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Exploring Wellbeing within Wunan's Financial Counselling, Capability and Resilience Hub

Applying the Interplay Wellbeing Framework

Report preparation

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Executive Summary

This project explores the wellbeing of clients and staff of Wunan's Financial Counselling, Capability and Resilience Hub (the Hub), most of whom are Indigenous, over a period of four months from November 2016 to March 2017. This project, a collaboration between Wunan, Ninti One and Good Shepherd Microfinance, extends Ninti One's Interplay Wellbeing Framework and applies it to the context of financial services in a remote Indigenous setting.

The Interplay Wellbeing Framework is a holistic tool designed to establish an evidence base that provides policy-makers and businesses with an objective measure of the complex interrelationships between health, wellbeing, education and economic participation and the role of Indigenous culture, community and empowerment.

The Hub, established by Wunan in partnership with the Department of Social Services in January 2016, provides financial counselling, capability and resilience support services in Kununurra and surrounding areas of the East Kimberley in Western Australia. These services include one-on-one money management support, microfinance services and financial counselling, and are targeted at the Indigenous population, yet available to everyone in the region.

Adopting a mixed methods approach, this project incorporated surveys with fifty-eight Indigenous clients and five Wunan staff, as well as two staff focus groups, to explore wellbeing outcomes related to the support provided by the Hub. Aboriginal community researchers from Alice Springs conducted the client survey, facilitating a more authentic, accurate and genuine engagement. The large number of client surveys enabled robust statistical analysis, including structural equation modelling to identify connections between areas of wellbeing.

Researchers conclude that the Interplay Wellbeing Framework developed by Ninti One can be successfully applied to the context of Wunan's Financial Counselling, Capability and Resilience Hub. In addition, the study identified a number of key insights and lessons for project partners, which can inform future program design, delivery and research. The key findings from this collaborative research project are summarised below:

Finding 1: Feeling empowered, understanding numbers and having money knowledge are stepping stones on the path to wellbeing

The most innovative finding from this project is the evidence that knowledge about money can be a key enabler on the pathway to wellbeing for Indigenous clients of the Hub, with strong links to feeling empowered and having strong numeracy skills as shown in Figure 1 overleaf.

The study also finds that staff of the Hub are aware that greater empowerment and numeracy are fundamental to building money knowledge, and proactively seek to incorporate this into their service delivery by taking a purposefully personal and patient approach to building their confidence.

Researchers also find that for clients of the Hub, understanding money is more important to overall wellbeing than actively using money (i.e. spending and saving). This suggests that services seeking to improve Indigenous wellbeing can maximise impact by ensuring that clients are able to learn and understand the things they want to know about money, in addition to education and training focused on influencing money-related behaviours.

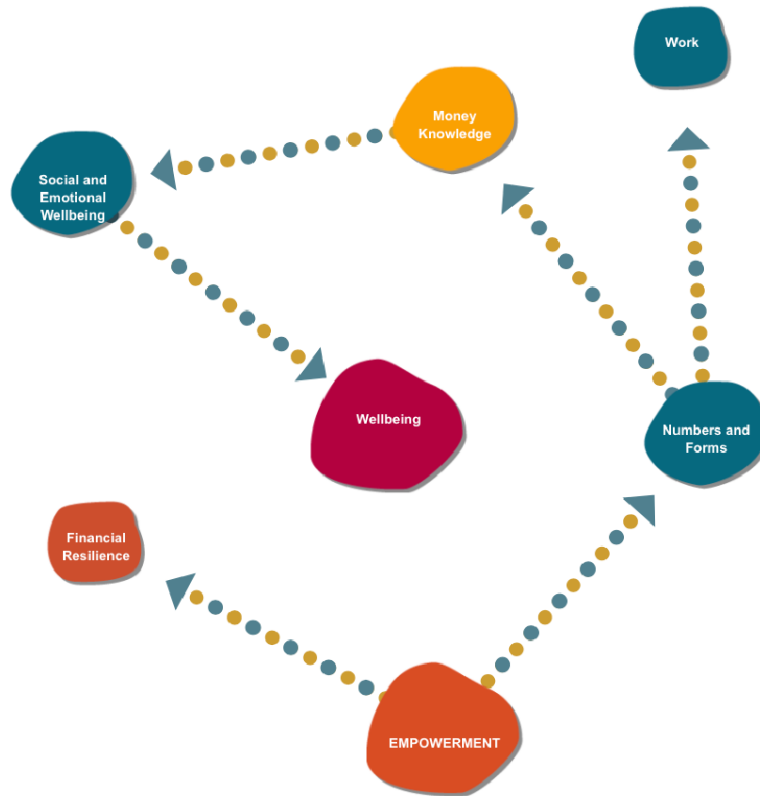


Figure 1: Pathway to Wellbeing in Wunan's Financial Counselling, Capability and Resilience Hub

These key insights can guide future program design and delivery at Wunan and Good Shepherd Microfinance, enabling both organisations to maximise effectiveness by proactively facilitating opportunities to enhance self-empowerment, money knowledge and greater numeracy as deliberate outcomes for clients who need may need this support. The robust evidence-base developed by this project can also inform policymakers responsible for designing programs to offer financial counselling, capability and resilience services to Indigenous people in remote settings.

Finding 2: Nine out of ten Indigenous clients report an increase in wellbeing

The Hub is successfully improving clients' lives with 90% of respondents to the client survey self-reporting an increase in at least one area of wellbeing. Respondents also reported better economic wellbeing for example having money knowledge and using it to be financially resilient (76%), feeling more empowered (26%) and doing more paid work (12%).

A key factor in the success of the Hub appears to be that it offers a 'culturally safe' environment for Indigenous clients to learn more about money and money management. Almost all (95%) of respondents indicated that it is very important to them that Indigenous staff are available to help them. The Hub meets this need by employing Indigenous staff, including an Indigenous financial counsellor, with no cultural ties to the region (ensuring clients feel more comfortable discussing private financial matters).

Another enabling factor is that Indigenous staff of the Hub recognise that **'money culture is new for that mob'** and may not be the top priority for many Indigenous clients. Hub staff adapt their service delivery to meet these needs, including activities that build their clients' feelings of empowerment as a first step towards enhancing wellbeing.

Key recommendations for further improvement drawn from survey data analysis include increasing services to people with chronic health issues and providing more follow-up support for microfinance clients. The researchers also recommend that extending the employee survey to all Wunan employees could yield further insights into Indigenous wellbeing from a staff perspective.

Finding 3: High client satisfaction with the Hub

This project explored client satisfaction regarding access to the Hub and satisfaction with staff of the Hub and sought general feedback about ways to improve the service. Key insights included:

Staff are polite, respectful and make clients feel comfortable talking about money

Respondents overwhelmingly report that staff of the Hub are polite and respectful (89%), take their time and don't rush them (89%), make them feel comfortable talking about money problems (89%), and listen to them 'lots' (87%).

Access to the Hub is easy in Kununurra, but harder from Wyndham

Hub clients who live in Kununurra find it easy to access the services available, whether through the centrally-located main office, at home or in workshops delivered at other organisations. Wunan staff also often transport clients to access these services. However, clients located in Wyndham, which is 100kms away from Kununurra, are less likely to find the Hub easy to access. They request more one-on-one services, visits, workshops and a greater presence in the town.

Build awareness in the community about the Hub

A quarter of respondents stated that more could be done to raise awareness about the Hub in the local community and surrounding areas. Suggestions from clients included getting out of the office and talking to the community and 'spreading the news' about the support available.

The remaining sections of this report describe the background context for this research project, the research design and more detailed findings, the conclusions drawn by the research team and supporting documentation in the Appendix.

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1. Introduction

Project description

This project explores the wellbeing of Indigenous clients and staff of Wunan's Financial Counselling, Capability and Resilience Hub (the Hub), applying the Interplay Wellbeing Framework developed by Ninti One within the context of financial services provision in a remote Indigenous setting.

The findings in this report offer an insight into the role that money can play, as a key enabler along the pathway to wellbeing for clients of the Hub. They also capture learnings about how the Hub influences the wellbeing of clients and staff. These findings are intended to inform current and future program design and delivery for Wunan, Good Shepherd Microfinance and other programs focused on delivering financial services for Indigenous clients..

