



Money Mob Talkabout

Information for Anangu Pitjantjatjara Yankunytjatjara Lands Applicants



Money Mob Talkabout is not-for-profit organization providing financial capability and counselling programs in the APY Lands in northern South Australia. We have three offices in the communities of Ernabella (Pukatja), Amata and Kanpi. We are also a Service SA and Centrelink agent at our Pukatja Office and Centrelink agent at our Kanpi office, as well as providing support to local community councils in Pukatja and Kanpi.

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How We Work

Money Mob Talkabout takes a strong community development approach; we work alongside people to empower them and teach them independent skills – we do not “do for.” We believe that each person has diverse strengths and inherent dignity as a human being. We treat every contact as an opportunity for learning.

Our clients may not know everything about money, but they are the experts in their own lives. We need to listen to them and respect their choices. When we challenge people and encourage them to change, we need to do it in a way that is supportive; that helps people to see why there is a good reason to change. Not make them feel judged.

We emphasize two way learning, where our non-local staff (are expected to) learn as much from community as community learns from them. Understanding how Aboriginal people think about and use money is critical to the success of our work.

Financial counsellors and financial capability workers have an equal and equally valued role within the team where every staff member contributes to supporting a client’s financial capability journey.

There is a strong focus on learning together and reflective practice in the team.

We work hard, and we are honest in everything we do. We talk straight with our clients and with each other.

Money Mob Talkabout Vision, Mission, Values and Goals

Vision – what is our dream for the future?

Money Mob Talkabout wants a future where Anangu are knowledgeable with their money – their families, communities and organisations are strong.

Mission = what do we do and why are we here?

Our staff work together and with others to alleviate poverty by:

- Advocating (talking up strongly) for access to appropriate financial services and products.
- Providing relevant, easily understood financial literacy education.
- Promoting healthy money stories and messages.
- Helping Anangu to manage money until they have independent skills; providing financial counselling services for Anangu in crisis.

Values = our attitude and thinking about how we do our work...

- Anangu have a right to receive information in their own language.
- Anangu must help Anangu to learn and grow and Anangu feel proud to do this work.
- We empower community members and whole communities to do things for themselves.
- We must listen to and involve Anangu in our work – our local staff, community members, elders and leaders.
- We work with, not for people.
- We employ local people, providing them with a high level of training and support until they can work independently
- We have a strong commitment to work in a respectful and culturally competent way.
- We must practice what we teach about money.
- Our clients are human beings with strengths. We do not consider our clients as “problems to be fixed”.
- We are a positive, collaborative team. We support our colleagues, and other services to work together well, for the benefit of all Anangu.

Goals = what we are aiming to achieve through our work

- Anangu in the community have been taught wise ways to use money and make good decisions about using their money.
- Anangu don't get ripped off, or get into too much debt. They are made aware of their rights. They know what to do and who to ask for help with difficult money questions.
- Every Anangu has enough money to feed themselves, pay their bills on time and buy things they need and want.
- Family members talk to each other about money and work out their money story/plan together. People agree about sharing, they don't humbug or fight with one another about money.
- Vulnerable people are looked after well. The community has been taught about, and understands money abuse of vulnerable people (children, old people, people with disabilities or mental illness).
- There is education in schools about money and saving, to pass on knowledge to the next generation.
- Anangu have good ways to access the financial services they need, where they live.
- Anangu staff are well educated and trained. Non-local staff teach and pass on their knowledge to Anangu so that they can work autonomously. Anangu are confident and have the freedom of choice to fill the local jobs and run local services by themselves.

Money Mob Talkabout Program Overview

Money Mob Talkabout is a financial capability and counselling service for remote Aboriginal people in the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands in north-western South Australia. It is funded by the Australian Government Department of Social Services and the SA Government Department of Communities and Social Inclusion. Money Mob Talkabout has recently incorporated as a not-for-profit organization.

