are located in remote and regional parts of Australia, where they are unable to access, or are incapable of accessing, banking products and/or personal funds.

**The role of financial institutions**

Financial services, both accounting and banking services, are important in the process of facilitating economic development. In addition to the difficulties faced because of poverty, Aboriginal and Torres Strait Islander peoples living in remote communities are further disadvantaged by the lack of local and accessible financial institutions. Altman (2002b) discusses the relationship between remote communities and access to financial services and notes that “….the current reality is that Indigenous people are disproportionately represented in such regions, are generally relatively poor in cash income terms, and are often welfare dependent. They almost invariably live in very
small communities where there are often no consumer banking services and where individuals lack access to electronic and phone banking options that most Australians take for granted. Inevitably, the absence of such basic services further marginalises people who are already among Australia’s most economically vulnerable” (p.2).

Altman (2002a) highlights a few key inhibitors to ‘financing economic development’ (p.7). He discusses some inhibitors that have prevented Aboriginal and Torres Strait Islander peoples from accessing funds and services from financial institutions and comments that “….there is also evidence of some crucial inhibitors that in turn influence the willingness of the banking sector to commercially engage with Indigenous enterprise, especially at the community level” (p.7). Altman (2002a) further explains that “…..the absence of banking facilities in many remote localities compounds existing development hurdles. Emerging enterprises lack access to rudimentary services such as deposit and withdrawal facilities that are taken for granted in metropolitan regions” (p.8).

McDonnell (2003) conducted a study to evaluate a Bank Pilot Project that provided financial literacy programs and banking and financial services to the Tangentyere community in Alice Springs. McDonnell states that “….financial literacy is the difference between physical access to banking and financial services and ‘informed’ access to those services” (p.9). The Bank Pilot Project included “….face-to-face banking services, the financial literacy program and the weekly payments trial” (p.5). Westpac has had an agency located in the council for fifteen years. The transactions mainly consist of basic financial dealings such as withdrawals, rent payments and signing on to the food voucher program, most of which is performed face-to-face because the clients often have difficulties with electronic payments (McDonnell, 2003). Financial literacy in this case is therefore mostly associated with banking skills, and in particular electronic banking skills, rather than accounting skills. Although banking skills could be perceived to be beneficial to the Aboriginal and Torres Strait Islander peoples, the real beneficiaries of the adoption of electronic banking skills are unquestionably the

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12 “Tangentyere Council is the major service delivery agency for the 18 Housing Associations known as ‘town camps’ in Alice Springs. Tangentyere Council was established to assist Aboriginal people to gain some form of legal tenure of the land they were living on in order to obtain essential services and housing. There are now 16 town camps on special purpose leases. The two housing associations that still have no security of tenure cannot access any government funding for housing and infrastructure so they live in tin sheds with no running water and no power” (Tangentyere Council, 2008)
banks and the Department of Family and Community Services, who distribute the funding. As a result of changing people from cheque-based to electronic banking, the Department of Family and Community Services had estimated savings of $21,144 per fortnight (Westbury, 1999, cited in McDonnell, 2003. p.20).

The forced emergence into a cash economy has arguably dealt a blow to Aboriginal and Torres Strait Islander peoples. Not only is there a forced obligation to use banking products and services, but also the cost of using those facilities has exacerbated financial hardship. McDonald (2010) reported that “….a new study has found some people in remote Indigenous communities are spending between 10 and 20 per cent of their income on ATM [automatic teller machines] fees”. It was also noted that remote communities are disadvantaged and often charged higher ATM rates than those in the city, with ATM fees in one community reportedly as high as ten dollars. Furthermore, according to McDonald (2010), many ATMs had a one hundred dollar per day limit for withdrawals, thus causing the client to regularly use the ATM and costing Indigenous Australians an average of $2,300 per year for ATM use.

Financial services are part of the economic development story and yet its addition creates an added complexity. The relationship between Aboriginal and Torres Strait Islander peoples and financial institutions may be a reluctant one but it is a relationship that requires further research and investigation. As Dodson and Smith (2003) contend “…. [G]overnance is not only about structures, processes and power; it is also about resources….sound governance requires access to, and control over, financial, social, economic and natural resources and technology” (p.16). Financial institutions, such as banks, have also arguably failed to deliver services in a culturally appropriate manner. Light (2005) explored what he refers to as ‘The Ethnic Economy” and argues that “….although banks deliver services effectively to the mainstream, they have long failed to deliver savings and credit outside the mainstream” (p.657).

So far in this section, the accounting literature critically evaluates the role of accounting and financial institutions in marginalising disadvantaged groups in society and has questioned the relevance of accounting for Aboriginal and Torres Strait Islander peoples. Next is a review of the accounting literature that discusses the past and current role of accounting and accountants in self-governance and self-sustainability
issues, and in particular focuses on self-governance of Aboriginal and Torres Strait Islander peoples.

The role of accounting and accountants in governance and self-governance of Aboriginal and Torres Strait Islander peoples

Dodson and Smith (2003) offer a definition of governance and explain that “….governance is not only about structures, processes and power; it is also about resources. Sound governance requires access to, and control over, financial, social, economic and natural resources and technology …. the design of sound financial management and administrative systems is [a] fundamental component to good governance” (p.16). Smith (2005) points out that governance and accountability extends beyond the traditional realms of accounting and is far more complex and multi-layered for Aboriginal and Torres Strait Islander communities. As Smith (2005) explains, “….the governance ‘business’ of extended families includes the transmission of land ownership, leadership, cultural property rights, group knowledge and collective identity” (p.16).

There is a consensus in the accounting and other academic literature which supports the view that Western capitalist accounting practices and systems, in consultation and in conjunction with Aboriginal and Torres Strait Islander peoples, require adjustment to incorporate their cultural and economic needs. However, research into the role that accounting and accountants play in advancing self-sustainability and self-governance is quite limited. There are strong arguments advocating the need for accounting to be delivered by Aboriginal and Torres Strait Islander peoples (Dodson and Smith, 2003; Martin, 2001, 2003, 2005; Pearson, 2000; Perkins, 1990; Smith, 2002). Pearson (2000) claims that the past ad-hoc systems of governance for, and on behalf of, Aboriginal and Torres Strait Islander peoples has not worked and it is up to them to take back control of social and economic outcomes. “This means that the leadership of the Aboriginal community has to adopt an approach which gives ‘hands on’ power to the members of the community” (Pearson, 2000, p.58).

Pearson (2000) makes the distinction between formal and informal systems of governance to help us understand Aboriginal modes of governance. He argues that formal systems of governance are established by government and are “….established
by the State and organisations incorporated under State and Federal Laws,” whilst the informal system is the Aboriginal system of governance that operates “….under the laws, customs and values of the people” (p.44). It is the ‘incongruence’ of the formal and informal system that Pearson (2000) argues has been “….the subject of many observations and official reports over the years” (p.44). That is, government agencies and others tend to see Aboriginal and Torres Strait Islander peoples’ capabilities as lacking in some area or other and “….adopt a paternalistic and ‘neo-assimilationist’ approach fixing or topping-up these ‘half-empty’ or inadequate areas of capabilities” (Morphy, 2008, p.145). Pearson (2000) implores that:

“….it is time we analysed our condition as a people without being defeated and paralysed. This is not to say we should forget about racism, or pretend that it doesn’t exist. Rather we, as Aboriginal people, must understand and keep in mind the pervasive role which racism plays in the oppression and dysfunction of our society, but we must concentrate our efforts on the concrete economic and social structures that we can change, instead of dwelling on those things that don’t seem to change, no matter what we do” (p.37).

Pearson’s plea for Aboriginal and Torres Strait Islander peoples to engage and actively partake in their own social and economic welfare is further reinforced by the generally-agreed poor record that the Australian government has had in advancing ‘self-sustainability’ of Indigenous Australians.

Martin (2003) further argues that the “Fourth World” peoples, that is, Indigenous peoples within First World nations, require contemporary measures so that “strategic engagement” can be facilitated by drawing upon or rejecting the “….formal and informal institutions of dominant Australian society” (p.8). Martin suggests that engaging with the wider Australian society, rather than focusing on isolation, can strategically influence capacity building.

The literature reviewed so far in this study seems to suggest that accounting skills and expertise should be delivered by Aboriginal and Torres Strait Islander peoples. So, why are there so few Aboriginal and Torres Strait Islander accountants?

**In conclusion**

The accounting literature reviewed in this section has focused on the genesis of the
practice of accounting and the discriminatory role that the colonial Western capitalist system has had in further marginalising the already marginalised Indigenous peoples of Australia. The accounting literature review also provides an insight into how and why accounting, as practised today, is a culturally inept accounting system that does not match the collective economic system of Indigenous Australians. This mismatch, coupled with colonial business language and the white dominant standpoint, makes accounting and financial services unaccommodating. In summary, the accounting literature has demonstrated that the practice and profession of accounting has historically played a disempowering and discriminatory role that has led to further marginalising the already marginalised.

Accounting and financial skills in the Western civilization context have traditionally been privy to those in society that have wealth. Dodson and Smith (2003) assert that “….[t]o develop their financial capacity, governing bodies need access to accredited financial management expertise, simple and workable local financial systems, local financial management training, financial mentoring, local banking services and effective financial backup support …. and another core ingredient of good financial governance is the development and safeguarding of the integrity of financial reporting” (pp.16-17). Accounting skills and financial literacy is about attaining empowerment to engage more effectively with organisations such as financial institutions and government bodies.

Although these discussions are useful for the dialogue in the context of Indigenous Australian capacity building, it is crucial that the discussion in relation to Aboriginal and Torres Strait Islander peoples is not mainstreamed or treated the same as disadvantage for other Australians, as history shows that colonisation and oppression has been instrumental to the past and current plight of Indigenous peoples.
Section 5
Research Design and Methodology

Introduction
This section describes the design and methodology used in this study. At the outset, it has to be recognized that there are some methodological considerations that have to be kept in mind when researching Indigenous peoples and this is discussed below. As further background, a Round Table symposium at Deakin University in 2011 brought together twenty-five key stakeholders, including Aboriginal and Torres Strait Islander and non-Indigenous accountants and educators from around Australia, to identify possible strategies to increase the number of qualified Aboriginal and Torres Strait Islander accountants. This provided the impetus for undertaking this study and raised the issues listed in the research questions below. In this study, we have adopted a qualitative research method. A series of semi-structured interviews have been undertaken across Australia, targeting key stakeholders. These include key people in relevant organisations but in particular, we have concentrated on Indigenous members of professional accounting bodies and other Indigenous persons employed in the accounting arena. Once the interview data was collected, the next stage was an analysis of the interview findings to consider how accounting can potentially become a more accessible and attractive profession for Aboriginal and Torres Strait Islander peoples.

The methodological considerations when researching accounting within the Aboriginal and Torres Strait Islander context
As a starting point in a study of this nature, it is important to acknowledge from the outset the methodological considerations when conducting research involving Indigenous peoples. Since colonisation, Indigenous peoples have been the ‘subject’ of research, which has understandably led many Aboriginal and Torres Strait Islander peoples to become suspicious and mistrusting of research, researchers and research intentions.
A book by Linda Tuhiwai Smith, a Maori woman and a university professor, on ‘Decolonizing Methodologies’ (Tuhiwai Smith 2012), evolved from her experience of the caution and cynicism of research and researchers on her community and family. She wrote to highlight the impact that research has had on legitimizing and perpetuating imperialism and colonisation of Indigenous peoples. Tuhiwai Smith (2012) analyses the disciplines of knowledge that have been founded by Western constructs of knowledge and urges a ‘decolonizing’ of research methodologies, to enable a more respectful and culturally appropriate research design when working in an Indigenous context. She further emphasizes that decolonizing is more than just deconstructing research practices and methodologies. It needs to ensure that the research is useful to the peoples and communities that have been colonised. One of the big criticisms of the research that involves Aboriginal and Torres Strait Islander peoples is that the research does not benefit those who participate in the research project. Although “….taking the story apart …. provides words, perhaps, an insight that explains certain experiences …. it does not prevent someone from dying” (Tuhiwai Smith, 2012, p.3).