Ninti One's Interplay Wellbeing Framework

The Interplay Wellbeing Framework is a holistic tool designed by Ninti One to establish an evidence base that provides policy-makers and businesses with an objective measure of the complex interrelationships between health, wellbeing, education and economic participation and the role of culture, community and empowerment, as depicted in Figure 2:



Figure 2: Ninti One's Interplay wellbeing framework

Given the multiple frameworks for Indigenous wellbeing that are currently in use¹, the Interplay Wellbeing Framework offers a fresh approach to a more holistic vision encompassing many domains, such as that adopted by the Healing Foundation:

"...wellbeing is being healthy on a physical, spiritual, emotional and social level. It is a state where individuals and communities are strong, happy and healthy. It includes being able to adapt to daily challenges while leading a fulfilling life. For Aboriginal and Torres Strait Islander people land, family and spirituality can also be considered central to wellbeing"².

The Interplay Wellbeing Framework evolved over four years (2013 to 2017) through a rigorous process followed by Ninti One that included: a review of literature that outlined the limitations of existing frameworks; bringing together representatives from community, government and science; grass-roots community consultation; over 900 surveys with Indigenous people in four remote communities.

¹ Nguyen OK and Cairney S (2013). Literature review of the interplay between education, employment, health and wellbeing for Aboriginal and Torres Strait Islander people in remote areas: working towards an Aboriginal and Torres Strait Islander wellbeing framework. CRC-REP Working Paper CW013. Ninti One Limited, Alice Springs.

² Healing Foundation (2017) Glossary of Healing Terms. <http://healingfoundation.org.au/app/uploads/2017/01/Glossary-of-Healing-Terms.pdf>

The result of the Interplay Wellbeing Framework is statistical confirmation of the holistic nature of wellbeing for Indigenous people living in remote Australia and the stepping stones required to achieve wellbeing. The findings reinforce the importance of culture, empowerment and community, which are needed in order to achieve government priorities of health, education, and work.

Indigenous need in the East Kimberley

Indigenous people make up 34.8% of the total population in the East Kimberley region.³ While the East Kimberley is rich in natural resources, its Indigenous population experience significant disadvantage and have different needs to people accessing mainstream services in urban locations.

Key differences include socio-economic factors (e.g. education, employment and housing), Indigenous approaches to money, the challenge of living in a remote location and higher rates of serious health problems such as chronic diseases, substance abuse and suicide. The complex, interrelated causes of Indigenous disadvantage are well documented⁴, including the intergenerational legacy of colonisation, dispossession, dislocation, racism, inadequate infrastructure and services, and the introduction of alcohol and welfare.

Whilst Indigenous wellbeing in the East Kimberley region has improved over the last decade according to indicators of housing, education and employment⁵, Wunan views the disadvantage experienced by many Indigenous families in the region to be unacceptable and the pace of change too slow. Wunan is committed to improving the wellbeing of Indigenous people in the region and is focused on pragmatic strategies that enable Indigenous success in the future⁶.

The East Kimberley region is also one of two sites currently undergoing a trial of a Cashless Debit Card, under the Empowered Communities initiative. This card quarantines 80% of a working age person's Centrelink benefits onto a bank debit card that can be used for anything except alcohol, gambling and cash. The aim of this program is to address the negative impact of alcohol, drugs and gambling in these communities.

Wunan's Financial Counselling, Capability and Resilience Hub

Wunan have been delivering financial resilience support services in Kununurra and surrounding areas through the Hub since January 2016, funded by the Federal Government Department of Social Services (DSS). The Hub has expanded its outreach services to include 12 locations across the region, including eight remote communities.

Wunan strives to support clients to achieve financial independence through the Hub, providing tailored assistance with financial matters that meets the individual needs of each client. For older clients with low financial capability, this often means helping them deal with recurring financial crises. For clients with more advanced financial capability and the capacity to learn, including those on a pathway to employment or home ownership, the Hub offers encouragement and opportunities for building financial knowledge and resilience. Services include an Indigenous Money Mentor, microfinance products, financial counselling, and a range of workshops about financial literacy, financial skills and home ownership.

The Hub has mostly Indigenous staff, including those from the East Kimberley region and beyond. Whilst the service does not exclusively target them, most Hub clients are Indigenous. The service has assisted approximately 200 clients over the past 18 months and operates in a way that clients can choose to receive assistance from a particular staff member, if they prefer.

³ Australian Bureau of Statistics (2011), 2011 Census data for Wyndham-East Kimberley (LGA)

⁴ www.wunan.org.au/disadvantage

⁵ Wunan, (2011), Assessing Aboriginal wellbeing in the East Kimberley: Analysis of the 2011 Census and process of 'Closing the Gap' in East Kimberley

⁶ Wunan (2017) Strategies for Change http://wunan.org.au/pdf/strategy_for_change.pdf

Project partners

Wunan, Ninti One and Good Shepherd Microfinance partnered together on this collaborative and innovative project, to better explore the wellbeing of the Hub's Indigenous clients and staff, using the Ninti One Interplay Wellbeing Framework. A brief summary of each organisations follows below.

Wunan

Wunan (www.wunan.org.au) is an Indigenous development organisation in the East Kimberley, with a clear purpose and strategy to drive long-term socio-economic change for Indigenous people by providing real opportunities, investing in people's abilities, and by encouraging and rewarding aspiration and self-responsibility.

Wunan focuses on supporting Indigenous success through ability, opportunity and reward for effort, with the goal of enabling financial independence. The organisation seeks to provide education and pathways to achieve this goal, and works with the motto of 'urgency for change'. The findings from this project provide Wunan with an understanding of the experiences of clients accessing the Hub, as well as feedback on ways to improve the service in the future.

Ninti One

Ninti One (www.nintione.com.au) is an organisation committed to building opportunities for people in remote Australia through applied research, innovation and community development. Between 2010 and June 2017 Ninti One has hosted the Cooperative Research Centre for Remote Economic Participation (CRC – REP), focusing on delivering solutions to the economic disadvantage that affects remote Australia.

The Interplay Wellbeing Framework was developed as a key project of the CRC-REP, to be a more holistic way of measuring wellbeing for Indigenous people in remote Australia. The project was implemented through a shared-space research model that brought together Indigenous communities, scientists and researchers, and government representatives through all phases of framework development. This project provides Ninti One with the opportunity to trial the use of the Interplay Wellbeing Framework in a practical setting and to test its applicability as an evaluation tool.

Good Shepherd Microfinance

Good Shepherd Microfinance (<http://goodshepherdmicrofinance.org.au>) is Australia's largest microfinance organisation, offering fair and affordable financial products, services and programs to people on low incomes, including an advisory service with a global reach. The organisation aims to work collaboratively with corporate, government and community sector partners to co-create people-centred programs enabling clients to realise their own economic wellbeing.

Microfinance programs delivered by Good Shepherd Microfinance and community partners are available in over 600 locations across Australia, including through Wunan in Kununurra and almost one quarter (22%) of Good Shepherd Microfinance clients are Indigenous. This project provides Good Shepherd Microfinance with deeper insight into how Indigenous people define economic wellbeing for themselves and their communities.

Project aims

By applying the Interplay Wellbeing Framework to clients and staff of the Hub, the project aims to:

- Test the application of the framework in a practical setting
- Explore how economic wellbeing interrelates with other areas of wellbeing
- Explore the **level of wellbeing** and **change in wellbeing** of clients of the Hub

2. Research Design

The objectives of this project were achieved via a mixed methods approach that used surveys and focus groups to explore the wellbeing of Indigenous clients and staff of the Hub.

Client survey development

The Client Survey was developed in three stages as described below:

1. Validated questions relating to wellbeing were selected from the original Interplay Wellbeing survey, based on their likely relevance to of the services offered by the Hub.
2. New questions were developed to measure economic wellbeing for clients of the Hub, informed by the Financial Wellbeing Framework⁷; Financial Resilience Framework⁸; Money, Financial Capability and Wellbeing in Indigenous Australia⁹; as well as inputs from Wunan staff and Indigenous researchers (see Appendix 1 for the Client Survey).
3. Additional questions were also developed to measure client satisfaction relating to access to the Hub, and the service provided by staff.

Data collection

Data was collected for this project via the following mixed-methods approach:

Table 1: Methods of data collection

Client surveys	58 completed client surveys <ul style="list-style-type: none"> • 42 in Kununurra • 16 in Wyndham 	<ul style="list-style-type: none"> • A team of three Indigenous researchers conducted client surveys. Using Indigenous researchers from outside the local region lessened concerns from Wunan about research fatigue, privacy, and cultural appropriateness, while ensuring a more authentic, accurate and genuine engagement. • Respondents were given a \$20 shopping voucher for their time. • All respondents to the client survey were Indigenous.
Staff surveys	5 completed staff surveys	<ul style="list-style-type: none"> • This small number of responses provides some insight into the experiences and views of staff, but limits the ability to draw conclusions or generalise. • The staff survey was developed by Ninti One in collaboration with Indigenous people living in remote communities that identified the common attributes of successful services in remote Australia.
Focus groups	2 focus groups	<ul style="list-style-type: none"> • Four staff members of Wunan's Financial Resilience Hub participated in two focus groups. An initial focus group was conducted in November 2016, and a second was conducted in March 2017.