Money Mob Talkabout provides an integrated financial wellbeing service, covering the spectrum of community education, money management, case management, advocacy and financial counselling for the local population. We have offices in Pukatja (Ernabella) and Amata, and provide outreach to eight other communities stretching from the Stuart Highway to the WA Border every 6 to 8 weeks.

The program utilizes specially fitted out vehicles with a highly visible all-over design, designed to get people “talking about” money.

Financial counsellors and financial capability workers in the team refer clients to each other, according to who can provide relevant support for a client’s financial capability development. We are also a Service SA and Centrelink agent at our Pukatja Office and Centrelink agent at our Kanpi office, as well as providing support to local community councils in Pukatja and Kanpi.

Anangu Pitjantjatjara Yankunytjatjara Lands Overview

The APY Lands are extremely remote, with the nearest major town being six hours away in Alice Springs. The APY Lands cover an area in excess of 100,000 square kilometres, and are estimated to have a resident population of approximately 2,500 people spread across a number of communities and homelands. The population is very young in comparison with the Australian average.

Community members are collectively known as Anangu, and may have family links into the Ngaanyatjatjara Lands in Western Australia, as well as Coober Pedy, Port Augusta, Adelaide and Alice Springs. Predominant languages spoken are Pitjantjatjara and Yankunytjatjara, as well as varying levels of English.

Travel into the Lands is generally on unmade dirt roads, which can be of poor condition at times, especially during or after periods of heavy or sustained rainfall. The South Australian Government plans a major road upgrade for the area, to be completed by 2019. The main access road between the Stuart Highway and Ernabella (Pukatja) will be bitumised. There are some flights into and out of APY Communities, operated by Chart Air on small planes which require advance booking.

Temperature

In summer, temperatures can be extremely hot – regularly exceeding 40 degrees. Winters are milder and temperatures can be cool to cold (sub zero).

Dry Community

APY Lands are dry communities, meaning alcohol must **not** be bought into or consumed on the Lands.

4.1 Communication

Communications on the Lands are limited. There is little home-based or public internet access in most towns and only one community has mobile phone access (Pukatja/Ernabella). Mobile phone access is being expanded, with the installation of towers to all main communities to be completed by 2018. Many houses do not have landline connections.

4.2 Medical Care

Most communities have a Nganampa Health community health clinic. A doctor will not always be present – many clinics rely on visiting doctors and specialists. People with conditions which require regular specialist medication to be dispensed need to arrange this with an urban pharmacy or GP prior to departing for the Lands. Where conditions or injuries require critical medical attention, people are flown to a major centre via the Royal Flying Doctor Service. You should have a thorough medical check prior to commencing employment, to ensure that you are fit to work in this physically demanding environment.

There are also Anangu traditional healers, known as ngangkaris. These traditional healers can provide a range of services to both Anangu and non-Anangu people, and sometimes work alongside western

medical professionals in the clinics. There is an excellent book which talks about Ngankaris and how they work. Details are provided at the end of this document.

4.3 Immunisations

You are advised to immunise yourself against hepatitis A & B and tetanus prior to employment. If you are prone to flu, you may also like to consider an annual influenza shot.

4.4 Preparing a Home First Aid Kit

Our staff accommodation, offices and cars all are equipped with first aid kits. However, it is also advisable to prepare your own first aid/medical kit to have at home, in readiness for common illnesses or conditions which you may contract while on the Lands. Recommended medications and equipment include:

- headache/fever/anti-inflammatory tablets such as panadol or nurofen
- rehydration salts or tablets
- saline eye drops, to combat dry eyes
- burn cream
- sunscreen
- scabies cream such as lyclear - scabies can be contracted from handling dogs or close contact with humans who have picked up the disease and it is highly contagious
- head lice treatment
- antihistamines (for allergies to grasses)
- conjunctivitis medication
- anti-fungal cream for ringworm
- Band-Aids and bandages (including a pressure bandage in case of snake bite)
- An anti-nausea medication

4.5 Police

Some, but not all communities have a permanent police presence. At times when there are large events (such as sports carnivals or funerals) or when the police have somebody in custody, it may be difficult for them to respond to other call-out requests in the community.