Aboriginal and Torres Strait Islander peoples in Australia have been the ‘subject’ of research since the colonisation of Australia and their experiences have generally led them to be suspicious and mistrusting of researchers and their research intentions. In fact, research has been perceived to be “….another form of exploitation” (Holmes, Stewart, Garrow, Anderson and Thorpe, 2002, p.1268). Furthermore, “….Aboriginal people’s first experiences of research were of anthropologists who ‘collected’ and represented their culture and measured their body parts to draw conclusions about their ‘primitive’ intelligence” (Holmes et al, 2002, p.1268).

As non-Indigenous researchers, we certainly appreciate the historical reasons for the distrust and have always been mindful and reflective of our interactions with Indigenous people, and Aboriginal mentors and friends have guided our relations with them. Even so, we acknowledge that at times the contact has been uneasy. This study is also mindful of the past bad research experiences faced by Aboriginal and Torres Strait Islander peoples and has therefore chosen a methodological approach that arguably best allows for ‘other’ voices and perspectives to be heard.
The Round Table Experience

Before undertaking this study, the researchers in September 2011 organised an event (sponsored by CPA Australia and the School of Accounting, Economics and Finance, Deakin University), referred to as ‘The Roundtable’. This Roundtable brought together twenty-five key stakeholders, including Aboriginal and Torres Strait Islander and non-Indigenous accountants and educators, from around Australia, to identify possible strategies to increase the number of qualified Indigenous Australian accountants. At that time, only ten self-identified Aboriginal and Torres Strait Islander accountants were located. The Roundtable was an opportunity to unravel the key barriers that discourage Australia’s Indigenous peoples from entering careers in finance and accounting, and to explore pathways that encourage them to undertake accounting studies.

There was considerable discussion at the Roundtable about the issues that appear to have marginalized Aboriginal and Torres Strait Islander peoples from the accounting profession in Australia. For example, a participant at the event spoke of the need for better promotion of the pathways to accounting qualifications, so that accounting may be seen as more than just an entry ticket into number-crunching positions. He suggested that promotion of the accounting profession has to focus on the qualification’s capacity to attain decision-making positions. “I think that in the world we live in today where corporations rule decision-making, that financial acumen and expertise connected into that decision-making is one of those key pillars that provides strength to individuals, families and communities and preserves the culture”.

The participants agreed that accounting qualifications are valued by Indigenous Australian organisations and in particular by senior personnel who rely on the information provided by accountants before making decisions that shape and form the organisation in question. Another participant commented there are good intentions in the corporate world to increase employment of Indigenous Australians but that the positions tend to be at a junior level and therefore at the bottom of the hierarchy.

The historical barriers to entry into a profession were highlighted during the proceedings of the Roundtable sessions. To highlight the historical barriers to education, one Aboriginal and Torres Strait Islander participant commented that “....
Aboriginal people have only been allowed to go to University really from the 1970s. And as a people, we have punched way above our weight in terms of we have done in this state (Victoria); six or seven professors now”. He went on to add a very poignant point, observing that:

“Just think for a moment, that if the community that you come from, the professional community, were actively blocked from education and blocked from tertiary education only up until the 70s, can you imagine how hard it would be to create a knowledge base and a skill base that we have done in such a short time?”

Acknowledging that historical racism is important for appreciating the continuing barriers faced in terms of education and ultimately professional qualification training such as for accounting, without exception the Aboriginal and Torres Strait Islander people at the event strongly agreed that there was a need for more Indigenous Australian qualified accountants, or at the very least, the need for more Indigenous Australians to work in accounting roles. Another participant added:

“Our organisations seem to attract a lot of auditing .... and there is a feeding frenzy in Aboriginal organisations to shut them down. So we need a pool of Aboriginal and Torres Strait Islander CPAs who are connected to community and who are connected to the profession in a dynamic way to progress the great injustices”.

The Roundtable symposium not only provided profound insights into the journeys of Aboriginal and Torres Strait Islander peoples who have qualified as accountants to help us better understand the paths adopted and obstacles experienced. It also provided validation for research into exploring pathways and opportunities to increase the existing pool of Indigenous Australian accountants.

**Research Questions**

With the knowledge and background we had developed from our review of the literature and the Roundtable experience, we embarked on this study to investigate the role of educators, employers and the accounting profession in providing opportunities for Aboriginal and Torres Strait Islander peoples to enter the field of accounting. In doing so, we have developed the following research questions:

- Why are Aboriginal and Torres Strait Islander peoples effectively excluded from the accounting profession?
• How, given insights into why this situation exists, can this be addressed?
• What practical strategies can be employed to implement change that will lead to providing opportunities for Aboriginal and Torres Strait Islander peoples entering the accounting profession in credible numbers?

Research Method

Armed with our Roundtable experience and our knowledge of the literature, and with the above questions in mind, we sought funding for this study from CPA Australia, whose support we gratefully acknowledge. In this study, we have adopted a qualitative research method. As Richardson (2000) noted, qualitative research studies should be introduced in such a manner that via the process of reading the research, the reader would gain new understandings, as "….its meaning is in the reading" (p. 924). As background, a review of the relevant literature has been undertaken to gain a thorough understanding of Indigenous issues. This has been followed by a review of the types of Indigenous organisations in Australia, the governmental support provided and the programs supported by the education and business sectors. This provides a context for the issues facing Indigenous Australians as a group in developing financial skills.

In the second stage, a series of semi-structured interviews were undertaken across Australia, targeting key stakeholders. These include people in key organisations and in particular we have concentrated on Indigenous members of professional accounting bodies and other Indigenous persons employed in the accounting arena. In fact, we are confident that through the networks we have developed, we have interviewed the majority of Aboriginal and Torres Strait Islander self-identified accountants in Australia. Amazingly, they number only about 20 in a population of around 200,000 members of Australian accounting bodies. The virtual exclusion of Aboriginal and Torres Strait Islander peoples from the profession in Australia, as we had anticipated from an earlier pilot study, provided a powerful impetus for us to undertake this study.

In an effort to provide a clearer insight into the voices of the participants of this study,
we have divided the participants into two broad groups, namely Aboriginal and Torres Strait Islander and non-Indigenous participants. The Aboriginal and Torres Strait Islander participants are referred to as ATSI-P and the non-Indigenous participants are referred to as NI-P. A total of thirty (30) interviews were conducted. Please note that ‘n’ as used below refers to ‘number’.

The Aboriginal and Torres Strait Islander participants are nineteen (19) in total and consist of:
- Australian and Torres Strait Islander accountants (n=14)
- Aboriginal and Torres Strait Islander persons working in an accounting role but not part of the accountants group (n=3)
- Aboriginal and Torres Strait Islander business manager (n=1)
- Aboriginal and Torres Strait Islander in a senior education role (n=1)

The non-Indigenous participants are eleven (11) in total and consist of:
- Non-Indigenous accountants (n=7)
- Non-Indigenous person involved in a senior Indigenous education role (n=1).
- Non-Indigenous senior persons in accounting firms that have adopted a RAP (n=3)

Semi-structured, open-ended, in-depth interviews, also referred to as ‘oral history’, (Hammond and Streeter, 1994; Hammond and Sikka, 1996; Kim, 2004a; McNicholas et al, 2004), have several benefits. First, they allow the individual to give his/her views in a free-flowing uninterrupted manner and thereby allows the interviewee to better articulate his/her views; second it enables others to observe events from the perspective of a marginalised people whose voices are typically not heard; and third it adds depth to such a study (Hammond, 2002; Hammond and Sikka, 1996; Hammond and Streeter, 1994; Hammond, Arnold and Clayton, 2007; Hammond, Clayton and Arnold, 2009, 2012; Kim, 2004a, 2004b; Lombardi and Clayton, 2006, 2009; McNicholas et al, 2004).

One of the first accounting papers to address the use of the oral history method for accounting research was by Hammond and Sikka (1996). They argue that “….oral
histories are important because first they focus on individual experiences, interpretations, reactions and aspirations .... and .... give voice and visibility to those marginalized or otherwise adversely affected by accountancy. Oral history has the potential to give voice to the subordinated, and we consider the examination .... especially along the lines of race, gender, and class” (pp.79-80) (Italics added). In addition to oral history giving a voice to marginalised peoples, Hammond and Sikka (1996) argue that it can also “....have a potential to reveal different representations and interpretations of the ‘same’ set of events, since they go beyond what the official written evidence privileges” (p.81).

**Data Analysis**

Once the interview data was collected, an analysis of the interview findings was undertaken to consider how accounting can potentially become a more accessible and attractive profession for Aboriginal and Torres Strait Islander peoples. The use of appropriate software to assist with the data analysis process of qualitative research adds rigour, trustworthiness and quality to its outcome. The primary and key advantage of a commonly used package, such as NVivo, is that it enables textual data to be sorted and presented in a systematic and codified manner, enriching its meaning and value in qualitative research projects. Key themes and connections are identified, linking commonalities and anomalies, to assist researchers in presenting an understandable and logical flow to the results collected (QSR, 2012).

The latest version, NVivo 10, includes a sophisticated blend of enhanced features including the facility to collate all different data sources in one convenient area. These range from annual reports, archival materials, interviews, to hand-written diary notes based on post interview thoughts or post interview emails. However, to achieve the best results from qualitative research, the merit in both manual and electronic data analysis needs to be recognised and relying solely on software such as NVivo is not desirable. Accordingly, NVivo is best used to complement manual data interrogation. A software package cannot identify things like sarcasm and humour and so the human need to manually decipher text will always be required (Buchanan and Jones, 2010). This is particularly important when working in an area as sensitive and open to misunderstanding as research involving Indigenous peoples.
Section 6
Research findings

Introduction
A brief outline of the historical context in respect of Indigenous peoples since the colonisation of Australia was discussed in section 2 of this report, to provide a framework for understanding the continuing issues and systemic exclusions faced by Indigenous peoples in areas such as health, education and employment. We have also provided discussion that questions how these major mitigating areas of concern have impacted on the virtual exclusion of Aboriginal and Torres Strait Islander peoples from the accounting profession, evident by the very small number of Indigenous Australian qualified accountants. In an effort to better understand why so few Aboriginal and Torres Strait Islander people have undertaken accounting as a career path, we have interviewed Indigenous accountants, Indigenous people working in accounting but not members of a professional accounting organisation, non-Indigenous accountants, accounting firms and others representing the education, university, and professional bodies sectors.

This section is structured as follows. First, we present comments made by the Aboriginal and Torres Strait Islander participants in this study in relation to the exclusionary processes and barriers they faced growing up in Australia. These findings reiterate much of the discussion offered in our contextual background section (section 2) of this report. We then present findings from the interviews that reveal insights into the barriers faced in relation to entering the accounting profession. Next we provide the findings that surround the need for financial literacy for Aboriginal and Torres Strait Islander peoples. Finally, suggestions from the Indigenous and non-Indigenous Australian interviewees for attracting more Indigenous Australian peoples to the accounting profession are offered.