⁷ Kempson, E. (2016), From Financial Literacy to Financial Capability: more than a semantic change, Presentation given to the Australian Security and Investment Commission (ASIC) Community of Practice, November 2016

⁸ Muir, K, Reeve, R, Connolly C, Marjolin A, Salignac F and Ho K (2016) Financial Resilience in Australia 2015, Centre for Social Impact (CSI) – University of New South Wales, for National Australia Bank.

⁹ Godinho, V. Money, financial capability and well-being in Indigenous Australia. PhD. RMIT University, 2014

Economic Wellbeing as seen through the eyes of Hub clients

Economic wellbeing can mean different things to different people¹⁰. In this project, researchers found that economic wellbeing, when seen through the eyes of Hub clients, encompassed nine factors which could be rolled up into two broad categories as described in Table 2 below:

Table 2: Adapted economic wellbeing framework for clients of the Hub

Economic wellbeing	Money knowledge	Know about scams and money loans
		Know how to budget your money
	Financial resilience	Happy with your bank accounts
		Feel good about your financial future
		Have support with your finances
		Saving for other things
		Spend your money the right way
		Money lasts until payday
		Having support for emergencies if you need money

Adapting the Interplay Wellbeing Framework

Developing the client survey and exploring economic wellbeing for clients of the Hub led to the adaption of the interplay wellbeing framework to include a seventh factor to denote economic wellbeing, termed 'money' in Figure 3:

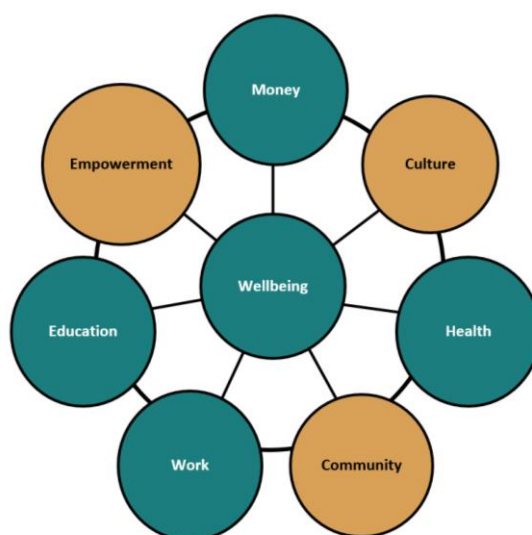


Figure 3: Adapted Interplay Wellbeing Framework

It was necessary to adapt the original Interplay Wellbeing Framework to include economic wellbeing as the Hub is a financial support service, with a primary focus of supporting clients to better understand and manage their finances. The nine factors were developed in collaboration with Aboriginal researchers, piloted in the field and approved by Wunan staff.

¹⁰ Bowman, D, Banks, M, Fela, G, Russell, R & de Silva, A (2017), Understanding financial wellbeing in times of insecurity, Working paper, Brotherhood of St Laurence, Fitzroy, Vic

Limitations

Some limitations should be taken into account when considering the findings from this report, including:

- Researchers were unable to reach clients beyond Kununurra and Wyndham, due to the time of year (approaching the wet season) and limited resources available to the research team.
- Feedback from the Hub staff, and researchers who conducted the surveys, indicated that some of the questions included in the Survey required further information and probing, in order for clients to better understand them. In particular, some money-related questions could have proven confusing to clients, and could be improved in future iterations of this research.
- A methodological limitation common to most surveys is that self-reported behaviour captured in the survey may be different from actual behaviour.
- The survey process did not allow researchers to obtain counterfactual information to compare and contrast responses between individuals who received a NILS loan and those who did not. In an effort to mitigate this, respondents were asked to clarify if their ability to obtain a NILS loan had contributed to changes in their self-reported wellbeing.
- While the sample size for this research was large enough to be statistically significant and equates to a large proportion (29%) of the Hub clients at the time of data collection, we acknowledge that the sampling technique was not fully representative, hence findings should be treated as indicative.
- Survey questions sourced directly from the Interplay Wellbeing Framework have been extensively validated by Ninti One over a four-year period, yet the new questions relating to economic wellbeing have only been tested by this research project.

3. Research findings

This section presents the key findings of the research, based on a comprehensive analysis of the qualitative and quantitative data collected over the course of this research project. The full survey used for this research, demographic information relating to participants and survey results for both clients and staff, can be found in the Appendices attached to this report.

The pathway to Indigenous wellbeing

The most innovative finding from this project is clear evidence that knowledge about money can be a key enabler on the pathway to wellbeing for Indigenous clients of the Hub, as it fosters feelings of empowerment, enhanced numeracy and overall wellbeing.

As highlighted in Figure 4 below¹¹, there are strong connections between the components of Indigenous wellbeing, as they relate to clients of the Hub. The decimal numbers shown below indicate the strength of the connection between these components, mapping the strongest pathway to wellbeing.

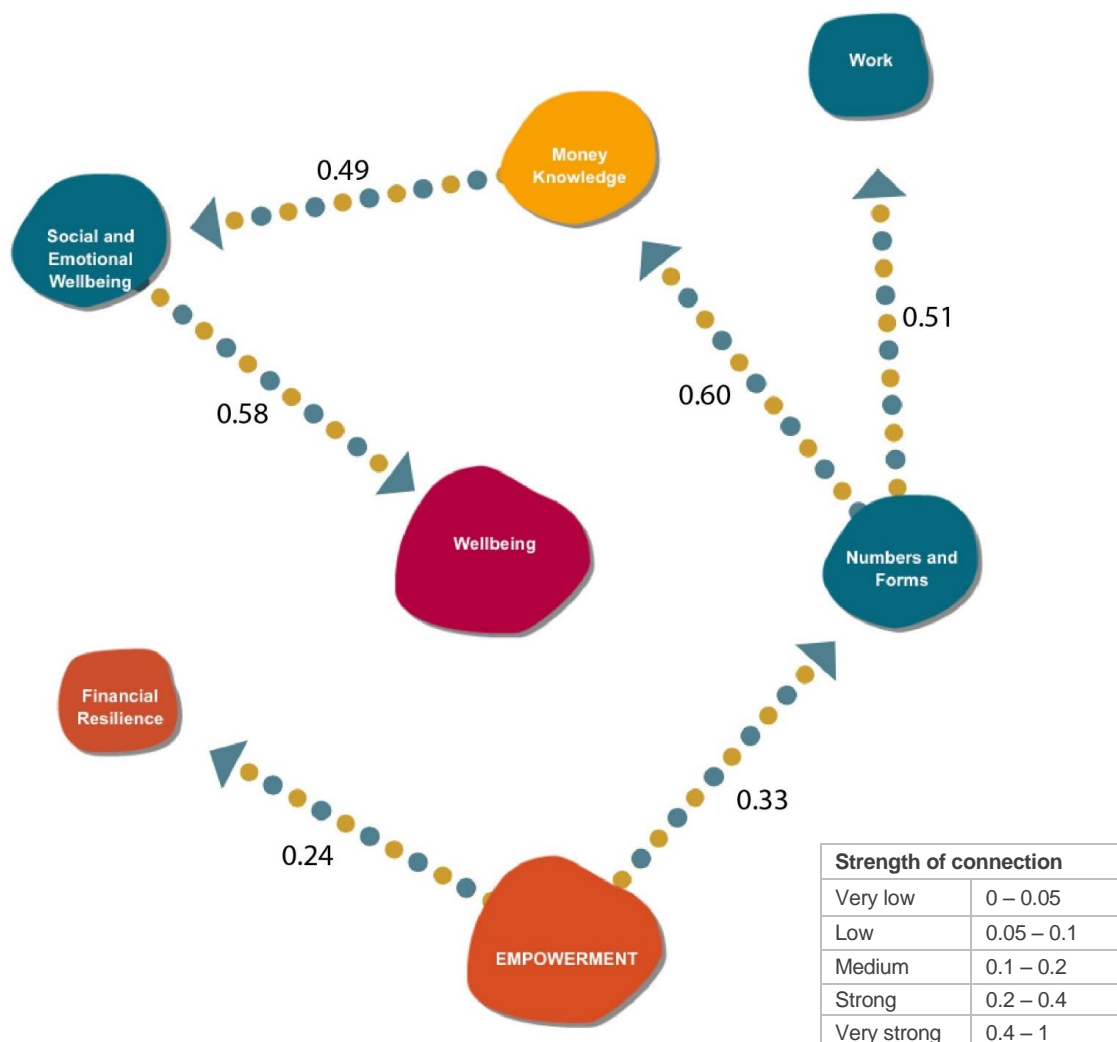


Figure 4: Pathway to wellbeing for clients of the Hub

¹¹ This analysis uses the data about the level of wellbeing of clients at the time of the survey, and is not related to the change in wellbeing. Statistical analysis used was conducted to find statistically significant correlations between variables, as well as to conduct structural equation modelling. The technical process is described in detail here: <https://equityhealthj.biomedcentral.com/articles/10.1186/s12939-017-0563-5>

The sections below describe these findings in more detail:

Empowerment is a fundamental step

Empowerment, comprising factors such as strong identity, self-esteem and individual resilience based on questions in the survey, is crucial to achieving financial resilience and money knowledge, in other words economic wellbeing, as seen through the eyes of clients of the Hub.

