

Evaluation Plan

MoneyMob Talkabout

**A plan to evaluate MMT services
delivered by Matrix on Board
in Anangu Pitjantjatjara Yankunytjatjara lands
(2012-2014)**

September 16th 2012

for further information, please contact:

Dr Anita Pryor

Director,

Wild@Heart Adventures

HOBART, TASMANIA

M. 0407 884 114

anita.pryor@deakin.edu.au

Role: Evaluation Project Manager

Susan J Garner

Director,

Susan J Garner & Associates

CANBERRA, AUSTRALIAN CAPITAL TERRITORY

M. 0451 679 620

susan@susanjgarner.com

Role: Evaluation Business Manager

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List of abbreviations

ABS	Australian Bureau of Statistics
AIATSIS	Australian Institute of Aboriginal and Torres Strait Islander Studies
ANZ	Australian and New Zealand Banking Group Limited
APY	Anangu Pitjantjatjara Yankunytjatjara
ASIC	Australian Securities and Investments Commission
CAEPR	Centre for Aboriginal Economic Policy Research
COAG	Council of Australian Governments
CMMP	Cultural Money Mapping Project
FWS	MoneyMob Talkabout financial wellbeing services
MMT	MoneyMob Talkabout
MEP	MoneyMob Talkabout community education programs
NILS	No Interest Loan Scheme
NIMMA	National Indigenous Money Management Agenda
NT	Northern Territory
TCU	Traditional Credit Union

1. Executive Summary

MoneyMob Talkabout (MMT) services delivered in Anangu Pitjantjatjara Yankunytjatjara (APY) lands by Matrix on Board (MoB) (2012-2014) include money education programs (MEP) and financial wellbeing services (FWS), which together span both upstream educative measures and downstream supports in the area of money management in APY lands.

The overarching aim of this evaluation is to produce a high quality evaluation of MMT services using respectful and culturally appropriate methods, in partnership with MoB and APY community members. From this basis, as far as is practical and possible, this evaluation will utilise community development, participatory, and action-research approaches throughout, which requires maintaining a level of flexibility throughout.

Alongside evaluating MMT activities, a clear priority of this evaluation is to support the funding and reporting requirements of MoB in relation to MMT activities staff deliver in APY lands, including assisting MoB to meet the key performance indicators for both money education and financial wellbeing services required by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA).

This proposal is based on conversations with MoB management and staff, a visit to APY lands in August 2012, and an extensive literature review. The plan provides a guide for the achievement of three key evaluation deliverables, including: 1) a Process Evaluation, 2) an Outcome Evaluation, and 3) a Cultural Money Mapping project. The evaluation will involve monitoring the *processes* of MMT services (recording all activities undertaken within MMT activities towards enhanced service delivery), examining the *outcomes* of MMT services (assessing the effects and effectiveness of services delivered), and building a body of knowledge on cultural approaches to money via a *cultural money mapping* project.

The evaluation will include a range of research methods and data sources, including reviews of academic literature, organisational and program documentation and client records, focus groups and interviews with a range of key stakeholders, embedding of evaluation data collection sources within routine program processes, and a use of creative participatory methods to engage APY community members in conversations about money. These research methods and data sources are to be decided in partnership with MoB, MMT staff, the MMT Advisory Committee and APY community members during the course of the evaluation project, and external ethics approval will be sought for some of these research methods.

The proposed timeline for this evaluation is based on our estimate of work required to deliver the described *process, outcome* and *cultural money mapping* evaluations for the life of the project, towards the establishment of strong foundational data for future MMT program delivery and ongoing evaluation. A risk management summary is provided in Appendix F.

The importance to FaHCSIA that this evaluation project should achieve the establishment of some kind of baseline by December 2012 from which to track changes over time has been made clear. To meet this challenge, we propose a multi-pronged approach to the development of a baseline, and a mixed-method approach to data collection and analysis. We recognise that the successful achievement of stated evaluation aims is entirely interdependent with the successful establishment of strong networks and relationships in APY Lands by MMT staff.

We look forward to working closely with MoB and MMT to maximise the positive effects of their work, and to maximise the potential for this evaluation to record and disseminate their efforts in APY Lands.

2. Introduction

This evaluation plan is based on an aim of achieving high quality evaluation outcomes to assist the money management needs of APY individuals, families and communities; the service delivery needs of MMT; the reporting and administration needs of MoB; and the funding acquittal needs of FaHCSIA.

An assumed priority is to assist MoB to meet the funding requirements of two FaHCSIA contracts (and potentially one South Australian Government contract) by working closely and communicating regularly with MoB and MMT staff. Not articulated within this plan, but in line with action research principles and participatory research methodologies, an additional intention of the evaluation team is to be available to assist MoB to develop conceptual frameworks, articulate practice methodologies, develop innovative research methods, engage communities in program development processes, and embed process and outcome data collection sources in an ongoing way within MMT programs and services.

By way of introduction to this document, we offer an introduction to key concepts and terminology relating to financial literacy drawn from research literature, and provide an overview of our intended use of three key terms. As with all aspects of this evaluation, we consider terminology is a 'work in progress', requiring further refinement during the course of the project.

'Financial literacy' is a complex term that has been widely discussed and diversely defined (for example, Orton 2007; Australian and Securities and Investment Commission 2011 a). Narrower definitions of the term imply that financial knowledge will lead to behavioural change, but such linear cause-effect pathways have been debated in recent literature, particularly in relation to Indigenous financial education.

An evaluation report for the Tangentyere Bank Pilot Project (McDonnell 2003) defined financial literacy as follows:

'Financial Literacy is the difference between physical access to banking and financial services and 'informed' access to those services. A person's level of financial literacy is the key factor in determining whether they will make the transition from cheque to electronic banking effectively' (Tangentyere Bank Pilot Project Evaluation, 2002, p.9).

According to the First Nations *Enhancing Indigenous Financial Capability Programs* report, the term 'financial capability' is used in the United Kingdom to describe the skills and knowledge needed to participate financially (Saunders and Piper, 2011, p.6). While these authors were reluctant to provide a definitive definition, they recommended using the term 'financial capability' rather than 'financial literacy', as capability implies the ability to participate in financial activities rather than just have the knowledge. This delineation may be particularly relevant to Indigenous people due to the possibility that there may exist a wider range of socioeconomic barriers for people attempting to apply their knowledge of financial matters.

In an evaluation report on the Yarrabah and Palm Island 'Money Management Programs', Robertson and Clough (2011) also favoured use of the term 'financial capability'. The following quote from a participant in that financial education program underpins their rationale:

'As one stakeholder noted, 'knowledge isn't necessarily power, because people may not be able to act on that knowledge. It's confronting, scary to do so' (Robertson and Clough, 2011, p.7).

According to the *National Financial Literacy Strategy* produced by ASIC in March 2011, 'Improved financial literacy can increase economic participation and social inclusion, drive competition and market efficiency in the financial services sector, and potentially reduce regulatory intervention' (Saunders and Piper, 2011, p.5). Along similar lines, the National Consumer and Financial Literacy Framework states, 'Consumer and financial literacy is the application of knowledge, understandings, skills and values in consumer and financial contexts and the related decisions that impact on self, others, the community and the environment' (Ministerial Council for Education, Early Childhood Development and Youth Affairs 2009, p.1).

Saunders and Piper (2011) stated that part of the process of building Indigenous Australia's financial capability is 'supporting local communities to identify what they want their future to look like, in order to feel safe, to feel connected and to have a sense of ownership and control over their own destiny' (p.6). From these perspectives, socio-economic barriers facing Indigenous financial literacy and capability must be addressed alongside increases in financial knowledge, skills and capability. These authors listed cultural, structural, education and economic as key socio-economic barriers to successful money management.

Given these contrasting definitions and the relatively young status of the field of financial literacy worldwide, it would seem appropriate that specific programs provide their own definitions for important terms, based on the circumstances of the program, including their

particular social political, economic and 'geographic context. For this reason we offer three definitions as a starting place, with the intention that both terminology and definitions will be further developed in collaboration with MoB and MMT, and with input and guidance from community members (perhaps via the MMT Advisory Committee). For the purposes of this evaluation plan, the following terms are provided as a starting point:

Money education programs – sometimes called financial literacy education, money education programs include efforts made to increase the financial awareness, knowledge, skills and/or confidence of participants, and possibly their wider communities. A typical intention of money education programs is that attitudes and behaviours will be positively impacted. It is assumed that a combination of positive impacts in these areas will lead to increased financial capability, and to greater participation for individuals and families in the economic life of their community.

Financial wellbeing services – these services are tailored for people with existing identified financial problems or needs. They include the range of services that span: assistance and support; one on one education, information and advice; referral to specialist services; financial counselling; and advocacy. In the context of MMT FWS, clients may gain one-off support, or choose to engage in a case managed approach to increasing their financial capability via a range of tailored supports. Such supports may include increases in awareness, knowledge, skills and/or confidence, with possible changes in financial attitudes and behaviours.

Economic participation – as one of the seven core building blocks at the heart of the Australian Government's 'Closing the Gap' policy, economic participation refers to people's participation in the economic life of their community. While employment (workforce participation) may be considered the ultimate form of economic participation for some, economic participation also includes access to social inclusion through participation in meaningful activity, access to adequate housing, and access to adequate financial resources. In the context of MMT, economic participation may offer a useful umbrella term to include the full spectrum of activities delivered by MEP and FWS.

3. Literature review

This section provides an overview of key findings arising from an extensive preliminary literature review undertaken to guide development of this evaluation plan. The review of published literature is considered an integral research method for this project, and will continue during the life of this evaluation. The initial literature review search strategy was broad, to ensure that high quality and relevant studies would be identified. Of the sixty or so papers identified in the first scan of published literature, the articles discussed in this review are considered seminal, in that they have most direct relevance to the delivery of Indigenous Financial Literacy programs within remote communities.

To date, the literature review spans academic research and reports, Government papers, and organisational material in a range of mediums. From a synthesis of the information contained in the diverse range of literature, the following general themes emerged:

- Cultural differences between Indigenous cultures and Western (mainstream) cultures impact upon learning and behaviour around money.
- Indigenous financial literacy programs have been found to be effective, even if results were limited by cultural and locational difficulties.
- Practitioner networking opportunities assist the development of best practice in the delivery of financial literacy programs in Indigenous communities.
- Best practice involves working closely with the local people at all stages of program development, delivery and review.
- Indigenous people (at both individual and community levels) face many difficulties in remote communities, as they are positioned at the interface between traditional and Western ways of doing things, very often with an inappropriate range of financial services.
- Difficulties relating to money for people in remote communities include low levels of financial literacy, learned patterns of behaviour (e.g. problem gambling and humbugging) a lack of financial infrastructure, and unsuitable financial infrastructure for the level of knowledge that exists in those communities (e.g. presence of ATMs that charge \$2.50 for transactions and balance checks).

As might be expected, the literature review identified a relative lack of published Australian academic research focusing on financial literacy programs delivered in remote Indigenous communities. As a consequence, this literature summary includes recent evaluation reports, reports that aim to address best practice considerations in this field, and reports that contextualise the delivery of money services in the APY Lands. The literature summary tables provided in Appendices A-E offer more detailed information and findings arising from specific reports.

Policy backdrop

Australian Government interest in delivering financial education and services to APY communities is underpinned by international and national policy development in the field of financial literacy. This development occurred as a result of changing financial circumstances at national levels and the global financial crisis. It is recognised that a lack of financial literacy and the consequent inability for economic participation could lead to a lack of social inclusion for people living in remote communities.

The Australian Government has recognised individual and community needs of Indigenous Australians relating to financial capacity, and as a result, policy and funding streams have targeted these areas of need. Important funding outcomes and partnerships were highlighted in the development of the National Indigenous Money Management Strategy (Reconciliation Australia and Department of Families Community Services and Indigenous Affairs, 2007). Subsequently, Government departments, banks, and non-profit organisations (Indigenous and non-Indigenous) have participated in the development of financial literacy programs and best practice considerations targeted to Indigenous and Torres Strait Islander Australians.

