

The role of accounting in the financial capacity building of Indigenous Australians

by

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Luisa Lombardi

27 August 2014

Note

Faculty practice at Deakin University is to encourage PhD students to publish from their thesis, to the extent practicable, as they undertake their journey. With my supervisor, I have one paper forthcoming in Australian Accounting Review titled 'Aboriginal and Torres Strait Islander people in the accounting profession – an exploratory study'. I have also during the last two years worked with my supervisor on a completely separate major study for CPA Australia titled 'An investigation into the role of educators, employers and the accounting profession in providing opportunities for Indigenous Australians to enter the field of accounting', as a result of successfully winning a major research grant. In undertaking this study for CPA Australia, I have to a limited extent drawn on some of my doctoral work, due to the obvious overlap in some areas. However, as this report (still in draft stage) does not fall into the category of a normal academic publication like the fore-mentioned journal article, I have an absolute agreement with CPA Australia that the report will not be published until my thesis has been examined. On the few occasions where the report for CPA Australia has been referenced in this thesis, it is clearly an unpublished draft report and will remain so until this thesis is examined and finalised.

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Abstract

The aim of this study is investigate the role that accounting can play in the building of financial capacity of Indigenous Australians. Although the accounting literature has predominately focused on the marginalising and damaging role of accounting in the context of Indigenous peoples, it has been white accounting professionals who have administered and provided accounting services to and on behalf of Indigenous organisations and Indigenous peoples. Buhr (2011) contends that accounting studies have paid attention to accounting 'for' Indigenous peoples rather than accounting 'by' Indigenous peoples (p. 139) and pleas for "...a more positive and emancipatory discourse about the role of accounting and Indigenous peoples" (p. 140). Through the theoretical framework of Bourdieu's field, capital and habitus, a critical analysis of the role that accounting can play in the financial capacity building of Indigenous Australians is undertaken. This study poses an alternative view that challenges past accounting literature, to offer a more positive discourse about the role that accounting can play.

A total of thirty-nine interviewees participated in this study, which included twenty-two Indigenous Australians and seventeen non-Indigenous Australians, divided into five groups. A qualitative research methodology, and in particular an oral history method, was chosen because of its ability to support a deeper and richer form of inquiry. The findings revealed variables that act as 'enablers' (inclusionary processes) and 'restrainers' (exclusionary processes) of accounting. Whilst acknowledging that Indigenous peoples have been excluded from the field of accounting, the evidence and analysis provided by this study postulates a constructive way forward of accounting's role in contributing to the financial capacity building of Indigenous Australians.

Chapter 1

THE ROAD TO THE FINANCIAL CAPACITY BUILDING OF INDIGENOUS AUSTRALIANS

Introduction

Australia's Indigenous peoples¹ remain the most disadvantaged of all Australians (National Human Rights Action Plan, 2011; SCRGSP, 2007, 2009, 2011; Reconciliation Network, 2007). The continuing issues and systemic exclusions in areas such as health, education and employment faced by Australia's Indigenous peoples since the colonisation of Australia provide a basis for understanding why the programs and policies targeted at financial capacity building of Australia's Indigenous peoples have been largely ineffective (Altman, 2002; Cornell, 2002; Dodson and Smith, 2003; Martin, 2003; Peterson, 2005; United Nations Permanent Forum on Indigenous Issues, 2005; Young, 1995). The Australian Human Rights Commission (2005) has stated that the government and the Ministerial Taskforce on Indigenous policies have identified "...the building of Indigenous wealth, employment and entrepreneurial culture, as ... integral to boosting economic development and reducing poverty and dependence on passive welfare" (p. 2). Reconciliation Australia (2002) claims that "...one of the greatest needs of Indigenous organisations, like all other community organisations, is a robust capacity for financial planning and accountability" (p. 18). Furthermore, a publication for 'Closing the Gap' Clearing House claims that one of the obstacles in improving the successes "...for Indigenous entrepreneurs and community-based enterprises for Indigenous Australians" is "...poor organisational governance and lack of business planning and financial literacy" (Morley, 2014, p. 2).

¹ 'Australia's Indigenous peoples' and 'Indigenous Australians' have been used interchangeably in this thesis. At times just the word 'Indigenous' has been used to allow for easy flow of writing. The term 'Aboriginal and Torres Strait Islander' and 'Aboriginal' have also been used when referring to reports or quotations that use those terms or when otherwise deemed appropriate.

Whilst accounting and financial skills are viewed as crucial for building financial capacity, there has arguably been very little support and attention given to Australia's Indigenous peoples in the access or development of these skills (Reconciliation Australia, 2002). Blackman (2014) further reiterates the importance of financial skills for Indigenous Australians and states "...there's a need for financial management skills to ensure that the financial capacity that is developed today has a lasting, positive impact for Indigenous Australians" (para. 3).

The accounting literature that locates the role of accounting in the context of Indigenous peoples has predominately cast accounting as a tool of dispossession and marginalisation (see for example, Gibson, 2000; Gallhofer and Chew, 2000; Greer, 2009; Neu, 2000a; Neu and Graham, 2004). The emphasis of the accounting literature has therefore been "accounting 'for' Indigenous peoples rather than accounting 'by' Indigenous peoples" as rightly argued by Buhr (2011, p. 139).

Aim and justification of the research

This research aims to develop an understanding of the role that accounting can play in the building of financial capacity of Indigenous Australians. In particular, this study heeds Buhr's call for "...a more positive and emancipatory discourse about the role of accounting and Indigenous peoples" (2011, p. 140) and explores accounting 'by' Indigenous peoples rather than 'for' Indigenous peoples. Whilst acknowledging that accounting has historically been used to suppress, control, oppress and marginalise Indigenous peoples, it has been white accounting professionals who have administered and provided accounting services to and on behalf of Indigenous organisations and Indigenous peoples. This study shifts the focus and investigates accounting 'by' Indigenous peoples and thereby poses an alternative view that challenges past accounting literature, to offer a more positive discourse about the role that accounting can play. Bourdieu's concepts of field, capital and habitus, are adopted as the theoretical framework to present a critical analysis of

the role that accounting can play in the financial capacity building of Indigenous Australians. Underpinning the complexities associated with the economic disadvantage of Indigenous Australians, the contribution of accounting as a tool of empowerment, or re-empowerment, is explored through a Bourdieuan perspective. It is contended, based on Bourdieu's theory, that accounting skills open the path to financial capacity building, and ultimately to self-governance.

This study makes a contribution to the accounting literature in two ways. First, it contributes to the expanding accounting literature that locates the role of accounting in the context of Indigenous peoples. Second, this study fills a void in the existing literature by researching and critically evaluating the empowering role of accounting 'by' Indigenous peoples. This study addresses Buhr's (2011) call for "a more positive and emancipatory discourse about the role of accounting and Indigenous peoples" (p. 140) and shifts the focus away from "accounting 'for' Indigenous peoples" to "accounting 'by' Indigenous peoples" (Buhr, 2011, p. 139). By exploring accounting as a tool of empowerment rather than of disempowerment in the context of Australia's Indigenous peoples, this research addresses the gap in the accounting literature identified by Buhr (2011).

Research question

The areas for investigation as raised above, lead to the main research question namely, what role can accounting play in the financial capacity building of Indigenous Australians?

Chapter structure

The next chapter, Chapter 2: *An historical and contextual background* provides a background for understanding the impact of the colonisation of Australia on Australia's Indigenous peoples. The historical

background is essential for appreciating why Indigenous Australians remain the most disadvantaged of all Australians. The quality of life indicators are discussed in the chapter in an effort to provide a context for explaining how the marginalisation faced by Indigenous Australians has fundamentally led to their exclusion from the accounting field.

Chapter 3: *The role of accounting in the marginalisation of Indigenous Peoples* is the first of two literature review chapters. It includes a review of the accounting literature that locates the role of accounting in the context of Indigenous peoples. The review aims to fulfil two objectives. First, the aim is to analyse the discussions and findings of the studies conducted in this area of research and second to find an existing gap in the literature that is relevant to my research interest. A review of the accounting literature revealed five main themes of discussion. The first theme is the exclusionary processes of accounting and the accounting profession in marginalising Indigenous peoples. Second is the relevance (or irrelevance) of Western accounting systems for Indigenous Australians. The third theme includes the role of financial literacy and financial institutions in facilitating (or hindering) economic development of Indigenous peoples. The fourth theme is the role of accounting and accountants in governance and self-governance of Indigenous Australians and the last theme includes the literature that provides a critique of the accounting profession as a powerful institution.

Chapter 4: *Financial capacity building* is the second of the literature review chapters. In this chapter, the literature in the context of 'financial capacity building' is reviewed. Whilst the term financial capacity building appears to be used to legitimise the existence of programs, policies and organisations, the term is seldom defined or explained. Chapter 4 uses the literature review to propose a definition of financial capacity building. The proposed definition provides a platform for this study that investigates the role of accounting in the financial capacity building of Indigenous Australians.

In Chapter 5: *Theoretical Framework – A Bourdieuan Perspective*, Bourdieu's concepts of field, capital and habitus provide the theoretical framework for unpacking the various determinants of accounting and its relationship to the financial capacity building of Australia's Indigenous peoples. An understanding of the complexities of the accounting field and accounting processes is vital when considering if, or how, accounting 'by' Indigenous peoples can facilitate the building of their financial capacity.

Chapter 6: *The methodological hurdles researching accounting within an Indigenous context* examines the literature on why research is a 'dirty word' in Indigenous communities. This chapter adds to the Research Design and Methodology chapter (chapter 7) of this study by focusing solely on the challenges faced when researching in an Indigenous context. Real life examples are drawn upon to illustrate the processes, challenges and emotions I experienced as a non-Indigenous person researching within an Indigenous context.

In Chapter 7: *Research design and methodology*, the purpose of the study and research question are discussed. Then the sections that discuss the methodology and method adopted by this study are presented. A qualitative research methodology, and in particular an oral history method, has been chosen because of its ability to support a deeper and richer form of inquiry. Next, the interviewees are introduced and the criteria used for selecting the interviewees are expounded. A total of thirty-nine interviewees participated in this study, which included twenty-two Indigenous Australians and seventeen non-Indigenous Australians, divided into five groups. Then, the research design adopted by this study is explained. Bourdieu's three concepts of field, capital and habitus are used in this study to unpack and critically analyse the role of accounting in the financial capacity building of Australia's Indigenous peoples. Following this is the discussion of the ethical considerations for conducting the interviews.

In Chapter 8: *Interview findings - financial capacity building*, which is the first of the interview findings chapters, the term 'financial capacity

building' was sent back to the Indigenous Australians interviewed, in order to illicit their views about the appropriateness and usefulness of the term, particularly when exploring the role that accounting plays in building financial capacity. In addition, all of the interviewees were asked to define the term in their own words. Furthermore, the interviewees were asked for their views in relation to the link between accounting skills, accounting knowledge and accounting qualifications to building financial capacity. Similarities and comparisons were made from the responses offered by the groups of interviewees.

Chapter 9: *The role accounting plays in the financial capacity building of Australia's Indigenous peoples – an analysis* is the second of the interview findings chapters. This chapter analyses and critically examines the insights and stories provided by all of the interviewees in this study, in an attempt to make sense of the phenomenon (perceived or real) of the under-representation of economically independent Indigenous Australians and how accounting can play a part in building their financial capacity. Bourdieu's concepts are the tools used to make sense of society and in particular where accounting is positioned in society. In the process of analysing accounting, the findings are used to investigate whether accounting can play a positive role in building the financial capacity of Indigenous Australians.

Finally, in chapter 10: *Summary and conclusions*, the findings and contributions of this study are summarised. Also discussed in this chapter are the limitations of the study and suggestions for future research work in the context of accounting 'by' Indigenous peoples, which would assist in addressing the identified questions and issues as a result of this study.

CHAPTER 2

AN HISTORICAL AND CONTEXTUAL BACKGROUND

Introduction

This chapter presents an historical overview to provide a context for understanding why Australia's Indigenous peoples remain the most disadvantaged of all Australians (National Human Rights Action Plan, 2011; SCRGSP, 2007, 2009, 2011; Reconciliation Network, 2007). An understanding of the history of Australia's Indigenous peoples is essential in providing a context to the economic and financial barriers faced from the time of colonisation. By considering the past and current barriers to building financial capacity, this chapter also provides a contextual background for appreciating why accounting has not been a popular career choice for Indigenous peoples, as is evident by the very small number of qualified Indigenous Australian accountants.

Research suggests that the programs and policies targeted at financial independence and self-sustainability of Australia's Indigenous peoples, in the aftermath of colonial policies, have been largely ineffective (Altman, 2002; Cornell, 2002; Dodson and Smith, 2003; Martin, 2003; Peterson, 2005; United Nations Permanent Forum on Indigenous Issues, 2005; Young, 1995). Reasons for such ineffectiveness include an entrenched assimilation mentality, a lack of cultural understanding and a resistance by non-Indigenous Australians to return control to Indigenous Australians (Kalt, 1996; Pearson, 2000; Young, 1995). Hunt (2008) discusses the inadequacies of government initiatives and highlights the need for a renewed approach to addressing the current plight of Indigenous Australians.