This expands on the initial work of the Interplay Wellbeing Framework project which found that empowerment¹² is a fundamental building block to achieving employment and education outcomes. This suggests that services which actively foster and build on a sense of individual empowerment, are most likely to achieve a greater impact on overall wellbeing.

Empowerment as an outcome of the work of the Hub has been explored in greater detail in section 2 of this report, which identifies that staff of the Hub are aware of the importance of building empowerment and proactively incorporate innovative ways to make their clients feel empowered into their service delivery.

Numeracy leads to money knowledge

This analysis shows that understanding numbers and filling out forms is essential to understanding money. Numeracy is also strongly connected to employment.

The learnings for services seeking to build wellbeing and achieve employment outcomes is that support to build these basic skills should be made available to clients if they need it, before more complex concepts are introduced. Financial support services that actively make sure clients have strong numeracy and literacy before moving on to teaching more complex financial concepts such as budgeting, will have greater long-term impacts on employment and wellbeing.

Understanding money is an enabler of overall wellbeing

This research supports earlier findings that an important aspiration for many Indigenous people is having a better understanding of money¹³, so they know they are being treated fairly. Indicators of money knowledge used in this study therefore included understanding financial concepts such as budgeting, as well as scams and money loans.

The researchers found that money knowledge is strongly connected to social and emotional wellbeing, and that increasing money knowledge is likely to lead to improvements in mental health, which in turn is linked to overall wellbeing. Notably, while indicators of financial resilience (i.e. spending money the right way, saving, and coping with emergencies) are strongly linked to empowerment, the data does not identify a strong connection between financial resilience and overall wellbeing.

This suggests that developing an understanding of money is more important to overall wellbeing for clients of the Hub, than actively using money (i.e. spending and saving). Services seeking to improve overall Indigenous wellbeing will therefore have greater impact if they can ensure that clients are able to learn and understand the things they want to know about money in a safe environment, in addition to a focus on influencing money behaviour.

¹² Wilson, B., Abbott, T., Quinn, S., Guenther, J., McRae-Williams, E., Cairney, S., Personal empowerment linked to improved education and employment outcomes for Aboriginal people in remote Australia: Analysis from the Interplay Wellbeing Framework, In press

¹³ Godinho, V. Money, financial capability and well-being in Indigenous Australia. PhD. RMIT University, 2014.

Exploring the domains of wellbeing

This section discusses the findings of the research relating to each domain of wellbeing used in the Interplay Wellbeing Framework in an effort to offer deeper insights. The Hub appears to be having success in improving clients' lives, with nine out of ten respondents to the client survey self-reporting an increase in at least one area of wellbeing. (Survey results can be found in Appendix 3 and 5.)

Money (Economic wellbeing)



- Economic wellbeing increased for 78% of respondents
- 69% of respondents are doing more of the things that are most important to them

It is not uncommon for Indigenous Australians to see money as separate from their everyday cultural lives, as a 'white-fella' concept imposed on them from the outside, which is disconnected to the things that are most important to them, such as culture, family and health.¹⁴ A key challenge for the Hub is empowering clients to understand money better and to see it as a tool that can benefit their lives, without conflicting with things that are more important to them. Staff interviewed acknowledge that **'money culture is new for that mob'**, adding that for many clients, their work is focused on **'changing the mindset'**. Staff of the Hub stated that they offer good support because they have been through the process of learning about money too.

'We had to learn about money, we didn't learn it in our family like in a European family. Our strength was culture. We've had to learn those [money] skills and our clients can learn them too.'

Data analysis indicates that the impact of the support offered by the Hub staff varies, depending on the client's financial understanding, needs and the targeted support that is provided. Respondents who took part in group workshops on a weekly or fortnightly basis were likely to know more about budgeting and be spending money more wisely. Respondents who received individual assistance such as money mentoring or financial counselling were more likely to feel supported. Seeking help with bills also appears to be an important entry point for people into the service and is strongly connected to improved economic wellbeing across all indicators.

Staff of the Hub considers the service successful when clients ask questions, request individual help, or indicate their trust of the service by asking for assistance from a specific staff member.

'When they come in and ask for a staff member by name, and they do, that they know they are going to get help and that they trust and respect us. It tells us that they know we are here to help them.'

Knowing how to avoid scams is another important aspect of economic wellbeing for Indigenous people¹⁵, particularly those living in remote locations that are deliberately targeted by low value products and services¹⁶. However, nearly half (47%) of respondents felt that they do not strongly understand these. The Hub could consider offering more information about low value products and services.

These findings indicate that the Hub is effectively targeting their support to the needs of clients, offering a range of individual and group supports that lead to improvements for many. It is worth noting that clients accessing NILS were least likely to report changes in economic wellbeing, perhaps due to the fact the Hub provides an access point for the NILS program, which is located in Perth¹⁷ and that 60% of NILS applicants only accessed the service once or twice. This indicates that the Hub could do more to actively engage with NILS applicants after the initial application.

¹⁴ Dreise, T., & Meston, T. (2017) Knowing Growing Showing Indigenous consumer and financial literacy: Research to practice Godinho, V., Venugopal, S., Singh, S. & Russell, R. 2017. When Exchange Logics Collide. Journal of Macromarketing Vol 37, Issue 2, pp. 153 - 166

¹⁵ Godinho, V. (2014) Money, financial capability and well-being in Indigenous Australia. PhD. RMIT University

¹⁶ ASIC (2014) Unlicensed rental companies enter into enforceable undertaking with ASIC

¹⁷ NILS is centrally coordinated by the Western Australian No Interest Loan Scheme (WANILS) program in Western Australia

Empowerment



- **26% of respondents felt more empowered, indicating scope for improvement**

Ninti One and Wunan both recognise empowerment as a priority for Indigenous people in remote Australia and a key aspect of wellbeing. Improvements in empowerment for Hub clients most often occurred across more than one indicator, with respondents simultaneously feeling more resilient, more confident in themselves and more in control of their lives. Empowerment also positively linked to improvements in economic wellbeing and in how clients feel about their life overall.

Research shows that building individual empowerment is complex, particularly for Indigenous Australians¹⁸, and is most successful when programs are culturally aligned.¹⁹ Many programs and initiatives of the Hub are delivered with the goal of empowering clients, including a home ownership event that allows prospective home owners to experience the real estate market in a culturally safe environment and a mothers program that empowers women to look after their families and shop for groceries thriftily in a participatory group environment.

In focus groups, staff of the Hub discussed their personal journeys of empowerment and their goal of empowering their clients, for example:

'I feel empowered as an Indigenous young man being employed in the community sector, I've absorbed a lot of knowledge that I use in my sessions. The young guys were shy and intimidated at the start and now they are up and presenting to the group. They are on the job pathway and having workshops that encourage them to speak up prepares them for the work place. Having the young ones get up and talk shows we are really doing something and making a difference.'

Client survey data showed that those who experienced improved feelings of empowerment were not at the highest level of empowerment, indicating potential scope to have a greater impact by further embedding empowerment as a key goal for all programs.

Education



- **37% of respondents reported improvements in understanding numbers and filling out forms**
- **25% of respondents did not need assistance with these skills**

The Interplay Wellbeing Framework has many indicators of education, including literacy and numeracy in first languages and in English. Given the services offered by the Hub, this project only explored two indicators, understanding numbers and filling out forms. While understanding numbers and filling out forms are not intended outcomes from any of the Hub's workshops or services, it is clear many clients see benefits in these areas. Analysis shows that the Hub is effectively meeting the needs of clients who have lower numeracy levels, with more than one third (37%) of clients experiencing improvements in this area.

Respondents who access the service regularly, and those that participated in money workshops, were more likely to have improved numeracy. Since higher levels of numeracy further enhance the positive wellbeing and economic wellbeing outcomes, program delivery that builds these skills could be strengthened and formalised.