Key organisations involved in the development of financial literacy initiatives include the Australian Securities and Investment Commission, Reconciliation Australia and the First Nations Foundation.

Financial literacy initiatives have been evaluated by the Centre for Aboriginal Economic Policy Research, James Cook University and the Royal Melbourne Institute of Technology. In addition, the Australian banking and financial sector have engaged in the development of Indigenous Financial Literacy products. The Australian Bankers Association lists four banks (Commonwealth, NAB, Westpac and ANZ) that have been involved in developing material suitable for Indigenous people.

Key Australian Indigenous money management policies that have occurred in the last decade include the following:

- 2005** - National Indigenous Money Management Agenda project established.
- 2007** - National Indigenous Money Management Agenda published. Indigenous Financial Services Network established on the basis of a recommendation by the National Indigenous Money Management Agenda
- 2011** - Review of progress regarding the National Indigenous Money Management Agenda (not located to date).
- 2011** - First Nations Foundation published a best practice guide for enhancing Indigenous financial capability.

Financial literacy best practice

Consideration of best practice in financial literacy has arisen through networking within the sector, and culminated in the publication of a best practice guide prepared by the First Nations Foundation. This section summarises findings from three best practice documents (more details are provided in Appendix A).

The National indigenous Money Management Agenda project began in 2005 as a partnership between Reconciliation Australia and the then Department of Families, Community Services and Indigenous Affairs (FaCSIA). The strategy, arising out of a literature review and consultations with Indigenous communities, feedback from financial institutions, government agencies and consumer advocates recommended strategies and established a timeline for delivery of a range of activities and programs. The National indigenous Money Management Agenda included a discussion of issues and priorities for delivering financial literacy programs to Indigenous people. It was suggested in the report that financial literacy programs and evaluations use best practice principles (p.46).

From a range of literature sources it is evident that best practice development has occurred through networking and dialogue between people working in delivery of money education services. One of the most relevant published examples of this dialogue was the 2011 report of an Indigenous financial and commercial literacy program workshop held in Darwin and convened by ASIC (Australian Securities and Investment Commission, 2011b) The workshop included presentations by key people working in the field, and forum discussion based on key questions. The results of this workshop constituted a rich information source which contributed to the preparation of the 2011 First Nations Best Practice Report entitled *Enhancing Indigenous Financial Capability Programs* (Saunders and Piper, 2011).

The *Enhancing Indigenous Financial Capability Program* document included a framework for understanding individual and socioeconomic barriers to financial capability for Indigenous people. In addition, the document contained nine recommendations that are intended to encourage local program ownership and two way learning (p.5).

A key recommendation, which also formed the basis for the best practice report, stated:

'Program stakeholders should foster local program ownership through the development of a shared picture of why and how they believe a program / policy will work within the context of the local community, for example through the development of a program logic model' (Saunders & Piper, 2011, Recommendation 1, p.3).

Additional recommendations were in relation to:

- understanding what success looks like from a local and cultural perspective;
- resourcing the program to be part of the communities overall life aspirations;
- two way learning that contributes to reconciliation and cross cultural competence;
- design of the program based on an understanding of local and cultural influences on financial behaviour change (e.g. MINDSPACE);
- best practice and sharing of new knowledge;
- facilitation of cross sector learning (e. g. health);
- use of a Financial Capability Framework; and
- stakeholder consensus on and understanding of the underlying assumptions.

Evaluations of Indigenous financial literacy programs

Five evaluation reports are summarised in this review (and provided in more detail in Appendix B). In addition to reiterating key messages such as those discussed above, these evaluations offer a valuable resource in their provision of individual comments provided by Indigenous people relating to their insights into relevant processes and activities that have occurred in Indigenous communities. For example, the ANZ – TCU report (van Weeren, Cathcart, Guyula, Gumbula, Gumbula, Rami, Greatorex and Christie, 2008) referred to 'parallel money concepts' occurring in local cultures that they understood might assist learning about money and banking. General themes arising from this report that have relevance for program development and evaluation include the following:

- Money is not an Indigenous cultural concept.

- Concepts exist in local cultures that might have parallels with the Western (mainstream) money culture and these concepts might be useful for teaching and learning in the area of financial literacy. As a Millingimbi elder stated: '*...this is the place with Gurrutu (kinship) all around, and we've learned to be able to share what we hunt and gather, and in the same, what people earn, we share as well, as its part of our culture*' (p. 21).
- Notions of kinship (Gurrutu) create both problems and opportunities in relation to organising money.
- The size of communities people live in relate to the way in which money is used. For example, people felt that in Homeland Centres it was easier to save and agree about savings with fewer distractions from kinship obligations but in larger centres there were more distractions and pressures.

The Tangentyere Bank Evaluation report (McDonnell, 2003) discussed the Rural Transaction Centre (RTC) Program which was established by the Federal government using funds from the partial sale of Telstra in approximately 2002. The centres were intended as a way of providing banking and financial services to people in remote locations. The report made a number of recommendations, including that additional centres be developed in Central Australia, with services provided by Westpac or the TCU. Information about the rural transaction centres provides insight into a rationale for development of the PY Ku one-stop transaction centres in the APY Lands.

Overall, the literature relating to previous evaluations tells an inter-related story and provides snapshots of valuable anecdotal research. It is envisaged that this information will assist to inform the cultural money mapping component of the current evaluation.

Research methods used to evaluate Indigenous Financial Literacy Projects

Five key evaluations offer information and recommendations for evaluating Indigenous financial literacy programs (details are provided in Appendix C). From an analysis of these evaluations, research methods tend to include a use of action research and case study approaches. Quantitative data was mostly collected through an examination of organisational and program documentation and a review of ABS data. Qualitative research methods included predominantly a use of interviews, focus group discussions, and interactive workshops. Of the five evaluation projects examined, only the Tangentyere Bank evaluation (McDonnell 2003) used a formal survey approach. The MilbaDjunga evaluation (Russell, Yoosuf and Cattlin,

2011) stated that a use of 'standard research instruments' such as surveys were inappropriate due to cultural factors and low levels of literacy. The 'Living in Two Camps' report (Sercombe 2005) described a use of surveys in which the surveys were targeted to Indigenous people with high literacy levels. Since then, Ninti One has utilised survey approaches within Ntaria community research, including the development of interactive electronic mediums and the use of I-pads (FaHCSIA, personal communication, September 2012).

Academic research

As mentioned, there was limited information relating to Indigenous financial literacy programs within academic literature; however two research reports were found to be of direct relevance.

Demosthenous, Robertson, Cabraal and Singh (2006) conducted a study that examined the influence of culture on money and personal money management. The authors discussed the pre-settlement Indigenous economy and the history of economic inequity between people from Indigenous and Western cultures. These authors suggested that a person's experience of history could influence their money management. The ways in which obligations to kin and community influence the way money is distributed were also reviewed and discussed. The paper concluded that in some Aboriginal communities there exists an obligation to share financial resources amongst community members, *'the obligation to share money can seriously impede the person and his or her immediate family's quality of life and wellbeing'* (p.9). Ways in which people avoid sharing money was also discussed, including strategies such as 'spend it fast' or 'claim that it is earmarked for a special purpose', such as children's education. It was also noted that in Aboriginal communities, personal saving of money can be seen as 'selfish and stingy'.

The 'Living in Two Camps' research report (Sercombe 2005) focused on strategies that Indigenous people have used to operate in both the mainstream and Indigenous cultures in successful ways. Successful strategies included recognition of who was close kin (and who was not), and decisions to not give money away for the purchase of alcohol. (See Appendix D for detailed summaries of these two papers).

The APY Lands

Considerable information exists about governance, cost of living, and recent program activities in the APY Lands. No reports were found relating to financial literacy programs in the APY Lands, however, a financial literacy program known as the 'money story' has been conducted in the past (Personal Communication, Rob Burdon, Director, Burdontorzillo strategic solutions).

Key resources offering contextual information about the APY Lands include Government Reports, external program evaluations, the Anangu website, arts and media websites, and the Paper Tracker web-based resource.

Two papers offer insights into program activities and evaluation processes that have occurred recently in the APY Lands (see Appendix E for more detail on these papers). In addition to the written reports, the contemporary setting of the APY lands has been discussed in the media. For example the necessity for a 'coordinated approach' was highlighted in a 2011 ABC interview with the CEO of the APY Council who stated that a better management model was needed (see: <http://www.abc.net.au/pm/content/2011/s3326110.htm>).

The available APY Lands literature has highlighted the development of the PY Ku network and the Mai Wiru (regional stores) programs in the APY Lands. The evaluation report for the PY Ku program was developed and written by the Desert Knowledge Cooperative Research Centre Tedmanson, Fisher and Muirhead, 2011). As has already been highlighted, the importance of consultative processes and local ownership in project development was described in the PY Ku evaluation report. The report also described the leadership and management structures existing within APY Lands, summarised in Table 1 below.

Resources also exist which give insight into APY Land cultures. For example the Ara Iritija project was developed to bring back stories and images for the availability of the Anangu people. Much of the of the Ara Iritija project content is made up of images, recordings and objects that had been taken away from the APY Lands but which have now been donated back. The website for the project describes the project and contains cultural snapshots. Extensive web based material is used as a resource in the communities in the APY Lands (see: <http://www.irititja.com>). An additional resource is an early public version on DVD called Ara Winki, which divides cultural information into seven topics: Beliefs and Spirituality, Environment and The Land, People and Relationships, Survival and Living, Creativity and Expression, Health and Nutrition, and Communication and Technology (see: http://www.irititja.com/resources/Ara_Winki.pdf).

Table 1. Key organisations in APY Lands	
APY Lands Organisation	Description
APY Executive	The formally elected governing body of the APY Lands incorporated under the relevant land rights act in 1981. The administration centre for the Executive is based in Umuwa.
Community Councils	The larger communities within the APY lands have locally elected and incorporated Councils that exist outside of accountability to the Executive.
Local Service Delivery Organisations	<ul style="list-style-type: none"> - Nganampa Health Council (NHC) - Ngaanyatjarra Pitjantjatjara Yankunytjatjara Women's Council (NPY WC) - AP Services - PY Media - PY Education committee - AnanguKu Arts
Tjungunku Kuranyu-Kuta Palyantjaku (TKP)	Non-elected consultative forum established in 2005 with the aim of coordinating services in the APY Lands.
Wiru Palyantjaku	Formed at the same time as the TKP committee as a consultative committee that provides a voice for the local people to government.

It is important to note that in 2002, the APY Lands were one of eight Australian locations selected for a COAG trial involving a whole of government approach to addressing the needs of Indigenous people in the selected communities. The PY Ku and Mai Wiru project were both progressed as part of the COAG trial. Each of the 8 trials was individually evaluated in 2006, and a synopsis review of the evaluations was also conducted (Morgan Disney and Associates, 2006). Two key relevant conclusions in the synopsis review included: 1) that long term commitment of from 10 to 20 years was required, and 2) that strategies involving a whole of government and community partnership approach were more useful than 'program driven silo' approaches.

Overall, the literature reviewed indicated the importance of involving program delivery staff in a partnership relationship with Indigenous participants. For example, programs will benefit from program delivery staff learning about how the local culture and financial infrastructure impacts on the financial capability of local people, from the people living in the place where the

program is being delivered. The development of a shared vision will assist the development of an effective program, and ongoing input from local people will assist the program to become more effective in meeting changing needs over time.

The literature reviewed to date offers diverse, engaging and useful information, both for financial literacy program development, and for the evaluation of these services in the APY context. The collection of quantitative data clearly proves challenging in the context of remote Indigenous communities, particularly in the area of financial literacy. Whilst the dearth of quantitative research conducted in this area points towards a potential use for more statistical and numerical data, the power of anecdotal stories told by people with lived experiences (including local people for whom services are being delivered) cannot be underestimated; personal stories and statements included in many of the reports were compelling and educative.

Money stories contained within the reviewed research and evaluation reports have the potential to inspire ongoing development in the emerging field of Indigenous financial literacy, and can assist to inform the establishment and development of money education and financial services by MMT in the APY Lands. A close examination of the individual stories spoken by Indigenous participants, program managers and key stakeholders can lead to the identification of common key messages and recommendations.