Life experiences
The Aboriginal and Torres Strait Islander participants in this study spoke of the barriers they faced growing up as an indigenous person in Australia. As already discussed in section 2, a basic understanding of the historical impact that colonisation and
government policies have had on Australia’s Indigenous peoples is central for understanding the continuing systemic issues they faced and how that has directly impacted on life experiences and life ‘choices’. The interview findings in relation to the Aboriginal and Torres Strait Islander participants’ life experiences, revealed some common themes including:

- Historical dispossession and oppression
- Education barriers
- Health Barriers
- Racism and marginalisation

**Historical dispossession and oppression**

Interviewee ATSI-P # 1 powerfully summed up the historical dispossession of the Aboriginal and Torres Strait Islander peoples by saying:

“We’ve lost languages, we’ve lost country and we’ve lost culture”

During his upbringing, Interviewee ATSI-P # 1 learned of the horrors faced, but also of the courage shown by his family. He spoke of the ‘Act’ that legislated the forced removal of Indigenous children from the families. These children are now referred to as the ‘Stolen Generation’. Interviewee ATSI-P # 1 shared his family’s history:

“My Aboriginal grandmother, my mum is Aboriginal, both her parents had an Aboriginal mother and a non-Indigenous father. My grandfather was unfortunately the result of a rape. My grandma was the daughter of a [European] man who fought tooth and nail to keep his children in them days in Queensland under the Act. He had all but his last three out of the Act. So his first six children, they were raised as in the mainstream as such but his last three were put under the Act but it never affected them because they were raised in the family situation”.

Interviewee ATSI-P # 2 likewise shared the history of stolen children and the dispossession and oppression that this has caused for many generations since:

“Because my grandmother is stolen generation I had really no connection to my community …. I’m very lucky where I am now, I have been accepted by my community and I feel like I am giving
back …. It's taken 20 years …. Yeah, it was really funny because I don't know – I don't even know why I'm crying – I just really felt like it was time for me to give back because she was so ashamed of being Aboriginal”.

To put the devastating impact that Australia’s colonial historical had on Australia’s First Nation peoples into perspective, Interviewee ATSI-P # 1 explains as follows:

“If you get a copy of the original constitution there are several references to Indigenous Australians and they're all exclusions. Aboriginal people can't vote, they can't be counted as citizens, they can't own property”.

Interviewee ATSI-P # 1 further explains:

“Indigenous people, regardless of what anyone tells you, this is my view, owned country but they didn't own it with a piece of paper and they didn’t own it in the sense of how it’s seen in the modern Australian sense but it was a form of ownership and native title”.

Discussing ‘terra nullius’ (land belonging to no one), the label given to Australia at the time of white settlement, Interviewee ATSI-P # 3 noted that:

“If we come at it first of all, from a historical angle, the 1967 referendum was a capstone year where we were recognised and from it in that recognition then a whole lot of government obligation came about, of recognising us as people in this country. Constitutionally, we were flora and fauna, we didn’t exist....”

The Aboriginal and Torres Strait Islander participants in this study very generously shared the bad memories that they, or their families, faced when growing up in Australia from the time of colonisation. This has provided a privileged insight into historical dispossession and oppression that they experienced, directly or indirectly.

**Education barriers**

An understanding of the educational barriers faced by Australia’s Indigenous peoples begins with appreciating the historical displacement and injustices forced upon them since the time of colonisation, as shared above by the participants in this study. The struggles and barriers that a child and young adult faces in their education arguably negatively impacts on their desire for further education. Interviewee ATSI-P # 4 tells of
the stigma and struggles faced at school:

“I think also back in late 70’s, early 80’s, it wasn’t a big thing to be identified, it was still a stigma, you had a stigma all through primary school, high school, so you didn’t, I wouldn’t say that you didn’t identify because you struggled to identify, but it wasn’t something that they asked you when you went for a job. And not having the dark skin, they’re not going to identify you so you keep that side of it personal”.

The stigma faced by Interviewee ATSI-P # 4 was also felt by Interviewee ATSI-P # 5, who states:

“I was very shy whilst at primary school, mostly because I had language difficulties but also because my brother and I were the only Aboriginal kids in the school – and the only people of colour” (ATSI-P # 5).

The painful experiences of school days remain raw and vivid. Interviewee ATSI-P # 7 tapped into the memories of his school days and shared his recollections:

“I mean when we were at school I was in the lower cohorts at school and that had a lot to do with probably the environment that I was in at the time. I had you know we had pretty …. sorry. Yeah, no I’m fine, don’t know why I got emotional there mate, sorry, I don’t normally get emotional”

Speaking of their own experience at school, decades earlier, Interviewee ATSI-P # 4 pointed out that racism and marginalisation still exists today but is in the form of a new guise:

“My kids still face the racism in school now, it’s probably a reverse racism, I look at it as because in the schools now the big push is for Koori studies and everything, so they are identified and they get the backlash that way”.

Highlighting the failure of government programs aimed at encouraging Aboriginal and Torres Strait Islander peoples to attend higher education and arguing that is a general lack of respect for the devastating impact of colonisation, Interviewee ATSI-P # 3 said:

“Well, some made it through, but very few, but in a deliberate way there were dedicated programs to attract Aboriginal Torres Strait
Islander people to higher education. Now when they did there was a whole range of reasons .... That definition is treating everyone the same. How can you, like how can you cloister a people, lock them up, put shackles on them and then take the shackles off and say “you are Australian now”. As history went on, you know, you could say that Aboriginal people have only been allowed to go to university since the 1980s in any deliberate form or way”.

Health Barriers
Alongside the historical and educational barriers, the Aboriginal and Torres Strait Islander interviewees explained that health issues amongst Indigenous Australians remains a serious problem.

“So you might travel north and see how bad the renal unit up there, I just went up there, I was amazed at how dependent the communities are, there on the dialysis stuff” (ATSI-P # 6).

“Medicine is something that our mob know about because they’re always down at the doctor, treatment for diabetes, new tablets, getting checked, health checks etcetera. In 2011 one of my aunts lost her left leg because of diabetes related gangrene, three months later she lost her right leg and then she died. So that was mum’s youngest sister. Mum’s second brother, he’s a diabetic on injections, mum takes tablets” (ATSI-P # 1).

Racism and Marginalisation
To extend the comments above which highlight the barriers and systemic injustices faced by Australia’s Indigenous peoples, the following findings demonstrate the distressing effect of racism and marginalisation and the impact that it has on life opportunities and choices. Interviewee ATSI-P # 8 experienced the effects of racism when he applied for jobs:

“I noted on every application that I was of Aboriginal descent and I failed to make interview on any of those applications and these things are very vivid in my mind today, so that’s why I speak quite fluently about it” (ATSI-P # 8).

Interviewee ATSI-P # 8 went on to explain that even when successful in getting a job, the glass ceiling was evident. He explains:

“I got targeted and are put in for the job as regional manager at that time based in (NSW) and I secured that position and when I went
and spoke to my boss at the time who was a chartered guy, he actually looked at me and said ‘Mate, you know, one of the big things is I don't want you to go, I'll match the money they're offering you and I'll match everything else but the one thing I'll never be able to give you is the front of the building’"

Racism and marginalisation, from the time of colonisation of Australia, continues to impact on the ownership of land for Aboriginal and Torres Strait Islander peoples. Interviewee ATSI-P # 1 tells of his family’s story and highlights the injustices experienced by Australia’s Indigenous peoples:

“My grandfather was born in (Asia) and because he was born in (Asia) he was a British citizen and because he was a British citizen he could own property even though he was Asian. So my father’s family were able to own property at a time when the white Australia policy and the Australian Constitution said people not of European extraction couldn’t own property but British subjects could. Aboriginal people can’t vote, they can’t be counted as citizens, they can’t own property” (ATSI-P # 1).

The personal experiences whilst growing up in Australia as an Aboriginal and Torres Strait Islander person, as shared above, have been invaluable in providing a platform for addressing the barriers for entering the accounting profession.

Research Questions

The research questions of this project, as already discussed in section 5, are:

- Why are Aboriginal and Torres Strait Islander peoples effectively excluded from the accounting profession?
- How, given insights into why this situation exists, can this be addressed?
- What practical strategies can be employed to implement change that will lead to providing opportunities for Aboriginal and Torres Strait Islander peoples to enter the accounting profession in credible numbers?

The following interview findings address each of the research questions.
Interview Findings

The interview transcripts from the participant groups were read and re-read to draw out common themes and perceptions as revealed by the interviewees. The data was then coded to identify emerging themes. The themes emerging from the interview data fall into three main categories. The first category includes themes emerging from the barriers faced when attempting to enter the profession. The second category includes participant observations regarding the need for more financially literate Aboriginal and Torres Strait Islander people. The third category of themes provides suggestions for attracting Aboriginal and Torres Strait Islander peoples into the accounting profession.

Barriers faced when attempting to enter the profession

Awareness of the barriers faced by Aboriginal and Torres Strait Islander accountants is essential for providing a basis from which strategies and pathways for entering the accounting profession can begin to develop. This study has interviewed fourteen Aboriginal and Torres Strait Islander professional accountants, representing virtually all who could be identified in Australia at the time of this study. The journey that this very unique group of people has experienced in overcoming barriers provides an instrumental and invaluable insight into why accounting has not been readily embraced as a profession by Aboriginal and Torres Strait Islander people. This category represents the voices of the Aboriginal and Torres Strait Islander participants of this study and includes the following themes:

- A white man’s profession
- Attraction of the other professions
- Bad experiences with accountants
- Financial literacy training not working
- Lack of trans-generational financial skills and wealth
- Communal and kinship focus
- Lack of support and policies to encourage entry into the accounting profession.
A white man’s profession
A common theme that emerged from the interviews is that accounting is seen as a white man’s profession. Aboriginal and Torres Strait Islander peoples have not historically been afforded control of their money. Money management has been largely in the hands of non-Indigenous people. Interviewee ATSI-P # 5 further explains:

“Aboriginal and Torres Strait Islander peoples in the main do not have a history of financial management being handed down to them or living in a financial literate environment such as most of our non-Indigenous counterparts”.

Participant ATSI-P # 7 reiterates that accounting is a foreign concept to Aboriginal and Torres Strait Islander peoples because it has been a profession dominated by non-Indigenous people:

“I think Aboriginal people in my view see accounting as a white man’s thing or a non-Indigenous thing. I mean I believe that it’s a little bit like any of the professionals, over the years I’ve seen a lot of change in my time that I think a lot of Aboriginal people see that none of us are ever going to be accountants so we don’t really understand it and not sure whether we want to understand it either” (ATSI-P # 7).

A further insightful comment was offered by Interviewee ATSI-P # 1, who said:

“I believe it’s a cultural thing. Indigenous accountants don’t believe that they have enough understanding of, excuse the French, “White men’s culture”’ (ATSI-P # 1).

Attraction to the other professions
The interview data supporting the theme that accounting is a white man’s profession, also helps explain why Aboriginal and Torres Strait Islander peoples have chosen other professional pathways and careers instead of accounting. The participants explain that professions such as law and medicine have been much more appealing to Aboriginal and Torres Strait Islander peoples for a number of reasons. The responses below provide some very insightful explanations for understanding why the uptake of accounting as a professional pathway falls way behind many of the other professions:
“There has been a focus over the last 20 years or so in getting Indigenous doctors, other health professionals, lawyers, teachers etc. There now needs to be a focus on providing more opportunities for Indigenous people to take up accounting professions. The demand is there with all of our organisations and services. We just need more supply” (ATSI-P # 5).

“Medicine seems to take you under their wing and really develop you and there’s not really just Aboriginal people either by the way, the way that it is now all you’ve got to do in medicine is get the marks to get through the door and you’ve got a whole career of paid development right through; even when you’re a graduate doctor you don’t pay for anything” (ATSI-P # 7).

"Isn’t that extraordinary, we’ve got probably 200 Indigenous doctors now” (ATSI-P # 7).

“So I started off in Aboriginal health and I thought that when I work and particularly started to work in Aboriginal medical services and around CDPs and other and that so Work For The Dole type programs and what I could see was that there were a serious issues around money management, there were serious issues around understanding statutory obligations” (ATSI-P # 7).

“Unfortunately, yeah, a lot of people have never had money, so even if they do see some importance in money, they think, I don’t need an accountant; I’ve never got any money, anyway. I’m never going to have a business, or have investments, and that might be the case for some people, I think, that there’s not that familiarity with what we do, or if you’re unemployed, you don’t need to go and see an accountant about a tax return” (ATSI-P # 9).