4.6 Schooling and Children

Most communities have a combined primary and secondary school. At the moment it is unusual for Anangu to complete secondary education, particularly on the Lands. Some non-Anangu children attend local schools, however it is recommended that applicants considering relocating with children undertake thorough investigation of local schooling options. Non-Anangu children - in particular teenagers - living in communities are rare, and community life can be a very isolating experience for adolescents.

Currently, there are significant and ongoing issues with child sexual abuse and the sexualised behaviour of young children on the APY Lands. Child sexual abuse has been the subject of a past Royal Commission and continues to be a focus for support services and schools in the Lands. Employees who are considering bringing their children to the APY Lands and/or placing them in local schools should be aware of these concerns and evaluate the potential risk to their family.

As members of a local community, MMT employees have responsibilities to that community. If an MMT

employee, as part of their work, becomes aware of child sexual abuse or develops a suspicion that a child has been harmed, or is at risk of harm, that employee may directly notify their suspicion of abuse to the Child Abuse Report Line (“CARL”) on 13 14 78. The line is open 24 hours a day, 7 day per week.

Alternatively, if the employee does not wish to report the concern themselves, the employee can speak to a mandated notifier, for example the local school principal, and tell them about the concern. The principal (or other mandated notifier) will then notify the concern while keeping the name of the employee confidential.

4.7 Shopping

Most communities have one community store, with the exception of Pukatja which also has a garage with a small supermarket.

Stores stock a reasonable but limited range of food and drink, and receive weekly deliveries by road-train. Limited hardware/household and motor vehicle goods and clothing are available. Limited fresh vegetables and fruit are stocked. Meat, chicken and fish are generally frozen.

Prices are approximately 34% higher than in metropolitan locations. Delicatessen items such as specialty cheeses, cured meats, dips, coffee, breads, many snacks and confectionery and ingredients for ethnic cuisines are generally unavailable.

Personal hygiene and cleaning products selection is also limited. There is very little in the way of stationery. Many stores have a take-away outlet that sells fried food such as chips, dim sims, chiko rolls, chicken wings, pies and sausage rolls.

Most stores close at midday for approximately two to two and half hours, and on Saturday at 11am or midday. The take-away may remain open during this time, depending on the community. The only store which is open all weekend is the Watinuma store, located between Amata and Umuwa, which is a for-profit store.

It is possible to buy groceries through Coles or Woolworths Online, and have them delivered to the Lands. BJT Transport does a weekly delivery and charges \$15 per bag of groceries. They can be contacted on (08) 8953 7284 or by email bjtservices@bigpond.com to arrange a delivery. You will need to provide your Coles/Woolworths order number, and also advise Coles or Woolworths that BJT will be picking up your order. The receiving community store will not take any responsibility for these goods – you need to ensure that you are present when the truck arrives to pick up your consignment, or it may be left or taken. It may also be possible to have large furniture/whitegoods delivered in this way, by pre-arrangement with the transport company.

4.8 Car Repairs

There are few operating garages on the Lands. Regional Anangu Services operate two garages from their depots at Umuwa and Pipalyatjara (close to the WA border). Employees may be able to have a vehicle or tyre repaired here. They will accept payment by credit, EFTPOS or purchase order.

4.9 Petrol

Opal and diesel are both available on the Lands. Prices are significantly higher than metropolitan locations. As at December 2015, diesel costs approximately \$2.15-\$2.30 dependent on the local store. Fuel is generally not available after 5pm on weekdays, during lunchtime closures, or after 11am on

Saturdays, with the exception of the Watinuma Store. Asking for the bowser to be opened outside of these times will incur a “bowser opening fee” of about \$10, if the store attendant can be located and will agree to open the bowsers in the first place. Fuel is also available at the RASAC depots in Umuwa and Pipalyatjara

4.10 Other Amenities

There are no services such as cafes/restaurants, department stores, hairdressers, dentists, pharmacies, cinemas or other forms of amenity/entertainment in community.