It is envisaged that the participatory and action-research oriented approaches used in the current evaluation of MMT activities in APY Lands will help to bridge cultural divides in APY communities in relation to money, and assist to build the literature and knowledge base of Indigenous financial literacy in the Australian context. The body of literature evidence presented here will be added to during the life of the project, in particular in the preparation of the first (baseline) and last (final) reports.

4. MMT services and deliverables

MMT services

The current FaHCSIA contracts for delivery of MMT activities in APY lands cover 1) the delivery of MEP across eleven Indigenous communities or some fifty homelands, and 2) the establishment of two satellite FWS to support the financial needs of individuals within APY communities (Amata and Mimili). It is expected that the South Australian Government will provide funds for the expansion of MMT FWS into a third community (Ernabella).

In the APY context, and working around a wet season, MoB has worked hard to develop relationships and establish operations in culturally-appropriate and respectful ways with community elders and members in the region. This essential groundwork of relationship-building has included meetings and conversations with a range of local stakeholders, elders and others with related roles in APY communities (as documented within Trip Reports). MMT FWS are being developed and delivered using participative processes to ensure input and ownership of the service by the Aboriginal people living in the communities, including employment of local Anangu people. These local staff members play a key role in service delivery and the time and resources put in to employing and supporting Anunga staff has been substantial.

As a result, MMT is beginning to have the capacity to provide both upstream money education for community groups, and downstream support for individuals, couples and families experiencing financial hardships. As described within the original evaluation proposal, the delivery of MMT's MEP and FWS can be seen to span a public health approach to the enhancement of financial capability in APY lands. From a public health perspective, Prevention refers to those interventions aimed at promoting financial capability and preventing the onset of financial difficulties; Early Intervention refers to interventions promoting financial capability to high risk individuals who have minimal but detectable signs and symptoms foreshadowing financial difficulties; Treatment refers to interventions aimed at those individuals who are experiencing difficulties; and Continuing Care refers to interventions aimed at assisting individuals to maintain adequate financial capability, including for example to self-manage a previous financial problem or behaviour. From a public health perspective, MMT's 'upstream' strategies seek to prevent and intervene early to prevent money mismanagement by the delivery of community education and information, and MMT's 'downstream' strategies seek to provide ongoing support for people who self-identify as experiencing money management difficulties.

From program documentation and observations of the first Evaluation Field Trip in late August 2012, existing 'upstream' MMT activities include: policy involvement, stakeholder conversations, education/information, employment of Anangu, and money education activities. Existing 'downstream' MMT activities underway include intake/assessment, specialist support, financial counselling, referral and advocacy.

In addition to program activities, MMT seeks to address structural and environmental barriers by informing Government policy, increasing access for community members to access additional financial services and products, increasing financial management infrastructure (for example via the provision of internet access at community sites), and reporting unethical practices to regulatory bodies, etc. (Cartwright, April 2012). These extra efforts will greatly assist the wider outcomes of MMT activities, and will presumably assist to bring longevity to program outcomes.

MMT deliverables

Based on an analysis of the stated key performance requirements within FaHCSIA contracts for MoB to deliver MMT's 'Money Management Education Units' (MEP) and the 'Financial Wellbeing Service' (FWS), it is clear that some overlap exists between the intended activities and required deliverables of the two contracts.

The following Table presents Performance Indicator Descriptions matched across both MMT FaHCSIA contracts. The summary points towards relatively consistent outcome evaluation measures, which have helped to guide the development of this evaluation plan. The listed evaluation foci will assist the evaluation to assess MoB's progress in meeting the acquittal needs of both funding contracts in complimentary ways. Section five provides a more detailed overview of how the evaluation will monitor the achievement of the identified Key Performance Indicators.

Table 2. Matched Performance Indicator Descriptions (PID)

Money Education Programs	Financial Wellbeing Services	Evaluation foci
Community visitation schedule (PID 2)	Priority target groups are serviced (PID 1)	Describe MMT activities in APY communities
Increased financial literacy awareness (PID 1)	Increased money management knowledge and skills (PID 2)	Assess changes in money awareness, knowledge, skills, confidence, and capability
[Referral pathways to financial wellbeing services]	Referral to appropriate services (PID 4)	Assess effectiveness of community networks
	Financial difficulties resolved (PID 3)	Build understandings of service user needs and assess service user satisfaction
	Service user satisfaction (PID 5)	

For MoB, the MMT Logframe offers a concise explanation of how a given service intends to meet its stated objectives, including how the achievement of a given objective will be enacted, measured and monitored. From a service delivery perspective, Cartwright’s Draft Logframe will help to shape the intentions and directions of program activities, but at the same time the Logframe would be expected to change over time, based on action research reflections and with the ongoing input of community members.

Particularly within participatory action research processes where individuals, families and communities are helping to shape the content of both service delivery and evaluation methods, a Logframe must necessarily remain fluid. It is envisaged therefore that Cartright’s Logframe will be updated at strategic points within the service delivery timeline, and may be further refined to become a guide for monitoring program activities within the evaluation.

With further refinement of the Logframe and the development of a set of ‘theories of change’, it is envisaged that a sustainable Program logic may be presented at the completion of the project for use in the continuation of MMT activities and services. By using the term ‘sustainable’, we suggest that after two years of refinement, monitoring and reflection, a set of theories of change and essential program activities will have been tested to the extent that distilled program logic will emerge. It may be for example, that a Program Logic included within the Final Report will offer a retrospective overview of how MMT achieved its stated aims and objectives, of use beyond the life of the current project.

As a starting point, based on program documentation and a draft MMT Logframe (Cartwright, Version 1.0, 15 April 2012), the following objectives are considered central to MoB FWS, and thus offer preliminary insights for the development of Program Logic:

1. Structural and environmental barriers to development of financial literacy are addressed.
2. Program design and delivery is informed by evidence of the financial literacy needs of Anangu.
3. Services are developed and delivered with the active involvement and support of Anangu.
4. The MMT Program is adequately resourced to impact on financial literacy in APY lands.
5. Community education and promotion is provided in a timely, culturally relevant manner.
6. Individuals and families at risk of financial stress are identified and given timely, effective, holistic and sustainable support.
7. Individuals and families in financial crisis receive timely, holistic and sustainable support.
8. MoB understands and can demonstrate what elements of program design and delivery contribute to increased financial literacy for Anangu.

Based on a closer examination of MMT's service delivery rationale, aims, activities, methods and mediums, a 'working' program logic will be developed in Phase one of the evaluation project.

5. Evaluation overview

According to Organisational literature, MoB values the following:

- Collaboration- promoting a style of consultancy that is supportive and resourcing
- Valuing - the work of staff and their commitment to our clients
- Building - respect, honesty and trust in our relationships
- Flexibility - in the work done, and availability
- Reliability – doing what we say we'll do when we say we'll do it
- Generosity – sharing our ideas and resources
- Enthusiasm - for what we do and with whom we do it

(Position Description, Financial Literacy Community Educator, Dec 2011)

In line with these values and the recommended values detailed within the First Nations *Enhancing Financial Capability Programs* by Saunders and Piper (2011, p.5), the National Health and Medical Research Council (NHMRC) recommends the following values be embedded within research with Aboriginal and Torres Strait Islander peoples:

- Spirit and integrity
- Reciprocity
- Respect
- Equality
- Survival and Protection
- Responsibility

(NHMRC Values and Ethics: Guidelines for ethical conduct in Aboriginal and Torres Strait Islander Health Research, 2009).

In line with both sets of values, it is proposed that this evaluation project will involve three main evaluation elements: 1) Process, 2) Outcome and 3) Cultural money mapping evaluations, to be undertaken in a spirit of respect for all stakeholders. It is intended that these elements will be undertaken concurrently for the life of the project, with relative emphasis given to each at different points in time. In this evaluation, the cultural money mapping elements (the gathering of cultural 'money stories') will help to ensure that both the process and outcome evaluation elements are more engaging for community members, and thereby assist the entire evaluation to be more participatory in nature. It is our hope that the cultural money mapping element will assist the evaluation to have greater relevance, be guided by, have meaning for, and be considered beneficial by the communities for which MMT services are being delivered.

A combination of these three evaluation elements will enable accurate reporting to FaHCSIA on key project outcomes arising from MMT service delivery across both money education and financial wellbeing services in areas such as progress towards achievement of key performance indicators; essential processes and activities utilised to achieve stated outcomes; and a translation of these achievements into the language, world views and experiences of evaluation participants (APY community members).

Sometimes called 'monitoring', for participatory purposes within this evaluation project, this project element is called a **process evaluation**. In addition to detailed descriptions of program activities, the process evaluation will investigate how MMT activities are perceived and experienced by both participants and staff, including specific cultural perceptions. From a MoB perspective, this evaluation element will likely collate and analyse data collected within standard program data collection processes, with some input from the evaluation team. The process evaluation will monitor the *what*, *how* and *when* of MMT activities.

The **outcome evaluation** will be guided by questions that seek to examine the *effects* (nature of changes) and *effectiveness* (level of changes) of MMT activities in relation to money. In addition to establishing a baseline for tracking program outcomes against key performance indicators, the outcome evaluation will investigate how MMT activities impact upon participants over time, for example identifying changes in their awareness, knowledge, skills and confidence in relation to money management. A specific challenge and hope for this evaluation is that we identify methods for measuring changes in attitudes and behaviour in relation to money. The sum of this information will offer an assessment of changes in capability for individuals, families and communities in APY lands, and insights into community members' participation in the economic life of their community. These ideas will be further developed in partnership with MoB, MMT and key informants *such as the MMT Advisory Committee).

In addition to accessing and analysing standard organisational, program and staff reports, the evaluation team will work with MoB to embed evaluation data collection sources within information management systems in order to efficiently meet some process and outcome data collection needs identified within this evaluation plan.

The **cultural money mapping** project (CMMP) aspect of this evaluation project is included with the specific intention of engaging community members in feeding back into MMT program development and delivery, and in so doing, assist to set the direction of the evaluation project. The aims of the CMMP element includes: to better understand traditional economic systems in

APY lands; to better understand contemporary relationships with money and money systems in APY lands; to build a cultural baseline for tracking changes over time; to engage community members in conversations about money and money management; to strengthen community members' confidence to engage in dialogue about money; to inform service delivery and evaluation methodologies; and to create an ongoing interest in conversations about money that may live on after the life of the current project. This element will utilise creative arts and engaging participatory activities to build understanding of the cultural perspectives of community members in relation to money, both past and present.

A combination of these evaluation strategies will provide MoB with foundational information about program logic (rationale for chosen activities as they relate to stated aims), program efficacy (does MMT achieve stated aims?) and Indigenous cultural approaches to money management, for use in future money management service delivery and reports to FaHCSIA.

The following table summarises the three intended evaluation elements along with a key research question and aim for each. A preliminary set of research questions has been provided for each evaluation element, to be further refined over time. Each set of questions has been matched with their respective performance indicator descriptions drawn from MoB funding contracts with FaHCSIA. This summary has helped to guide the development of research methods and data sources listed in section 6.