“Though severely constrained by the complex federal legislative and policy context, the lack of Indigenous economic independence, the poor educational levels of many Indigenous people, and the limited national efforts towards Indigenous capacity building, self-determination as a principle was well accepted” ... [but] “it did not deliver quickly enough

on the aspirations of those who championed and supported it. The statistics on Indigenous disadvantage seemed hard to budge, and the rapid growth of a youthful population with poor education and health, few employment prospects, and many associated social problems seemed, to many, to demand a new response” (p. 28).

It is generally accepted that the programs and policies to enhance financial ownership and financial capacity building have fundamentally been ineffective and that this is the result of historical and current barriers. Against this background, this chapter provides an overview of the impact of colonisation on Australia’s Indigenous peoples, to assist in appreciating their current plight in terms of the social and economic conditions they endure.

This chapter is organised as follows. The next section provides an historical overview that will form the basis for discussion of the past and current barriers faced by Australia’s Indigenous peoples. Then the focus is placed on the devastating impact of the Stolen Generation² and assimilation policies that continue to affect our Indigenous communities today. Drawing on the historical and contextual background provided in the earlier sections, the subsequent section will discuss how Indigenous Australian peoples continue to suffer from the poorest quality of life indicators. Finally, a summary and conclusion are presented.

An historical understanding

An historical background is essential for an understanding and appreciation of the role played by the conquering nature of colonisation and the different cultural and value systems that have limited the opportunities of Indigenous Australians (Dodson and Smith, 2003; Martin, 2003; Peterson, 2005; United Nations, 2007; United Nations Permanent Forum on Indigenous Issues, 2005; Young, 1995). Indigenous Australians are believed to be the first human inhabitants of Australia and

² The Stolen Generation refers to the Indigenous Australian children that were forcibly removed from their family with the intent of raising them as ‘White’ children and so “that they should lose their Aboriginality, and that they never return home” (Read, 2002, p. 57).

anthropological studies show that they have been in Australia for at least fifty thousand years (Broome, 1994). Although some documents estimated there were around 300,000 Indigenous peoples when Captain Arthur Phillip entered Botany Bay with the first fleet of convicts in 1788, others have "... estimated the population at about one million" (Bourke, 1993, p. 4), divided into over five hundred tribes living in Australia (Broome, 1994). Many thousands of Aboriginal peoples were killed by bloodshed or by diseases such as smallpox, influenza, measles and the common cold introduced by the Europeans (Broome, 1994). So, from being the largest number of inhabitants in Australia, within a relatively short period of time after colonisation, Australia's Indigenous peoples became the minority population.

From the 1780s and early 1800s, Christian groups established missions to convert Indigenous peoples to Christianity, thereby teaching the European way of dressing, praying and working. The Indigenous peoples were to be 'civilised' and therefore be useful to non-Indigenous society (Australian Institute of Aboriginal and Torres Strait Islander Studies, 2012). As increasing numbers of Indigenous peoples were dispossessed of their land and starvation became common, missions were seen as a refuge; a place to be fed and sheltered. The European colonialists were increasing in numbers, with a consequent adverse effect on the Indigenous population.

The Indigenous peoples were actively discriminated against. For example, in 1908, the *Invalid and Old Age Pension Act* provided social security for all Australians except Indigenous peoples. Public (government) schools excluded Indigenous children at the request of the Europeans and this resulted in the introduction of separate Indigenous schools in New South Wales. In New South Wales the introduction of the *Aborigines Protection Act (1909)* gave legal power to the Aboriginal Protection Board to remove children if neglect was determined (Human Rights and Equal Opportunity Commission, 1997, Part 2). 'Half caste' children were commonly removed from schools and given domestic

servant duties, in an attempt to assimilate them into the practices and values of the colonisers.

During the period of 1924 to 1929, "...central Australia suffered one of the worst droughts on record. Indigenous peoples in search of food who came too close to land controlled by non-Indigenous peoples were liable to be shot. Curable diseases caused blindness, misery and death" (Human Rights and Equal Opportunity Commission, 1997, Part 2). A few years later in 1934, some Indigenous people were issued "exemption certificates" to make them "honorary whites" and were given "dog tags" which disallowed them from mixing with their relatives who were not exempt. Those with an exemption were allowed to buy, to have a bank account, vote, drink alcohol and work in normal employment. For those without an exemption certificate, written permission was required if they wanted to leave the reserve that they living on (Department of Education and Child Development, 2005; Native Affairs Annual Report, 1957). Assimilation for some Indigenous people was adopted as an official policy in 1937. "Part Aboriginal people are to be assimilated into white society whether they want to or not. Aboriginal people not living a tribal life are to be educated and all others are to stay on reserves" (Australian Museum, 2011).

Australia became an independent nation in 1901 but the Indigenous peoples of Australia were not included in the population count until 1967. In 1967 a referendum was passed to change the Commonwealth Constitution to include Indigenous peoples in the Australian census and to allow the Commonwealth, rather than individual State governments, to make laws for Indigenous Australians. Citizenship for the Indigenous person has been a source of confusion since the federal government passed a *Nationality and Citizenship Act* in 1948. The Act now included Indigenous peoples as Australian citizens but this "...was an empty vessel to which virtually no rights and obligations were attached" (Peterson and Sanders, 1998, p. 14). Although the *Nationality and Citizenship Act* had conferred citizenship on Indigenous peoples, they had restricted rights and were still not seen or treated as equal to the other citizens of Australia.

The referendum passed in 1967 referred to above, "...enabled the Commonwealth to accept wider but not exclusive responsibility for Aboriginal affairs. However the amendments did not, as widely reported, guarantee Aboriginal voting rights, confer citizenship rights or constitutional recognition, grant award wages to Aboriginal workers in the pastoral industry, or confer the 'right to drink'" (Dow and Gardiner-Garden, 2011, p. 8).

Nevertheless, 1967 is generally considered the year in which Indigenous Australians gained citizenship (Peterson and Sanders, 1998). At the 2011 census count, there were 548,370 people who identified as being of Aboriginal and/or Torres Strait Islander origin, representing 2.5 % of the total Australian population (ABS, 2013). More than 220 years after the colonisation of Australia, the total population of Aboriginal and Torres Strait Islander peoples still has not reached the reported population numbers of Aboriginal and Torres Strait Islanders at the time of white settlement (Bourke, 1993).

As discussed above, there are many examples of how Indigenous peoples were discriminated against. Australia's Indigenous peoples held a national day of mourning on 26 January (Australia Day) 1938 and this was the first Aboriginal civil rights gathering (City of Sydney, 2013). Australia Day is a day of celebration for white Australians but not for Aboriginal and Torres Strait Islander peoples, for whom it is undoubtedly a bleak day – a reminder that they have lost their land, their culture and their rights. In response to this day, the National Aboriginal and Islander Day Observance Committee (NAIDOC) was established in 1956 to gazette a day of mourning. Gordon Bennett³, a renowned Indigenous contemporary artist encapsulated the history of dispossession and displacement of Indigenous Australians in his artwork: *Untitled (dismay, displace, disperse, dispirit, display, dismiss)* (1989).

³ Gordon Bennett (1955 - 3 June 2014): Artwork: *Untitled (dismay, displace, disperse, dispirit, display, dismiss)* (1989) Located at the Museum of Contemporary Art, Sydney, Australia. Source: Museum of Contemporary Art, retrieved 15 July 2014, <<https://www.mca.com.au/collection/work/1993281/>>

Assimilation and the Stolen Generation

A Commonwealth conference held in 1937 to discuss what “....should be done about their ‘Aboriginal problem’” was arguably the precursor to the introduction of the assimilation policy (Human Rights and Equal Opportunity Commission, 1997, Part 2). The conference findings stated:

“ ...this conference believes that the destiny of the natives of aboriginal origin, but not of the full blood, lies in their ultimate absorption by the people of the Commonwealth, and it therefore recommends that all efforts be directed to that end” (Human Rights and Equal Opportunity Commission, 1997, Part 2).

The Human Rights and Equal Opportunity Commission (1997, Part 2) stated that “...(i)mplicit in the assimilation policy was the idea current among non-Indigenous people that there was nothing of value in Indigenous culture.” The *assimilation policy* was part of a broader *White Australia Policy* that was:

“...designed to control the movement and employment of “coloured” aliens such as Asians and South Sea islanders [and this] presented another complication for Aboriginal people. As non-whites, who were indigenous to Australia they, too, were excluded from employment on the basis of race under acts intended to control the employment of aliens” (Bourke, 1998, p. 42).

Some argue that the White Australia Policy was targeted at immigrants coming into Australia, in line with Prime Minister John Curtin’s statement (at the start of the second world war) that “...this country shall remain forever the home of the descendants of those people who came here in peace in order to establish in the South Seas an outpost of the British race” (cited by Australian Department of Immigration and Border Protection, 2009). However, the White Australia Policy was extended to all those of non-white skin, including Australia’s first peoples. Assimilation, as it was practised, could be seen to be designed to out-breed the Indigenous peoples with the view of preserving a white Australia. A similar

assimilation history of the New Zealand Maori was proposed by McNicholas et al (2004) who state that "...government policies to assimilate Maori and alienate them from their land had been so successful that by the turn of the century [20th Century] it was thought that Maori culture and language was about to disappear" (p. 5).

Indigenous Australian children were forcibly taken away from their families to become inculcated with European values. The removal of children from their families was legitimised by laws on the basis that the child was neglected or not adequately cared for. However, the criteria for what constituted neglect was based on non-Indigenous standards.

"These laws appeared to treat all children equally. However, in deciding what was 'neglect', government officials used non-Indigenous standards, so that poverty was considered 'neglect' and thus a justified ground for separation of Aboriginal and Torres Strait Islander children from their families" (Human Rights and Equal Opportunity Commission, 1997, Part 2).

The Indigenous children had their names changed and government officials argued that "...by forcibly removing Indigenous children from their families and sending them away from their communities to work for non-Indigenous people, this mixed descent population would, over time, 'merge' with the non-Indigenous population" (Human Rights and Equal Opportunity Commission, 1997, Part 2). The Stolen Generation children were not paid for their labour, beyond being provided food and clothing. The children effectively became personal servants (Human Rights and Equal Opportunity Commission, 1997, Part 2).

Removal of Indigenous children continued into the 1950s, 1960s and 1970s. The 'Stolen Generation' children numbered in the tens of thousands (Human Rights and Equal Opportunity Commission, 1997, Part 2). Reconciliation Australia reported that "...the 1997 Inquiry into the Separation of Aboriginal and Torres Strait Islander Children from their Families, conducted by the Human Rights and Equal Opportunity Commission, found that between 1 in 10 and 3 in 10 Aboriginal and Torres

Strait Islander children were forcibly removed from their families and communities in the years 1910 to 1970” (Reconciliation Australia, 2008, p. 1).

Elected in 1972, the Whitlam federal government⁴ implemented a policy of Indigenous self-determination to provide the means for funding legal and other services to represent Indigenous children and families in removal applications. The number of Indigenous children removed declined rapidly. During this time the Australian government created the first separate Federal Ministry for Aboriginal Affairs and abolished the White Australia Policy. It is pertinent to note that this was just over 40 years ago. The aim was to remove a stain from Australia’s national honour and provide justice and equality for all Aboriginal peoples (Victorian Aboriginal Education Association Inc., 2005).

More recently, the damage and deprivation caused by these policies was acknowledged by the Australian government when, on 13 February 2008, Australia formally apologised to its Aboriginal and Torres Strait Islander peoples and, in particular, to the Stolen Generations, for its past treatment of them. Represented by Prime Minister Kevin Rudd, the Federal government said that it was “Sorry ...for the pain, suffering and hurt of these stolen generations, their descendants and for their families left behind” (Rudd, 2008). The negative and damaging consequences of colonialist policies have been far-reaching, and arguably endure today, long after their official cessation.

Quality of life indicators

Economic engagement and ownership

Although there have been directives in an effort to improve the welfare of Indigenous Australians, they continue to be subjected to government controls and interventions over the management of their

⁴ The Whitlam government refers to the time that Gough Whitlam was Australia’s Prime Minister, from 1972 to 1975. Gough Whitlam and his government led the Australian Labor Party (ALP).

money, their children and their lives. Opportunities for engagement with money and the economy are often removed and opportunities to self-manage their funds are not made possible. An example of this is the:

“...compulsory income management, or ‘income quarantining’, (which) was first introduced in 2007 for Indigenous people living in ‘prescribed’ Indigenous communities in the Northern Territory as part of the NTER (Northern Territory Emergency Response), or what is more commonly known as ‘The Intervention’. The Intervention was introduced by the then Howard Government as a reaction to reports of child abuse and neglect in Indigenous communities in the NT” (Reconciliation Australia, 2010, p. 3).