**Bad experiences with accountants**

In addition to the poor perceptions of accounting as a profession, as offered above, another barrier that was revealed by the participants of this study was in relation to the bad experiences that Aboriginal and Torres Strait Islander people have had with accountants. The comments in this section shift the focus away from ‘accounting qualifications’ not being attractive and place the focus on why ‘accountants’ are not attractive. These findings offer another dimension for appreciating why Australia’s Indigenous peoples have not been attracted to the accounting profession.

“Maybe at times it’s been detrimental because of individual experiences and because people have seen non-Aboriginal Torres Strait Islander people in those key positions, CEO’s or office managers, book keepers or accountants that have been through organisations and perhaps mistreated them or misappropriated funds or ripped them off or something like that and left town and
gone to another organisation and done exactly the same thing” (ATSI-P # 5).

“Non-Indigenous people because I see lots of people who are making lots of money out of Indigenous organisations and people who basically aren’t even doing a very good job” (ATSI-P # 1).

“My observation to date is the public practice component of the profession has behaved disgracefully” (ATSI-P # 10).

“And this was a non-Aboriginal accountant that told them this. And so, there’s also this sort of mistrust because there’s all these stories of rip offs and then the cost. I mean, sometimes it’s just horrific the cost that organisations bear as part of their audits, and it’s because they don’t get their paperwork together so well and so a lot of time needs to be spent. Really, $18,000 for an audit for an Aboriginal organisation that isn’t turning over more than $200,000 is ridiculous” (ATSI-P # 11).

“I’ve certainly been involved in Project Management with Aboriginal groups and several of the organisations that I worked with in the Northern Territory was placed under administration by ORIC and it was purely because of the non-Indigenous people at the top that the organisation got that way” (ATSI-P # 12).

Financial literacy training not working
There has been more emphasis in recent times in advancing financial literacy skills among Aboriginal and Torres Strait Islander peoples and organisations. This has largely been in response to the increasingly demanding accountability reports required by government in exchange for continuing funding. However, the Aboriginal and Torres Strait Islander participants in this study have a view that the financial literacy programs, in the main, have not been successful.

Interviewee ATSI-P # 13 also explains that whilst Aboriginal and Torres Strait Islander people are now acknowledged as being disadvantaged, the support offered is merely tokenism:

“I think that we can take a large group of people that we acknowledge are disadvantaged individually and that living conditions that we classify as dysfunctional and then somehow say but if we only give them a couple of days’ training, they’ll have the capacity is just not on”.
The other reasons offered to help explain the failure of training programs include making information more accessible and simplifying the language for explaining accounting terms:

“\[\text{I think the overarching determinant here is the lack of access to information and experience in accounting and accounting concepts (primarily budgeting)}\]” (ATSI-P # 5).

“I’m normally the person that has to look up in the dictionary to find out what the hell someone’s talking about … what I wrote was very plain English and it took out a lot of the jargon if I can put it that way, the accounting jargon, so if I wanted to talk about accrual accounting, I didn’t go in there and start talking about Accounts Receivable …. I spoke around who owes you money and who you owe money to” (ATSI-P # 8).

“There’s probably a program that I’d like to instil where it goes around financial independence which is understanding what’s involved with - how to learn income and budget and to save money, and then ultimately you can either buy a house or look at alternatives to invest that money to make a producing asset” (ATSI-P # 14).

“Even those people who have, you know, gone to school and done all their schooling. Doesn’t mean it makes you good at managing your money. So I think, you know, we all could do with more skills in that area, but particularly people who - Aboriginal people and people who live in remote and regional areas”. (ATSI-P # 12)

“So it’s bringing that awareness into them and again if you’re talking about lower socioeconomic areas where they probably wouldn’t get that knowledge” (ATSI-P # 14).

Lack of trans-generational financial skills and wealth

Another theme emerging from the participants’ responses relates to the impact that the lack of trans-generational financial skills and wealth has on deterring Aboriginal and Torres Strait Islander peoples from entering the accounting profession. A very insightful comment was made by Interviewee ATSI-P # 5 who explained that it’s not a lack of capacity for understanding financial management but rather it is because of a lack of trans-generational wealth and opportunity to manage money:

“It is more about the majority of Aboriginal and Torres Strait Islander people have not inherited financial management skills. These skills, information and knowledge have not been passed down from one generation to the next. This is due to past government policies in
taking a lot of these responsibilities from Indigenous people and imposing other regimes of ‘income management’ which did not necessarily help Indigenous people. What it has created are whole sections of society that do not have a fundamental grasp of the economy or their own economy” (ATSI-P # 5).

In agreement with Interviewee ATSI-P # 5, Interviewee ATSI-P # 11 adds that in addition to the lack of money, the Aboriginal and Torres Strait Islander culture has not traditionally had a wealth building focus:

“And the fact that there’s also probably never been a lot of money. Our culture isn’t one of putting things away for a rainy day, you know. The culture has been one of, if you’ve got something you share it with everybody else and you don’t worry about it too much because somebody will have some when you haven’t got it and share it with you. But society today doesn’t necessarily work like that and it also means that you’re constantly, you know, you can’t get out of the poverty trap either when you live like that” (ATSI-P # 11).

A poignant comment was offered by Interviewee ATSI-P # 11 to help explain the impact that a lack of trans-generational wealth has had on Aboriginal and Torres Strait Islander people:

“They’re still scared of money”

Communal and kinship focus

In an attempt to unravel the reasons for why accounting as a profession has not been readily adopted by Aboriginal and Torres Strait Islander peoples, it is important to consider their communal and kinship focus. Without exception, all of the Aboriginal and Torres Strait Islander participants in this study explained that the communal and collective nature of Indigenous Australian families and communities was often in contrast to the individual and dollar focus of accounting outcomes. The following Interviewee responses elucidate their communal and kinship focus:

“There is still very much a communal way of being even in urbanised Aboriginal households which detract from individualism and sometimes personal ambition” (ATSI-P # 5).

“Of course what’s the old English system? Where one who inherited everything in the family .... Of course Indigenous Australia has
never been that way, it’s always been about the whole group and it’s all about the whole of sharing and that’s a good thing except that it doesn’t fit this model of how we operate in Australia” (ATSI-P # 1).

“A lot of businesses are driven by the bottom line. Well Aboriginal businesses aren’t. There’s usually a triple bottom line and sometimes the social outcomes will outweigh. So when it comes down to day-to-day decisions ‘Okay, so we’ve got the opportunity to earn this money over here but it’s going to rape and pillage the land. That goes against our belief so we’re not going to do it’. You do kind of need to have an understanding” (ATSI-P # 15).

“Our culture isn’t one of putting things away for a rainy day, you know. The culture has been one of, if you’ve got something you share it with everybody else and you don’t worry about it too much because somebody will have some when you haven’t got it and share it with you. But society today doesn’t necessarily work like that and it also means that you’re constantly, you know, you can’t get out of the poverty trap either when you live like that” (ATSI-P # 11).

“In traditional times everybody shared, which meant that everybody survived; it was about a survival process. Now that has carried forward into modern day Australia with Indigenous Australians meaning that okay, you’ve got to share with us, everybody’s got to share” (ATSI-P # 1).

The communal focus was also discussed in terms of specifically explaining the mismatch of accounting practice, to the community and kinship collective approach of Aboriginal and Torres Strait Islander peoples:

“I don’t see anywhere in their profession even now where it has the niche of a cooperative, whether it’s a Koori co-op or a mainstream community co-op. I don’t see that niche and I think that’s the big hole they’re missing. They label everything still as public accounting” (ATSI-P # 4).

“Basically, and if somebody rings up here or drops in to see you, they’re welcome. You ring up when I work for the public accountants, it’s time managed. I had to account for every five minutes of my day. You can’t have a personal ploy, you get ripped into” (ATSI-P # 4).

“I think there’s a real culture in working at that level in the private sector, you’d have to become accustomed to, and it’s very different to working in the public sector, it’s very different to working in Aboriginal Affairs any social, as opposed to any corporate. Accounting is very, you know, charge every hour, it’s not necessarily outcome based, it’s about bottom line and how probable
a project can be and how, and that’s just the nature of the profession, it’s what it’s all driven by” (ATSI-P # 6).

“So at the end of the month you have a look at how many chargeable hours you’ve got and if you’re right up there, you’re doing well, and that’s the reward thing. Whereas at the end of the month, in any sort of social project, in particular, aboriginal affairs, then it’s not measured in that way” (ATSI-P # 6).

Interviewee ATSI-P # 11 agrees with the comments above but cautions that whilst the attainment of financial skills is necessary; it must not be at the detriment or loss of culture or ‘your soul’:

“So it’s coming to terms with understandings and those sorts of things and then making that work and also retaining your soul, because you have your culture because that is who you are and it’s part of your soul, so you have to be careful not to sell your soul in chasing something else. So all of those things help build the barriers to financial management” (ATSI-P # 11).

Lack of support and policies to encourage entry into the accounting profession

A troubling theme that merged from the interviews conducted with the Aboriginal and Torres Strait Islander accountants was that there was little, if any, support or programs that encouraged Indigenous Australians to join the accounting profession. Some commented that whilst there may have been money or grants in the name of advancing Aboriginal and Torres Strait Islander employment, the funds went towards non-Indigenous consultants and other non-Indigenous administrators without any real outcomes:

“Many years ago when I was doing some work and we had to engage accountants. We had a tender, we wanted to get some work done and so what we wanted to do really was say to accountants you’re about to get a quite considerable sum, the fee for the services might have been $1 million or whatever it was decided it was, how many Aboriginal people do you employ in your firm? What policies do you have to encourage Aboriginal people and the answer was none… the thing that really annoyed us and it still annoys me now is that they take a lot of money out through consultancy, but I don’t know that they put that work, that money or even a portion of that money back into looking to really recruit and retain Aboriginal people and to encourage Aboriginal people to become accountants and join their firm “(ATSI-P # 13).
“I don't know of any (programs). I know of (Indigenous organisation) but I think they try to avoid including or hiring any professional Indigenous people if they can help it. I know there is some grant money around at the moment to develop these skills and the usual pack of carpet bagging consultants (usually former public servants) has suddenly developed an expertise in the area” (ATSI-P #10).

Even after successfully overcoming the many barriers and gaining a university degree in accounting, some of the Aboriginal and Torres Strait Islander accountants commented that the accounting profession did not give the recognition or support that acknowledged the skills and cultural point of difference that Aboriginal and Torres Strait Islander accountants can potentially offer to the organisation:

“I can rattle off some blokes that have got very good degrees and hold Masters in business administration, you know, black fellas, and they're as smart as hell, they would run rings around most senior partners. And the other thing that really irks me is in a profession itself, especially the chartered, the chartered world; the old fellas just think they're so much better than anybody else” (ATSI-P #8).

“So in a way, what happened was when I came out of my degree and I started to do my CPA, I was looking at where are other people in their journeys? They finished their degree, they're working in a firm, you know, and they're probably doing their CPA, but their workload is not as high as what... but what happens to Aboriginal people, you get that degree, you get sucked up into this really, really high job, which so much more capacity, and you actually run out of capacity to go and do the CPA stuff” (ATSI-P #16).

The barriers faced by Aboriginal and Torres Strait Islander people, historically and currently, provide a crucial backdrop to understand why opportunities more commonly afforded to non-Indigenous Australians have not also been accessible to Aboriginal and Torres Strait Islander peoples. All of these barriers underpin the reasons for why so few Indigenous Australians have chosen accounting as a career path. However, before considering strategies for providing opportunities to facilitate the path to financial literacy and accounting skills, an important question needs to be asked. Is there a need for more Aboriginal and Torres Strait Islander people to become financially literate? This question was asked of all the interviewees.
Is there a need for more Aboriginal and Torres Strait Islander people to become financially literate?