¹⁸ Haswell, M. R., Kavanagh, D., Tsey, K., Reilly, L., Cadet-James, Y., Laliberte, A., & Doran, C. (2010). Psychometric validation of the Growth and Empowerment Measure (GEM) applied with Indigenous Australians. *Australian and New Zealand Journal of Psychiatry*, 44(9), 791-799.

¹⁹ Tsey, Komla, et al. "Empowerment-based research methods: a 10-year approach to enhancing Indigenous social and emotional wellbeing." *Australasian Psychiatry* 15.1 suppl (2007): S34-S38.

Work

- 12% of respondents are doing more paid work
- 26% of respondents are doing more work-related activities



Employment is a priority area of wellbeing and offers a pathway to achieving financial independence. The Hub staff link with Wunan-owned employment support services to provide additional client support for example by facilitating financial education workshops for clients of East Kimberley Job Pathways. This project broadened the definition of work to include voluntary work or work for the dole, as well as studying and training in preparation for employment in order to gain a better understanding of work related activities clients are undertaking.

Data analysis found that respondents who were doing more paid work had some common experiences: all had been using the Hub for six months or less, more than half were using the Hub weekly or fortnightly, all but one were located in Kununurra, and most were happier with their bank accounts.

This indicates that the Hub provides effective support for those clients who are on an employment pathway and staff could build on this by offering targeted support to those clients who may be ready for more advanced financial information (e.g. completing tax returns, self-employment and contracting, insurance, and personal loans). The Hub may also consider offering additional assistance for clients who are seeking employment, with one client suggesting that the Hub could be improved by 'helping people get work'.

Health

- 10% of respondents had mental or physical health improvements due to the Hub
- Respondents have fewer serious health conditions than the general population in the region



Financial stress can have an impact on anxiety and mental health²⁰, and staff at the Hub report instances of clients being less visibly stressed after assistance has been provided. Client survey responses support this, with a (small) number of clients reporting a reduction in mental health indicators such as 'hard to breathe' (7%) and shaky (7%).

Client survey respondents also had fewer serious health conditions than the general population in the region. While 65% of Indigenous adults in the region have at least one long-term health condition²¹, many respondents had never experienced an indicator of poor mental health (45%) or poor physical health (55%). Research also shows that microfinance can have physical health benefits for people with chronic illness, particularly in remote locations where people often have previously been living without an essential item such as a fridge.²²

This indicates an opportunity for the Hub to offer more services to people experiencing chronic health conditions in the region, supported by client feedback:

'More services for disability mob, and more services for sick people'.

The Hub could strengthen connections with health services in the region to build awareness of the programs and services that are available, in particular microfinance loans that can be used to help people more easily manage chronic health conditions.

²⁰ Australian Psychological Society (2015) Stress & wellbeing: Stress and wellbeing in Australia survey 2015

²¹ WA Country Health Service (2013), Kimberley – population and health status

²² Eccles, K., & Cain, R., (2017), NILS in Far North Queensland: Evaluation of the Reach funding, Good Shepherd Microfinance

Culture

- **95% of respondents say that it is very important they can receive assistance from an Indigenous staff member.**



As an Indigenous development organisation working with Indigenous clients, the Hub employs Indigenous staff so that clients can access support services in a culturally safe environment. Almost all clients (95%) say it is important to them that there are Indigenous support workers available in the Hub, an insight that is supported by feedback from management and staff who consider that having Indigenous staff is an important factor that makes their service work well:

‘Building trust and breaking that barrier, because people can relate to their own mob. Being Indigenous makes it easy to build the relationships.’

Staff also report seeing their role as a journey of learning with their clients and of recognising their determination:

‘We learn from them too, it’s a two-way journey. No matter what is happening in their lives, they still get out of bed every day and push on, they don’t buckle in.’

It is possible that in some instances, the presence of local Indigenous staff may cause potential clients to be reluctant to use the service as financial problems bring shame, and Indigenous people are often uncomfortable seeking assistance regarding private matters from someone they know personally or share a family connection. The Hub recognises and mitigates this risk by employing an Indigenous financial counsellor who is not from the region, by deliberately operating via a shared case management approach that ensures clients can be seen by a staff member with no family ties, and via a flexible approach in which clients do not have to access services in the main office if they prefer not to. This means a client who is hesitant to seek assistance in the office for cultural reasons can see a worker in their home or another location that suits their needs.

Staff of the Hub were also surveyed about how Wunan supports the areas of wellbeing identified in the Interplay Wellbeing Framework, including culture (see Appendix 5). This data includes factors such as ‘cultural and spiritual beliefs being respected and honoured’ and ‘culture being built into programs and service delivery’. In focus groups, staff described how Wunan offers a culturally safe work environment:

‘Cultural side of things are supported, for example with cultural leave and understanding about deaths in family and how we are when our mob pass away. Jo knows that and Wunan has an Indigenous chairperson and the majority of staff are Indigenous.’

However, the anonymous staff survey offered mixed feedback from staff related to areas of culture. While drawing conclusions from the survey data is not possible due to the low number of responses, the results suggest further exploration in a safe and private forum would be valuable for the organisation to continue to support the cultural needs and wellbeing of their staff.

Community

- **The transport that the Hub offers to clients is valuable and supports the community**

The Interplay Wellbeing Framework includes community as a key priority area of wellbeing for Indigenous people in remote Australia, identifying key indicators such as leadership, safety, connectedness, trust and respect, and services.



While the Hub does not seek to have a direct impact on these indicators, the focus group information and staff survey offers some insight into the wider community impact of the service. For example, staff agree that the Hub supports community by offering transport for community members (an important area of remote Indigenous service delivery that was identified by Ninti One). Some staff survey responses suggest there is potential for Wunan to be more supportive of community, however as previously mentioned, the response rate was too low to be conclusive and further investigation is required.

Staff of the Hub are enthusiastic about the Wunan values and mission, and the commitment that the organisation has to the Indigenous community in the East Kimberley region, as demonstrated by the following statements:

'The values are genuine, we are working for a place that has good values and good vision and being a part of that is good.'

'To know that they have made money and put it back to the people, they have a strong belief in where they are going. They have set money aside for future generations that no one can touch even today. They are here for a reason and to stay, and are looking at the long term and the next generation, and putting that into areas that is needed.'

Overall wellbeing

- **28% of respondents rate their life as better due to the Hub**
- **All respondents rate their life as 5 or above**

The overall wellbeing of clients was measured by the question *'If 1 is the worst your life could be, and 10 is the best, how would you rate your life right now?'*

One fifth of respondents felt that their life is the best it could be and more than half (52%) reported a score of 7 or more. Importantly, no respondents rated their life lower than 5.



The data also indicated that over one quarter (28%) of respondents rate their life as better because of the Hub. This is a significant change given the complex lives of clients, who often receive money support through the Hub in addition to requiring other services to address a range of needs. Of those who rated their life overall as better, most were women and lived in Kununurra, they also felt more empowered due to the Hub, and were more likely to be making their money last until payday.

Client satisfaction with the Hub

This project also explored client satisfaction in two areas: client access to the Hub and satisfaction with staff of the Hub. Clients were also asked to provide general feedback about ways to improve the service. Key insights included:

Access to the Hub is easy in Kununurra, but harder in Wyndham

Clients in Kununurra have a number of options for accessing the Hub, including visiting the main office, which is centrally located in town, being visited in their home, participating in workshops located in other services (such as East Kimberley Job Pathways or the family centre), or being transported by a Wunan staff member into the main office. As a result, 95% of respondents in Kununurra found it 'easy' or 'very easy' to get the information they needed and to stay in touch with the Hub.

Staff from the Hub regularly visit Wyndham, which is 100kms away from Kununurra, as well as nearby communities (e.g. Doon Doon and Molly Springs) and other communities further away (e.g. Kalumburu). Due to the distance from the main office, 50% of respondents in Wyndham found it 'hard' or 'very hard' to get in touch with the Hub and 44% found it 'hard' or 'very hard' to stay in touch with the Hub.

Survey respondents in Wyndham requested more one-on-one services, more visits and workshops, a greater presence in town, and more communication from the Hub, including:

'More help for remote homelands and visits'

'A base out of town or people going out to communities to let them know of their services and what they offer'

General client feedback from surveys also suggested a need for more help for the 'disability mob', people who are sick and additional transport for clients to access the Hub.

Staff are polite, respectful and make clients feel comfortable talking about money

Most respondents, irrespective of the location, were very happy with the service and support received from staff of the Hub. Overwhelmingly, respondents said staff were polite and respectful (89%), took their time and did not rush them (89%), made them feel comfortable talking about money problems (89%), and listened to them (87%).