Table 3. Evaluation questions

Evaluation Questions	Key performance Indicators	
	Money education programs (MEP)	Financial wellbeing services (FWS)
A. Process Evaluation		
<p><i>Key evaluation question:</i> What are the establishment, development and sustainability actions of MMT in the delivery of MEP and FWS in APY communities?</p>	<p><i>Key evaluation aim:</i> To describe MMT activities in APY communities.</p>	
<ul style="list-style-type: none"> • What time and resources does it take to establish, deliver and sustain MEP and FWS in APY communities? • How do MMT staff engage APY community members in MEP and FWS activities? • How do MMT staff use MEP and FWS activities to build the money knowledge, skills and capacity of APY community members? • To what extent are MMT services culturally appropriate and linked with school curriculum, the Australian Government’s Financial Management Program, and best practice examples in financial literacy? • To what extent does MMT engage and train local Indigenous staff in the delivery of MMT activities? • Which MEP and FWS activities are considered of most use and most effective for a range of age groups (5-25, 26-45, 	<p><i>Community visits undertaken as per approved visitation schedule (Activity 2, PID 2) – All communities visited (unless prevented by weather or community).</i></p>	<p><i>Percentage of clients from priority target groups (namely Indigenous people located in Mimili and Amata in the APY Lands of SA) (Activity 6, PID 1) – 90%</i></p> <p><i>Percentage of clients who have their financial difficulties resolved (Activity 6, PID 3) – 90%</i></p> <p><i>Percentage of clients who were referred to appropriate support services (Activity 6, PID 4) – 25%</i></p>

<p>46+) from the perspectives of MMT staff and clients?</p> <ul style="list-style-type: none"> • How does MMT collaborate or partner with other agencies delivering services in APY communities? • To what extent does MMT apply the principals of an integrated service delivery model facilitated by a case management approach? • What additional activities, services and products may be useful for enhancing the money knowledge, skills and capacity of APY community members in the future? 		
<p>B. Outcome Evaluation</p>		
<p><i>Key evaluation question:</i> What are the impacts of MEP and FWS delivered by MMT in APY Lands?</p>	<p><i>Key evaluation aim:</i> To assess changes in money knowledge, skills and confidence, resultant attitude and behaviour change, and changes in financial capability for APY community members.</p>	
<ul style="list-style-type: none"> • What are the existing levels of money knowledge, skills and confidence in APY communities? • What difficulties and hopes exist in relation to money amongst APY community members? • In what ways do MMT MEP activities impact upon the money knowledge, skills and confidence of Eastern and Western APY community members? • In what ways do MMT FWS activities impact upon the money knowledge, skills and confidence of community members in Amata, Mimili, Ernabella and beyond? • To what extent do changes in knowledge, skills and confidence effect money attitudes and behaviours in APY 	<p><i>Increased financial literacy awareness at end of program compared to commencement (Activity 2, PID 1) – Improvement over baseline measurement.</i></p>	<p><i>Percentage of clients who have gained increased money management knowledge and skills (Activity 6, PID 2) – 85%</i></p> <p><i>Percentage of clients who have their financial difficulties resolved (Activity 6, PID 3) – 90%</i></p> <p><i>Percentage of clients who were referred to appropriate support services (Activity 6, PID 4) – 25%</i> <i>Percentage of clients who provided</i></p>

<p>communities?</p> <ul style="list-style-type: none"> • To what extent do MMT activities match the money needs of community members across the range of ages? What are the unintended effects of MMT activities in the APY Lands? • What are the wider effects of MMT activities in APY lands? • To what extent are MMT staff trained, equipped and supported to deliver culturally-appropriate MEP and FWS in APY communities? • To what extent are MMT clients satisfied with the money education and financial wellbeing services they receive from MMT? • To what extent are APY community members empowered to resolve their money difficulties? 		<p><i>feedback indicating they are satisfied with the service they received (Activity 6, PID 5) – 80%</i></p>
<p>C. Cultural money mapping</p>		
<p><i>Key evaluation question:</i></p> <p>What are existing practices in relation to money ('today money story'), what are desired practices in relation to money ('clever money story'), and how do community members want to work towards desired practices in the future ('walking clever money man/woman')?</p>	<p><i>Key evaluation aim:</i></p> <p>To increase understanding about cultural meanings, needs, uses and hopes for money in APY communities.</p>	
<ul style="list-style-type: none"> • From the perceptions of community members, what generalised money practices currently exist in APY communities? • What fears and hopes do community members currently hold in relation to money? • What are culturally 'clever' money 	<p><i>Cultural perceptions of increased financial literacy awareness at end of program compared to commencement (Activity 2, PID 1)</i></p>	<p><i>Cultural perceptions of increased money management knowledge and skills (Activity 6, PID 2) – 85%</i></p> <p><i>Cultural perceptions of satisfaction with the</i></p>

<p>practices for community members?</p> <ul style="list-style-type: none"> • What changes would APY community members like to see happen in relation to money in the future - what are possible future 'money stories'? • What is needed to increase 'clever' money practices in APY communities? • How would APY land community members like to enact their hopes for future 'money stories'? 	<p>- <i>Improvement over baseline measurement.</i></p>	<p><i>service they received (Activity 6, PID 5) - 80%</i></p>
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6. Research methods, data sources and ethics

This evaluation plan seeks to balance the need for academic rigour (i.e. the systematic analytical application of social science methodologies) with the importance of working to understand the cultural contexts within which the project is taking place. For this reason, we attempt to use common language, and where possible, remove jargon from documents and reports. These efforts seek to ensure that if of interest, all participating community members, clients of MMT services, Anangu, MoB staff, stakeholders and funders could, with English language assistance, understand the core content of each document and report. For these reasons we believe it is important to develop a solid plan for intended research methods and data sources, but that the plan remains as flexible as possible, and be open to direction from key stakeholders.

The following table summarises a number of proposed methods and potential data sources across the process, outcome and cultural money mapping aspects of the evaluation. Some of the methods are common across each of these aspects; however the research tool (e.g. survey or interview protocol) will be tailored to capture the type of data required in the application of each method. The range of methods and associated data sources suggested in this plan will be used to triangulate and synthesise findings across the different methods for the purpose of analysis and reporting.

A mixed-methods approach to the evaluation of the MMT is preferred for a number of reasons:

- No single method will necessarily provide the scope or depth of information required to effectively evaluate the MMT;
- Helps to overcome bias and methodological weaknesses that single research methods can present;
- Provides flexibility to change and strengthen the methods and tools over time, and in relation to one another;
- Enables the interpretation of differing perspectives and experiences of clients using the MMT services;
- Provides depth of understanding about the cultural appropriateness of services provided by MMT;
- Enables judgements to be made about the impact of the MMT in terms of complex client outcomes; and
- Allows the interpretation of the findings across the methods to take into account the complex and dynamic 'context' in which the services are being delivered.

Table 4. Research methods and data sources

Research methods	Data sources
A. Process Evaluation	
<p><i>Key evaluation question:</i> What are the establishment, development and sustainability actions of MMT in the delivery of MEP and FWS in APY communities?</p>	<p><i>Key evaluation aim:</i> To describe MMT activities in APY communities.</p>
<p>Program</p> <ul style="list-style-type: none"> • Literature review • Document review • Development of program description • Development of program logic <p>MMT Clients</p> <ul style="list-style-type: none"> • Client record review • Development of case studies • Development and analysis of client records <p>APY Communities</p> <ul style="list-style-type: none"> • Focus groups • Interviews 	<ul style="list-style-type: none"> • Academic and grey literature • MoB organisational documents • MMT program documents • MMT Field Trip Notes • MEP Activity Records • FWS Staff Notes • FWS Client Records • MoB and MMT staff • MMT MEP and FWS clients • APY community members • APY key informants (key Council members, Elders) • MMT Advisory Committee
B. Outcome Evaluation	
<p><i>Key evaluation question:</i> What are the impacts of MEP and FWS delivered by MMT in APY Lands?</p>	<p><i>Key evaluation aim:</i> To assess changes in money knowledge, skills and confidence, resultant attitude and behaviour change, and changes in financial capability for APY community members.</p>

<p>Program</p> <ul style="list-style-type: none"> • Literature review • Document review • Development of program description • Development of baseline snapshot • Tracking of MMT impacts over time <p>MMT Client outcomes</p> <ul style="list-style-type: none"> • Client record review • Development and analysis of client case studies • Development and analysis of client outcome surveys <p>APY Community outcomes</p> <ul style="list-style-type: none"> • Development and analysis of community snapshot surveys • Focus groups • Interviews 	<ul style="list-style-type: none"> • Australian Bureau of Statistics Census data, other administrative and survey data sources • MoB organisational documents • MMT program documents • MEP Activity Records • FWS Client Records • MoB and MMT staff • MMT MEP and FWS clients • Community service workers • APY community members • APY key informants (key Council members, Elders) • MMT Advisory Committee
<p>C. Cultural Money Mapping</p>	
<p><i>Key evaluation question:</i></p> <p>What are existing practices in relation to money ('today money story'), what are desired practices in relation to money ('clever money story'), and how do community members want to work towards desired practices in the future ('walking clever money man/woman')?</p>	<p><i>Key evaluation aim:</i></p> <p>To increase understanding about cultural meanings, needs, uses and hopes for money in APY communities.</p>
<p>Cultural Money Mapping</p> <ul style="list-style-type: none"> • Creative arts mediums • Participatory activities • Focus groups • Interviews • Audio and video records • Most significant change methodology 	<ul style="list-style-type: none"> • APY community members • APY key informants (key Council members, Elders) • MMT Advisory Committee

Development of research tools

The evaluation team is currently pursuing the possibility of gaining access to or developing some new tools, as well as engaging Aboriginal researchers to assist the evaluation team with some of the methods proposed for the evaluation.

The tools being developed include a Money Star Survey and a Community Snapshot Survey. The tools being sought include: an Ipad survey application – along the lines of the one donated by Ninti One for The Ntaria participatory action research project (FaHCSIA personal communication, September 2012); a video of the cultural money mapping project - to capture the events and interviews of Aboriginal community members, service providers and other interested parties (through Carbon Media or Organics); and other as yet un-identified tools for the cultural money mapping aspect of the project, as well as for products arising from this aspect of the evaluation (e.g. art canvasses depicting visual stories about money), depending upon how the project develops.

[Note: these products may raise Intellectual Property (IP) issues in terms of the existing IP of third parties, and IP rights (ownership) of the art work developed as part of the project. These issues are to be discussed and agreed prior to administration of the research method in question].

Ethics and privacy considerations

This evaluation plan has been informed by the following key ethical frameworks for the conduct of research and evaluation involving humans:

- *National Health and Medical Research Council (NHMRC) Values and Ethics - Guidelines for Ethical Conduct in Aboriginal and Torres Strait Islander Health Research* (see: <http://www.nhmrc.gov.au/guidelines/publications/e52>).
- *Keeping research on track: A guide for Aboriginal and Torres Strait Islander peoples about health research ethics* (see: <http://www.nhmrc.gov.au/guidelines/publications/e65>).
- *National Health and Medical Research Council (NHMRC) National Statement on Ethical Conduct in Human Research 2007 - Updated 2009 Guide to the ethical conduct of research involving humans* (see: <http://www.nhmrc.gov.au/health-ethics/human-research-ethics/ahec-guidelines-research-involving-humans>).

- *Australasian Evaluation Society (AES) Guidelines for the ethical conduct of evaluation* (see: http://www.aes.asn.au/about/Documents%20-%20ongoing/guidelines_for_the_ethical_conduct_of_evaluations.pdf).

Both privacy and ethical considerations are of significant importance for the evaluation of MMT activities; hence we will also work within the Privacy Act 1988 (see: <http://www.privacy.gov.au/law/act/research>).

It is acknowledged that adopting the proposed methods of data collection and analysis could potentially identify individual Aboriginal people, either as community members and/or MMT clients, and other service providers (both Aboriginal and non-Aboriginal) within the APY communities in which MMT services are being provided.

The evaluation will be accessing MMT client data and information and directly engaging with Aboriginal people in discussions, interviews, survey techniques, and as part of the participatory cultural money mapping aspect of the project. The evaluation team understands that these activities could raise a number of ethical concerns, and that ethics approval will need to be sought. For this reason, we propose to submit an ethics application to an external ethics review committee, with accompanying tools. For a summary of additional identified risks associated with the implementation of this plan, see Appendix F.


7. Evaluation plan

Based on conversations with MoB and MMT staff, an extensive preliminary literature review, a field trip visit, and subsequent communication, the following table presents a summary of intended plans across four proposed phases for the evaluation of MMT services in APY Lands by MoB until October 2014. As mentioned, this plan is subject to negotiation and adaptation with the input of MoB, MMT staff and key stakeholders, including the MMT Advisory Council.