Without exception, all of the interviewees, from both groups, intimated that there was a need for more Aboriginal and Torres Strait Islander people to become financially literate. Although many of the participants did talk about the role that accounting qualifications may play in benefiting Aboriginal and Torres Strait Islander peoples, most of the discussion related to the crucial need for more Indigenous Australians to be financially literate. Focusing first on the Aboriginal and Torres Strait Islander participants of this study, the following comments were made about the need for more Indigenous Australians to become financially literate. The following comments represent the voices of the Indigenous Australian accountants interviewed:

“You don't even have to go all the way through to obtaining a university degree and then going beyond that again to get professional qualifications. I think the impact upon the community if, you know, we've got a number of qualified competent bookkeepers out there who have done their TAFE diplomas, etcetera, it would make a big difference out in the community grass roots level” (ATSI-P # 17).

“I think for a lot of people, in just having a basic level of knowledge of finance is a good start, but then having the opportunity to call on someone to help would be good as well, so if there are people around, friends or family who maybe are at a higher level, they can then help, or if you have access to support, in terms of whether it’s an accountant or financial advisor or someone at the bank who helps, then maybe that’s where the next level can come in” (ATSI-P # 5).

Many of the following observations shared by the Aboriginal and Torres Strait Islander accountants relate to the urgent need for Aboriginal and Torres Strait Islander control of funds and financial management. Financial skills not only open doors to decision-making positions but more arguably, and more importantly, it is the pathway to economic re-empowerment:

“Particularly when you're in government and you deal with people, we deal with accounting firms a lot. The accounting firms take an awful lot of money out of the Aboriginal and Torres Strait Islander budget, so there’s a bucket load of consultancies they do related to a sizeable income and I guess for me if I’m going to be dealing with them a lot and so now I am, I kind of want to be able to deal with them as an equal so I think, one, it gives you a credibility and for me
that's important and I do think that when you’re dealing with them, if you can just deal with them as an equal” (ATSI-P # 13).

“….what I could see was that there were serious issues around money management, there were serious issues around understanding statutory obligations” (ATSI-P # 7).

“Accounting skills enable people to make better decisions when dealing with the financial aspect of a decision. This is an area that has been lacking in the Aboriginal landscape and is an area of great opportunity” (ATSI-P # 5).

“I mean it’s essential we have, for example, when I set up a constitution for a corporation now, an Indigenous one, one of the things that I put in that constitution almost invariably is that they have an audit and risk committee and attached to that audit and risk committee is a qualified professional in accounting or business and I’d like to see that those people are Aboriginal people” (ATSI-P # 7).

“….our funded organisations are under much greater scrutiny and had to be more accountable than other funded organisations, so it’s just a perception always that Aboriginal organisations lacked accountability, there was corruption all through them” (ATSI-P # 13).

“I think simply in terms of being in an Aboriginal organisation, I think that it’s important that we manage our own organisations and employ Aboriginal people” (ATSI-P # 13).

“Yes, I definitely do. It’s no secret that accountability in Indigenous organisations is a serious impediment to closing the gap and moving people across the economic as well as social divide. Being an accountant teaches you about the importance of evidence, ethics, governance and processes for implementing and measuring improvement. It is also a good career to prepare people for managing their lives and through that assisting other people to get some of the tools to manage their own lives. It is consistent with the principle of non-permanence and measuring change that is at the core of Indigenous value systems” (ATSI-P # 10).

Views on this issue were also expressed by the non-Indigenous participants in this study. For example NI-P #1 observed that:

“…. it’s going to be really disappointing if when the important decisions are made that there are no Indigenous people at the table and I think there’s going to be a lot of important decisions made where the people who understand finances are sitting round the table and people who don’t understand finances will be dismissed a bit and not included in the discussion”.
“And if we don’t make a change in the next 20 years well the Indigenous population is going to be locked in at a level where they’re at a significant disparity between themselves and the non-Indigenous population”.

Thinking about the very small number of Aboriginal and Torres Strait Islander accountants and the role of finance and accounting skills for building capacity, Interviewee NI-P #2 talks about his experience in the country where he grew up:

“I was very surprised. One, because I’ve always thought of the Aboriginal people as disadvantaged, they don’t have the opportunities, and I’ve always seen finance and accounting as being a really easy way of building yourself up if that’s what wanted to do. So there’s, and obviously that’s coming from me because the opportunities were all there in Zimbabwe and it was a very established process. And it was certainly a way, talking to all of my friends who were local Zimbabweans, it was, they saw it the same way as, that’s how they saw the easiest way out of poverty or where they were”.

Suggestions for providing opportunities and attracting Aboriginal and Torres Strait Islander people to the accounting profession

The third and final category includes suggestions for attracting more Aboriginal and Torres Strait Islander people to the accounting profession. It is from this category of findings and themes that the third research question is addressed. We have also drawn on these findings to form our recommendations to the profession about strategies that we believe will help encourage a greater number of Aboriginal and Torres Strait Islander people to undertake accounting studies and ultimately choose accounting as a career. This category of findings collates the voices of both the Indigenous and non-Indigenous participants of this study, in an effort to gain a variety of perspectives and outlooks on potential strategies for attracting and encouraging more Aboriginal and Torres Strait Islander peoples to the accounting profession. The suggestions have been summarized under the following themes:

- Better promotion of accounting as a profession to Aboriginal and Torres Strait Islander peoples
- Involvement of Aboriginal and Torres Strait Islander accountants in the promotion of the profession
- Better designed accounting courses
- Need to be more flexible
Better promotion of accounting as a profession to Aboriginal and Torres Strait Islander people

The comments immediately following have been offered by the participant Aboriginal and Torres Strait Islander accountants. Overall, all of the Aboriginal and Torres Strait Islander accountants believe that the profession has not been well promoted to Indigenous Australian students, be it to school students, TAFE students or university students. Furthermore, there is a general consensus that the application of accounting skills and accounting qualifications are largely not understood. The following provides both outlooks and suggestions for the profession to improve the uptake of accounting by Aboriginal and Torres Strait Islander peoples:

“Even amongst a lot of my Indigenous people, I find they don’t necessarily know what an accountant does quite often, or they just think of their tax return, and they don’t necessarily know all the options that are available out there and different types of accounting, opportunities to work overseas if you wish, working in a small business, or working in a big firm in the city, so there’s that general lack of awareness, I think” (ATSI-P # 9).

“It just wasn’t there pretty much when I was going - not in the accounting profession anyway, but other professions and things, other areas of course there was, but not in the accounting world business sort of field. So now there’s every, nearly every second Aboriginal person’s opening a business these days - lots of great ideas out there (ATSI-P # 5).

“I think CPA could improve, I think in really getting people in there from the start exposing them to accounting, to realise what it is, opportunities it presents, and how it’s useful” (ATSI-P # 9).

“So in terms of getting people interested, it’s much like, I would think, with any business, marketing. The Institute probably isn’t as good at marketing as what the CPA is, from what I can see... bringing it more to the attention that what’s required, and also the benefits of having a profession or being a member of those professional bodies, as well. And it’s aligning it with, and this is obviously hard for anyone to do, it’s aligning it with each individual’s reason as to why they’re there to begin with (ATSI-P # 18).

“….you’ve got to make the advertising of it less the debits and credits and more about you can do the following things...It’s
definitely got to be shown to be more than just the ticking and the
flicking and the sitting in front of the computer crunching numbers.
Mind you, there are times when I actually like sitting down doing that
stuff. It’s good. You sit in a meeting where you’ve got company
representatives at this end and Indigenous representatives at this
end and basically everything in between is a big gap and it’s like
here we go again” (ATSI-P # 1).

Another interesting perspective was that financial planning be promoted in addition to
accounting, as this may be more easily understood:

“I think there also needs to be recognition of financial planning to be
involved with that because I think family community can relate a lot
quicker to financial planning than they can to accounting” (ATSI-P
# 14).

Although it is generally acknowledged that accounting needs to be of benefit to
Aboriginal and Torres Strait Islander communities and organisations, some
interviewees suggest that it is important the promotion of the accounting profession also
includes how it benefits the individual. Interviewee ATSI-P # 16 explains:

“I think there should be those pathways there….we should give
assistance. There’s a big difference there, because there is a social
justice level of being an accountant as well, to go out and help all
the Aboriginal organisations and health organisations become more
socially responsible and culturally responsive, all that sort of stuff,
but the actual focus is the community, the focus is government, the
focus is the organisations, the focus is not the individual who wants
to become an accountant”.

Interviewee ATSI-P # 14 concurs with the above comment by Interviewee ATSI-P # 16
and adds:

“I think you would look at that from both an individual, on the context
of Aboriginal Torres Strait Islander people to attract them. Sell that
on the basis, well, you’re not only going to benefit yourself but you’re
going to benefit your family and you’re going to benefit your
community. He (friend) was pushed towards medicine because you
know that was the right thing to do in his community, you know
business was not seen as a benefit”

More insightful suggestions were also offered by the other Aboriginal and Torres Strait
Islander participants. In summary, these included the need to promote the accounting
profession as an exciting and interesting profession. Interviewee ATSI-P # 3 suggests that the profession needs to become ‘sexy’:

“….CPA taking you all around the world …. I mean that is one of the current things about the profession and CPA deals with that. It needs to become sexy, you know, maybe have an accountancy version of the “Big Bang Theory” (ATSI-P # 3).

“I think a bit of a road show would be good because it could be aimed at not just kids, then it could be at all different levels. Anybody in the community…their ambition is to become the CFO of their local organisation or whatever and, you know, they want help in being able to do that then maybe there could be some sort of, you know, I don’t where it could be some sort of assistance they could get by promoting the profession and being able to do that. It might not be a full blown degree. It might be something else (ATSI-P # 12).

“And look, that’s the thing is that accounting itself will probably never be sexy but it doesn’t mean that you can’t work in a really interesting environment” (ATSI-P # 15).

Involvement of Aboriginal and Torres Strait Islander accountants in the promotion of the profession

In addition to the need for better promotion, both in terms of content and quantity, there was also an agreement that the promotion should include the Aboriginal and Torres Strait Islander people who have successfully qualified as accountants. The following remarks and observations were offered by the Indigenous Australian accountants:

“The problem is with the accounting profession, just as with the legal profession and the medical profession is that you’ve got a lot of basically very conservative white guys running the show and so they all ‘Mm yeah, maybe’. Even when I was doing accounting and there were several of us doing it at the time, there was myself and another guy who pulled out and two other girls finished one before me and one after me” (ATSI-P # 1).

“So if they bring us all together and build up our capacity as Aboriginal people in this industry, they can market that and utilise that energy and market that to the rest of the people, because what that does, that gives Aboriginal kids or Aboriginal people a vision of where to go” (ATSI-P # 16).

“I think there’s a lot of kids at school too that probably appreciate seeing people in those positions or working in those areas that they could go and talk to and ask questions because sometimes maybe their parents just started in a position to be able to do that. But yes,
someone outside of the immediate circle, they could gain some inspiration from, or some information or something” (ATSI-P # 5).

The above comments about the involvement of Aboriginal and Torres Strait Islander accountants in the promotion of the profession were also shared by the non-Indigenous accountants interviewed. For example, Interviewee NI-P #3 suggests that the Australian accounting professional bodies need to:

“….employ the already qualified Aboriginal and Torres Strait Islander accountants, pay them to get involved with this, but really, because if we’re going to do this properly then why is that the Aboriginal accountants aren’t actually being approached to be involved, not only in terms of an advisory committee but let’s pay them. Let’s give them 50 grand or something just to give us a day a week or something, I don’t know. But let’s really, really get serious about this” (NI-P #3).