This perspective is also reflected by Hub staff, who say they make clients feel comfortable because they can talk from their own personal experience about financial matters.

'We have the knowledge because we work in this place, but I've been in that situation and I've been on Centrelink. We relate to clients, because we have real life stories and real life examples and tips and translate it in a way that people understand.'

More awareness is needed in the community about the Hub

A quarter of respondents stated that more could be done to raise awareness about the services available in the Hub, in particular, by getting out of the office and talking to the community.

'More notices on what is offered'

'Talk to people more about what they do'

'Getting out there and telling more people, spreading the news'

'Talk to the people more out of the office and out at communities, people don't know where to get help'

'The Hub should be going out and informing community members on what they do and offer as a service.'

Comparison of client wellbeing to other remote locations

Applying the Interplay Wellbeing Framework to the Hub can offer additional insight into the comparison of client wellbeing against the wellbeing of Indigenous people living in other remote locations.

As the original Interplay Wellbeing Framework survey conducted by Ninti One was completed by Indigenous people between the ages of 15 and 34 who live remotely²³, a comparison with client data from the Hub was conducted using only those responses from clients in the same age range and for those questions asked in the exact same way. A more detailed version of this table is in Appendix 3.

Table 3: Comparison with wellbeing in other remote locations

Wellbeing domain	Indicator	The Hub clients compared to Ninti One respondents
Overall wellbeing	Life rating	Above average
Work	Other work (voluntary/work for the dole)	Above average
	Paid work	Below average
	Time spent on studying	Below average
	Self-identity	Below average
Empowerment	Resilience	Average
	Self-efficacy	Below average
	Anxiety	Above average
Mental health	Depression	Above average
	Health problems getting in the way of	Above average
Health	Have health problems got in the way of your normal activities?	Above average
	Understanding numbers	Above average
Numbers and forms	Filling out forms	Above average

The results from this comparison are mixed, and should be viewed within the context that the two groups have major differences: the Wunan clients live in Kununurra and took part in the Hub, and the Ninti One respondents live in other remote locations and received no support. It is not possible to conclude impact from these results due to differences between the East Kimberley and other regions, including initiatives such as the Cashless Debit Card trial (see section 1).

The comparison analysis indicates that clients of the Hub may be presenting with different needs such as feeling less empowered, which further supports the need for the service to continue to focus on empowerment as a fundamental building block to economic wellbeing.

²³ The original Interplay Wellbeing Framework survey was completed by 842 Aboriginal people between the ages of 15 and 34 who live in four remote places (Yirrkala, Galiwin'ku, Katherine and Wiluna). While this comparison offers some insight, the Wunan cohort of the same age group is not large enough to be statistically significant (only 17 respondents)

4. Conclusion

This research successfully applied the Interplay Wellbeing Framework developed by Ninti One to the context of financial services provision in remote Indigenous settings, to further explore wellbeing as it relates to clients and staff of Wunan's Financial Counselling, Capability and Resilience Hub. It also identified a number of key insights and lessons for project partners, which can inform future program design, delivery and research.

This project explores the wellbeing journey for clients of Wunan's Hub, as well as providing a validated tool for exploring self-reported change in wellbeing. The addition of new questions relating to economic wellbeing highlights how the tool can be adapted to differing contexts of specific service provision, as well as offering a rigorous basis for exploring more general wellbeing areas.

The data from the client surveys provides a number of key findings, including statistical evidence that 'money knowledge' can be a key enabler on the pathway to wellbeing for Indigenous clients of the Hub, and that the Hub is having success in improving clients' lives.

Key recommendations that each project partner can consider further include the following:

Wunan

- The Hub should continue to focus on empowerment and numeracy as important steps towards achieving the other financial capability goals of the service. Operationalising this by identifying empowerment and numeracy as deliberate outcomes will allow current and future program delivery to incorporate the important lessons from this project.
- The Hub could improve services by offering: more support for people with chronic health issues; more services to Wyndham and other communities; more follow-up support for microfinance clients; and more awareness of the services that are offered by the Hub by getting out of the office and into the community.
- Wunan could further explore the wellbeing of staff. The current project was unable to draw specific conclusions from staff surveys due to low response rates, however the responses that we did collect suggested that exploration in a safe and private forum would enable Wunan to gather insights that could lead to organisational improvements.

Good Shepherd Microfinance

- Good Shepherd Microfinance can use the learnings from this project to further enhance the delivery of programs to Indigenous people in remote Australia, in particular, incorporating further support to build empowerment and numeracy for clients who need this support.

Ninti One

- Ninti One can use the lessons from this project when applying the Interplay Wellbeing Framework in future evaluative contexts, including the approach used to adapting questions to be evaluative and attributive. The approach used could also be shared or published to encourage other organisations operating in remote Australia to consider using the Interplay Wellbeing Framework to explore the impact on client wellbeing.

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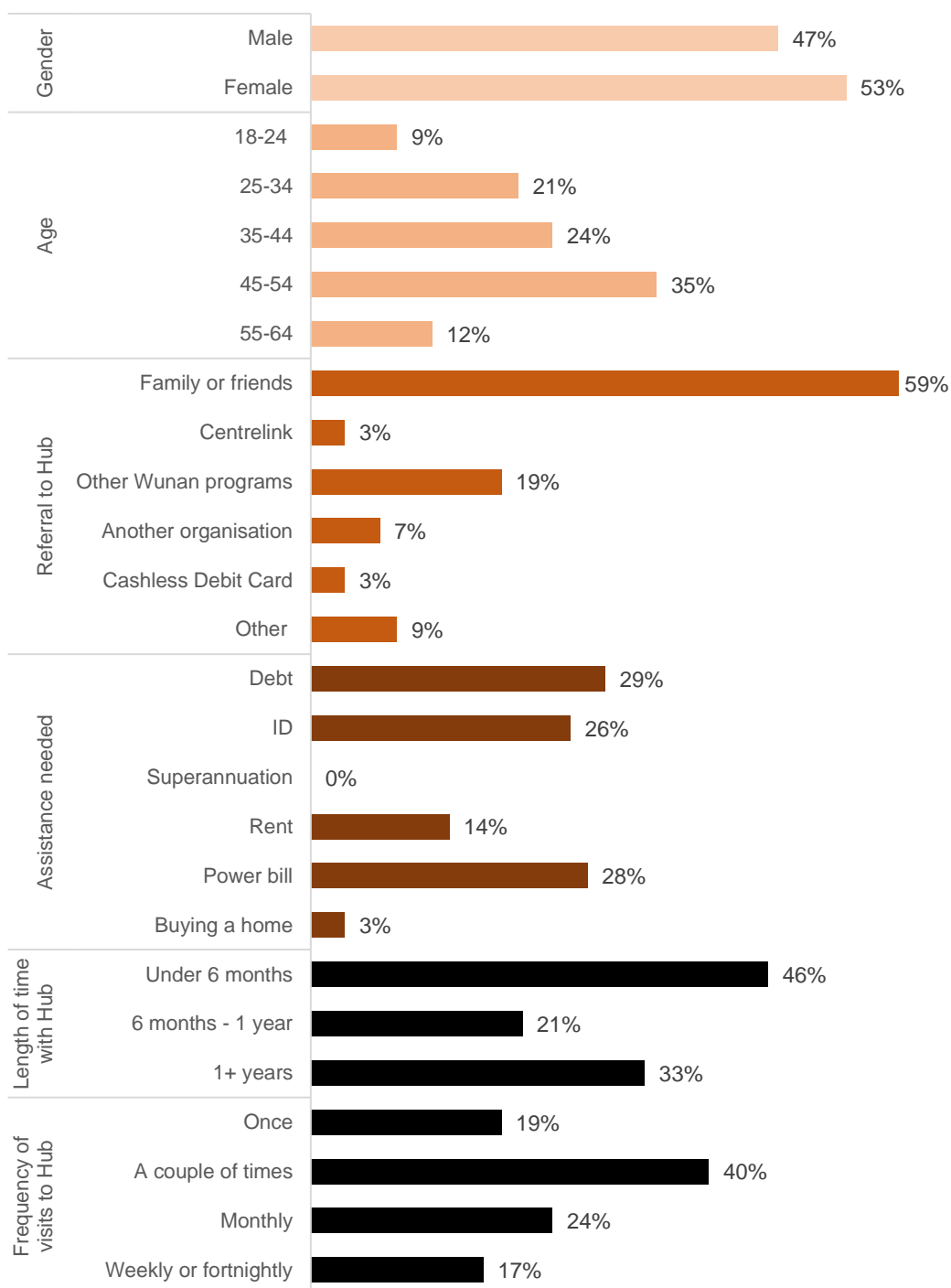
Appendix 1 Client survey

Wellbeing domain	Indicator	Question	Change	Attribution
Economic wellbeing	Money knowledge	Know about scams and money loans	Is it better/worse?	
		Know how to budget your money		
		Happy with your bank accounts		
		Feel good about your financial future		
	Financial resilience	Have support with your finances		
		Saving for other things		
		Spend your money the right way		
		Money lasts until payday		
		Have support for emergencies if you need money		
Education	Understand numbers	Is it better/worse?	Did it change because of the Hub? (Yes/No)	
	Know how to fill out forms			
	Attending school or training			
Work	Paid work	Are you doing it more/less?		
	Other work (voluntary, etc)			
	How much time to spend on study/education			
Empowerment	Feeling good	Is it better/worse?		
	Move on from bad experience			
	Make changes in your life when you need to			
Health	Have you felt hard to breathe from too many worries	Is it better/worse?		
	Have you felt shaky from too many worries			
	Have you felt like giving up – no point in trying			
	Have health problems got in the way of your normal activities			
	Have health problems got in the way of your energy levels			
Overall wellbeing	On this scale, '0' is the worst your life could be, and '10' is the best it could be?	Is it better/worse?		