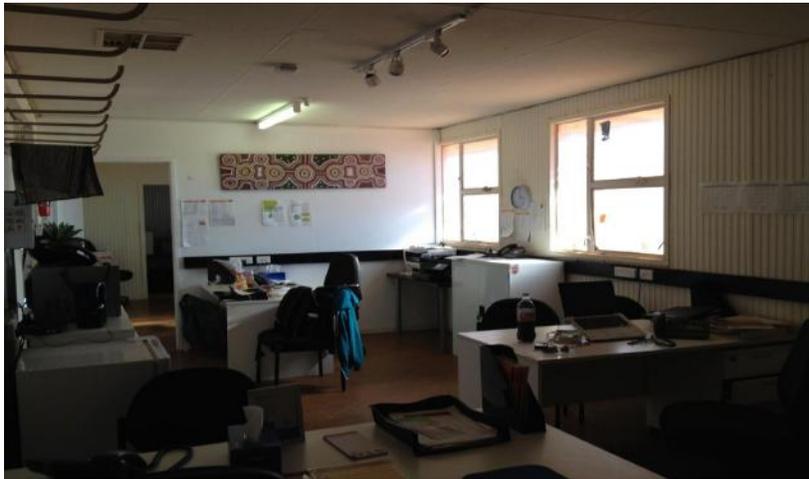
Money Mob Offices

Money Mob’s offices are basic in comparison to most urban, corporate offices. Options for office accommodation on the Lands are limited. While we have done our best to create safe appropriate space for our staff, it is important to be aware that conditions can be challenging, with dust, dirt, noise, dogs and environments that can be difficult to control. In particular, it is hard to find and retain reliable cleaners for our offices, and staff realistically have to pitch in to assist with keeping the office clean and tidy - including kitchen and toilet areas.

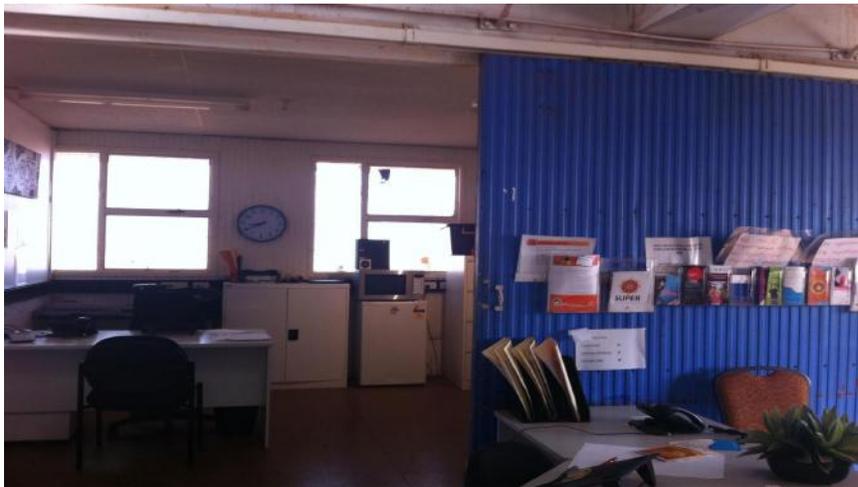
5.1 Amata Office

Our Amata office has been created in an old shipping container, which was formerly the Amata Arts Centre. It is air conditioned, and equipped with digital telephones and broadband Internet. It has a large breezeway that is used as a client waiting area and children’s play space. It has a reception window with a perspex screen and public Internet access point. This window is secured by a roller-door when confidential client appointments are underway in the afternoons, and on Tuesdays when we close for training. It is an important means to ensure controlled access to the office and a safe working environment.

The main office comfortably accommodates three staff, with a separate office for the financial counsellor. We are currently the only tenant in this building. The toilet block is outside, and is locked between uses. It quickly becomes dusty and requires periodic cleaning with a high-pressure gurney.