Another non-Indigenous accountant commented that if Aboriginal and Torres Strait Islander accountants were to promote accounting, the perception that accounting is a white person’s job would diminish:

“….if they think accountant well, “that’s a white person’s job,” they wouldn’t classify it, but as soon as you get Indigenous people start coming through as accountants and stuff they may change their perception” (NI-P #4).

Experienced in the educational sector, a non-Indigenous participant discussed the career advice given to Aboriginal and Torres Strait Islander school students and said that the advice given is arguably detrimental to reaching the full potential of the students:

“But I think that a lot of schools and the people providing licensed school have little cultural awareness of Indigenous culture and also underestimate the aspirations and ability of the Indigenous population” (NI-P #5).

Better designed accounting courses
There was a view that accounting courses could be in some ways be aligned to Indigenous issues, as evidenced by the comments below:
“In terms of the accounting, I think basically it’s got to be the teaching of accounting and how that’s put across and it needs to be worked out in terms of how can we teach this in a way that Aboriginal people will understand it” (ATSI-P # 1).

“I think there also needs to be recognition of financial planning to be involved with that because I think family community can relate a lot quicker to financial planning than they can to accounting” (ATSI-P # 14).

“Aboriginal culture in terms of obligatory sharing has positive and negative. IOU because you’ve done something for me, obligatory sharing, that’s means I’m a negative. I’m not saying that’s the only way to do it but I’m suggesting that that’s one way to look at it. You get what is already existing in Indigenous culture, obligatory sharing is existing in Indigenous culture, get someone who understands both, put them together and see what they can come up with. I’m not saying that that’s the only way to do it but I’m thinking that’s probably one way to do it” (ATSI-P # 1).

**Need to be more flexible**

It was clear from the interviewees’ responses that the support from the professional bodies and employers needs to be serious and earnest for any real effort to encourage Aboriginal and Torres Strait Islander people to enter the accounting profession. One of the interviewees almost didn’t apply for a CPA Indigenous scholarship because of the amount of information required to complete the application form:

“They wanted a reference from an Aboriginal corporation I think it was, so much stuff and it discouraged me, so I put it off” (ATSI-P # 19).

“So I waited six months and then I was umm and ahhing whether I should apply for the scholarship because they wanted so much information” (ATSI-P # 19).

Aboriginal and Torres Strait Islander accountants commented that the structure and expectations of the professional accounting course and professional experience for attaining an accounting designation was too inflexible and not sympathetic to the communal demands that they had:

“You know, it's pretty daunting if you've got a line-up to obviously this is from the chartered guys, I'm not sure if it's changed recently but, you know, it used to be a two year PY and basically they do everything they could to make sure you didn't get through.
So you get to the CPA guys, you've got a post-trial bit as well, and has a three-year mentoring which I think they do exceptionally well and they align a mentor to anyone that's going through as well and I think they're pathways a hell of a lot better because they allow people to come through where you can start off in a cert three in basic accounting, roll forward to your diploma, roll forward into your post grad, and then finish your Masters and they're stepping stones and I think that's a really good thing. For people that have families and, you know, they can make that career choice straight away, they've done other things (ATSI-P # 8).

The interviewees explained that generally they were the only professional in their community and therefore they were often called upon to deal with community matters. They argued that employers generally did not make any allowance for the community obligations imposed upon them:

“...what affects us the most is kinship, you know, when things happen in my family, I've had to at various times in my life, I've had to turn my back on my family which didn't go down well and the reality is though, our kinship is what holds us closer than anything else and there's times in our lives where, you know, we just don't align ourselves to the mainstream structure” (ATSI-P # 8.)

“Having other people there, and Aboriginal people would be great, to have that sort of support network, because there’s some things, like when I was in turmoil about trying to deal with community stuff, because I was on committees and that sort of thing and trying to do my job” (ATSI-P # 6).

The flexibility also needs to extend to the professional development expectations of the professional bodies. For example, Interviewee ATSI-P # 4 suggests that community work should be included in the range of approved professional development criteria:

“I think it's a specialty area on its own. In that, it's a …. they have to take, and not even just a Koorie community, but it has to be a community organisation, because it is a different culture in the community organisation, vastly different. Even down to, yes, she's still have all the main guts of things that do your cheque recs and make sure all the, everything's dotted, and whatever. But when they talk to people it's a different approach and as part of the profession you had to do all these 20 hours or whatever it is professional development a year, which is very expensive” (ATSI-P # 4).
Cultural awareness training
Comments were made about the benefits that cultural awareness training may have for upcoming accountants. Whilst the training was mainly discussed in relation to education about Aboriginal and Torres Strait Islander culture and protocols, there were also suggestions that education about a broader and diverse range of cultures would be a positive move towards facilitating more sensitive and culturally appropriate interactions. The following includes comments and suggestions made by Aboriginal and Torres Strait Islander and non-Indigenous participants in this study:

“I’d love to see …. all three professions actually have cultural awareness training mandatory” (ATSI-P # 8).

“Yeah. I mean I’m going on, like I said I graduated in [the early 2000s], so I haven’t been a part of the program since then so I don’t know what it’s actually all about today. It may have changed somewhat. Well, a couple of things. I know they talk about the white paper in Australia which is an interesting name for a paper” (ATSI-P # 5).

“….part of the government policy is to drive economic independent for Aboriginal Torres Strait Islander people so my thinking is that it would be ideal to have some sort of subject or topics within - it could probably be a totally separate subject to be completed as an option, as an elective, something around I think working with other cultures so it wouldn’t be just Aboriginal Torres Strait Islander cultures but I think also cultures that are different to the generic Australia culture because that’s where the future is and if the government talks about it a lot, I think academia probably does as well. The other thing is that Aboriginal Torres Strait Islander business is there, it’s prospering, it’s doing very well, and particularly with the onset of the mine there” (ATSI-P # 5).

“So there’s lots of opportunities I think for the accounting professional to be more a part of that and have an understanding of it all so I think it would be in their best interests to have elements of cultural type aspects within the curriculum of the CPA program because, yeah, a lot of the people that I deal with who are auditors and accountants for corporations are CPAs or CAs or ICAAs. Quite frankly, some of them just don’t get it unfortunately. So there needs to be a bit more of that I think at this part to get a better understanding” (ATSI-P # 5).

A non-Indigenous qualified accountant working in Northern Territory stated:

“And a lot of people, black and white, especially in Central Australia, I’ve often heard the comment, “What do those guys in Canberra
know? Have they ever been down here?” They may pop down for a fleeting one-day visit, think they’ve got the answer, “I’ve been here, I’ve seen it.” But you’ve seen one day out of 365” (NI-P #6).

Real support….not just ticking a ‘CSR’ box

Some of the interviewees counseled that the profession need to do more than just tick a CSR box that makes them feel and look good. There needs to be a drive that acknowledges that more Indigenous accountants not only makes a ‘good business case’ but also brings with it all the advantages that a more diversified accounting workforce can offer:

“I think the leadership needs to drive it as well in CPA because I think when it comes to Indigenous type affairs and aspects there’s the feel good component of it all which is really nice and people think about the corporate, social responsibility aspect and do the reconciliation and all that stuff which is great, but it’s not about that at all” (ATSI-P # 5).

“The idea of scholarships at undergraduate level to get people into that profession because they have special support areas. Then if you can get employers on board like Ernst & Young to do cadetships, but not just for the sake of doing it, like they’ve got to be really embracing and encouraging of it, not just tokenistic crap because you won’t feel supported and if you just go there for the sake of going there and they don’t treat you well, you sort of almost get, when they have special programs, one good thing that I had them going through the whole mainstream of getting in there, is that it wasn’t seen as a special program and then sometimes when you’re treated in a special way, you almost feel alienated by them trying too hard to do the right thing” (ATSI-P # 6).

“I believe there’s a need for Aboriginal accountants like just getting into the accounting firms, because that’s the interest, not because there’s a big social thing about it and social judgement thing about it” (ATSI-P # 16).

“I think there should be those pathways there, and it’s just the mentoring and that. To get people in there, not to actually mimic the social justice expectations of society, but just to give people… a person that wants to be an accountant that pathway” (ATSI-P # 16).

Some non-Indigenous interviewees had strong views on what the profession should be doing, as the following quotes indicate:

“I know, it’s a bloody disgrace. We should do something” (NI-P #7).
“But I am hoping we can use that foundation to fund indigenous education in this space, like pay for HECS fees or something like that, I mean I’m not sure whether, do Indigenous people pay, do they pay HECS fees?” (NI-P #7).

“I suspect Aboriginal people feel at a deeper level that there seems to be a predominance of people who will nod but very few people who’ll actually think about it and be prepared to try and do something to change it” (NI-P #1).

“The management, the top executives here aren’t accounting for a number of this government or having any future plans in terms of helping Indigenous Australians having an advance in their economic independence. The thing with the business in an accounting firm is it’s still a business and you only do your effort when you think you get your returns, but maybe, who knows, once I table this” (NI-P #8).

**Conclusion**

An understanding of the complexities associated with the history of systemic injustices, together with the barriers faced when entering the accounting profession, provides a foundation for also understanding why the Aboriginal and Torres Strait Islander peoples have been virtually excluded from the profession. As a final point for consideration and inspiration, the following comment made by Interviewee (ATSI-P # 18) is offered:

“So again, saying, the option’s there, you don’t have to go and be a lawyer or a doctor or a media presenter or something like that. You can actually get into the space of accounting and have real outcomes as well” (ATSI-P # 18).
Section 7
Recommendations

Introduction
Based on the findings in Section 6, the aim of this section is to draw up concrete recommendations to specifically answer the research questions articulated previously, namely:

- Why are Aboriginal and Torres Strait Islander peoples effectively excluded from the accounting profession?
- How, given insights into why this situation exists, can this be addressed?
- What practical strategies can be employed to implement change that will lead to providing opportunities for Aboriginal and Torres Strait Islander people entering the accounting profession in credible numbers.

The virtual exclusion of Aboriginal and Torres Strait Islander peoples from the accounting profession revolves around a number of barriers, as discussed in section 6, including it being seen as a white man's profession; attraction of the other professions; bad experiences with accountants; financial literacy training not working; lack of trans-generational financial skills and wealth; communal and kinship focus; and lack of support and policies to encourage entry into the accounting profession.

Recommendations from the Findings
In developing our recommendations, we have focused on a number of themes that have evolved from the suggestions from the interviewees and developed recommendations that aim to be useful strategies to address the barriers that have resulted in virtual exclusion of Aboriginal and Torres Strait Islander peoples from the accounting profession as already discussed. These themes, as noted in Section 6, include:
- Better promotion of accounting as a profession to Aboriginal and Torres Strait Islander peoples
- Involvement of Aboriginal and Torres Strait Islander accountants in the promotion of the profession
- Better designed and more flexible accounting courses
- Cultural awareness training
- Real support .... not just ticking a ‘CSR’ box

Better promotion of accounting as a profession to Aboriginal and Torres Strait Islander peoples

Advertising by the accounting professional bodies typically show photos of students that are either a white Anglo-Saxon or other non-Indigenous person in appearance, as generally evidenced in the student section of the professional bodies’ websites for example. There is also no ready reference to Indigenous students and opportunities for support. Furthermore, a link to the Indigenous Accountants Australia (IAA) website on the websites of both of the joint accounting bodies, namely CPA Australia and Chartered Accountants Australia and New Zealand, would also help to easily navigate interested Aboriginal and Torres Strait Islander peoples to the information and resources specific to the IAA project.

Recommendation 1

That the professional bodies feature Indigenous images on their student sections of their websites and highlight financial support for gaining a professional qualification. However, in framing this recommendation, it is acknowledged that the recent development of the Indigenous Accountants Australia website has been a very positive step forward.