Appendix 2 Demographics and preferences of client survey respondents

This section outlines the key demographic information of survey respondents, as well as insights into their usage of the Hub.

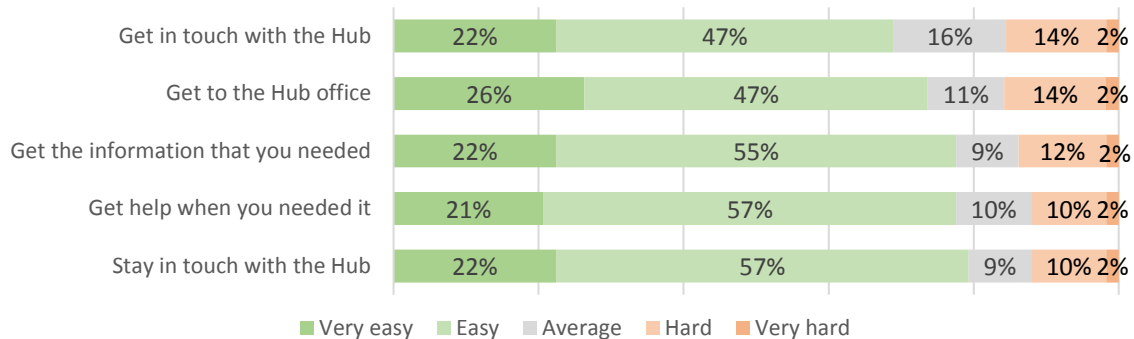
The data shows that people are mostly likely to find out about the Hub by a family member or a friend (59%), are most likely to come to the Hub for help with debt (29%) or a power bill (28%), and are most often access the Hub more than once (81%).



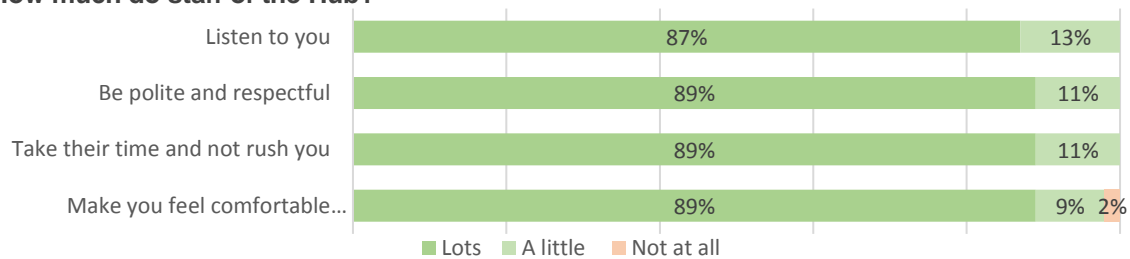
Appendix 3 Client survey results

Client satisfaction

How easy is it to?

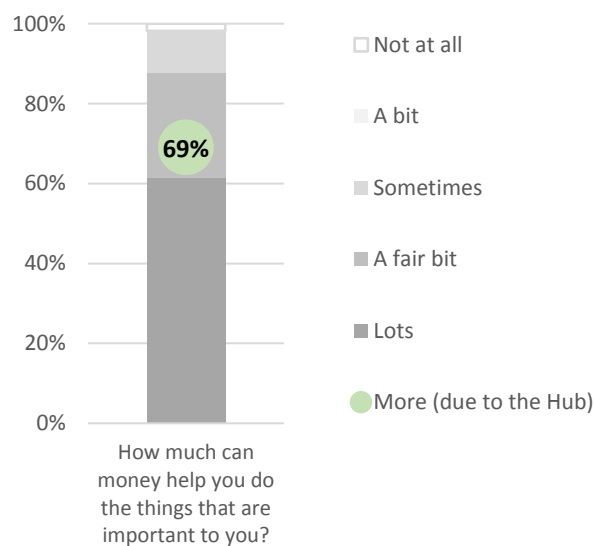


How much do staff of the Hub?