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

Financial institutions, such as banks, have also failed to deliver services in a culturally appropriate manner. Light (2005) explored what he refers to as ‘The Ethnic Economy’ and argues that “...although banks deliver services effectively to the mainstream, they have long failed to deliver savings and credit outside the mainstream” (p. 657). McDonnell (2003) evaluated a Bank Pilot Project in Tangentyere⁵ to address the relevance and success of the delivery of banking and financial services in Alice Springs. The Bank Pilot Project included “...face-to face banking

⁵ “Tangentyere Council is the major service delivery agency for the 18 Housing Associations known as ‘town camps’ in Alice Springs. Tangentyere Council was established to assist Aboriginal people to gain some form of legal tenure of the land they were living on in order to obtain essential services and housing. There are now 16 town camps on special purpose leases. The two housing associations that still have no security of tenure cannot access any government funding for housing and infrastructure so they live in tin sheds with no running water and no power” (Tangentyere Council Website, 2008) from: <http://www.tangentyere.org.au/about/>

services, the financial literacy program and the weekly payments trial” (p. 5). The Westpac bank has had an agency located in the area governed by the Tangentyere council for fifteen years. The transactions mainly consist of basic financial dealings such as withdrawals, rent payments and signing on to the food voucher program, most of which is performed face-to-face because the clients often have difficulties with electronic payments (McDonnell, 2003). The financial literacy is therefore mostly associated with banking skills and, in particular, electronic banking skills, rather than accounting skills.

Although banking skills could be perceived to be beneficial to the Indigenous Australian peoples, the real beneficiaries of the adoption of electronic banking skills are the banks and the Department of Family and Community Services, who distribute the funding. As a result of changing from cheque-based to electronic banking, savings of \$21,144 per fortnight for the Department of Family and Community Services was estimated (Westbury, 1999, cited in McDonnell, 2003).

The forced emergence into a cash economy has arguably dealt a cruel blow to Indigenous Australians. Not only is there a forced obligation to use banking products and services, but also the cost of using those facilities has exacerbated financial hardship. McDonald (2010) from The ABC news reported that “...a new study has found some people in remote Indigenous communities are spending between 10 and 20 per cent of their income on ATM [automatic teller machines] fees” (December 1, 2010). It was also noted that remote communities are disadvantaged and often charged higher rates for ATM use than in the city, with ATM fees in one community reportedly as high as \$10. Furthermore, according to McDonald (2010), many ATMs have a one hundred dollar per day limit for withdrawals, thus causing the client to regularly use the ATM and costing Indigenous Australians an average of \$2,300 per year for ATM use.

Responding to the failure of white-directed and controlled programs and policies, Australian Indigenous leaders and academics have advocated self-sustainability and self-governance as the necessary path

for Indigenous Australians to better their quality of life (Smith, 2002; Dodson and Smith, 2003; Martin, 2003; Smith, 2005). The United Nations Permanent Forum on Indigenous Issues (2005) concurs with the argument that Indigenous peoples need to be self-directing, because government programs have not been successful in promoting self-sustainability and the Forum argues that:

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

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

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

The Native Title Act (1993) that resulted from the *Mabo and others v Queensland*⁶ case in 1992 has gone a small way to regaining the use of land by Indigenous peoples. However, the *Native Title Act* does not grant property freehold title to landowners; instead, it ‘allows’ use of the land. The land is still controlled by the non-Indigenous peoples of Australia “... such as mining companies, resource extraction companies, railway, pipeline and other major infrastructure project proponents, local governments, state governments, farming and grazing representative bodies, universities and many other institutions and agencies” (Langton, 2001, p. 24). However, even the entitlements from the *Mabo* case were subsequently weakened as a result of the *Wik* case⁷ of 1996. Langton (2001) explains that the *Native Title Act* of 1993 was amended as a result of the *Wik* case, because there was room for the original *Native Title Act* “...amongst other things, to resolve the retrospective effects of an underlying title, which had the potential to invalidate land titles, including pastoral leases” (p. 14). Langton (2001) goes on to observe that:

“...the High Court ... found that native title and pastoral leases could coexist, with some qualification, and this finding served as grounds for amendments to the *Native Title Act* ... Indeed, in Australia, there has been an almost comprehensive rejection of the idea that Aboriginal peoples might be self-governing within the limits of Australian law ... the deterioration of Aboriginal rights that has caused Aboriginal people to consider the legacy of the frontier in Australia as a continuing and profoundly racist exclusion of Aboriginal people from the Australian polity” (pp. 14-15).

Arguably, another means of taking land ownership rights from Indigenous Australians was the introduction of the government’s directive of leasing land from Indigenous traditional landowners for a period of 99 years. The lease arrangement was in exchange for fast-tracking housing development and other infrastructure support on Indigenous land. In essence, the land leased to the government would then be leased back to Indigenous Australians, with a view of advancing private home ownership

⁶ *Mabo and others v The State of Queensland*, [No.2] (1992) 175 CLR1

⁷ *The Wik Peoples v The State of Queensland and others* [1996] 141 ALR 129

for them. However, the building of the homes needs to be funded by loans from banks or other financial institutions that need to be repaid. If the loans cannot be repaid, the lenders will repossess the houses and the Indigenous Australian homeowners will not only lose their house but also the land that lies beneath. Altman (2006) explains that gaining and paying loans proves very difficult for Indigenous people because:

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

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

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

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

Bureau of Statistics, in 2011, 30.7 % of all Aboriginal and Torres Strait Islander people owned a home compared to 70.0 % of all non-Indigenous people.

Table 1: Household Tenure Type: Year 2011

		Aboriginal or Torres Strait Islander people		Non- Indigenous people
OWNED:				
Owned outright	no.	41 600	no.	5 328 312
Owned with a mortgage(c)	no.	116 664	no.	8 031 032
Total owned	no.	158 264	no.	13 359 344
Proportion of all persons	%	30.7	%	70.0
RENTED:				
Real estate agent	no.	92 591	no.	3 065 610
State or territory housing authority	no.	146 426	no.	555 093
Person not in same household(d)	no.	35 819	no.	1 208 230
Housing co-operative, community or church group	no.	39 811	no.	75 892
Other landlord type(e)	no.	14 473	no.	268 266
Landlord type not stated	no.	5 320	no.	102 133
Total rented(f)	no.	334 440	no.	5 275 224
Proportion of all persons	%	64.9	%	27.6
Total:	no.	515 659	no.	19 084 260

Source: ABS (2012b)

Hunter, Kennedy and Biddle (2002) investigated the relationship between housing and poverty. They have used household numbers as a measure of poverty and found that the larger the number of people living in the household, the greater the incidence of poverty. Hunter et al (2002) found that Indigenous Australian households are more likely to have multi-

generational members and have several families living together than do other Australians. They also found that even after taking other aspects into account such as "...household composition, the influence of the lifecycle, and other factors related to income measurement, the Indigenous are still more likely to be poor" (Hunter et al, 2002, p. 20). In other words, Indigenous families are subjected to various forms of economic burden (Hunter et al, 2002). Hunter (2008) agrees with Hunter et al's (2002) findings and argues that many (if not most) Indigenous Australians experience multiple disadvantages, which can only be understood by "...reflecting on a multi-dimensional form of disadvantage that is complex and multi-generational and cannot be reduced into a simple static notion of Indigenous poverty" (p. 4).

Health

The health and social outcomes of Indigenous Australians, on average, fall far below those of the non-Indigenous peoples of Australia. Life expectancy for males is about eleven and a half years shorter and for females is almost ten years shorter than for their non-Indigenous counterparts (The Australian Indigenous Health *InfoNet*, 2012). Another way of considering the life expectancy differences between Indigenous peoples and non-Indigenous peoples is in terms of the percentage of population who are aged 15 years or less. Children in this age group "...make up 36 percent of the Aboriginal and Torres Strait Islander population, compared to 19 percent of the non-Indigenous population" (Nankervis, 2012, para.4). Table 2 shows the life expectancy for Indigenous peoples compared to the total Australian population and clearly highlights their shorter life expectancy when compared to the non-Indigenous Australian population. The average life expectancy for Aboriginal and Torres Strait Islander men and women was 10.6 and 9.5 years respectively shorter than their non-Indigenous counterparts, for the years between 2010 and 2012.

Table 2: Life expectancy at birth: estimated 2005-2007 and 2010-2012

	2005-2007	2010-2012
Aboriginal and Torres Strait Islander men	67.5	69.1
Aboriginal and Torres Strait Islander women	73.1	73.7
Non-Indigenous men	78.9	79.7
Non-Indigenous women	82.6	83.1
The Gap - men	11.4	10.6
The Gap - women	9.6	9.5

Source: ABS (2013) p. 3.

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

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

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

Amongst the most prevalent diseases among Indigenous peoples are cardiovascular disease (CVD), diabetes and kidney diseases. The Australian Indigenous Health/*InfoNet* (2012) notes that

“...in 2008-09, Indigenous people were hospitalised for cardiovascular disease at 1.9 times the rate of non-Indigenous people ... in 2004-2005, Indigenous people died from diabetes at almost seven times the rate of other Australians ... in 2009-10, care involving dialysis was the most common reason for hospitalization among Indigenous people ... and Indigenous people were hospitalized at 11 times the rate of other people” (pp. 1-2).

The main contributors to CVD have been reported as “disruptions to culture, language and identity” environmental and socioeconomic factors, poor housing, limited education and low incomes, and limited access to health care (Health/*InfoNet*, 2012, p. 17).

In spite of the continuing poor health of Indigenous Australians, there have been some signs of slow improvement. For example, the Indigenous infant mortality rates for the states of Western Australia and South Australia and also the Northern Territory, declined by 55% during the 18 years from 1991-2008. Health/*InfoNet* (2012) found that health improvements are the result of contributing factors such as routine immunisation coverage, decreases in the level of smoking and some improvements in “...the performance of Indigenous and secondary schoolchildren in recent years, and the proportion of Indigenous young people receiving a year 12 certificate increased between 2001 and 2008” (p. 51). The link that Health/*InfoNet* (2012) makes between improved education outcomes and improved health outcomes highlights the importance of discussing the detrimental impact that historical events have had on all aspects of life of Australia’s Indigenous peoples, including the issues of health, education and employment outcomes.

All quality of life indicators are a reflection of the colonising impact on Indigenous Australians and therefore cannot be discussed in isolation of Australia’s colonial history. As a final note on health, although there is

some improvement in the health of Indigenous people, Health/InfoNet (2012) cautions that “...the gap between the health status of Indigenous people and that of other Australian is still very, very wide” (p. 52).

Education

Education has been correlated with numerous measures of wellbeing including economic, income and health outcomes (Boughton, 2000; Ewald and Boughton, 2002). Just as health outcomes should not be discussed in isolation of other contributing factors, education outcomes likewise cannot be discussed in isolation. The historical origins and current developments require consideration.

Despite gains in education outcomes for Indigenous students over recent years, a large gap remains between Indigenous and non-Indigenous outcomes, particularly at higher education levels of attainment. Non-Indigenous adults were more likely to have attained at least Year 10 or basic vocational qualifications (92%) than Indigenous adults (71%); they were also over 4 times as likely to have attained a Bachelor degree or higher (24% compared with 5%) (ABS, 2011). Indigenous people with higher levels of educational attainment are more likely to be in the labour force and employed full time than those with lower levels of educational attainment. For example, full-time employment rates increased from 18% for Indigenous adults with Year 10 (or less), to 51% for those with Year 12 or a skilled vocational qualification, and 63% for those with a Bachelor degree or higher (ABS, 2011). There is no doubt that education is a powerful tool in achieving better economic outcomes and is considered one of the main strategies for addressing Indigenous disadvantage in Australia (Hunter and Schwab, 2003). The higher education sector, in preparing educated people for leadership roles, has a vital role to play in raising the health, education and economic outcomes for the Indigenous community overall. Increasing Indigenous participation in higher education is one of the crucial factors in reducing disadvantage (IHEAC, 2006).

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

By comparison, non-Indigenous students from low socioeconomic backgrounds perform nearly as well as students coming from other socioeconomic groups (with the exception of those from remote and regional areas). Accordingly, the pattern of Indigenous outcomes also reflects a system-wide issue: the relatively small pool of Indigenous Australians with adequate preparation for tertiary education (Pechenkina and Anderson, 2011). The smaller number completing tertiary education, in addition to the other quality of life indicators discussed, arguably have a major impact on the dearth of Indigenous Australians entering the accounting profession, particularly as entry generally requires a university degree.