Some of the insightful comments by the Aboriginal and Torres Strait Islander interviewees that include reference to the focus over the last 20 years or so in getting Indigenous doctors, other health professionals, lawyers, teachers etc. trained, and comments like “…isn’t it extraordinary that we’ve got probably 200 Indigenous doctors now” (ATSI-P # 7), certainly is food for thought. While it was also observed that many Aboriginal and Torres Strait Islander people have never had money or are ever going
to have a business, or have investments, is a reflection on our increasingly polarised society.
The accounting profession should be proactive in examining in some depth the lessons that can be learned from the other professions. The developments in other professions have been alluded to in this report; however further in-depth study is required to determine why other professions have been relatively more much more successful than the accounting profession in attracting Aboriginal and Torres Strait Islander members.

**Recommendation 2**

*That as the accounting professional bodies build up their Indigenous staffing (there were three in place at the time of preparing this report), a strategic objective be to analyse in detail, and learn from, the strategies undertaken by other Australian professional bodies in attracting Aboriginal and Torres Strait Islander peoples.*

In addition to the poor perceptions of accounting as a profession, as already discussed, another barrier that was revealed by the Aboriginal and Torres Strait Islander participants in this study was in relation to the bad experiences that they have had with accountants. As noted by one Aboriginal and Torres Strait Islander interviewee, her experience was she had been involved in project management with Aboriginal groups and several of the organisations that she worked with in the Northern Territory were placed under administration, and it was purely because of the non-Indigenous people at the top that the organisation got that way. This supports a general perception by the Aboriginal and Torres Strait Islander interviewees that white accountants make a lot of fees “managing” their organisations and closing them down.

In practice, the issues can be complex and many of the issues may relate to corporate governance matters; however, this is not a reason to fail to take notice of the strongly held perceptions by Aboriginal and Torres Strait Islander peoples. The profession needs to better understand these issues and offer Indigenous Australians the support they need. This could be a component of an accounting firm’s RAP program. However, it has to be done in a way that transfers skills to Indigenous Australian staff and not be
perceived as an exercise in charity.

**Recommendation 3**

*That, while acknowledging some good pro bono work is being done by some organisations, accounting firms be encouraged to take on some pro bono work to assist Aboriginal and Torres Strait Islander organisations in dealing with financial and corporate governance matters and in providing such pro bono professional advice, build trust between the Indigenous and non-Indigenous communities in commercial and business matters.*

Advancing financial literacy skills among Aboriginal and Torres Strait Islander peoples, and organisations, has gained greater attention due to the increasingly demanding accountability reports required by government in exchange for continuing funding. However, the Aboriginal and Torres Strait Islander interviewees have a view that the financial literacy programs, in the main, have not been successful. In fact they have often viewed the support offered as merely tokenism. The offering of financial literacy training needs to be on a planned and coordinated scale that shares resources and is strongly supported by the profession.

**Recommendation 4**

*That the professional bodies engage in dialogue with the accounting firms offering RAP programs to facilitate a discussion of the issues and opportunities for the profession to develop a comprehensive approach that is not competitive, but one that addresses the issue at a national level, that targets Indigenous organisations where hands-on training by accounting firms, VET providers and Higher Education institutions can have an impact on lifting literacy levels.*

There appears to be little, if any, support or programs that encourage Aboriginal and Torres Strait Islander peoples to enter the accounting profession. Some commented that whilst there may have been money or grants to develop employment for Indigenous Australians, the funds went to non-Indigenous consultants and administrators without any real outcomes.
**Recommendation 5**

While there are some scholarships and support to assist Aboriginal and Torres Strait Islander students to qualify in professional examinations, it arguably appears to be an ad hoc approach rather than one that proactively seeks out and supports such students and it is recommended that more attention is given to ensure that outcomes are achieved against set targets.

As discussed earlier in this report, virtually all universities have an Indigenous Centre that is involved with the education of Aboriginal and Torres Strait Islander students. Also Dockery (2013) found that 13.65% of Indigenous students were enrolled in business studies courses and yet this is not reflected in Aboriginal and Torres Strait Islander students taking up an accounting major in their studies. Thus the profession should undertake a strategy to closely link with these Indigenous Centres and promote accounting as a desirable major.

**Recommendation 6**

That the accounting bodies jointly develop a strategy that targets Indigenous Centres at universities, to promote accounting as a desirable major in business studies courses for Aboriginal and Torres Strait Islander students and work with educational institutions to ensure that cultural sensitivities are recognized and provided for in their commerce and business programs.

The increasing demand for accountability reports required by government in exchange for continuing funding of Indigenous organisations has led to a number of training programs. However, Indigenous interviewees note that these programs fail because they need to make information more accessible and simplify the language for explaining accounting terms.

**Recommendation 7**

That government authorities responsible for requiring more accountability for funding of Indigenous organisations, ensure that any financial literacy training programs they support offer
Involvement of Aboriginal and Torres Strait Islander accountants in the promotion of the profession

Much of the reaching out to Aboriginal and Torres Strait Islander people has to start in the schools, so that the children can aspire to become qualified accountants. An important and bold strategic initiative would be for the professional bodies to set up a visitation program that would send a group of qualified Aboriginal and Torres Strait Islander accountants into the schools where Indigenous children are studying. Such a program would better engage and educate the students and other individuals about the benefits of accounting applications for the individual, family, community and Indigenous organisations. The program would need to provide adequate funding to cover travel, accommodation and employer reimbursement costs. It is believed that there is a group of Aboriginal and Torres Strait Islander accountants who would welcome such a challenge and opportunity to help their people.

**Recommendation 8**

*That in consultation with Indigenous organisations and Aboriginal and Torres Strait Islander qualified accountants, the professional bodies develop and fund a school visitation program for secondary schools that enrol Indigenous students, using qualified Indigenous accountants as role models, to explain and promote the opportunities in the accounting profession as one that can re-empower Indigenous people.*

Better designed and more flexible accounting courses

There was a view that accounting courses could in some ways be aligned to Indigenous issues and presented in a way that Aboriginal people can understand. It was also evident that the support from the professional bodies and employers needs to be serious and earnest for any real effort to encourage Indigenous peoples to enter the accounting profession. Aboriginal and Torres Strait Islander accountants commented that the structure and expectations of the professional accounting course and professional experience for attaining an accounting designation was too inflexible and not sympathetic to the communal demands that they had. Also, the interviewees were
generally the only professional in their community and therefore they were often called upon to deal with community matters. They argued that employers generally did not make any allowance for the community obligations imposed upon them. It was apparent that potential Aboriginal and Torres Strait Islander accountants need extra help, especially when studying in more remote areas.

**Recommendation 9**

*That the professional bodies investigate, in consultation with the Advisory Committee for the Indigenous Accountants Australia Project, ways and means that supplementary materials and mentoring support can be offered to any Indigenous students they identify as undertaking their professional qualifications program.*

Also there are a number of book-keepers in Indigenous organisations, particularly in regional areas, who could gain from practical training and mentoring support. The professional bodies and training providers should attempt to identify them and fund insitu training and mentoring support as a means of improving the financial management and governance of Indigenous organisations.

**Recommendation 10**

*That the professional bodies, in consultation with the accounting firms with RAP plans and training providers, survey Indigenous organisations to determine where training and mentoring support is needed for Aboriginal and Torres Strait Islander book-keepers and develop programs and funding to implement such programs.*

**Cultural awareness training**

The effect that a lack of trans-generational financial skills and wealth has on deterring Aboriginal and Torres Strait Islander peoples from entering the accounting profession was another theme emerging from the interviews. Also, all of the Indigenous interviewees observed that the communal and collective nature of Aboriginal and Torres Strait Islander families and communities was often in contrast to the individual and financial focus of accounting outcomes. This is a fundamental issue without any easy answers and is arguably an underlying complexity supporting a view that much of
the funding overseen by government funded programs is often mis-directed. One way that the accounting bodies could help address this need is to develop and offer professional development courses on cultural understanding for accountants who deal with Indigenous organisations. In developing such a program, advice needs to be taken from both Indigenous cultural experts and a group of Aboriginal and Torres Strait Islander accountants. This could also incorporate cultural awareness training at a broader level.

Recommendation 11
That a program be developed by the professional bodies that provides readily available cultural training for non-Indigenous accounting staff who work in the financial management or auditing of Aboriginal and Torres Strait Islander organisations.

Recommendation 12
That flexibility be used to incorporate into the professional development expectations of the professional bodies, community work that Aboriginal and Torres Strait Islander members undertake in supporting Indigenous organisations and their community on financial and governance matters for the purpose of meeting professional development obligations.

Real support .... not just “ticking a CSR box”
Some of the interviewees were of the view that the profession needs to do more than just “tick a CSR box” that makes them feel and look good. There needs to be a commitment that more Indigenous accountants not only makes a ‘good business case’ but also brings with it all the advantages that a more diversified accounting workforce can offer. A number of accounting firms and organisations in Australia have Reconciliation Action Plans (RAPs). These are business plans that take a holistic approach to build meaningful relationships and aim to create sustainable opportunities for Aboriginal and Torres Strait Islander Australians. Nevertheless, as discussed earlier, only three accounting firms in Australia have a RAP and it is commendable that these three firms have made the effort. None of the accounting bodies have one, whereas the Australian Nursing Federation, Engineers Australia, the Law Council and
the Royal College of Physicians do.

**Recommendation 13**

*That the accounting bodies take a leadership position and develop Reconciliation Action Plans (RAPs) and encourage accounting firms and other business corporations to do likewise.*

However, the question remains as to what value, if any, RAPs are in assisting Indigenous Australians to enter the field of accounting. From our observations and interviews conducted, RAP plans appear to be focused more on doing charitable works for Indigenous communities, which while ticking a CSR box, have not had any real impact on increasing the supply of Aboriginal and Torres Strait Islander accountants. We detected some frustration on this matter in our interviews with the managers of RAP programs. They acknowledge it is a long term horizon they are following and it is difficult to develop the connections through the schools and universities. It was also acknowledged that there would be some value in meeting and discussing ideas, as RAP plans do not really fit into the very competitive environment that generally exists between the accounting firms.

**Recommendation 14**

*That as part of their Indigenous Accountants Australia Project, the professional bodies facilitate opportunities for managers of RAP plans in the accounting firms to meet and exchange ideas and successes on a regular basis, as a means of supporting and connecting with the Indigenous Accountants Australia Project.*

**Recommendation 15**

*That given the urgent need to make some real progress in eliminating the virtual exclusion of Aboriginal and Torres Strait Islander peoples from the accounting profession, the professional bodies develop and provide adequate funding for an ongoing strategic plan that supports the recommendations above and other initiatives that evolve, and which will ensure a sizeable shift in the current miniscule pace with which Aboriginal and Torres Strait*
I Islander peoples are currently being provided with opportunities to become professionally qualified accountants.

Conclusion

Implementation of the above recommendations will provide much needed support for Aboriginal and Torres Strait Islander people in providing opportunities to be included in the accounting profession. All recommendations are important. However, recognising resourcing and other constraints, if prioritisation is necessary, the key recommendations that should receive priority are Recommendations 4, 5, 6, 7, 8, 13, 14 and 15. We trust that this report will serve as an action plan to enable real change and address the substantial issues raised by the interviewees in this study.
References


ABS – see Australian Bureau of Statistics

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AFOA – see Aboriginal Financial Officers Association of Canada


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VAEAI - see Victorian Aboriginal Education Association Inc.


Appendix 1

Financial Literacy Programs classified into government, commercial and not-for-profit initiatives.