Amata Office



Amata Office



Amata Office

5.2 Pukatja Office

We use the main office space within the Pukatja Council building with two office for client consultation. The building is older and is currently scoped for a minor upgrade to improve facilities and functionality. This office is located near the art centre and general store and is the 'hub' of the community. The office is used to distribute mail, visiting service providers such as Centrelink and has a council meeting room attached to the side of the building.

This office can be busy with community people visiting the office for various purposes. It is fully air conditioned and has Internet and telephone. In the client waiting room, clients have access to self service Centrelink phones and computers.



Pukatja Office

5.3 Kanpi Office

The Kanpi office is a small office used for mail distribution, Centrelink access and meetings such as council meetings. We staff this office on a part time basis, opening Monday to Friday for a few hours each morning. The office is fully air conditioned and has Internet and telephone and clients have access to Centrelink phones and computers.



Kanpi Office

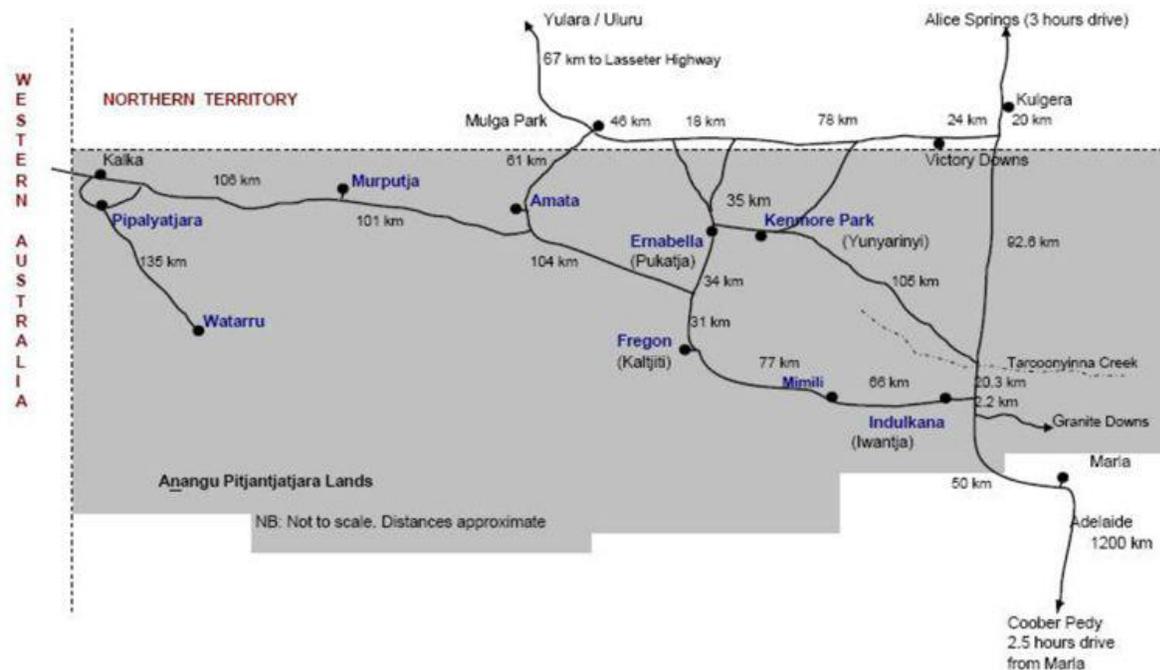


Kanpi Office



Kanpi Office

APY Lands Map



Adjusting to Community Life & Fitting In

It is important that applicants are confident in creating their own opportunities for socialization and becoming part of the community, including socializing with local Aboriginal people. Making concerted efforts to learn the local language, culture, history and find a cultural mentor will assist greatly in this regard. Understanding the social and political experience of Aboriginal people in Australia will also greatly enhance your work - there are many logical reasons for Aboriginal people to mistrust non-Aboriginal people, and for why things happen as they do in communities.

It may take time for established community members – local and non-local – to warm to or connect with you. It is important not to take this personally. It is likely that they have seen many white people/new workers come and go over the years. They will be waiting to see what you are like and whether you are likely to stay. If you are pleasant, reliable and behave with integrity and respect for them, Anangu are very likely to respond warmly and generously within a relatively short time. You may be given privileged insight into their lives and culture.