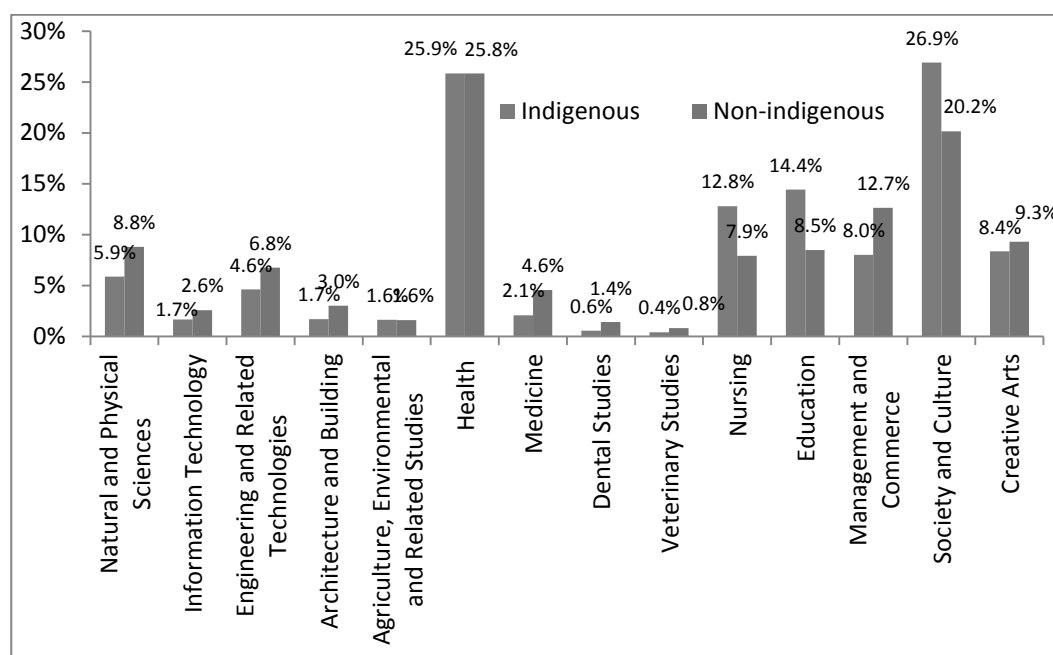
A report released in February, 2013 on 'Cultural dimensions of Indigenous participation in vocational education and training' reveals findings regarding the interrelationships between Indigenous culture connection and engagement with vocational education and training (Dockery, 2013). Dockery (2013) found that there is a positive relationship between participation in cultural events and participation in formal education, irrespective of geographical location of person (p. 30). As he

explains “...individuals may have both a stronger sense of cultural identity and achieve better educational outcomes if they live in communities with a stronger commitment to cultural continuity” (p. 30). Furthermore, an interesting finding was in relation to the courses undertaken. Where it was thought that courses such as ‘music, arts or craft, or ‘society and culture’ would have been undertaken for students with a strong cultural identity, Dockery (2013) claims:

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

The significance of Dockery’s findings is inconclusive but it is interesting in terms of considering the importance of cultural identity for students who are the cohort most likely to choose vocational educational training. Table 3 below indicates the percentage of Indigenous and non-Indigenous students undertaking studies in various broad fields of education (2013). Interestingly, 8.0% of Indigenous students applied for studies in ‘management and commerce’ compared to 12.7% of non-Indigenous students. Given that there are so few Indigenous Australian accountants, what specific field of study have the other students in ‘management and commerce’ undertaken and what outcomes have been achieved? Based on the insignificant numbers who have joined the accounting profession so far, those who study management and commerce appear to have moved into areas other than accounting.

Table 3: Proportion of applications by Indigenous status and field of education, 2013



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

The *Review of Higher Education Access and Outcomes for Aboriginal and Torres Strait Islander People Final Report* (The HEATSI report) builds on the Bradley Report⁸ of 2008 to “...examine how improving higher education outcomes amongst Aboriginal and Torres Strait Islander people will contribute to nation-building and reduce Indigenous disadvantage” (p. ix). The HEATSI report (2012) argues that the significant underrepresentation of Indigenous peoples in higher education is contributing to the social and economic disadvantages faced by them. The HEATSI report (2012) made special mention of the underrepresentation of Aboriginal and Torres Strait Islander peoples in accounting studies and in the accounting profession.

Anderson (2011) discusses Indigenous pathways into the professions and focuses on the issues and strategies for increasing the

⁸ The Bradley Report is named after Professor Denise Bradley who led the Government Review of Higher Education in 2008 to examine the future direction of the higher education sector including its place in meeting the needs of the Australian community and economy (Australian Government, Department of Education, 2013).

number of Indigenous peoples in the professions. As a way of illustrating the historical differences in the inclusion of Indigenous peoples in the professions globally, Anderson (2011) compares the years that the first Indigenous Canadian, Native American, Maori New Zealand and Indigenous Australian students graduated with a medical degree. In order of mention, "...the years for the first three countries were 1866, 1904 and 1889, whereas in Australia it was 1983" (p. 8). Anderson (2011) also argues that a professional qualification can facilitate Indigenous peoples to make significant contributions to social policy development, including professional education development, well beyond the boundaries of their professional field by:

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

Employment and career aspirations

In a report on Indigenous Employment, *Unemployment and Labour Force Participation*, Hughes and Hughes (2010) argue that although there have been efforts and policies to improve the living standards, "... underlying causes of Indigenous disadvantage have not been addressed" (p. 1). Hughes and Hughes (2010) examine factors to explain high unemployment and low Indigenous labour participation. Four main factors are identified including the decline of unskilled jobs; inappropriate delivery of education for Indigenous children in remote and very remote schools; excessive welfare which was often a higher amount than entry employment wages; and "...poorly controlled flows of public funds to Indigenous organisations" (p. 20).

Table 4 below shows the difference between Indigenous and non-Indigenous labour force statistics for persons fifteen years and over for the year 2011. It illustrates the great disparities in the unemployment rate,

indicating that 16.3% of Indigenous Australians are unemployed compared to 4.9% of non-Indigenous Australians. The employment to population rate shows similar gaps, with 46.4% of the Indigenous population being employed whilst 63.2% of non-Indigenous people are in employment.

Table 4: Labour force characteristics of Indigenous Australians. Comparison of Indigenous and non-Indigenous estimates; persons 15 years and over, 2011

	Total employ- ed	Total un- employed	Labour force	Not in Labour force	Civilian pop ⁿ aged 15 years and over	Unem- ploid- ment rate	Partic- ation rate	Employ to populat ⁿ rate
Males								
Indigenous	94.9	18.7	113.5	70.7	184.3	16.4	61.6	51.5
Non- Indigenous	6160.8	305.6	6466.4	2370.4	8836.8	4.7	73.2	69.7
Total	6255.6	324.3	6579.9	2441.1	9021.0	4.9	72.9	69.3
Females								
Indigenous	79.0	15.1	94.1	96.6	190.7	16.1	49.3	41.4
Non- Indigenous	5169.2	279.1	5448.2	3636.3	9084.5	5.1	60.0	56.9
Total	5248.1	294.2	5542.3	3732.9	9275.2	5.3	59.8	56.6
Persons								
Indigenous	173.8	33.8	207.6	167.3	375.0	16.3	55.4	46.4
Non- Indigenous	11329.9	584.7	11914.6	6006.6	17921.3	4.9	66.5	63.2
Total	11503.8	618.5	12122.3	6174.0	18296.2	5.1	66.3	62.9

Source: ABS (2012c), cat. 6287.

Hughes and Hughes (2010) further argue that current government policies are:

“...widely acknowledged as failing to increase Indigenous labour force participation and reduce unemployment to mainstream levels and hence to reduce Indigenous disadvantage. Overwhelming evidence points to the lack of progress despite large and increasing taxpayer expenditures on Indigenous disadvantage... current policies are not evidence based [and] do not take into account where Aboriginal and Torres Strait Islanders work and where they are not in the labour force or employed” (p. 21).

Parente et al (2003) explored the aspirations of secondary school Indigenous students. They found that most Indigenous students have lower career and education aspirations than their non-Indigenous

counterparts, which ultimately impacts on the career choices made. Career programs run at schools were seen as '*mainly for the White fellas*'. Urbis (2012) gives counselling work as an example of a '*White man's jobs*' because of "...the responsibility over an individual that they had and the burden that this responsibility placed on the individual. As a result, there was minimal motivation to apply for, or take, a job of this nature" (p. 28). Accounting could also arguably be viewed as a 'White man's job'. This point will be further explored in the interview findings section, Chapter 9, in an effort to determine whether accounting as a profession is indeed perceived as a 'White man's job'.

Other professions such as medicine, law, nursing and education have attracted much larger numbers of Indigenous peoples compared to the accounting profession. The legal profession had between 450 and 550 Aboriginal and Torres Strait Islander law graduates between 1970 and 2009⁹; the medical profession had 153 Indigenous medical practitioners and 218 medical students¹⁰ and 1,135 registered nurses in 2006¹¹; and 1,977 Aboriginal and Torres Strait Islander teachers in 2008¹². The number of accounting graduates falls far behind these other professions. Why is this the case? Is it because of the initiatives and support provided by the other professions that attracts larger numbers of Indigenous peoples to those professions, or is it because of the perceived benefit that those skills will bring to their community? Lombardi and Clayton (2006, p. 70) interviewed Australian Indigenous accountants and found that the "pull" to help and assist the community" was perceived to be an influential factor in choosing a career.

Walker, Scrine and Shepherd (2008) agree with Parente et al's (2003) findings of the lower career aspirations evident in Indigenous students. Walker et al (2008) discuss the lower career aspirations in terms of a low 'self-concept'. Self-concept "...is described as the organisation of

⁹ Rodgers-Falk (2011)

¹⁰ Australian Indigenous Doctors' Association Ltd (2011)

¹¹ Australian Institute of Health and Welfare (2009)

¹² More Aboriginal and Torres Strait Islander Teachers Initiative (2012)

a multi-dimensional set of beliefs people have about the physical, emotional, social, and academic aspects of themselves” (Walker et al, 2008, p. 65). In their study of young Indigenous peoples in the remote East Kimberley region, Walker et al (2008) found that self-concept and self-belief are important when it comes to choosing jobs and future career pathways. Walker et al (2008) explain that the barriers faced by the young Indigenous peoples, including racism, lack of job opportunities and lack of parental and community care, have all contributed to a general lack of career and job aspirations.

A further point to consider surrounds the current government policies governing the educational system that continue, with limited exceptions, to be based on a ‘one size fits all’ approach. This has resulted in poor educational participation and completion rates of Indigenous Australians, thereby negatively impacting on future opportunities for employment (Lombardi and Clayton, 2009).

The topics of career aspirations and career advancement are certainly multi-faceted and complex. PricewaterhouseCoopers (PwC) was engaged by the Institute of Public Administration Australia to carry out research exploring the relationship between professional development and career advancement for Indigenous peoples in the Victorian Public Sector (PwC, 2013). In terms of the barriers faced in relation to career advancement, PwC found their research findings were consistent with the literature they had reviewed, namely that the most common barriers in relation to career advancement are “...a perceived limited number of vacancies or opportunities at a higher level, lacking self-confidence and lower levels of qualifications and/or experience” (p. 11). Their findings also revealed that many Indigenous public sector employees were viewed as having a skill set that has been “‘pigeon holed’ into identified Indigenous program and policy positions and these positions were capped at a level that inhibits promotional opportunities” (p. 4). Furthermore, for the vast majority of survey participants, “...‘career advancement’ did not necessarily mean exclusively ‘going up a grade’ ... [t]he most common

types of desired progression related to changing career paths, formal education or training, and developing skills” (p. 11).

Indigenous corporations

Another area that arguably needs to be considered in light of Indigenous economic history is the impact of historical influences on Indigenous corporations and organisations. A study conducted by the Office of the Registrar of Indigenous Corporations (ORIC) (2010) that examined ninety-three cases of corporate failure within Indigenous Australian corporations, revealed that the three main symptoms of corporate failure included “...failure to produce financial accounts, not holding annual general meetings and poor record keeping of members’ records” (p. 6). ORIC (2010) had as one of its conclusions that corporations need to “...be able to hire staff, especially senior staff, to adequately and properly manage the daily affairs of the corporation, such as the finances” (p. 70). However, whether it is the ‘cause’ of or a ‘symptom’ of corporate failure, financial management certainly plays an important role in corporate governance and ultimately has a big impact on the survival of a business.

Accounting skills and access to financial expertise are vital to the self-sustainability and capacity building of Indigenous Australians (Smith, 2002; Dodson and Smith, 2003; Martin, 2003; Smith, 2005). Dodson and Smith (2003) maintain that a multitude of skills and resources are necessary for financial capacity building. They claim that:

“To develop their financial capacity, governing bodies need access to accredited financial management expertise, simple and workable local financial systems, local financial management training, financial mentoring, local banking services, and effective financial backup support” (p. 16).