Table 5. Evaluation plan

Phase #	One (Sept 16 2012 to Dec 14 2012)	Two (Dec 15 2012 to June 14 2013)	Three (June 15 2013 to June 14 2014)	Four (Jun 15 2014 to Oct 2014)
1. Process evaluation	Process evaluation developed, including research methods and data sources	Data collection and analysis. Development and refinement of Program Logic		Results and further development of Program Logic
2. Outcome evaluation	Outcome framework established and baseline data collected	Outcome data collection and analysis. Ongoing regular comparisons with baseline. Further deeping of outcome data.		Results, presentation of outcomes, and development of recommendations
3. Cultural Money Mapping	Development of Cultural Money Mapping project	Initial Cultural Money Mapping activities, including cultural money baseline	Ongoing collection of 'cultural money stories'	Final Cultural Money Mapping activities and celebration
Information Management	Development of embedded data collection sources	Ongoing refinement of information management system to support evaluation data collection and analysis needs.		Address ongoing information management needs

Table 6. Key tasks and deliverables

Phase #	One (Sept 16 2012 to Dec 14 2012)	Two (Dec 15 2012 to June 14 2013)	Three (June 15 2013 to June 14 2014)	Four (Jun 15 2014 to Oct 2014)
Key tasks	<ul style="list-style-type: none"> • <i>Comprehensive Literature Review</i> • <i>Determination of process evaluation data sources and research methods</i> • <i>Development of the first stage program logic</i> • <i>Establishment of baseline for individual money knowledge, skills and confidence</i>  • <i>Development of Cultural Money Mapping Project</i> 	<ul style="list-style-type: none"> • <i>Ongoing collection and analysis of process evaluation data</i> • <i>Tracking of outcome data for individuals</i> • <i>Establishment of baseline for money attitudes and behaviours</i> • <i>Establishment of Cultural Money Mapping Project</i> 	<ul style="list-style-type: none"> • <i>Ongoing collection and analysis of process evaluation data</i> • <i>Tracking of data for individuals</i> • <i>Establishment of baseline data for money capability and economic participation</i> • <i>Ongoing collection of Cultural Money Stories</i> 	<ul style="list-style-type: none"> • <i>Complete process evaluation and develop foundational program logic Statement</i> • <i>Complete outcome evaluation and develop future project recommendations</i> • <i>Celebrate the completion of the project and continuation of Cultural Money Stories</i>
Key deliverables	Sept 16 2012: Comprehensive Evaluation Plan	Dec 14 2012: First Interim Report June 14 2013: Second Interim Report	Dec 14 2013: Third Interim Report June 14 2014: Fourth Interim Report	Dec 14 2014: Final Report

8. Phase one: Baseline

The importance to FaHCSIA that this evaluation project should achieve the establishment of some kind of baseline by December 2012 from which to track changes over time has been made clear. Given MMT's stage of development, the understood socio-cultural communication challenges of this project, constraints associated with the start of men's' business which may happen as early as late October, and potential research ethics refinements required, this is recognised by all as an ambitious task.

To meet this challenge, we propose a multi-pronged approach to the development of a baseline, and a mixed-method approach to data collection and analysis. In order to ensure that whatever challenges arise, we have some kind of baseline, we propose a Phase One Plan, backed up with a Phase One Contingency Plan for the establishment of a baseline.

Process evaluation: What are the establishment, development and sustainability needs of MMT in the delivery of MEP and FWS in APY communities?

The aim of the process evaluation is to comprehensively describe MMT activities in APY communities. This will involve both quantifying MMT activities and qualifying the nature of those activities. The evaluation plan states that by the December 2012 report the process evaluation will be developed, including identification of research methods and data sources.

Towards this aim, in collaboration with staff and stakeholders, the evaluation team will have completed a comprehensive literature review, determined ongoing process evaluation data sources and research methods, and developed a preliminary program logic statement by that time.

Table 7. Process evaluation plan

Process evaluation key tasks	Proposed plan for baseline
<ul style="list-style-type: none"> • Contribute to the development of standard program templates and client records to capture details relating to program activity • Comprehensive literature review (with a focus on best practice money education and financial service delivery) • Develop program description • Develop preliminary program logic 	<ul style="list-style-type: none"> • Review organisational and program literature • Review academic research and APY historic literature • Analyse staff and client records • Staff interviews • Client interviews • Advisory Committee focus group
	<p>Proposed contingency plan for baseline</p>
	<ul style="list-style-type: none"> ○ Develop activity case studies from staff notes

Outcome evaluation: What are the impacts of MEP and FWS delivered by MMT in APY Lands?

The aim of the outcome evaluation is to assess changes in money knowledge, skills and confidence, resultant attitude and behaviour changes and changes in financial capability for community members. The evaluation plan states that by December the outcome framework will be established and baseline data collected. Towards this aim, in collaboration with staff and stakeholders, the evaluation team will have established a baseline for individual money knowledge, skills and confidence.

It is envisaged that this initial focus on individual knowledge, skills and confidence will provide a preliminary baseline of individual capacity, able to be tracked for the life of the project, and able to be built on in subsequent phases. With input from staff, the Advisory Committee and other key stakeholders, the substantially more challenging task of establishing a baseline for measuring attitudes and behaviours may be made. By seeking to assess changes in attitudes and behaviours after the initial baseline of assessing individual knowledge, skills and confidence has been established, trialled, refined and consolidated, the more difficult task of assessing attitudes and behaviours will be made more achievable. If deemed relevant by key stakeholders, a third stage of development relating to assessing collective changes over time may be the undertaken, that is, establishment of a baseline relating to community financial

capability and economic participation. This third baseline will require wider data sources, including possibly an assessment of community economic activity and collective financial capability. We suggest that a 'staged' establishment of baselines will offer a staged learning experience, presumably allowing more time for action research results, more opportunities for community participation, and the development of more solid research methods. Rather than moving directly towards the ambitious aim of attempting to measure changes in attitudes, behaviours and financial capability, in such a challenging socio-cultural context a staged approach should lead to more accurate and useful outcome evaluation findings.

The first stage of the proposed outcome evaluation plan (assessment of individuals' knowledge, skills and confidence) will be complemented by other methods for assessing individual, family and community financial capability at baseline, in a multi-pronged and multi-methods approach.

Table 8. Outcome evaluation plan

Outcome evaluation key tasks	Proposed plan for baseline
<ul style="list-style-type: none"> • Contribute to the development of standard program templates and client records to assess individual changes in money knowledge, skills and confidence • Comprehensive literature review (with a focus on outcome research in money education and financial service delivery) • Develop and pilot a Money Star Survey to measure individual changes at initial intake and strategic regular intervals during case management • Develop a Community Snapshot Survey in the form of Ipad survey, to be administered by Anangu researchers to community members • Develop outcome evaluation framework to guide development of baseline stages two and three 	<ul style="list-style-type: none"> • Review organisational and program literature • Review Census data and APY demographic literature • Analyse staff and client records • Administer the Money Star Survey to FWS clients • Administer the Community Snapshot Survey to community members • Analyse and present results of Money Star and Community Snapshot Surveys
	<p>Proposed contingency plan for baseline</p>
	<ul style="list-style-type: none"> ○ Staff interviews ○ Client interviews ○ Key stakeholder focus group ○ Development of client case studies from client records ○ Development of community snapshots from Census data

Cultural Money Mapping: What are existing practices in relation to money, what are desired practices in relation to money, and how do community members want to work towards desired practices in the future?

A pragmatic aim of the cultural money mapping project is to engage community members in guiding both the evaluation and the refinement of MMT services. The evaluation aim of this aspect of the project is to increase understanding about cultural meanings, needs, uses and hopes for money in APY Lands. The evaluation plan states that by December the Cultural Money Mapping project will be developed. Towards this aim, in collaboration with staff and stakeholders, the evaluation team will have developed a plan for an initial cultural money mapping activity, to be piloted within one community in Phase Two of the project. It is acknowledged that of all aspects of the evaluation, out of necessity, this Cultural Money Mapping aspect is most dependent on the input, enthusiasm and guidance of APY community members, as provided by stakeholders such as the MMT staff and the Advisory Committee. For this reason, the evaluation team will seek extra funds and resources, with an aim of expanding the range of possibilities and opportunities for creative participatory arts activities to maximise engagement with and outcomes arising from this aspect of the evaluation.

Table 9. Cultural Money Mapping project plan

CMMP evaluation key tasks	Proposed plan for baseline
<ul style="list-style-type: none"> • Using creative approaches, engage community members and key stakeholders in conversations about money • Record individual and community stories about money • Develop cultural understandings of money 	<ul style="list-style-type: none"> • Advisory Committee focus group • Development of creative arts mediums or participatory activities to engage community members in conversations about money • Audio and video records
	<p>Proposed contingency plan for baseline</p> <ul style="list-style-type: none"> ○ Community focus groups ○ Community interviews ○ Most Significant Change research methodology

9. Conclusions and next steps

This document has presented an evaluation plan for the external evaluation of MEP and FWS delivered by Matrix on Board (MoB) to Indigenous communities in the in APY lands of South Australia (2012-2014), funded by FaHCSIA.

Yet to be developed are the specific research tools, ethics protocol, consent statements, and data collection sources to be accessed via MoB's information management system. These elements require further work in collaboration with MoB and MMT staff.

To return to the basis and key aims of this evaluation, we list some as yet unlisted outputs that we expect will arise from this evaluation of MMT services:

- Constructive conversations about money and 'clever' uses of money;
- Increased understanding of research and building evidence relating to service delivery efforts;
- Opportunities for community members to direct the development of services and guide evaluation processes;
- Action research methods undertaken in challenging circumstances;
- Innovative community participation research methods trialled;
- Employment of local Anangu researchers;
- Positive change in relation to money for individuals, families and collective community groups in APY Lands;
- Opportunities for community development and increased service integration;
- Knowledge translation;
- Strengthened cultural interface between mainstream community and remote Indigenous communities, towards better health and wellbeing of all.

We look forward to working with MoB, MMT and other key stakeholders to evaluate the much-needed and already-valued MEP and FWS activities in APY Lands. We recognise that the successful achievement of stated evaluation aims is entirely interdependent with the successful establishment of strong networks and relationships in APY Lands by MMT staff. The next three months will be a busy time in the life of MMT and for this evaluation project. We look forward to working closely with MoB and MMT to maximise the positive effects of their work, and to maximise the potential for this evaluation to record and disseminate their efforts in APY Lands.

10. List of supporting documents

Reports and applications presented to FaHCSIA by MoB:

- MMT Implementation Plan (Nettelbeck, 21 October 2012)
- The future for the MMT Program (McPhie, 2 March 2012; McPhie 15 April 2012)
- Money Management Mobile Education Units – MMT Activity Report Jan-June 2011 (Dodd, 2 March 2012; Dodd, 15 April 2012)
- MoB Application for funding – Financial Management Program – Financial Wellbeing Service in Amata and Mimili (MoB, 18 Jan 2012)
- Part C: Application Information for the Financial Wellbeing Service in Amata and Mimili (MoB, 18 Jan 2012)
- FaHCSIA funding acquittal requirements- Activity 2 Performance Indicators and Activity 6 Performance Indicator Descriptors (Nettelbeck, Sept 10 2012)

Documents developed by MoB:

- MMT APY Lands – Project Methodology (MoB, Version 1.0 29 February 2012)
- MMT APY Lands – Project Methodology. Appendix A. Appraisal report, B. Stakeholder analysis, I. Situational analysis questionnaire (MoB, Version 1.0 29 February 2012)
- Draft model of communication flows for money education (MoB, date unknown)
- Request for Aboriginal Interpreter Assistance. Detailed Assignment Description (MoB, date unknown)
- MMT Program Logframe (Cartwright, Version 1.0, 15 April 2012)

MMT APY Trip reports:

- Dec 4-14 2011 (Cartwright, Dec 2011)
- Feb 15 – March 3 2012 (Cartwright, Dodd and McPhie, March 2012)

Extra information provided in emails:

- Key performance Indicators and Performance Indicator Descriptions for the MMT Community Education Contract (Cartwright, 5 April 2012)
- Activity 2. MMT 1.1 South Australia – APY Lands (Dodd, date unknown)
- Performance Indicator Descriptions for the MMT Financial Wellbeing Service Contract (Nettelbeck, 5 April 2012)
- List of alternate performance indicator descriptions for the MMT Financial Wellbeing Service Contract (Nettelbeck, 5 April 2012)