7.1 Personal Safety

On the whole, staff are safe while working in the APY Lands, however there are some risks to personal safety which need to be understood and precautions taken.

7.2 Relationships Between Genders

Staff need to pay attention to what is considered appropriate communication and body language between genders. Clear professional and physical boundaries should be maintained and a polite (but not over-friendly) demeanour shown. Anangu men or women may misconstrue excessively friendly or jokey communication or touching as flirting. Anangu may also assume that an opposite gender work colleague is a sexual partner. This is a guide only, and will differ depending on the individual. It is safest to observe these guidelines until you know the person well. If asked, you can clarify the situation directly.

There are certain subjects which are not generally discussed in mixed-gender company. These include matters of a sexual or bodily nature, domestic violence and gender-specific cultural business.

Attitudes to dress are changing, however many Anangu women still dress conservatively and consider it inappropriate to wear tight or revealing clothes, including sleeveless tops, very short shorts or tight pants/tops.

7.3 Same Sex Relationships, Transgender People

There are a few Anangu in same-sex relationships, and a few transgender individuals. However on the whole this is still not familiar territory for many Anangu. Some Anangu are familiar with non-Anangu people being in same-sex relationships, however many may still find this surprising or shocking. Anangu reactions to the disclosure of a same sex relationship or transgender person mirror the range of reactions in the general population - from surprise, to curiosity, discomfort, ignorance, disapproval, indifference or acceptance. Generally speaking, Anangu will move on from such disclosures quickly, and treat you as they find you. You should feel free to speak of your situation and be yourself if the subject arises, without feeling like your personal life has to be a big focus of your relationships with local people.

7.4 Aggressive Clients, Difficult Situations

Money can cause tension and conflict in relationships, including relationships with Money Mob staff. There are a number of ways in which this can happen.

Clients may ask you for a loan, to assist them with purchasing items for which they will pay you back, ask you to buy things outright for them or ask to transfer money into your personal account. It is a strict organizational policy that we do not do these things under any circumstances. This protects staff from requests which make them uncomfortable or out of pocket, which cause client dependence and unrealistic expectations, and from accusations that staff have mishandled or stolen money. An appropriate response is “My boss says I am not allowed to help you in that way.”

Some clients may be or become aggressive if they feel entitled to be seen immediately, or think they have been waiting for too long. It is important for all staff to follow office procedures and observe client dynamics continually, to watch for risks which might be developing and keep everybody safe.

7.5 Family and Domestic Violence, Substance Abuse, Gambling

Clients may be experiencing financial difficulty due to family pressure/coercion, domestic violence or drug use/gambling. Money Mob staff are often asked or required to try to address these problems with people. This is a legitimate part of our work. However people in these situations (particularly if they are the cause of the issues) can become defensive and sometimes aggressive. Conversations about these matters needs to be undertaken sensitively, in a planned way, and in accordance with organizational policy so that staff and clients stay safe.

Clients who are experiencing domestic violence may sometimes report this to staff. Such reports are handled according to our domestic violence policy, ensuring that staff and client safety is maintained as far as possible at all times.

7.6 Community Violence

At times, disputes in community may escalate into large-scale fights or riots. This may play itself out around our offices or occasionally spill into waiting areas. It is important for staff to follow safety procedures, secure the office and remain inside or leave as appropriate and when safe to do so.

7.7 Animals

Anangu do not have regular access to vets, and some still consider it cruel to have pets neutered. Stray dogs or groups of roaming dogs in community are therefore common. Be prepared to see animals in conditions which you may find distressing - starving, suffering mange/ticks or with injuries from being hit, kicked or stoned. Some dogs may be aggressive towards humans or each other. It is unwise to feed dogs in a group, as fights over food may ensue in which you could also be injured. Occasionally, puppies are attacked or eaten by older dogs.

In some communities, you may also encounter stray donkeys and pigs which can be aggressive.