Presenting a word of caution, Young (1995, p. 37) observes that “...while the actual practice of self-determination or self-management is accepted, its implementation is continually hindered by the assimilationist

tendencies of the system. Indigenous peoples are also confused, both by the continual policy changes and by the bewildering range of inconsistently defined terms, with which they are bombarded.” Reconciliation Australia has articulated this point very well in its report addressing governance for Indigenous communities, declaring that “...capacity building is not a one-way process. The ability of government agencies and other major organisations to recognise the history, as well as the cultural and spiritual uniqueness of Indigenous Australians, may allow them a greater awareness of the needs of Indigenous people” (Reconciliation Australia, 2002, p. 9).

Conclusion

The historical context in respect of Indigenous peoples since the arrival of the first fleet in 1778 provides a framework for understanding the continuing issues and systemic exclusions faced by Australia’s Indigenous peoples in areas such as health, education and employment. This chapter provides a contextual and historical background in an effort to explain how oppression and marginalisation faced by Australia’s Indigenous peoples has fundamentally led to their isolation from economic resources and financial systems. A consideration of the barriers Australia’s Indigenous peoples have faced provides an appreciation of the reasons why accounting has not historically been a profession sought after by Indigenous Australians. The next chapter builds on this historical context by discussing the accounting literature that focuses on the marginalising impact of accounting on Indigenous peoples.

Chapter 3

LITERATURE REVIEW

THE ROLE OF ACCOUNTING IN THE MARGINALISATION OF INDIGENOUS PEOPLES

Introduction

In approaching the literature review for this study, it became apparent that there were two main areas of literature that require consideration. First, a review of the literature is required that provides an historical and contextual basis for understanding the role that accounting and accountants have played in *marginalising* Indigenous peoples. Second, a review is required of the literature that considers financial capacity building and the role that accounting and the accounting profession may play in *advancing* financial capacity building of Indigenous peoples. In considering these two main areas, it was decided that two separate chapters be dedicated to the literature review.

This first literature chapter reviews the accounting and other relevant literature under five main themes¹³ as follows:

- exclusionary processes of accounting and the accounting profession in marginalising Indigenous peoples;
- the relevance (or irrelevance) of Western accounting systems for Indigenous Australians;
- the role of financial literacy and financial institutions in facilitating (or hindering) economic development of Indigenous peoples;
- the role of accounting and accountants in governance and self-governance of Indigenous Australians; and

¹³ It should be noted that the approach taken by Buhr (2011), where she used themes as a means of reviewing the accounting literature, has been adopted for the purpose of this thesis.

- a critique of the accountancy profession as a powerful institution.

Each of these five themes will be discussed by drawing upon the accounting literature to date. Some of the literature transcends more than one of the themes listed above and may therefore be referred to more than once.

The second chapter dedicated to the literature review, examines financial capacity building in the context of Indigenous Australians and includes a review of accounting literature, other literature and various reports. In reviewing the literature and reports, discussion of the diverse terms used for ‘capacity building’ and ‘financial capacity building’ found in the literature is presented, particularly in the context of Indigenous Australians, as it provides a basis for determining and clarifying the role of accounting in helping to build their financial capacity. This literature is drawn upon to ultimately form the definition of ‘financial capacity building’ to be adopted for this study. Following the two literature review chapters is a chapter devoted to Pierre Bourdieu’s theory of ‘field, capital and habitus’. Bourdieu’s theory provides the theoretical framework for this study and is used to unpack the various determinants of accounting in its relationship to financial capacity building for Indigenous Australians.

Contribution of the study

This study makes a contribution to the accounting literature in two ways. First it contributes to the expanding accounting literature that locates the role of accounting in the context of Indigenous peoples. Second, and in particular, this study fills a void in the existing literature by researching and critically evaluating the role that accounting can play in the building of financial capacity of Indigenous Australians. The focus of this study shifts away from accounting ‘for’ Indigenous peoples, to accounting ‘by’ Indigenous peoples (Buhr, 2011, p. 139). In so doing, this study attempts to address Buhr’s (2011) call for “...a change that emphasizes and encourages new directions for the literature” that

“...acknowledges Indigenous peoples as subjects with agency rather than disempowered objects” (p. 139).

Although the past two decades has seen more activity in accounting research related to the exclusionary processes of accounting in marginalising Indigenous peoples, arguably more needs to be done in this area. In particular, accounting literature that investigates the *positive* role that accounting may play in advancing economic development of Indigenous peoples is virtually non-existent. Buhr (2011) analysed the existing accounting literature that discusses Indigenous peoples and found that only “...twenty-three articles and one book have been published in this stream with the earliest publication appearing in 1995. For the most part ... accounting has largely been cast as the villain” (pp. 139-140). This study will contribute to filling the existing gap in the accounting literature by shifting the frame and investigating the (positive and empowering) role that accounting may play, when its provided ‘by’ Indigenous peoples.

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

Prior research examining the entry paths into the accounting profession has found that there have been systemic exclusionary processes that exclude and preclude disadvantaged groups from entering the profession (see for example, Annisette, 1999, 2003; Annisette and O'Regan, 2002, 2007; Bakre, 2005; Hammond, 2002; Hammond, Clayton and Arnold, 2009; Kim, 2004a, 2004b; Lehman, 1992; McNicholas et al, 2001, 2004; Sian, 2006, 2007a, 2007b). These exclusionary practices have arguably been masqueraded under the guise of upholding professional standards and expertise. However, as Power (1991) notes, the perceived necessary expertise in accounting is not merely reliant on technical skills, as the ability or inability to replicate the technical skills would thus threaten the control of professional closure (Power, 1991). Power (1991) pointedly states that “...[M]ystique and ambiguity play an important role in sustaining the expertise of the individual practitioner” (p.

336). Hammond, Clayton and Arnold (2012) agree with Power's (1991) assessment of the accounting field's professional closure and argue that professionalization is "...not only a matter of erecting legal barriers to entry, but also a project of legitimating those barriers by portraying them as necessary to assure the public that accounting practitioners possess the requisite body of 'professional' knowledge and expertise" (p. 333). In a similar vein, the accounting literature that focuses on Indigenous peoples has also, over the last two decades, devoted much of its discussion to the use of accounting processes as a form of legitimizing the exclusion from economic development and further oppressing marginalised peoples.

Although the exclusionary processes in different countries do vary, there certainly appears to be similarities in the findings reported in the accounting literature. The next section reviews the accounting literature that discusses the exclusionary processes of accounting and the accounting profession in various countries from around the world. In doing so, the next section also highlights some of the gaps in the accounting literature, whereby some countries are discussed in relation to either the marginalizing impact of accounting processes, or of the accounting profession, but not both. The countries discussed provide an historical and current perspective of the disempowering (and/or empowering) impact of accounting in the context of Indigenous peoples internationally, whilst also providing a comparison to the Australian story. A further review of the accounting literature by countries also locates more specific gaps in the accounting literature. For example, accounting literature that focuses on the marginalization of Native (Indigenous) Americans from the accounting profession could not be located. Gaps such as this in the accounting literature provide fertile ground for future research.

Australia

The accounting processes:

Australia is the focus of this thesis and therefore will be discussed first. Although it is largely acknowledged that accounting services and skills are important in the pursuit of self-governance and economic

independence of Australia's Indigenous peoples, there is a growing concern that accounting practices "...have acted to continue the dispossession process" (Gibson, 2000, p. 289). It is further argued that accounting, used in the traditional sense, widens the gap between Indigenous peoples and Western society and leads to furthering the oppression of already oppressed peoples (Gibson, 2000; Gallhofer and Chew, 2000). Gibson (2000) argues that the economic value systems of mainstream Australia are foreign to Indigenous peoples and that "...the language and terminology of accounting has been, and continues to be, an effective weapon in the disempowerment and dispossession of Australian Aboriginal people" (p. 291).

Greer (2009) examined the use of accounting by the 'New South Wales Board for the Protection of Aborigines and the Aborigines Welfare Board' (hereafter referred to as 'the Boards') from 1928 to the 1960s, to "...manipulate the income and spending of Aboriginal women" (p. 166). She found that accounting information allowed the Boards to control the welfare benefits (family endowment payment) and spending habits of the Aboriginal women. By creating a ledger account for each recipient of the funds, the Boards' accountants kept control of the family endowment payments. The ledger was used to document monies in and monies out. "At the end of the each month, the managers and police officers submitted statements of the women's purchases" (Greer, 2009, p. 178). The authorities used accounting numbers to label Aboriginal peoples as problematic because of their poor control of money. Consequently, the authorities legitimized their control and intervention of Aboriginal spending. Greer concludes that "...these State agencies employed accounting practices to extend political dominion over Aboriginal women" (p. 184).

Demosthenou, Robertson, Cabraal and Singh (2006) interviewed Indigenous Australians to illicit their experiences of money and money management and found that due to the very short time frame that Indigenous peoples have had dealings with 'money', concepts of the worth of money and saving money were still quite foreign. As Demosthenou et al (2006) explain,

“...during the late nineteenth and early twentieth century ... many Aboriginal workers were paid in alcohol, cast-off clothing, and rations or food scraps and/or were provided basic accommodation in corrugated iron ‘humpies’, without flooring, sanitation, or cooking facilities. However, many Aboriginal people were never paid” (p. 5).

The *Aborigines Protection and Restriction of the Sale of Opium Act (1897)* allowed the government to control many aspects of Australia’s Indigenous peoples’ day-to-day living, including the work done by Indigenous peoples and how much they were paid. Allegedly, very little monies were paid to the Indigenous workers (Demosthenou et al, 2006).

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

“Difficulties arise also because the Aboriginal cultural domain is expressed through kinship and familial obligations which conflict with accounting rules that are based on economic rationalistic principles” (Chew and Greer, 1997, p. 283).

By imposing Western accounting and accountability systems on them, Indigenous peoples are arguably destined for failure, that is, failure according to the Western benchmarks and Western ‘accounting’ outcomes.

Indigenous accountability is to the 'Dreaming Law'¹⁴ and governance is determined by "...culturally derived goals which may be difficult to quantify" (Chew and Greer, 1997, p. 283). Chew and Greer (1997) also state that "...[I]n trying to enhance the effectiveness of accounting systems, mainstream accounting research may in fact be increasing oppression" (p. 276). Accounting, based on Western terminology and Western outcomes, has been used to report the alleged shortcomings of Indigenous performance. However, if the reporting of Indigenous peoples' outcomes were to be based on Indigenous values rather than purely financial outcomes, a favourable accountability result may be evident (Gibson, 2000).

Gibson asserts that "...two of the weapons used in dispossession today are the economic tool of accounting and the rhetoric of accountability" (p. 299). A further point made by Gibson (2000) is that not only are accounting and accountability reports daunting for Indigenous Australians but the standards imposed on Indigenous organisations is set at a higher (and often unattainable) level than the level set for non-Indigenous organisations. Gibson (2000) also notes that "...further, accounting techniques such as the audit process can be dispossessive when higher standards are required from Aboriginal organisations than from other government-funded bodies" (p. 299).

Greer (2009) points out that despite the failure of intervention programs of the past, evident by the continuing Indigenous peoples' social disadvantage in Australia, "...the Federal Government intervention in 2007 into remote Aboriginal communities in Northern Australia shows that, rather than be condemned to the annals of history, the rationalities of government that targeted the Family Endowment Payment as a

¹⁴ The Dreaming Law is the oral history method used by Indigenous Australians to recount the history of their culture and land. These oral histories are referred to as 'The Dreaming'. The Dreaming "should not suggest that it refers to some vague reflection of the real world. Rather Aboriginal people see the world of The Dreaming as the fundamental reality. The indigenous terms have a meaning of the story and they refer to each group's stories which enshrine their understanding about their origins" (Edwards, 1998, p. 79).

mechanism for normalizing spending behaviour also underpin contemporary policies of income management” (p. 185).

The accounting profession:

In searching for an Australian study that investigates Indigenous Australians in the accounting profession, Lombardi and Clayton (2006, 2009) investigated the barriers faced by Indigenous people wishing to enter the accounting profession. Lombardi and Clayton (2006) interviewed Indigenous Australian qualified accountants to investigate why so few Indigenous peoples entered the accounting profession. At the time of their study, they were able to locate only nine professionally qualified Indigenous Australian accountants from a total number of approximately 150,000 accountants in Australia. The interview findings revealed that the barriers to entering the accounting profession included “...the school experience, the cost of education, natural ability with numbers, the image of the accountant, the lack of role models and support, the community pull and the relevance of accounting to Indigenous Australians” (p. 68). Although the participants of the study considered accounting qualifications as useful for Indigenous peoples, the findings also suggested that accounting processes are seen to support Western capitalist systems and are arguably “...at odds with the Aboriginal societal system of kinship and community” (p. 70). The findings of Lombardi and Clayton (2006) adds to Annisette’s (2003) finding that “...*specific* mechanisms to exclude non-whites from the accountancy practice” were not necessary because there were systemic “practices of exclusion” already working (p. 669).