- List of rejected performance indicator descriptions for the MMT Financial Wellbeing Service Contract (Nettelbeck, 5 April 2012)
- Service details for the MMT Financial Wellbeing Service Contract (Dodd, 4 April 2012)

Information management documents:

- FaHCSIA Financial Wellbeing Project – Information Management Requirements: High-Level Scope (Veeneman, Version 1.0, 30 March 2012)
- FaHCSIA Financial Wellbeing Project – Information Management Requirements: High Level Scope (Veeneman and Nettelbeck, Version 2.0, 9 September 2012)

Client documentation:

- MMT Client Details Form
- MMT Record of Assistance Provided
- MMT Client Notes
- MMT Client Case Record
- MMT Client Privacy and Consent to Disclose Certain Information
- MMT Authorisation for MMT to seek access to credit information held by a credit provider under section 18N (1)(ga), Privacy Act 1988 (Cth)
- MMT Client Referral Form

11. References

- Aboriginal Affairs and Reconciliation Division Department of Premier and the Cabinet (2012). *Progress on the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands*, South Australian Government.
- Australian Securities and Investment Commission (2011a). *Financial Literacy and Behavioural Change*, ASIC.
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- Demosthenous, C., Robertson, B., Cabraal, A., Singh, S (2006). *Cultural Identity and Financial Literacy: Australian Aboriginal Experiences of Money and Money Management*. Financial Literacy, Banking and Identity Conference. RMIT University, Melbourne, Australia.
- McDonnell, S (2003). *Chasing the money story: An Evaluation of the Tangentyere Bank Pilot Project and its relevance to Indigenous communities in central Australia*. CAEPR Working Paper No, 21/2003, Centre for Aboriginal Economic Policy Research, Australian National University.
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- Robertson, J. and Clough, A (2011). *Evaluation of Yarrabah and Palm Island Money Management Programs*, prepared for Indigenous Consumer Assistance Network, James Cook University.
- Russell, R. Yoosuf, H. Cattlin, J (2011). *Case Study Evaluation of the MilbaDjunga (Smart Money) Program*, School of Economics, Finance and Marketing; RMIT University.
- Saunders, H. and M. Piper (2011). *Enhancing Indigenous Financial Capability Programs*. First Nations Foundation.
- Schubert, V. D. and Lane, J (2008). *My Moola, Opening Financial Pathways Program, Evaluation Study Report (2007-2008)*, Prepared for First Nations Foundation, University of Melbourne.
- Sercombe, H. (2005). *Living in Two Camps: The strategies Goldfields Aboriginal people use to manage in the Aboriginal economy and the mainstream economy at the same time*. Centrecare Goldfields.
- Tedmanson, D, et al. (2011). *'Anangu serving Anangu - plenty ninti!' The PY Ku network on the Anangu Pitjantjatjara Yankunytjatjara Lands*. DKCRC Research Report 68. Alice Springs, Ninti One Limited.
- van Weeren, T, et al. (2008). *An Evaluation of the ANZ-TCU Financial Literacy Project Jan 2006 - July 2007*.

12. Appendices

Appendix A. Financial literacy best practice reports

1. Saunders, H. and Piper, M. (2011). *Enhancing Indigenous Financial Capability Programs*. First Nations Foundation.

2. Reconciliation Australia and Department of Families Community Services and Indigenous Affairs (2007). *Banking for the future: A background paper on financial literacy and financial services for Indigenous Australians* (National Indigenous Money Management Agenda), Reconciliation Australia.

3. Australian Securities and Investment Commission (2011b). *Financial and Commercial Literacy Programs for Indigenous Communities: Workshop Report*. ASIC.

Document Summary	Key Findings / Conclusions	Recommendations
PAPER 1. Saunders, H. and Piper, M. (2011)		
<p>This report, based on workshops and a review of the literature, is a best practice summary relating to financial education for Indigenous people and communities.</p> <p>A summary of Indigenous financial literacy organisations and programs is listed in the report.</p>	<p>Overall, the first Nations foundation found that there are two pathways for achieving financial inclusion:</p> <ul style="list-style-type: none"> • The improvement of access to culturally appropriate financial services. • The delivery of cultural appropriate financial literacy programs. <p>The report includes a framework for understanding the individual, structural, economic, educational and cultural barriers that prevent people using financial skills and knowledge.</p> <p>A participatory process for development of a program logic is discussed.</p> <p>The report highlighted that understanding the assumptions made in the design of a financial capability program need to be examined. The authors</p>	<p>There were 9 key recommendations covering This paper contains 9 recommendations relating to; creation of a shared picture; understanding what success looks like; resourcing of services so the program is seen as a tool to achieve the communities' life aspirations; two way learning; program design that understands influences on financial behaviour change; the sharing of best practice learnings; cross sector learning; use of a Financial Capability Framework; and development of a shared understanding of the assumptions that lie at the core of the problem being addressed.</p> <p>The key recommendation in the report which also forms the basis for structure of the report is that the program is developed through a shared vision, 'Program stakeholders should foster local program ownership through the development of a shared picture of why and how they believe a</p>

Document Summary	Key Findings / Conclusions	Recommendations
	<p>suggested that the following questions could assist with that:</p> <ul style="list-style-type: none"> • What is the problem? • Why is it a problem? • Why do people want to engage in the program? • How should they be engaged in the program? 	<p>program / policy will work within the context of the local community, for example through the development of a program logic model’.</p>
PAPER 2. Reconciliation Australia and Department of Families Community Services and Indigenous Affairs (2007)		
<p>The document is a summary of a project, begun in 2005, to identify options for improved Indigenous financial literacy and consumer capability.</p> <p>Section 4 (pp. 26 – 29) of the report was focussed on financial literacy and includes the ‘challenges and issues’, and ‘priorities and actions’ needed for further development in this field.</p>	<p>The challenges and issues listed in relation to improving the financial literacy of Indigenous people were in relation to:</p> <ul style="list-style-type: none"> • Poor education. • Poor health. • Remoteness of location. • Cultural barriers. • Language barriers • Complex product information (especially around legal and regulatory requirements). • Low awareness (e.g. of how to get assistance). • Costs and resources. 	<p>Whilst not including a set of definitive recommendations, the report highlights a range of priorities and actions for the future in relation to addressing low financial literacy levels. There were four broad categories discussed:</p> <ul style="list-style-type: none"> • Improving financial literacy resources. • Increasing access to and improving the delivery of financial literacy programs. • Educating people about government debts and Centrepay. • Educating about rights and responsibilities.
PAPER 3. Australian Securities and Investment Commission (2011b)		
<p>The workshop was intended to share information about what recent learnings and best practice in regard to Indigenous financial and commercial literacy programs.</p> <p>The workshop included presentation by key people in the field and a discussion forum which examined 5 questions.</p> <p>The presenters were Prof. Roslyn Russell; Gillian Dadswell and Kitty Kahn; Dr. Pascal Tremblay; Bronwyn Rossingh; and Peter Ogilby. The key themes from the public discussion</p>	<p>Summaries of the presentations and forum discussions are provided in the report.</p> <p>The outcomes from public discussions around five key themes were presented in the report. The questions were:</p> <ul style="list-style-type: none"> • What are the gaps (particularly for remote Indigenous communities) in existing financial and commercial literacy knowledge? • What are the opportunities that enhancing financial and commercial literacy knowledge could provide? • What are the key challenges for the successful implementation of financial and commercial literacy programs in Indigenous communities? 	<p>It was considered important to have an ongoing collaborative dialogue so that efforts could be synergised and duplication avoided. In that regard details of organisations that work in this area were provided.</p> <p>The report listed organisational opportunities for collaboration through:</p> <ul style="list-style-type: none"> • The Financial Literacy Taskforce which meets quarterly. • The Indigenous Economic Development Taskforce. • Indigenous Economic Development Forums. • The Indigenous Economic Development Field Officers Network. • The NT Indigenous Business Network. • ASIC financial literacy ‘community of practice’ meetings. • FaHCSIA Financial

Document Summary	Key Findings / Conclusions	Recommendations
	<ul style="list-style-type: none"> • How could these challenges / hurdles be addressed, to advance financial and commercial literacy education? • How can the outcomes (both successes and failures) of existing programs be evaluated? 	<p>Management Support Services Workshop held yearly in Darwin and other states.</p> <ul style="list-style-type: none"> • Training for Indigenous directors and management committee members through the Office of the Registrar of Indigenous Corporations and the Australian Institute of Company Directors. • The Indigenous Financial Services Network which is part of Reconciliation Australia.

Appendix B. Financial literacy evaluations

1. Robertson, J. and Clough, A (2011). *Evaluation of Yarrabah and Palm Island Money Management Programs*, prepared for Indigenous Consumer Assistance Network, James Cook University.
2. Russell, R., Yoosuf, H., Cattlin, J (2011). *Case Study Evaluation of the MilbaDjunga (Smart Money) Program*, School of Economics, Finance and Marketing; RMIT University.
3. Schubert, V. D. and Lane, J (2008). *My Moola, Opening Financial Pathways Program, Evaluation Study Report (2007-2008)*, Prepared for First Nations Foundation, University of Melbourne.
4. van Weeren, T., Cathcart, J., Guyula, Y., Gumbula, I., Gumbula, M., Rami, G., Greatorex, J., and Christie, M (2008). *An Evaluation of the ANZ-TCU Financial Literacy Project Jan 2006 - July 2007*.
5. McDonnell, S (2003). *Chasing the money story: An Evaluation of the Tangentyere Bank Pilot Project and its relevance to Indigenous communities in central Australia*. CAEPR Working Paper No, 21/2003, Centre for Aboriginal Economic Policy Research, Australian National University.

Document Summary	Key Findings	Conclusions / Recommendations
PAPER 1. Robertson, J and Clough, A (2011)		
The document is an evaluation report prepared by James Cook University for the Indigenous Consumer Assistance Network's Money Management Programs in the Indigenous communities of Yarrabah	The evaluation found evidence of increased financial capability in the areas of managing money, planning ahead, making choices (regarding use of financial products) and seeking help. Note that the four	The report made a series of recommendations for organisations and for delivery of financial literacy training. The recommendations for organisations were in regard to multiple factors and issues including staff training, organisational resources, capacity and data collection capability.

<p>and Palm Island.</p> <p>This is a key paper that includes discussion of challenges faced by the service providers in meeting contractual obligations, the impact of policy changes on financial issues and consumer advocacy.</p>	<p>domains listed above relate to those determined by the UK Financial Services Authority as being components of financial capability (e. g. Atkinson et al, 2006)¹. However Atkinson et al did suggest that the terms from an earlier study <i>making choices</i> and <i>getting help</i> become <i>choosing products</i> and <i>staying informed</i>.</p>	<p>The recommendations for delivery of financial literacy training included:</p> <ul style="list-style-type: none"> • Provision of incentives for participation such as microfinance packages or NILS. • Linking of literacy training to other related financial services such as consumer advocacy and financial counselling. • Strategies for community engagement. • The tailoring of education resources to suit local clients. • That budget plans include cultural reciprocity.
<p>PAPER 2. Russell, R., Yoosuf, H., and Cattlin, J (2011)</p>		
<p>This paper reports on a case study evaluation of delivery of the MilbaDjunga (SmartMoney) program in 6 of 17 schools where the program was trialed in Queensland, Northern Territory and Queensland.</p> <p>MilbaDjunga is an internet based program available for primary and secondary school students.</p> <p>One of the underpinnings for this program is that it is recognised that financial literacy / capability programs need to be targeted to all age groups.</p> <p>The most relevant section for the MMT program is the section discussing issues for Gunbalanya, a remote Indigenous community.</p>	<p>Findings included the following:</p> <ul style="list-style-type: none"> • Students felt more confidence in dealing with money. • Avenues for parent-child engagement were provided. • There are challenges delivering the program in remote communities. <p>A large section of the report referred to the issues faced in Gunbalanya, a remote Indigenous township in the Northern Territory. Issues discussed included the impacts of income management, gambling and card games, ATM fees, attitudes towards money, low levels of literacy and numeracy, and spending habits.</p>	<p>Overall, the MilbaDjunga (SmartMoney) program resulted in positive outcomes and learnings for students. In particular students were able to remember lessons concerning budgeting and saving and could distinguish between needs and wants.</p> <p>Learning was highest when a practical component was included in the course.</p> <p>It was also concluded that that program delivery in remote communities faced numerous challenges. The authors indicated the need for ongoing work in remote communities (Increasing money management skills in these areas requires a concerted and dedicated effort, p.34).</p>
<p>PAPER 3. Schubert, V. D and Lane, J (2008)</p>		
<p>The report is an evaluation study report of the My Moola Opening Financial Pathways Program delivered in Shepparton during 2007 – 2008.</p> <p>The report, presents a series of research findings; 5 recommendations in relation to workshop content and themes, recruitment and retention</p>	<p>Majority participation in the program was by women and youth. The evaluators mentioned the possibility that the high ratio of women to men might have implications for spreading the message in the family and to the next generation.</p> <p>The post engagement questionnaire indicated</p>	<p>The report made recommendations in five areas regarding group financial literacy workshops. Aspects of these recommendations may have application to MMT.</p> <ul style="list-style-type: none"> • Workshop content and themes - recommendations included having a flexible approach that suited individual and group circumstances. • Recruitment and retention - it was recommended that recruitment and retention of participants be considered as