7.8 Keeping Yourself Healthy

It is critical to look after your physical and emotional health when working in a challenging environment. Vicarious trauma is a common experience for staff who are working with populations that are highly traumatised and have complex needs. Consider the following tips for staying healthy while working remote, and plan to incorporate them into your regular routine

- Don't expect to change the world overnight. Focus on small positives, and doing your best for each person. That way both you and they will feel satisfied.
- Exercise daily - find somewhere to go for a walk, run or swim for at least 30 minutes. Buy a yoga mat and some DVDs, to exercise at home.
- Eat well. It's tempting to eat junk food when you feel tired or stressed, but this can turn into a vicious cycle. If your body can't get good nutrients from the food you give it, it will let you down in the long run and you will be more prone to colds, flu, tiredness, headaches and chronic disease like diabetes. As a wise yoga instructor once said, "If you don't look after your body,

where will you live?”

- Keep your work to a reasonable level - take lunch breaks; don't get into the habit of starting early and finishing late; plan your day so it has some structure and you feel like you achieve something; don't see too many clients - quality over quantity!
- Find a local person who you can help guide you in community. Learning language and culture can help you understand what is happening around you. It might also help you avoid common mistakes that new workers/outsideers can make.
- Write a journal or diary - even if it is not beautifully written, getting all the “noise” and frustration out of your head can be a really good way to keep you sane and balanced. This also works well if you find you are waking up in the middle of the night, or “stuck” on a particular thing you just can't let go.
- Find an appropriate person to regularly debrief with - this might be another worker in community, a colleague, friend or partner. It might only be a 5 or 10-minute check in each day, to say, “I had a terrible day!” Or “I had a fantastic day!” Make sure that they are comfortable with this, and you are not overloading them with your stuff!
- Stay in regular touch with family and friends. Call or Skype regularly to talk to people who know you well and can give you some perspective on how you are going.
- Plan regular breaks - as a guide, you should have a good break (such as a long-weekend or more) every three months.
- Have something to look forward to. Planning for an overseas or interstate trip to do something fun, visit family or to go and buy something you've been wanting for ages can keep you positive.

7.9 Signs of Vicarious Trauma

Vicarious trauma is trauma that a worker experiences as a result of exposure to clients' traumatic experiences. It is a significant risk for remote workers, and is commonly experienced. There are many signs that a person may be suffering vicarious trauma. These can include:

- Emotional numbing
- Easily angered or irritable
- Social withdrawal
- Work-related or uncharacteristic nightmares
- Feelings of despair and hopelessness
- Loss of sense of spirituality
- More negative view of the world
- Reduced sense of respect for your clients
- Loss of enjoyment of sexual activity
- No time or energy for yourself
- Feeling that you can't discuss work with family or friends
- Finding that you talk about work all the time (can't escape)
- Sense of disconnection from your loved ones
- Increased sense of danger (reduced sense of safety)
- Increased fear for safety of children or loved ones
- Sense of cynicism or pessimism
- Increased illness or fatigue
- Increased absenteeism

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- Greater problems with boundaries
 - Difficulties making decisions
 - Reduced productivity
 - Reduced motivation for your work
 - Loss of sense of control over your work and your life
 - Lowered self esteem, lowered sense of competence in your work
 - Difficulties trusting others
 - Lessened interest in spending time alone
 - Less time spent reflecting on your experiences
 - Blaming others for everything - colleagues, management, other services, clients

It is important to monitor your emotional health while working remote, and let somebody know as soon as possible if you think you are suffering from vicarious trauma.

Staff Accommodation

Money Mob staff live in fully furnished housing for the duration of their employment. Accommodation for our Pukatja office is on a remote homeland – single or small clusters of dwellings located at a distance from major communities. The housing has been rented from traditional owners and refurbished. Our Pukatja housing is approximately 10 kilometres (15 minutes) from Pukatja Community.

At Amata, housing is shared with staff from the Arts centre and is located within the town of Amata. Employees must feel confident living in a shared arrangement and be able to restrict work to only at the office.