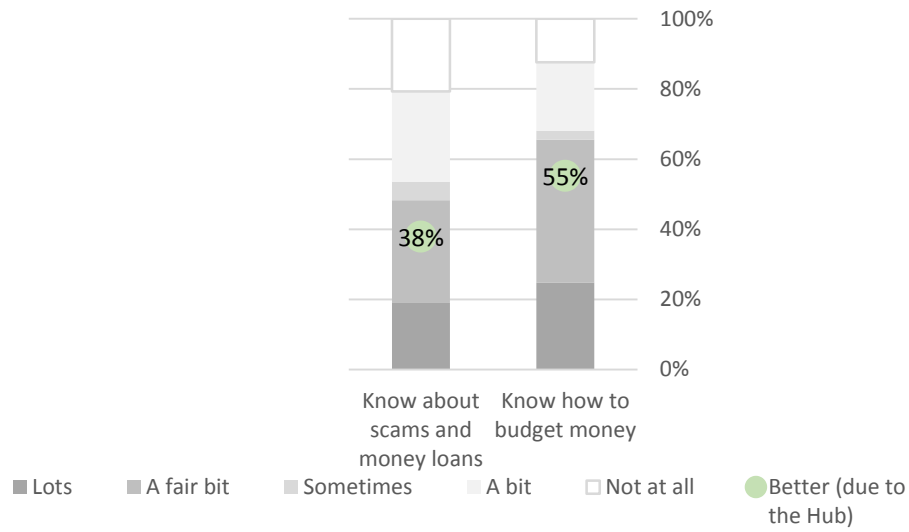


Level and change in wellbeing

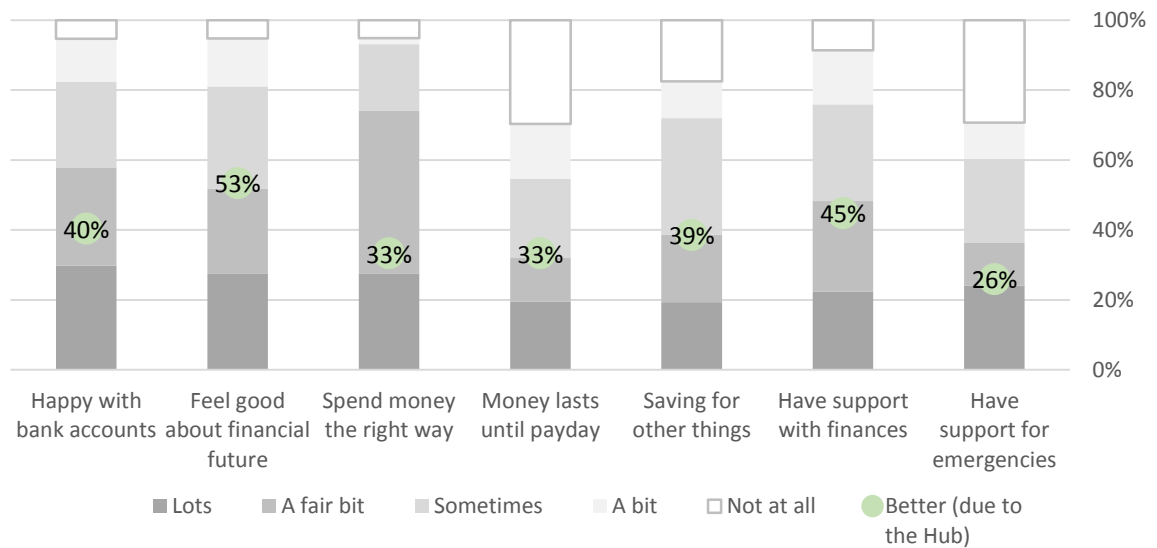
Money



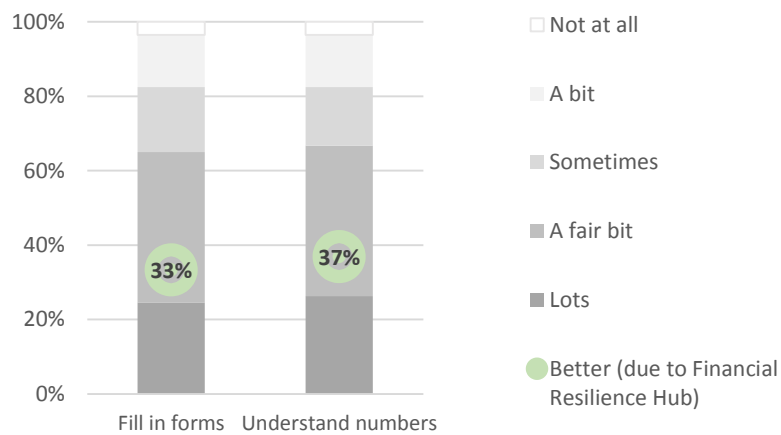
Money knowledge



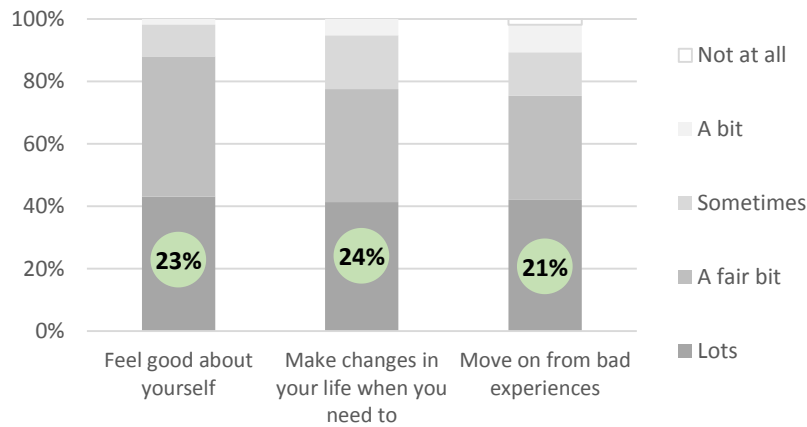
Financial resilience



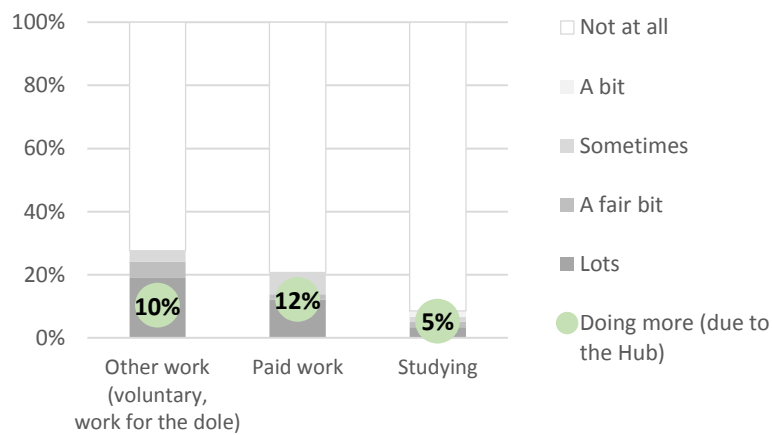
Numbers and forms



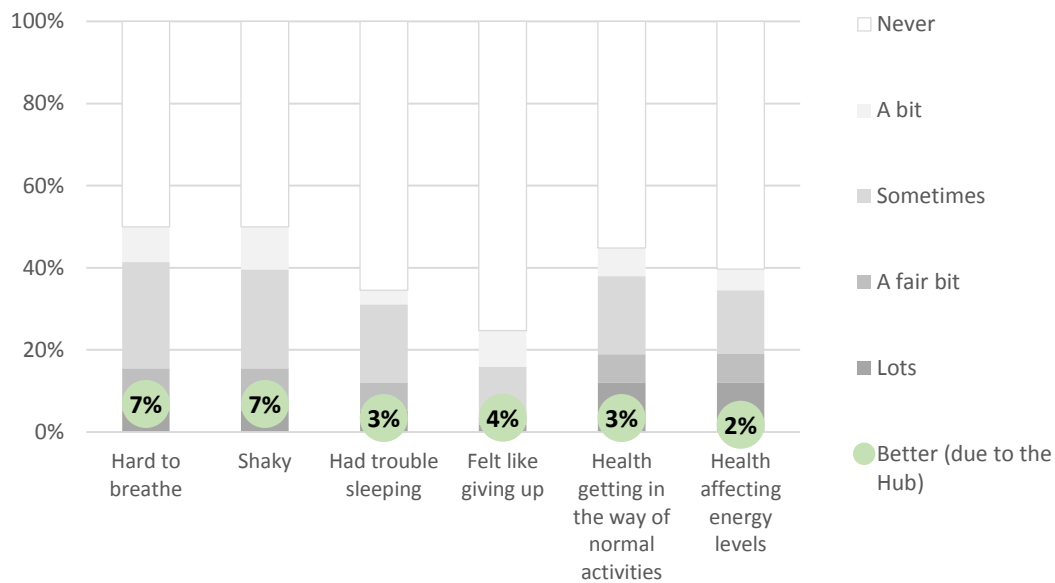
Empowerment



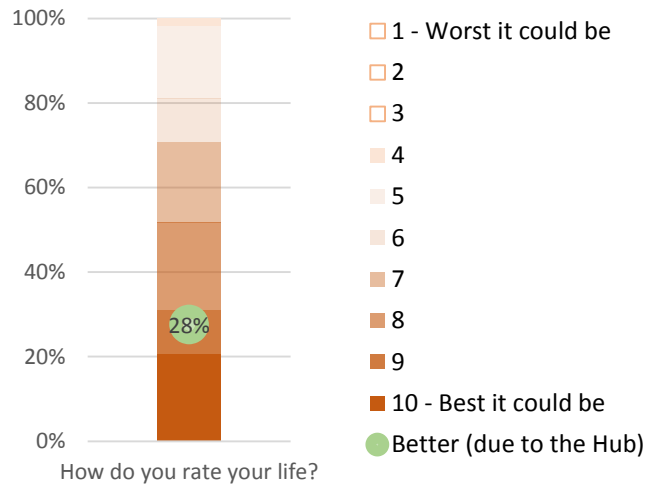
Work



Health



Overall wellbeing



Appendix 4 Comparing wellbeing with other locations

Wellbeing question	Mean response		
	Ninti One	Wunan	Wunan clients compared to Ninti One respondents
How would you rate your life <i>1 = the worst your life could be, 10 = the best</i>	8.07	8.35	Above average
How much time do you spend on other work? <i>0 = not at all, 4 = lots</i>	0.98	1.47	Above average
How much time do you spend on paid work? <i>0 = not at all, 4 = lots</i>	1.41	1.05	Below average
How much time do you spend on studying/education? <i>0 = not at all, 4 = lots</i>	1.21	0.64	Below average
How much do you feel good about yourself? <i>0 = not at all, 4 = lots</i>	3.53	3.29	Below average
How much do you move on from bad experiences? <i>0 = not at all, 4 = lots</i>	3.18	3.11	Average
How much do you feel make changes in your life when you need to? <i>0 = not at all, 4 = lots</i>	3.3	3.17	Below average
Have you felt hard to breathe from too many worries? <i>0 = lots, 4 = never</i>	3.41	3.88	Above average
Have you felt shaky from too many worries? <i>0 = lots, 4 = never</i>	3.42	3.82	Above average
Have you had trouble sleeping from too many worries? <i>0 = lots, 4 = never</i>	3.09	3.88	Above average
Have you felt like giving up from too many worries? <i>0 = lots, 4 = never</i>	3.13	4	Above average
Have health problems got in the way of your normal activities? <i>0 = lots, 4 = never</i>	3.77	3.88	Above average
Have health problems got in the way of your normal activities? <i>0 = lots, 4 = never</i>	3.75	3.82	Above average
Can you understand numbers? <i>0 = not at all, 4 = lots</i>	3.41	3.35	Average
Can you understand forms? <i>0 = not at all, 4 = lots</i>	3.22	3.35	Above average

Appendix 5 Staff survey results

These questions were developed by Ninti One in collaboration with Indigenous people living in remote communities that identified the common attributes of successful services in remote Australia. They have not been included in the body of the research due to the low response rate.