<p>of participants, family and community, facilitator capacity building, and individual mentoring; and discusses the My Moola program within a national context,</p>	<p>that people perceived they had a greater level of control over savings plans and were more willing to discuss money with their partner, family or friends.</p> <p>Using a simple survey mechanism incorporated into the questionnaires the evaluators were able to measure increases in savings, comfort in talking about money, and long term savings plans.</p> <p>The program provided opportunities for participants to reflect on the balance between individual aspirations and meeting family expectations around sharing money.</p>	<p>inter-related. Ways in which this might be done relate to targeted approaches; targeting youth; consideration of a viable number of participants; and encouraging retention through a reward in a 'professional' way for participants who complete a full program.</p> <ul style="list-style-type: none"> • Family and Community - it was recommended that networking at a social and family level along with engagement of elders occur in order to provide multiple benefits to the program. • Facilitator Capacity Building - it was recommended that facilitators receive ongoing training to enable discussion of sensitive issues and for motivation of 'resistant' clients. • Individual Mentoring - it was noted that participants in financial literacy programs may have other issues and it was recommended that ongoing counselling be available. (This fits well with the way the MMT program combines financial education and counselling services).
<p>PAPER 4. van Weeren, T., Cathcart, J., Guyula, Y., Gumbula, I., Gumbula, M., Rami, G., Greatorex, J., and Christie, M (2008)</p>		
<p>The document is an evaluation report of a partnership between the ANZ bank and the Traditional Credit Union (TCU) to improve the financial literacy of TCU members and remote communities.</p> <p>The project was focussed on the Milingimbi and Ngukurr communities in the Northern Territory and overviews of these communities are given in the report.</p> <p>The report provided a series of findings alongside some insightful observations including cultural parallels between local culture and Western money concepts.</p>	<p>The report lists 14 key findings in a summary form (see page 29) relating to ongoing practice, research and evaluation needs. Key findings which may relate to the MMT program included the following:</p> <ul style="list-style-type: none"> • Research was needed into the parallel concepts, literacies, and practices that related to "financial literacy concepts in Western Society. • Respect for cultural practices in relation to the use and management of money was considered necessary. • Financial capacity building in communities requires participation in planning, implementation and evaluation. 	<p>The report listed 3 key related recommendations. They were:</p> <ul style="list-style-type: none"> • A Both Ways and respectful approach. Both Ways is an approach developed in NE Arnhemland by elders, educators, teachers and lecturers that allows one knowledge system to facilitate learning in the other. In <i>Both Ways the development of financial literacy is linked to real-life contexts and experiences.</i> • A team approach combining case management and workshops. The paper based this on the complexity of the situation in remote communities where the financial literacy needs to be developed alongside financial counselling and planning. • A participatory action research approach. This approach with an emphasis on continual improvement is recommended in order to build capacity and allow a collaborative approach.

	<ul style="list-style-type: none"> • Services should be provided that suited the way in which Indigenous people used money (e.g. free access to account balances). • The use of bi-cultural advisors to facilitate a both ways approach. • Combine workshops with a case management approach. 	
PAPER 5. McDonnell, S (2003)		
<p>An evaluation report by the Centre for Aboriginal Economic Policy Research on the Tangentyere Bank Pilot Project.</p> <p>The report contained 15 recommendations and was intended to focus on areas that were relevant to other Indigenous communities in central Australia.</p> <p>The Project is often cited as a best practice model.</p>	<p>The problems resulting from fees associated with the move to electronic banking was a key part of the discussion in this report.</p> <p>Seven key findings were included in the report, which were mostly in relation to the use of electronic banking. It was found that Indigenous people needed financial literacy training in how to use electronic banking services. They also found that some Indigenous people would probably never be capable of using electronic banking and that cheque based payment systems for some clients should remain.</p>	<p>The report made five recommendations in relation to conducting financial literacy programs that might assist with people use electronic banking. Those recommendations were in relation to dealing with high levels of bank fees, dealing with book-up and related fraud, roll out of aspects of the Tangentyere financial literacy project to other remote communities, and a waiver policy for some Centrelink clients where electronic banking would cause insurmountable difficulties.</p>

Appendix C. Research methods used in Australian financial literacy evaluations

1. Robertson, J and Clough, A (2011). *Evaluation of Yarrabah and Palm Island Money Management Programs*, prepared for Indigenous Consumer Assistance Network, James Cook University.
2. Russell, R., Yoosuf, H., and Cattlin, J (2011). *Case Study Evaluation of the MilbaDjunga (Smart Money) Program*, School of Economics, Finance and Marketing; RMIT University.

3. Schubert, V. D and Lane, J (2008). *My Moola, Opening Financial Pathways Program, Evaluation Study Report (2007-2008)*, prepared for First Nations Foundation, University of Melbourne.

4. van Weeren, T., Cathcart, J., Guyula, Y., Gumbula, I., Gumbula, M., Rami, G., Greatorex, J., and Christie, M (2008). *An Evaluation of the ANZ-TCU Financial Literacy Project Jan 2006 - July 2007*.

5. McDonnell, S (2003). *Chasing the money story: An Evaluation of the Tangentyere Bank Pilot Project and its relevance to Indigenous communities in central Australia*. CAEPR Working Paper No, 21/2003, Centre for Aboriginal Economic Policy Research, Australian National University.

Authors	Project	Research methods and data sources
Robertson, J. and Clough, A. (2011)	Yarrabah and Palm Island Money Management Program Evaluations	<ul style="list-style-type: none"> • Action research approach that included the 'snowball' technique where people interviewed were asked to recommend other potential interview participants and quarterly feedback of the interview responses to the program delivery staff. • Qualitative data from 'document examination, observations, interviews and meeting notes'. • Quantitative data from service system records.
Russell, R. et. al. (2011)	MilbaDjunga	<ul style="list-style-type: none"> • A case study approach to evaluation that utilised qualitative methods was used • Data gathering was through face to face discussions with teachers and students. • Face to face discussions with students and teachers in Queensland and the Northern Territory. Telephone discussions with students and teachers from Western Australian locations. • Important assistance from cultural experts from TwoWay Communication was important for the development of an appropriate approach and use of language.
Schubert, V. and Lane, J. (2008)	My Moola	<ul style="list-style-type: none"> • Building Participant Profiles through questionnaires before and after engagement with the My Moola Program. <ul style="list-style-type: none"> - Pre engagement – demographic characteristics, general financial status, attitudes and habits relating to money, and expectations of the program) - Post engagement – views on what people had

Authors	Project	Research methods and data sources
		<p>learnt in the program, did it meet their expectations and does the program have room for improvement)</p> <ul style="list-style-type: none"> • Participant observation that was focussed on content delivery and classroom dynamics. • Course content analysis that tested the efficacy of themes through looking at examples and the way in which participants engaged. • Informal interviews with participants and facilitators (current and previous).
van Weeren et. al. (2008)	ANZ – TCU Partnership	<ul style="list-style-type: none"> • Interviews and discussion with bank and credit union staff. • Community consultation through interviews and focus groups • Quantitative data from the Traditional Credit Union and Australian Bureau of Statistics. • Records and reports prepared by the Financial Literacy Project Manager including a 2006 'Financial Literacy Survey'. • Feedback from Charles Darwin University and local bicultural consultants through a workshop process.
McDonnell, S. (2003)	Tangentyere Bank Pilot Project	<ul style="list-style-type: none"> • Interviews with key stakeholders in relevant organisations. • Formal surveys with Aboriginal people. • Interviews with people in central Australian Aboriginal communities (Aboriginal and non-Aboriginal).

Appendix D. Key academic research papers

1. Sercombe, H (2005). *Living in Two Camps: The strategies Goldfields Aboriginal people use to manage in the Aboriginal economy and the mainstream economy at the same time.* Centrecare Goldfields.

2. Demosthenous, C., Robertson, B., Cabraal, A., and Singh, S (2006). *Cultural Identity and Financial Literacy: Australian Aboriginal Experiences of Money and Money Management.* Financial Literacy, Banking and Identity Conference. RMIT University, Melbourne, Australia.

Study type	Key Findings	Conclusions / Recommendations
PAPER 1. Sercombe, H (2005)		
<p>This paper is a research report which examined how financially successful people in the Southern Goldfields of Western Australia met their obligations in both the Western and Aboriginal economies.</p>	<p>The report found that there are a number of common themes that Indigenous people use to engage in the Western and Indigenous economies. These included making conscious decisions; distinguishing between an inner and outer circle of family members; communication between partners to reduce tension; strategies around supplying food to low income kin; refusal to supply money for the purchase of alcohol; provision of accommodation to extended family members where necessary; and strategies for sharing money and time. Also noted was that respondents were mostly honest and attempted to assess need before responding to requests for sharing or money.</p>	<p>The main conclusion of this report is that Aboriginal people in Australia have not lost their culture, even in urban centres, and that the way forward involves an engagement with the Western economic system while preserving the fundamental nature of the Aboriginal economy.</p> <p>The report talks about how lessons learned from this study can inform others: <i>Through their strength of character, lessons are available for others (especially the next generation) to move beyond the poverty and capriciousness of a life on welfare to a position where they are not only self-sustaining economically but able to extend a sustainable economy to their people.</i></p>
PAPER 2. Demosthenous, C., Robertson, B., Cabraal, A., and Singh, S (2006)		
<p>This is a conference paper that presents the results of a qualitative study into the relationship between the use of money and Indigenous culture.</p> <p>The paper explored cultural issues from colonial and pre-mission times to the present.</p>	<p>The paper found primarily, that both people's experience of history and cultural practices influenced financial literacy and money management.</p>	<p>The authors recommended that further research be undertaken in relation to book-up, micro-finance, financial literacy initiatives, and ways in which Indigenous people can receive secure banking services in remote locations</p> <p>They suggested that banking services need to be tailored to suit the money management practices of Indigenous people.</p>

Appendix E. APY Land reports

1. Tedmanson, D., Fisher, S., and Muirhead, M (2011). 'Anangu serving Anangu – plenty ninti!' *The PY Ku network on the Anangu Pitjantjatjara Yankunytjatjara Lands*. DKCRC Research Report 68. Alice Springs, Ninti One Limited.
2. Aboriginal Affairs and Reconciliation Division Department of Premier and the Cabinet (2012). *Progress on the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands*, South Australian Government.