8.1 Sharing Accommodation and Visitors

Due to the shortage of local housing on the lands, staff are required to share their permanent accommodation at times (within reason) with visiting colleagues or other services. Accommodation booking is handled by our Alice Springs office, who will notify staff of impending visitors and consult to make sure that this will not cause any significant inconvenience. Visiting services are required to pay \$25 per head per night, or \$150 for a full 7-day stay, to contribute towards the cost of housing. They are expected to clean up after themselves, and respect that it is the staff member's living space. Visiting services are entitled to use phone and internet, within reason, and are provided with guidelines about use of accommodation on booking.

If staff are intending to have non-Anangu visitors while employed with us, they must respect local protocols. **Each visitor must apply for and receive an APY Lands permit before visiting.** They must not bring any alcohol or illegal substances onto the Lands. They must respect neighbours and not cause any disturbance. As staff are required to pay for phone and internet use above the standard plan (see information in Job Application Process), caution is advised when allowing other people to use phone or internet.



Staff housing for Pukatja Office

Accommodation when travelling for work

When travelling to other communities, staff need to identify and book visitor accommodation available through various other organizations such as PYKu, Mimili Maku Accommodation, Nganampa Health and others. Staff are provided with information about visitor accommodation during their induction. Accommodation can range from basic – such as a room in the local power station or on the floor of the TAFE/School, or even camping - to a donga or a comfortable level of amenity in a western-style house. Visiting accommodation may require sharing with workers from other agencies, depending on various agencies' policy.

Further Information

For further information about the APY Lands or working with Aboriginal communities, you may like to visit the following websites/look at the following resources:

Websites

Anangu Pitjantjatjara Yankunytjatjara Inc. (the body with statutory responsibility for the land area)

www.anangu.com.au

Ananguku Arts - body for many of the Arts Centres on the APY Lands

<http://anangukuarts.com.au/Default.aspx>

Anangu Ngangkari Tjutaku Aboriginal Corporation

www.antac.org.au

Nganampa Health - Primary Health Service for Anangu

www.nganampahealth.com.au

Ngaanyatjatjarra Pitjantjatjara Yankunytjatjara Women's Council - large regional multi-service agency

www.npywc.org.au

PY Media - local radio and television for Anangu

www.pymedia.org.au

SA Government - Mullighan Report into Children on the APY Lands

<https://www.sa.gov.au/topics/crime-justice-and-the-law/mullighan-inquiry>

The Anangu Lands Paper Tracker - regularly broadcasts about issues topical to APY Lands and keeps track of government and other service promises.

www.papertracker.com.au/

Why Warriors - Arnhem Land based organization that has strong focus on cross-cultural ways of working with Aboriginal people

<http://www.whywarriors.com.au/>

Other Resources

1. *Black Politics: Inside the Complexity of Aboriginal Political Culture*, Maddison S, 2009, Allen & Unwin
2. *Cleared Out: First Contact in the Western Desert*, Yuwali, Davenport S, Dean B, Johnson P, 2005, Aboriginal Studies Press (Book and Video)
3. *Dog Ear Cafe: How the Mt Theo Program Beat the Curse of Petrol Sniffing*, Stojanovski A, 2010
4. "Kartiya Are Like Toyotas", Mahood K, 2012 Griffith Review Edition 36, article can also be found online at <https://griffithreview.com/articles/kartiya-are-like-toyotas/>
5. *Maralinga: The Anangu Story*, Mattingley C, 2009, Allen & Unwin
6. "Money, Cultural Identity and Financial Well-being in Indigenous Australia", Godhino, Dr V, 2014, viewed 1/12/2015 at <https://www.tasa.org.au/wp-content/uploads/2014/12/Godinho.pdf>
7. "Money is for Caring: Exploring Money, Financial Capability and Wellbeing in Indigenous Australia", Godhino Dr V, 2014, PHD Thesis presented at the Australian Bankers' Association Conference in September 2014
8. *Nothing Rhymes with Ngapartji*, 2010, Ronin Films
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