To provide further insights into why so few Indigenous Australians have chosen accounting as a career path, Rkein and Norris (2012) investigated why so few Indigenous students studied accounting at high school. They conducted semi-structured interviews with high-school students and teachers and found that “...although urban Indigenous students have some knowledge of accounting and the role of accountants, Indigenous students from remote communities have no perception of what ‘accounting’ means and have not had contact with accountants” (p. 105).

As a concluding comment, Rkein and Norris (2012) state, "...we hope that a way can be found for Western accounting systems to at least be comprehensible to, and useful for, Indigenous Australians" (p. 106).

New Zealand

The accounting processes:

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

Hooper and Kearins (2008) discuss the period from 1885 to 1911, to review the manner in which the New Zealand government used accounting figures and reports to justify dispossessing the Maori peoples of their land. Hooper and Kearins (2008) state that "...the calculative process enabled parliamentarians to argue that given the poor returns to the Maori, their assets should be put into the hands of land-selling councils" (p. 1239). Along a similar discourse about the dispossession of land from the Maori peoples of New Zealand, Hooper and Kearins (2004) discuss the use of land tax during the period from 1860¹⁵ to 1880, to illustrate how the New Zealand government used land Acts to take over land by enforcing 'wealth' taxes on the land. This mechanism was "...a means of taxing away from Maori the only assets in their possession" (p. 87). Another example of how accounting numbers were used by European settlers to 'land-grab' from the Maori is given by Hooper and Pratt (1995),

¹⁵ "The 1860s in New Zealand saw the end of the Crown's land pre-emption monopoly whereby the Government's revenues were augmented by the extraction of huge capital gains from on-selling land bought cheaply from Maori" (Hooper and Kearins, 2004, p.89).

who discuss the New Zealand Native Land Company (1882-1890) to demonstrate how "...the rhetoric of individualism, capitalism and accounting enabled Europeans, through privileged access to the discourses of accounting and the legal system, to obtain control of 250,000 acres of Maori land at minimal cost" (p. 15).

The accounting profession:

In New Zealand, McNicholas et al (2001) found that Maori¹⁶ women were largely excluded from the accounting profession. McNicholas et al (2004) add that Maori women in accounting careers in New Zealand still continue to face assimilation directives by organisations that "...develop mono-cultural staff systems and practices within a framework of contemporary colonialism" (p. 29). McNicholas et al (2004) also found that in New Zealand the process of colonisation continues to have an impact on Maori women and, in particular, Maori women accounting professionals, and state that:

"Of concern to us is the fact that accountancy firms may merely become a continuation of colonisation and that Maori women face the potential risk of further assimilation, as they are groomed to meet the corporate and profit needs of Western capitalist firms" (p. 28).

Kim (2004a) similarly found that gender and race/ethnicity are still obstacles preventing Chinese women from fully participating in the accounting profession dominated by a Western culture in New Zealand. Kim (2004a) explains that although ethnic minority women, and in particular Chinese women, have achieved success in entering the accounting profession in comparison to their counterparts in New Zealand, Chinese women are still marginalised within the accounting profession because "...they're positioned at the very bottom of the power structure in the domain of predominantly this White-male profession" (p. 400).

¹⁶ Maori peoples are the First Nation peoples of New Zealand and represent approximately 15% of New Zealand's population.

Canada

The accounting processes:

Similar to the discussion surrounding the impact of accounting on Australia's First Nation peoples, Neu (2000a) who studied the impact of accounting on Canada's First Nation peoples argues that:

“...accounting and accountability mechanisms helped colonial powers translate colonial objectives into practice. Furthermore, while not all of these translations had genocide as a consequence, in a number of instances genocide was associated with the deployment of accounting and accountability mechanisms” (p. 269).

Neu (2000a) claims that accounting is far from neutral and instead was, and is, one of the tools or ‘technologies’ used to advance the operations and policies of colonial and (neo) colonial governments, in an endeavour to colonise and destroy Indigenous peoples. Many of the Acts in law, and funding provided by government for Indigenous peoples, relies on financial interaction or financial incentives. Accounting is scrutinised as one of the techniques that “....translated policies into practice and how these translations can be [then be] linked to certain genocidal outcomes” (p. 276). Whether it be by linking welfare payments to work in toxic uranium mines, or by allowing large corporations to use and destroy reservation land and days (in Canada), “...these examples illustrate the linkage between economic subsidies provided to encourage the appropriation of wealth and outcomes of genocide” (Neu, 2000a, p. 282).

Neu and Graham (2004) consider the involvement of accounting in “...creating the conditions of possibility for the holocausts of modernity” (p. 583). Neu and Graham (2004) make a comparison to the use of accounting in controlling and oppressing Canadian Aboriginal peoples.

“Through the attention to financial details ... it is clear that he [Scott, Deputy Superintendent of Indian Affairs until 1932] viewed such financial structures as a form of restraint; the ideal surrender is one where “no cash is to be distributed to

the Indians” but rather “the whole expenditure is defined and controlled” (p. 588).

Neu (2000b) also examined the role that accounting played in legitimating the power and control that colonial governments employed to substantiate the inadequate ‘payment’ or compensation for Indigenous land belonging to the First Nation peoples of Canada. Neu (2000b) states “...accounting techniques were used by colonial officials to help structure land transactions to their benefit and to justify the compensation paid by the government for land” (p. 176). Neu (2000b) adds that the method of payment for land changed, as seen fit by the colonial government. For example, in 1818 the colonial government moved from paying lump sum payments to “...paying interest component in perpetuity” (p. 175). Although this change in payment represented in essence a rental agreement, the government nevertheless transferred the rewards and risks associated with the land to the government. The Indigenous Canadians found it difficult to fight against the new “pseudo purchase” arrangement because of the disempowered and desperate position they had been placed in (Neu, 2000b, p. 175). Neu pointedly comments,

“In this example, we observe accounting numbers representing not only the amount indigenous peoples received for their land, but perhaps more importantly the value that colonial officials placed on indigenous peoples themselves” (p. 176).

Neu and Graham (2006) concur with Neu’s (2000b) findings and argued that the government used accounting to advance and legitimise the government policies and practices and in particular, for the control and use of Indigenous land. In spite of existing treaties, Neu and Graham (2006) point out that “...the signing of the Western treaties implied the need for accounting. The treaties themselves saw the First Nations cede vast tracts of land in exchange for relatively tiny reserve lands and a flow of annuity payments and agricultural implements” (p. 55). Furthermore, annuity payments were in cash and this led to the establishment of a cash

economy. This subsequently led Indigenous peoples to become dependent upon government for wages and funding and taking them away from their communal way of life. Accounting was used to control cash in and out of reserves and undermined self-determination of Indigenous Canadians by pushing Western accounting systems as a superior “white” way of doing things (Neu and Graham, 2006, p. 67). This is consistent with Greer (2009), who found that the authorities used accounting to legitimise their control and intervention of the spending of Indigenous Australians.

Neu, Cooper and Everett (2001) argue that accounting is a tool used to distribute surpluses in a manner that supports the dominant class structure “...by homogenizing, naturalizing and universalizing social practices in a manner that masks the underlying unequal social relations” (p. 735). Neu et al’s (2001) study provides an interesting forum for also addressing the role of accounting in supporting class and power dichotomies between Indigenous and non-Indigenous Australians and, in particular, how intervention may be an answer for supporting mechanisms that diminish these social struggles.

A more sinister analysis was made about the use of accounting when Neu and Therrien (2003) argued that accounting not only controlled the lives of the Aboriginal peoples of Canada but also led to their genocide. They argue that the use of accounting supported the colonisers actions in taking resources and land away from the Indigenous peoples, resulting in the destruction of their lives and livelihood. Neu and Therrien (2003) highlight their argument of genocide by making comparisons to the Holocaust in the annihilation of peoples.

Neu and Therrien are not the only researchers who have connected accounting to the annihilation of peoples. Lippman and Wilson (2007) argue that accounting information, as used by the Nazis, gave validation to using ‘Jewish slaves’ in the manufacturing plants of Germany during the Holocaust. Lippman and Wilson discuss how “...common financial analysis tools and accounting information used in the slave labor operations that either failed to adequately measure the true costs of Nazi

misdeeds, or served as aids for decisions that contributed to the genocide” (p. 285). Although not related to Canada, Lippman and Wilson’s paper adds to Neu and Therrien’s argument of how accounting processes have historically been used to facilitate the genocide of marginalized peoples.

The accounting profession:

Surprisingly, an accounting paper dedicated solely to the topic of the Indigenous peoples of Canada in the accounting profession could not be located. Buhr (2011) reviewed the accounting literature that investigated accounting in the context of Indigenous peoples and also concluded there was a gap in relation to Canadian Aboriginal peoples in the accounting profession, stating “...a paper on the establishment of an Aboriginal accounting designation in Canada would not only extend the literature on accounting and Indigenous peoples but would also dovetail with the literature on accounting professionalization” (p. 150).

Chua and Poullaos (2002) researched the accounting profession during the period of 1880 to 1907 in Australia, British North America and southern Africa. They found that these countries, which include Canada, mirrored the British accounting profession and “...the result was the emergence of an imperial accountancy arena” (Chua and Poullaos, 2002, p. 409). In line with the findings in the accounting literature, the barriers facing entry into the accounting profession by Canada’s First Nations peoples would arguably have followed similar exclusionary processes as those experienced by Indigenous peoples of other colonised countries. The literature clearly demonstrates that British accounting bodies abided by strict entry requirements, making it almost impossible for non-white peoples to enter the profession (see for example, Hammond and Streeter, 1994; McNicholas, Humphries and Gallhofer, 2001, 2004; Annisette and O’Regan, 2002; Bakre, 2002; Sian, 2006, 2007a, 2007b; Clayton and Hammond, 2002; Hammond, 2002; Annisette, 2003; Kim, 2004; Lombardi and Clayton, 2006, 2009; Hammond, Arnold and Clayton, 2009).

The United States of America (USA)

The accounting processes:

Oakes and Young (2010) argue that the United States government used accounting to legitimise the payment (underpayment) of interest and principal made to American Indians (trust holders) for the land that the government controlled on their behalf. The government management of asset values and payments due to the trust holders "...has been marked by allegations of fraud, mismanagement and accounting failures prompting repeated calls for reform, none very successful. As a result, neither the federal government nor trust holders themselves are sure whether the account balances are \$7 or \$100 billion currently" (p. 63).

Holmes, Welch and Knudson (2005) discuss the period between 1718 to 1794 and contend that accounting and accounting numbers were used by the Spanish missionaries to control the day-to-day activities of the Indigenous Americans which "...ultimately caused the Coahuiltecans to abandon their native beliefs, and gradually, to be absorbed into Spanish society" (p. 105). The Western economic system was imposed to restrict choices and ultimately to colonise the Native Americans.

Fleischman and Tyson (2004) argue that accounting has not only played a part in legitimising power and control in many countries but in the United States it also served to dehumanise slavery. They state,

"We readily acknowledge that neither the accounting nor the accountants constructed slavery, but we do believe that accounting practices reinforced racially based social relationships by converting slave exchanges, holdings, and outputs into monetary terms while completely ignoring the qualitative, human dimension of slavery" (p. 376).

Similar to the arguments raised in the above accounting literature concerning other countries, Fleischman and Tyson (2004) comment that accounting was used to control and oppress marginalised peoples such as the slaves of the USA, and to uphold the social and economic domination of the powerful such as the slave owners.

Preston and Oakes (2001) investigated the Navajo Reservation case in southwest USA and "...adjacent to the newly completed Boulder (later Hoover) Dam" (p. 40), to illustrate the manner in which the USA government used economic/accounting numbers to legitimise their control of Indigenous land. The USA government enforced stock reductions and increased agriculture on the Navajo Reservation because they believed that the soil erosion, which was detrimental to the newly completed dam, was the result of Navajo sheep overgrazing the land. Preston and Oakes (2001) claim that

"...the economic construction of the Navajo permitted the construction of an economic solution to the Navajo problem. In effect it was demonstrated economically, that the impact of stock reductions, thought necessary to prevent further soil erosion, could be offset by increased agriculture. In contrast to the economic claims, the stock reductions were an economic and social disaster for the Navajo" (p. 39).

In a subsequent paper five years later, still focusing on the Navajo Reservation, Preston (2006) reiterated the USA government's use of accounting numbers to reduce the number of Navajo livestock and concludes that "...by examining this case, we identify that accounts not only enabled action at a distance, they were also involved in enacting that action locally and in justifying action when it went wrong" (p. 577).