Study type	Key Findings	Conclusions / Recommendations
PAPER 1. Tedmanson, D., Fisher, S., and Muirhead, M (2011)		
<p>This paper reports on the developmental evaluation of the PY Ku network project by the Desert Knowledge Cooperative Research Centre¹.</p> <p>The project had been initiated by Anangu leaders in the early 2000s and adopted in 2003 as part of the COAG 'whole of government trial in the APY Lands.</p> <p>The evolution of the Mai Wiru stores policy is also discussed.</p>	<p>PY Ku centres were constructed at Amata, Mimili, Kaltjiti, Iwantja, Pipalyatjara and Wataru by the end of 2008.</p> <p>The development of the PY Ku network was a process that involved strong leadership from the Anangu community where individuals played a key role.</p> <p>The Mai Wiru project was developed in a lesser time frame but involved lesser complexity and a higher level of initial community consultation than the PY Ku project.</p>	<p>Program delivery in the APY Lands needs to be viewed in longer time frames than conventional 3 year time frames.</p> <p>PY Ku centres were intended to employ local staff. However it was noted in the report that this needs to be accompanied by investment in training and organisational support.</p> <p>The report noted the complexity involved in the development of the centres and acknowledged risks and opportunities.</p> <p>'Yes, well, it has taken a long time but it will happen and want PY Ku to be where Anangu run our services, we should run this and it can be our PY Ku and us delivering our services and getting paid for it'...(Respondent's comment, p.52).</p>
PAPER 2. Aboriginal Affairs and Reconciliation Division Department of Premier and the Cabinet (2012)		
<p>This report is dated February 2012 and published by the South Australian Government as a six monthly update on progress in the APY Lands.</p>	<p>The section on economic participation contained within the report (pages 21 -24) referred to financial literacy programs being delivered by Coober Pedy Families SA and MoneyMob Talkabout. The report referred to joint visits by 'Money Business' and 'MoneyMob Talkabout'.</p> <p>Within the section of economic participation the report also referred to outcomes relating to Community Learning Centres, the Construction and</p>	<p>A critical focus for 2012 was to find ways that improved the networking between programs and initiatives on the APY Lands in order to provide the best possible services with and for the Anangu people.</p> <p>A new report was due in the 3rd quarter of 2012.</p>

Study type	Key Findings	Conclusions / Recommendations
	<p>Maintenance Skills Program and funding for AnanaguKu Arts.</p> <p>The report contained a section entitled, APY lands Food Security Strategy, which included initiatives relevant to financial education. In particular the report referred to consumer awareness information sessions and fact sheets developed for the APY Lands (see p. 26).</p>	

¹ The Desert Knowledge CRC was funded until 30 June 2010 and the work of this organisation continues as part of the Cooperative Research Centre of Remote Economic Participation.

Appendix F. Evaluation risk management summary

RISK REFERENCE	THE RISK WHAT CAN HAPPEN?	SOURCE HOW CAN THIS HAPPEN	IMPACT FROM EVENT HAPPENING	CURRENT CONTROL STRATEGIES AND THEIR EFFECTIVENESS (A) – Adequate (M) – Moderate (I) – Indadequate	CURRENT RISK LEVEL		
					LIKELIHOOD	CONSEQUENCE	CURRENT RISK LEVEL
1	PROJECT COMMENCEMENT DATE DELAYED	PROCESSES AND CONTRACT NEGOTIATIONS DELAYED	TIMEFRAMES FOR COMMENCING PROJECT CONSTRAINED PROJECT PLANNING CONSTRAINED	FOLLOW-UP ALL PLANNING ACTIVITIES AS A MATTER OF PRIORITY (A) SEEK ADDITIONAL TIME TO SUBMIT EVALUATION PLAN, IF REQUIRED (A)	POSSIBLE	MODERATE	LOW
2	DOCUMENT AND LITERATURE REVIEW DELAYED AND / OR LITERATURE OF POOR QUALITY	DOCUMENTS NOT AVAILABLE WHEN REQUIRED LIMITED ACCESS TO ACADEMIC DATA BASES AND JOURNALS PAUCITY OF HIGH QUALITY LITERATURE	EVIDENCE TO UNDERPIN THE EVALUATION PLAN DELAYED OR COMPROMISED TIMEFRAMES FOR DEVELOPING EVALUATION PLAN DELAYED	GAIN ACCESS DEAKIN UNIVERSITY LIBRARY AND DATA BASES (A) CRITIQUE AVAILABLE LITERATURE AND LIMIT SCOPE OF REVIEW TO HIGH QUALITY SEMINAL ARTICLES ONLY (A) GIVE PRIORITY TO COMPLETING DOCUMENT REVIEW BEFORE EVALUATION PLAN REQUIRED (A)	POSSIBLE	MODERATE	LOW
3	CONTRACT SIGNING	BUDGET AND	PAYMENTS TO	PAY TEAM MEMBERS	POSSIBLE	MEDIUM	LOW

	AND INVOICING DELAYED	PAYMENT SCHEDULE NOT AGREED TO OR IN A TIMELY MANNER	PROJECT TEAM MEMBERS DELAYED COST OF FIELD TRIP COVERED BY PERSONAL RESOURCES	IMMEDIATELY ON RECEIPT OF FIRST PAYMENT (A) REIMBURSE TEAM MEMBERS FOR EXPENSES INCURRED			
4	MMT PROGRAM OBJECTIVES AND ACTIVITIES NOT CLEARLY DEFINED	PROGRAM DOCUMENTATION AMBIGUOUS OR CONTRADICTIONARY	EVALUATION PLANNING DELAYED OR COMPROMISED METHODS AND TOOLS UNABLE TO BE DEVELOPED DUE TO LACK OF CLARITY EVALUATION METHODS NOT AGREED	CLARIFY PROGRAM OBJECTIVES AND DEFINE TERMS (A) REVIEW DOCUMENTATION DURING FIELD TRIP TO APY LANDS (A) CONSULT WITH MOB TO CONFIRM OBJECTIVES, EXPECTED OUTCOMES AND ACTIVITIES (A) SUGGEST DEFINITIONS IN EVALUATION PLAN BASED ON LITERATURE REVIEW (A) CONFIRM DEFINITIONS AND METHODS POST SUBMISSION OF EVALUATION PLAN IN CONSULTATION WITH MOB (A)	POSSIBLE	MODERATE	LOW
5	LACK OF, POOR OR INAPPROPRIATE STAKEHOLDER ENGAGEMENT	LACK OF CULTURAL AWARENESS IN EVALUATION TEAM MEMBERS, THE	EVALUATION AT RISK OF NOT BEING ACCEPTABLE TO	PRINCIPLES OF ENGAGEMENT WITH APY COMMUNITIES AGREED WITH MOB (A)	POSSIBLE	MAJOR	MEDIUM

		EVALUATION PLAN AND / OR METHODS EMPLOYED	MOB OR APY COMMUNITIES ETHICS APPROVAL NOT FORTHCOMING IF DEEMED INAPPROPRIATE OR UNETHICAL	TEAM MEMBERS AND METHODS TO BE AGREED WITH MOB (A) ONGOING CONSULTATION WITH MOB THROUGHOUT THE EVALUATION (A) ALL PERMITS OF TEAM MEMBERS SECURED (A) ALL FIELD TRIPS PLANNED AND AGREED WELL IN ADVANCE – TEAM MEMBERS LEVEL OF INVOLVEMENT AND BEHAVIOUR MONITORED AND DISCUSSED (A)			
6	METHODS AND TOOLS REQUIRED FOR THE EVALUATION, INAPPROPRIATE, UNAVAILABLE AND / OR TOO COSTLY TO USE	INADEQUATE ATTENTION TO THE METHODS NEEDED IN THE EVALUATION PLANNING STAGE EVALUATION BUDGET INSUFFICIENT TO COVER ADDITIONAL COSTS	BUDGET OVERRUN TO PAY FOR METHODS AND TOOLS EVALUATION TEAM MEMBERS NOT ABLE TO BE PAID ADEQUATELY FOR THEIR TIME	ASSESS FEASIBILITY OF AND PROGRESS GAINING SPONSORSHIP SUPPORT TO SUPPLEMENT THE COST OF THE CMM ASPECT (M) OR COST OF IPAD SURVEY TOOL AND VIDEO RATIONALISE NUMBER OF TIMES THE METHODS AND TOOLS NEED TO BE USED (M) CONSULT WITH MOB ABOUT SEEKING ADDITIONAL RESOURCES THROUGH SPONSORSHIP AND OTHER MECHANISMS (A)	POSSIBLE	MAJOR	MEDIUM

7	<p>RESEARCH METHODS AND TOOLS NOT DEVELOPED IN TIME OR ETHICS APPROVAL DELAYED</p>	<p>DELAYS IN DEVELOPING THE METHODS AND TOOLS IN THE PLANNING STAGE</p> <p>ETHICS COMMITTEES UNABLE TO ASSESS SUBMISSION BEFORE NOVEMBER 2012</p>	<p>DATA COLLECTION FOR THE BASELINE REPORT DELAYED OR NOT POSSIBLE BY 31 DECEMBER 2012</p> <p>CMMP DELAYED AND MOMENTUM LOST</p> <p>CMMP NOT ABLE TO BE UNDERTAKEN AS ENVISAGED</p>	<p>CONSULT WITH MOB ON ISSUES AND AGREE STRATEGY TO COMPLETE THE BASELINE BY 31 DECEMBER (A)</p> <p>SEEK QUOTES FOR DEVELOPMENT OF NEW TOOLS AS A MATTER OF HIGH PRIORITY (A)</p> <p>ARRANGE SECOND FIELD TRIP FOR OCTOBER 2012 FOR METHODS NOT REQUIRING ETHICS APPROVAL (M)</p> <p>REVIEW CLIENT CASE FILES, AND STAKEHOLDER CONSULTATIONS THAT ARE POSSIBLE IN THE TIMEFRAMES FOR THE BASELINE REPORT(M)</p>	<p>LIKELY</p>	<p>MODERATE</p> <p>BUT</p> <p>HIGH FOR BASELINE REPORT</p>	<p>HIGH</p>
8	<p>EVALUATION ACTIVITIES NOT COMPLETE WITHIN THE EXPECTED TIMEFRAMES</p>	<p>UNEXPECTED DELAYS ACROSS THE PROJECT TIMEFRAMES</p> <p>EVALUATION TEAM UNAVAILABLE AT CRITICAL POINTS</p> <p>FIELD TRIPS TO APY LANDS NOT POSSIBLE OR ACCESS TO COMMUNITIES</p>	<p>EVALUATION DATA COLLECTION AND ANALYSIS COMPROMISED</p> <p>DEPTH OF ANALYSIS REQUIRED NOT POSSIBLE</p> <p>REPORTING TIMEFRAMES TO MOB AND TO</p>	<p>PRE-PLAN ALL FIELD TRIPS ON AN ANNUAL BASIS IN CONSULTATION WITH MOB (A)</p> <p>PLAN TRIPS DURING TIMES THAT ARE POSSIBLE OR ALIGN WITH MOB ACTIVITIES</p> <p>EVALUATION TEAM SHARE WORKLOAD (A)</p> <p>ENGAGE OTHER STAFF IN EVALUATION ACTIVITIES</p>	<p>POSSIBLE</p>	<p>MAJOR</p>	<p>HIGH</p>

		<i>DURING CRITICAL PERIODS HINDER EVALUATION ACTIVITIES</i>	<i>FAHCSIA COMPROMISED</i> <i>QUALITY OF REPORTING COMPROMISED IF METHODS NOT ABLE TO BE UNDERTAKEN</i>	<i>SUBJECT TO APPROVAL FROM MOB (M)</i>			
9	<i>PROJECT COMPLETION NOT REALISED AS SPECIFIED IN CONTRACT</i>	<i>PROJECT TEAM MEMBERS NOT AVAILABLE DURING CRITICAL PERIODS</i> <i>IMPACT OF PREVIOUS DELAYS UNABLE TO BE RECTIFIED</i>	<i>DELAYS IN PROJECT COMPLETION</i> <i>DELAYS IN REPORTING TO MOB / FAHCSIA</i> <i>OVERALL QUALITY OF PROJECT COMPROMISED</i>	<i>EVALUATION TEAM SHARE WORKLOAD AND BACKUP (A)</i> <i>ADDITIONAL EFFORT UNDERTAKEN IN FINAL PHASE TO COMPENSATE (A)</i> <i>CONTRACT PERIOD EXTENDED FOR SOUND REASONS (M)</i>	<i>UNLIKELY</i> <i>BUT</i> <i>POSSIBLE IF OUTCOME OF 8 IS REALIZED</i>	<i>MODERATE</i>	<i>MEDIUM</i>