<table>
<thead>
<tr>
<th>Organisation/Program Name</th>
<th>Program Summary</th>
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<tbody>
<tr>
<td><strong>Government programs:</strong></td>
<td></td>
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<tr>
<td>Australian Securities &amp; Investments Commission (ASIC) <a href="http://moneysmart.gov.au">www.moneysmart.gov.au</a></td>
<td>The MoneySmart website provides guidance on money management. ASIC also has a specific Indigenous Outreach Team whose role is to work close with ATSI peoples, providing general help with financial literacy. The MoneySmart website has a specific section for Indigenous Australians and covers, inter alia, budgeting, borrowing, credit and superannuation</td>
</tr>
<tr>
<td>Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) <a href="http://fahscia.gov.au">www.fahscia.gov.au</a></td>
<td>Money management programs are delivered to remote locations with high indigenous populations in an endeavour to assist people to manage money for essential living expenses and to meet other short and longer-term financial goals. Education and coaching in financial literacy and budgeting are provided. Savings, budgeting and debt management tools are provided together with ongoing support with accessing financial institutions, financial services and advice on consumer rights and obligations.</td>
</tr>
<tr>
<td>Department of Regional Development &amp; Indigenous Advancement. <a href="http://drdia.nt.gov.au">Northern Territory Government</a></td>
<td>The Indigenous Economic Development (IED) Unit looks to support economic independence for indigenous Australians in the Northern Territory. This and the associated improved quality of life are to be achieved through increased employment, business participation, ownership and wealth. Support is provided to existing small to medium business owners. Additionally, grants are available to start a business or expand an existing business.</td>
</tr>
<tr>
<td>Financial Literacy Foundation <a href="http://understandingmoney.gov.au">www.understandingmoney.gov.au</a></td>
<td>The Financial Literacy Foundation was established in 2005 to provide all Australians with the opportunity to better manage their money. The ‘Understanding Money’ Good practice in developing literacy initiatives with Indigenous Australians was developed in 2008. It is produced as a resource for people developing and delivering financial literacy initiatives to Indigenous Australians and has been developed in consultation with Indigenous people and organisations. It outlines a series of ‘good practice principles’ that will support the delivery of effective financial practice programs.</td>
</tr>
<tr>
<td>Indigenous Business Australia (IBA)</td>
<td>IBA pursues opportunities to enable Indigenous Australians to create wealth, achieve self-sufficiency and economic independence. There are specific programs to facilitate home ownership with concessional housing finance and after care support. Business ownership is supported by providing financial support to access expert advice and information on obtaining finance, which is offered to establish, acquire or grow small to medium businesses. Additionally the IBA provides opportunities to bring ATSI peoples and industry partners together for investment purpose.</td>
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<tr>
<td>MilbaDjunga</td>
<td>An online interactive program developed by ASIC and Education Queensland. It is a hands-on financial literacy program engaging young ATSI people in consumer situations with practical real-life money management situations. The program has two units; the first targeted at primary school students “Do I want it? Do I need it? How do I get it?” and the second targeted at secondary school students “How can I start my own business?”</td>
</tr>
<tr>
<td>Torres Strait Regional Authority</td>
<td>The TSRA looks to stimulate economic, social &amp; cultural development in the region. From a financial support perspective they provide both business funding support and home loans to eligible Indigenous people to support them in starting their own business or buying a first home.</td>
</tr>
<tr>
<td><strong>Business /Commercial organisations:</strong></td>
<td></td>
</tr>
<tr>
<td>Accounting comes Alive International - Colour Accounting</td>
<td>Developed by two accountants, this program is a way of presenting financial information using colour and diagrams for easier understanding. It is suggested that a lack of financial literacy, and the associated problems this can bring, can be overcome by improved accounting knowledge being delivered in a way that makes grasping key concepts easier.</td>
</tr>
<tr>
<td>Commonwealth Bank</td>
<td>Working closely with the Indigenous Consumer Assistance Network (ICAN) the Commonwealth Bank supports the delivery of the Indigenous Financial Counselling Mentorship Program, which mentors participants in the Diploma of Community Services – Financial Counselling. In 2012 nine students graduated, quadrupling the number of accredited Indigenous financial counsellors in Australia. Through the Commonwealth Bank Foundation, in conjunction with Education partnerships (Schools) Pty Ltd, the StartSmart Enterprise Program works with ATSI students to give them some financial literacy and business skills.</td>
</tr>
<tr>
<td>Matrix on Board</td>
<td>Matrix on Board provides support for not-for-profit organisations in relation to developing financial management systems. Working with FaHCSIA they launched MoneyMob Talkabout in 2010 which is a program to assist Indigenous communities to positively manage their money.</td>
</tr>
<tr>
<td>MoneyBusiness</td>
<td>Working with the Commonwealth Government (FaHCSIA) the ANZ has developed programs and initiatives to support the development of money management skills of Indigenous people. MoneyBusiness was developed to support a stronger savings culture in remote communities and the program is now delivered in over 215 communities.</td>
</tr>
</tbody>
</table>
### National Australia Bank (NAB)

NAB has established the Indigenous Money Mentor (IMM) network to allow access to financial literacy information and assistance with money management for Indigenous people. To achieve this they offer ongoing financial literacy education for ATSI communities; caseworkers to assist in times of financial crisis and to help with preventative strategies; referral services and microfinance products. Additionally, NAB has partnered with the Traditional Credit Union (TCU) over many years with both interest free loans to establish branches in remote locations and by providing employee secondments and a senior executive on the Board.

### Traditional Credit Union
**www.tcu.com.au**

Provides financial services for Indigenous Australians in remote communities. The services include: personal and business banking products; community sponsorship; financial literacy education; financial counselling and employment & training opportunities. There is now a network of 12 branches.

### Westpac
**www.westpac.com.au**

Westpac have some tailored financial services for Indigenous Australians including the Indigenous Capital Assistance Scheme (ICAS), which offers financial, advisory, and mentoring support to Indigenous business.

### Not-for-profit / Associations / Partnerships:

#### Caper York Partnership
**www.capeyorkpartnerships.com**

A partnership between the Commonwealth & Queensland governments and various Indigenous organisations in Cape York Peninsula. One specific program offered is ‘MPower’ which is a support program to assist individuals to manage money. It provides access to financial services and supports development of financial literacy. Included are budgeting, goal setting and coaching sessions to improve money management capacity. The program supports the shift to building capability, responsibility and opportunity by supporting individuals and families to build financial capability, build assets and achieve goals through disciplined savings and money management.

#### Centacare Wilcannia-Forbes
**www.centacarewf.org.au**

Provides the Manage Your Income Manage Your Life program that aims to assist ATSI communities build financial capacity. This program provides mentoring and training to develop financial management skills and leaves a legacy of trained community members to provide ongoing awareness, knowledge and training in financial literacy. Financial counselling is also available.

#### First Nations Foundation
**www.fnf.org.au**

FNF has developed a 10-week financial literacy program for members of indigenous communities in partnership with the ANZ called ‘My Moola’. The program links goal setting, personal development and financial literacy and provides ongoing mentoring. The program has focus on two specific components, personal Development and Financial Literacy. The 10 workshops have specific individual focus: Vision; Challenges; Tools; Managing; family; Future; Yarning; Technology & Credit; Loans; What’s Next. Each workshop contains case studies, work sheets, interactive tasks and group discussions.
| Indigenous Consumer Assistance Network (ICAN)  
www.ican.org.au | Aims to provide Indigenous Australians with assistance and education to enable them to make informed financial decisions. Additionally they provide advocacy and financial counselling. A series of budgeting, savings and loan calculators are also made.

| Indigenous Financial Services Network (IFSN)  
www.reconciliation.org.au | IFSN aims to improve the understanding of ATSI peoples in relation to managing their personal finances, to understand financial services and access to financial service products. This will, in turn, help address some of the broader challenges including health, employment, education and housing. IFSN does not run individual programs but are currently working on four major areas: Addressing unfair ATM fees in remote communities; developing a best practice guide for financial literacy; understanding barriers to small business growth; and, Understanding the financial issues of ATSI people who have spent time in prison. |
Appendix 2

Indigenous Centres at Australian Universities

<table>
<thead>
<tr>
<th>University</th>
<th>Centre</th>
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<tbody>
<tr>
<td>Australian Catholic University</td>
<td>Centre for Indigenous Education and Research</td>
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<tr>
<td>Bond University</td>
<td>Nyombile Indigenous Support Centre (opened 2012)</td>
</tr>
<tr>
<td>Central Queensland University</td>
<td>Nulloo Yumbah</td>
</tr>
<tr>
<td>Charles Darwin University</td>
<td>Indigenous Academic Support Unit</td>
</tr>
<tr>
<td>Charles Sturt University</td>
<td>Indigenous Support Service</td>
</tr>
<tr>
<td>Curtin University of Technology</td>
<td>Centre for Aboriginal Studies</td>
</tr>
<tr>
<td>Deakin University</td>
<td>Institute of Koorie Education</td>
</tr>
<tr>
<td>Edith Cowan University</td>
<td>Kurongkurl Katitjin</td>
</tr>
<tr>
<td>Flinders University</td>
<td>Yunggorendi First Nations Centre for Higher Education and Research</td>
</tr>
<tr>
<td>Griffith University</td>
<td>Gumurrii Centre</td>
</tr>
<tr>
<td>James Cook University</td>
<td>School of Indigenous Australian Studies</td>
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<tr>
<td>La Trobe University</td>
<td>Office of the Director, Indigenous Education</td>
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<tr>
<td>Macquarie University</td>
<td>Warawara - Department of Indigenous Studies</td>
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<tr>
<td>Monash University</td>
<td>Centre for Australian Indigenous Studies</td>
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<tr>
<td>Murdoch University</td>
<td>Kulbardi Aboriginal Centre</td>
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<tr>
<td>Queensland University of Technology</td>
<td>Oodgeroo</td>
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<tr>
<td>RMIT University</td>
<td>Ngarara Willim Indigenous Centre</td>
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<tr>
<td>Southern Cross University</td>
<td>Gnibi College of Indigenous Australian Peoples</td>
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<tr>
<td>Swinburne University of Technology</td>
<td>Indigenous Programs</td>
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<tr>
<td>University</td>
<td>Centre or Institute</td>
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<tr>
<td>The Australian National University</td>
<td>Tjabal Centre</td>
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<tr>
<td>The University of Adelaide</td>
<td>Wilto Yerlo</td>
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<tr>
<td>The University of Melbourne</td>
<td>Melbourne Institute for Indigenous Development-Murrup Barak</td>
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<tr>
<td>The University of New South Wales</td>
<td>Nura Gili</td>
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<tr>
<td>The University of Newcastle</td>
<td>Wollotuka School of Aboriginal Studies</td>
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<tr>
<td>The University of Notre Dame Australia</td>
<td>Nulungu Centre for Indigenous Studies</td>
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<tr>
<td>The University of Queensland</td>
<td>Aboriginal and Torres Strait Islander Studies Unit</td>
</tr>
<tr>
<td>The University of Sydney</td>
<td>Koori Centre</td>
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<tr>
<td>The University of Western Australia</td>
<td>School of Indigenous Studies</td>
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<tr>
<td>University of Ballarat</td>
<td>Aboriginal Education Centre</td>
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<tr>
<td>University of Canberra</td>
<td>Ngunnawal Indigenous Higher Education Centre</td>
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<tr>
<td>University of New England</td>
<td>Oorala Centre</td>
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<tr>
<td>University of South Australia</td>
<td>David Unaipon College of Indigenous Education and Research</td>
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<tr>
<td>University of Southern Queensland</td>
<td>Kumbari/Ngurpil Lag Higher Education Centre</td>
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<tr>
<td>University of Tasmania</td>
<td>Riawunna</td>
</tr>
<tr>
<td>University of Technology Sydney</td>
<td>Jumbunna Indigenous House of Learning</td>
</tr>
<tr>
<td>University of the Sunshine Coast</td>
<td>Indigenous Student Services</td>
</tr>
<tr>
<td>University of Western Sydney</td>
<td>Badanami Centre for Indigenous Education</td>
</tr>
<tr>
<td>University of Wollongong</td>
<td>Woolyungah Indigenous Centre</td>
</tr>
<tr>
<td>Victoria University</td>
<td>Moondani Balluk Indigenous Academic Unit</td>
</tr>
</tbody>
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Source: Universities Australia, 2010