The accounting profession:

As was the case with Canada, a paper dedicated solely to discussing the accounting profession in relation to the USA's Indigenous/Native peoples was not able to be located. However, although not concerned with Indigenous peoples, a seminal paper and arguably the first accounting paper to focus on the barriers faced by non-white peoples entering the accounting profession in the USA, is the paper by Hammond and Streeter (1994). Their study used the oral history methodology to capture the stories of the very first African-Americans to be qualified as Certified Practising Accountants (CPAs) in the USA. This study is the only

study in the USA that focuses on the racial barriers in entering the accounting profession.

The oral histories conducted by Hammond and Streetor (1994) revealed that "...it was virtually impossible for an African-American to become a CPA prior to 1960" [that is before the Civil Rights Act of 1964] (p. 285). Hammond (1997) later explored the African-American experience from 1965 to 1988 [that is after the Civil Rights Act of 1964] and reported "...in 1965 African Americans comprised only 0.1% of CPAs. Twenty-five years later, African Americans comprised close to 1% of CPAs, still far below their 12% representation in the population" (p. 29). Hammond (1997) explains that even after the Civil Rights Act of 1964, when there was attention paid to the inclusion of African-Americans, "...the accounting firms seemed to believe a few years of superficial activity were sufficient to compensate for decades of active discrimination, and by the 1980s proactive efforts evaporated. It is difficult to say what would constitute fair employment practices after such exclusion, but clearly the limited efforts made were insufficient to address the problem" (p. 49).

Theresa Hammond (2002) went on to write a book titled *Overcoming barriers: Early African-American certified public accountants* to further elaborate on the findings of the Hammond and Streeter (1994) study and reiterating that only a few African-Americans were able to overcome the barriers to become CPAs before the Civil Rights legislation of the 1960s. To be qualified as a CPA in the USA, an apprenticeship year had to be served at an accounting practice but prior to the Civil Rights legislation, African-Americans found it virtually impossible to be hired as an apprentice by white accountants.

Developing Countries

Developing countries, for example, Fiji, Kenya, Trinidad and Tobago and the Philippines, have largely experienced accounting in much the same way as the Indigenous peoples of the western developed countries discussed above. That is, Indigenous peoples of developing

countries have also been subjected to exclusionary and controlling practices and policies largely dominated by white European males. Accounting practices and the accounting profession have arguably upheld the white capitalist ideals that were masqueraded under the guise of upholding best practice. However, there is one significant difference between the Indigenous peoples of developing countries and the Indigenous peoples of developed countries. The difference is the total number of Indigenous peoples in those countries. That is, in developing countries, the Indigenous peoples comprise the largest percentage of the total population, whereas in developed countries, Indigenous peoples represent the minority group. That said, in the colonised countries, whether the Indigenous peoples are in the majority or minority, the subjugation of colonisers has led to dispossession of land, racism and in some instances, slavery of the Indigenous peoples.

The accounting processes:

Davie (2000) explored the role of accounting in advancing imperialism in Fiji between the mid-1840s to mid-1900s, a period in which "...chieftaincy was formally established as the hallmark of a national system of power and administration" (p. 331). Accounting "...was imposed on the chiefs as an integral part of imperial policies and activities" (p. 350). Davie's (2000) findings revealed that accounting was a mechanism used by the imperialists to advance "...domination and exploitation through alliance with the indigenous chieftaincy in the island nation" (p. 350) and that it "...was used as integral part of imperial policies and activities for Empire expansion" (p. 330). The British used this alliance to "...exploit both human and natural resources for their empire building" (Davie, 2000, p. 350).

The only paper found in relation to the use of accounting processes in the Philippines is by Dyball, Chua and Poullaos (2006), who researched the accounting practices used by the USA government during their occupation of the Philippines from 1898 until 1924. Consistent with the arguments raised by Chew and Greer (1997) for the Australian Indigenous

peoples, Dyball et al (2006) found that the colonial government used accounting as a means of control and oppression of the indigenous peoples of the Philippines. Different to the Canadian or Australian experience, however, the Filipinos resisted the American controls "...to perpetuate traditional social arrangements in the context of a modern Philippine state" (Dyball et al, 2006, p. 47). This resistance by the Filipinos to use imperial accounting systems, however, was viewed by the Americans as "...an inability to manage government moneys 'properly', thus denying them independence" (Dyball et al, 2006, p. 47).

Annisette (1999) investigated the development of accounting in Trinidad and Tobago (T & T) in the period immediately before T & T gained its independence from the United Kingdom in 1962. Annisette explains that until 1834, most T & T Indigenous peoples were slaves and by the 1930s the population of T & T was comprised of a medley of peoples "...who mixed but did not combine ... the social structure in T & T was marked by a sharp division of labour along racial lines" (p. 111). "Within this context, accountancy, and business and commerce in general, was not an area of activity in which Afro- and Indo-Trinidadians (who comprised over 80 per cent of the population)" (p. 112). The racial division of labour meant that the majority of T & T's Indigenous peoples were employed in plantation and agriculture work. The English fundamentally dominated the financial decision-making positions. This division of labour and control shaped the evolution of the accounting profession in T & T.

Bakre (2005) discusses Jamaica and the impact of capitalist colonials' language on the colonised "...in many important sectors like education, administration and environment ... consequently, to be socialised into the acceptance of beliefs proclaiming their own inferiority and insignificance, the colonised had first of all to experience waves of indoctrination" (p. 998). Bakre's (2005) analysis of the Jamaican experience raises an important aspect of the impact that accounting language may have on excluding Indigenous peoples, including Indigenous Australians, from participating in mainstream economic systems.

In Kenya, "...indigenous Africans were detached from the mainstream and race-based social exclusion was promulgated through state apparatuses and societal structures. There were few opportunities for the African underclass to participate in education and commerce, or to amass capital" (Sian, 2007a, p. 13). Sian (2007a) argues that social exclusion was further perpetuated by the rules for regulation of accounting and auditing of companies creating "...a demand for auditors and accountants, which was satisfied by the arrival of British accountants" (p. 16). The Kenyan experience with accounting is similar to that experienced in Jamaica (Bakre, 2005) and in T & T Annisette (1999), namely that accounting served the commerce needs of the colonisers whilst simultaneously excluding Indigenous peoples from participating in commerce and business.

The accounting profession:

In T & T, a country where the majority population are of African and East Indian descent, it was found there was a pattern of importing British accountants and by the 1950s "...20 of the 26 professionally qualified accountants in the country were British expatriate accountants" (Annisette, 2003, p. 652). This action was legitimised by the very few non-white Trinidad people with accounting qualifications. As Annisette (2003) points out, very few non-white T & T peoples had access to education and thus, "...there was no need to deploy *specific* mechanisms to exclude non-whites from the accountancy practice, since global practices of exclusion were already working towards this end" (p. 669). As Annisette (2003) further explains, "[I]n Trinidad's colony society, accountancy was always associated with whiteness or more accurately 'Britishness'" (p. 651).

Annisette (2000) explains that in T & T, accounting qualifications were fundamentally based "...on foreign based institutions for the training and certification of its practitioners. Thus in 1995, 62% of T & T's professional accountants were holders of the qualification of the UK based body then called the Chartered Association of Certified Accountants (ACCA)" (p. 634). This meant that the accounting profession in T & T

ultimately maintained imperial values and objectives. Annisette (2000) discussed that although the T & T indigenous university appeared eager to deliver education for accounting qualifications, "...the emerging T & T profession consistently marginalized the Indigenous University" (p. 655) and thereby the Institute of Chartered Accountants of Trinidad and Tobago surrendered its training and control of the profession in T & T to ACCA. The accounting profession was largely exclusionary to the peoples of T & T, as only an elite few T & T peoples were able to afford an accounting qualification education. Therefore, most accountants in T & T, up to the mid-1960s, were largely sourced from Britain (Annisette, 2000). Arguably, this also strengthened the position of colonial presence and mechanisms in T & T, by upholding the capitalist and European methods of accountability.

The Jamaican experience in the accounting profession, up until the 1960s, saw non-white peoples (the majority group) being fundamentally denied entry to becoming a Chartered Accountant (CA). The firms refused to employ them, arguing that their parent offices insisted on credentials gained in England (Bakre, 2002). Bakre (2005) argues that the history of accounting in Jamaica has been based on imperialism, capitalism and racism, making it almost impossible for Afro-Jamaicans to be employed by accounting firms or by the colonial government. Consistent with the T & T experience, the Association of Chartered Certified Accountants (ACCA)¹⁷ historically dominated the professional qualification process for those wishing to enter the accounting profession in Jamaica. "The consequence of this development in colonial Jamaica was that the Black majority in the country had been denied the opportunity of becoming qualified accountants, let alone to practise as chartered accountants in their own country" (Bakre, 2005, p. 996).

Similar to the findings of Bakre (2002), Uche (2002) found that British dominance over Nigerian accountants prevented Nigerians (until

¹⁷ Bakre (2005) refers to ACCA as the Association of Certified and Corporate Accountants. This was the name used by ACCA from 1939 to 1971 (ACCA website, 2012).

1950) from becoming qualified as a chartered accountant. Likewise, Sian (2006) found that in the 1960s, a time when the Kenyan government was striving to replace British accounting professionals with Indigenous Kenyans, less than ten per cent of qualified accountants in Kenya were Indigenous Kenyans. Sian (2007a) argues that whilst there were positive changes evident with respect to housing, education, welfare and employment in the post-independence period (post 1963), "...imminent change within the profession was not forthcoming" (p. 36). Sian (2007a) contends that the slow rise in the number of African (Kenyan) accountants was "...partly because of deeply embedded racist ideologies promulgated in the colonial period" (p. 37). Sian (2007b) added to the 2007a study and investigated the role that affirmative action played in reversing exclusion from the accounting profession in Kenya between the years 1963 and 1970. Sian (2007b) found "...that although the growing participation of Africans in the profession between 1963 and 1970 indicates success in reversing exclusion, their acceptance and integration remained more distant objectives" (p. 831). Sian's (2007b) findings revealed that the programs of affirmative action aimed at improving opportunities for African Kenyans in accounting also led to experiences of:

"...hostility in the workplace and there existed a perceived lack of acceptance by co-workers who felt that appointments were made on a quota basis rather than on merit. There is also evidence of tokenism as many of the pioneer Africans were given positions with grand titles but little associated responsibility. These factors, combined with remaining expatriates holding tenaciously to senior positions, placed significant limitations on promotional prospects for Africans" (p. 867).

In South Africa, a country dominated by black South African peoples, Clayton and Hammond (2002) found the first African to be qualified as a Chartered Accountant was in 1976 and still today only about 1% of the accounting profession is black African. A further study by Hammond, Clayton and Arnold (2009) investigating professional closure

faced by black South African chartered accountants, found that professional closure operated in two main ways. First, it manifested in acts of open discrimination and bigotry and second it adopted more subtle actions such as exclusion from social gatherings. Both of these professional closure methods legitimised the deterrence of giving promotions to black chartered accountants within the firm because "...acceptance and advancement within accounting firms is more a matter of 'fitting in' than of acquiring professional knowledge or expertise, and that exclusion based on 'fit' is often rationalized by client attitudes" (Hammond et al, 2009, p. 715).

Hammond, Clayton and Arnold (2012) also investigated the history of race relations in the South African accounting industry between 1968 and 2000 and interviewed some of the first black South Africans to graduate as chartered accountants. They found that the stories collected from the interviews included their experiences of "...discriminatory treatment by accounting firms" which was "...in contrast sharply with the official version of history gleaned from the professional journal" (p. 332).

The findings of the studies that delved into the impact that accounting and the accounting profession had in the developing and developed colonised countries, as discussed above, share much in common. In particular, two themes are common in the findings of the accounting papers reviewed. The first theme relates to the use of accounting to further advance the Western capitalist inspirations of the colonisers. The second theme is in relation to the discriminatory and 'professional closure' practices of the accounting profession that prevented Indigenous peoples of the respective developing countries from entering the accounting profession. Both of these themes fundamentally draw attention to the negative and detrimental impact that accounting has historically had on developing and colonised countries.

How does the Australian Indigenous context differ from other Indigenous peoples internationally?

Parallels and differences between the barriers faced by Indigenous peoples across the world have been highlighted through reviewing the accounting literature that investigates the impact of accounting on Indigenous peoples. How does the Indigenous Australian context differ from the stories regarding other Indigenous peoples around the world? When comparing to the First Nation peoples of New Zealand, Canada and the USA, the First Nation peoples of Australia do not have sovereignty, nor do they have a treaty, thus resulting in less power to self-govern compared to their international indigenous counterparts. The United Nations (2006) point out that "...sovereignty of Indigenous Peoples manifests itself in Indigenous institutions of government; legal, economic, proprietary, social, cultural, peace and spiritual systems; and fundamentally in the inherent relationship Indigenous Peoples have with their territories. Indigenous Peoples' sovereignty is inalienable, indivisible and infinite" (p. 3). Dodson and McNamee (2008) highlight a critical difference between Indigenous peoples of Australia and Indigenous peoples from other former British colonies. They explain that "...Inherent Aboriginal sovereignty has yet to be recognised in Australian law" but that "...inherent Aboriginal sovereignty has been recognised in other former British colonies, in particular the USA and Canada" (Dodson and McNamee, 2008, p. 234). The Indigenous Australian story is unique and arguably includes complexities that are unique to Australia and this thesis focuses on the Indigenous Australian story.

In summarising this section of the literature review that locates the accounting literature according to countries, the literature discussed above presents a comparative approach of the discriminatory role of accounting practice and of the accounting profession, which has led to further marginalisation of the already marginalised Indigenous peoples around the world. In the main, the literature purports that by legitimising the actions of the government and the privileged in society, accounting numbers have been used to instil government policies that ultimately expand empire

wealth by taking away from the Indigenous peoples their wealth and land. Accounting as a technique has arguably been used for legitimising control, assimilation and destruction of Indigenous peoples and the accounting profession has been the conduit for administering these colonial controls. In particular, the literature gives some insight into the role that the accounting profession has played in deterring Indigenous Australian peoples from engaging in Western economic and accounting practices and procedures. This stream of accounting literature is of particular importance to this study, as it helps to further explain not only the complexities and reasons for the very small number of Indigenous Australians in the accounting field but also how these marginalising mechanisms may have contributed to the lack of financial capacity building of Australia's Indigenous peoples.

In reviewing the accounting literature discussing the role of accounting processes and the accounting profession in developing countries, some gaps in the literature have been identified. For example, an accounting paper discussing the accounting profession in relation to Fiji's or the Philippine's Indigenous peoples was not able to be located. Likewise, an accounting paper discussing the impact of accounting processes and numbers on the Indigenous peoples of South Africa and Nigeria could not be located. These gaps are opportunities for further research. The next section explores the accounting literature that considers the usefulness of Western accounting constructs and systems for Indigenous peoples and, in particular, for the Indigenous peoples of Australia.

The relevance (or irrelevance) of Western accounting systems for Indigenous Australians

Baydoun and Willet (1995) investigated the relevance of Western accounting systems for developing countries within a cultural context and they argue "...the accounting systems used in developing countries may be irrelevant to their needs because they originate in Western countries

with different cultural values” (p. 67). The accounting systems adopted originate from the West “...through a variety of channels: by colonialism in the past and, through Western multinational companies, the influence of local professional associations (usually founded originally by Western counterparts of the organisations) and aid and loan agencies from the industrialised nations in the present” (Baydoun and Willet, 1995, p.72). Although Australia is a developed country, far too many of our Indigenous peoples live in underprivileged conditions, as highlighted in Chapter 2 of this study. Indeed, Indigenous peoples within developed First World nations are often called ‘Fourth World’ peoples (Martin, 2003, p. 6).

It can be argued that the current accounting system was designed to fulfil the needs of the dominant capitalist society and does not match the underlying system of community equality and community ownership of Australia’s Indigenous peoples. The collective value system of Indigenous peoples and the individualistic value system of the non-Indigenous Australians are dichotomous. That is, the current Western accounting system does not provide an appropriate method of accounting for Indigenous resources and values. To address this mismatch of accounting methods, Baydoun and Willet (1995) suggest that it is not necessarily a matter of discounting Western financial systems altogether but rather that “...patterns of disclosure should be adjusted to account for the different cultural perspectives” (p. 84).

The impact of accounting and accounting systems on Indigenous Australians has attracted the attention of accounting academics (Chew and Greer, 1997; Greer, 2000; Greer and Patel, 2000). Arguments for the development of accounting systems that better match Indigenous culture have been raised. Greer (2000) argues that:

“In order to achieve justice for Indigenous peoples we must devise ways of integrating the different holistic perspectives of Indigenous cultural values into accounting practices and discourse. Conventional Western accounting discourse can no longer ignore or dismiss the political, social and cultural circumstances of Indigenous peoples who experience other world-views. Rather, in order to safeguard Indigenous Australian peoples’ cultural and socio-economic priorities we

must find some way to incorporate both 'whitefella' and 'blackfella' cultural values in the context of accounting and accountability systems" (pp. 19-20).

In support of Greer (2000), a study by Greer and Patel (2000) "... provides further evidence of the conflict between Indigenous Australian values and the Western, capitalist values implicit in the language of accounting and accountability, questioning the impact of Western systems of accounting and accountability on the Indigenous peoples of Australia whose beliefs, norms and values are different" (p. 308). Indigenous peoples who prefer to maintain the value systems that have worked well for thousands and thousands of years, have little interest in accounting systems that are based on Western capitalist ideals.

McNicholas, Humphries and Gallhofer (2004) discuss the work of Maitira (1994) who investigated the differences between "...a Maori and Western capitalistic concept of accountability" (p. 82). Maitira (1994) contends that Maori accountability is based on Maori laws, obligations and traditions and is very different to Western capitalist concepts of accounting. He argues that "...accountability is culturally determined. In accounting we often ignore this important principle" (p. 33). McNicholas et al (2004) point out that "...inherent in Western capitalistic accounting are concepts and values which are different from - and often diametrically opposite to - Maori concepts. Examples are the short-termism, profit orientation and privileging of the financial" (p. 82).

In that case, what changes to the accounting system would be deemed to be *culturally appropriate*? Martin (2005) argues that a strategic engagement of Indigenous and non-Indigenous is required. However, the engagement should be twofold. Martin (2005) believes there is strong argument for establishing Indigenous corporations, that maintain "...the values and practices of Indigenous people" fearing that over time "...formal corporate structures and processes" will displace "...the informal Indigenous ones" (p. 195). In short, Martin (2005) is saying that, over time,

strategic engagement could lead to the dominant society distorting underlying social relations of Indigenous Australians.

Weir and Ross (2007) further explain that "...bureaucratic corporate practices such as annual general meetings, quorums, voting by proxy, the need to keep a register of members, and such like, are assumed to be a culturally neutral administrative regime but they impose strong Western cultural values, which have consequences for how decisions are made" (p.185). In addition to considering the benefits or hindrance of Western accounting systems, it is also important to discuss the role that financial institutions, such as banks, have had in facilitating the financial capacity building of Indigenous Australians. This line of discussion is particularly salient for Indigenous Australians, who have been forced into a cash economy and many of whom are located in remote and regional parts of Australia. They are thus unable to access, or are capable of accessing, banking products and/or personal funds.

Annisette (2004) critiques the work of the World Bank and the role of accounting within the World Bank. Accounting numbers were used as a 'weapon' to control workers and managers rather than for external accountability. "Financial accounting numbers were thus rendered private and secret knowledge that took on a mystical nature" (Annisette, 2004, p. 317). This privacy or privatization of the accounting numbers served to "...strengthen the power and prerogative of an entrepreneurial elite and promoted a harsher, less democratic, more servile work environment for the labour force" (Annisette, 2004, p. 317).

So far in this chapter, the accounting literature critically evaluates the role of accounting in marginalising Indigenous peoples and has questioned the relevance of accounting for Indigenous peoples and, in particular, for Indigenous Australians. The next section reviews the accounting literature that discusses the past and current role of accounting and accountants in self-governance and self-sustainability issues and, in particular, focuses on the self-governance of Indigenous Australians.

The role of accounting and accountants in governance and self-governance of the Indigenous peoples of Australia

There is a consensus in the accounting and other academic literature which supports the view that Western capitalist accounting practices and systems, in consultation and conjunction with Indigenous Australians, require adjustment to incorporate their cultural and economic needs. However, research into the role that accounting and accountants play in advancing self-sustainability and self-governance is quite scant. There are, however, strong arguments advocating the need for accounting to be delivered by Indigenous Australians (Perkins, 1990; Pearson, 2000; Smith, 2002; Dodson and Smith, 2003; Martin, 2001, 2003, 2005). As discussed in the next chapter on financial capacity building, many Indigenous leaders and academics believe that accounting skills are necessary for self-governance and ultimately for achieving economic independence. Pearson (2000) claims that the past ad-hoc systems of governance for, and on behalf of, Indigenous Australians, has not worked and it is up to them to take back control of social and economic outcomes. "This means that the leadership of the Aboriginal community has to adopt an approach which gives 'hands on' power to the members of the community" (Pearson, 2000, p. 58).

Dodson and Smith (2003) offer a definition of governance and explain that:

"Governance is not only about structures, processes and power; it is also about resources. Sound governance requires access to, and control over, financial, social, economic and natural resources and technology ... the design of sound financial management and administrative systems is [a] fundamental component to good governance" (p. 16).

Smith (2005) points out that governance and accountability extends beyond the traditional realms of accounting and is far more complex and multi-layered for Indigenous Australian communities. As Smith (2005) explains, "...the governance 'business' of extended families

includes the transmission of land ownership, leadership, cultural property rights, group knowledge and collective identity” (p. 16).

Martin (2003) argues that the ‘Fourth World’ peoples, that is, Indigenous peoples within First World nations, require contemporary measures so that “strategic engagement” can be facilitated by drawing upon, or rejecting, the “formal and informal institutions of dominant Australian society” (p. 8). Martin suggests that engaging with the wider Australian society, rather than focusing on isolation, can strategically influence capacity building. Pearson (2000), in alignment with Martin’s (2003) sentiments, implores:

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

Pearson’s plea for Indigenous Australians to engage and actively partake in their own social and economic welfare, is further supported by the generally agreed poor record the government has had in advancing self-sustainability of Indigenous Australians.

Jacobs (2000) explored governance and accountability practices for New Zealand Maoris and found that although the New Zealand government did take their accountability duties to make visible their practices for Indigenous peoples seriously, the government did not demonstrate accountability to Maori peoples.

“It was found that these accountability mechanisms gave increased visibility to Maori concerns and perspectives within government departments. However, while there was a clearly developed obligation of departments to answer for their practices in relation to Maori, there was no satisfactory accountability mechanism for Parliament to account to Maori” (p. 360).

The accountability, Jacobs (2000) argues, is two-fold. First, the government is/should be accountable to the Indigenous peoples and second, the government departments are accountable to the Parliament.

A study by Van der Laan Smith, Adhikari and Tondkar (2005) explored cultural differences in relation to corporate social disclosures in the context of stakeholder groups. They take an interesting position arguing that "...[I]n a society concerned with social issues, we argue stakeholder groups will have more power, possess greater legitimacy, and have their claims viewed with greater urgency" (p. 132). Taking this view a little further to include the relationship between Australian society, Indigenous peoples and the mining companies within Australia, it may help to explain why the claims of Indigenous peoples, arguably a stakeholder group of mining corporations and of the government in Australia, are not viewed with any apparent urgency? That is, is Australia a society that does not concern itself with these social issues? Whatever the response to this question may be, one thing is for certain. The Australian government and private corporations have largely been unsuccessful in advancing self-sustainability and/or in substantially improved quality of life indicators, for Indigenous Australians. This was echoed in a report commissioned by the Rudd¹⁸ government to review the spending of government Indigenous programs and initiatives. The report states "...the history of Commonwealth policy for Indigenous Australians over the past 40 years is largely a story of good intentions, flawed policies, unrealistic assumptions, poor implementation, unintended consequences and dashed hopes" (Australian Government, 2010, p. 39).

Continuing with the Van der Laan Smith et al (2005) line of thought, earlier research by Owen (1990) critically evaluates Bruyn's (1987) attempt to construct a theory of social investment. Owen (1990) observes that Bruyn's main aim is to develop a theory "...where social investment is understood to be the allocation of capital and to advance the social *and* economic wellbeing of people" (p. 252). Central to this concept is the

¹⁸ The Rudd government refers to the government led by Prime Minister Kevin Rudd in Australia from 2007 to 2010.

promotion of "...self-governance at every level of command hierarchy in the economy" (Owen, 1990, p. 252). That is, authority should be decentralised so that each level of the economy can self-regulate. Although Bruyn (1987) predominately advances this social investment theory for corporations, he does extend his theory to include community development. Even though Owen (1990) criticised much of Bruyn's theoretical framework because "...Bruyn tends to rely on largely unjustified assertions and optimism in place of rigorous analysis" (p. 259), Owen nevertheless contends that Bruyn's community development analysis is "...worthy of attention" (p. 264) and discusses the three attributes that Bruyn believes are required for restoration of community development and community life. First, autonomy is required, by which Bruyn means "...the capacity for people in a locality to be relatively independent of outside controls ... promoted by altering the legal system of the market" (Owen, 1990, p. 255). The second attribute, "...viability, or local self-reliance, can be promoted by a series of contractions (movements bringing economic resources closer to home) and expansions (getting in touch with a wider scope of resources outside the locality)" (p. 255). The third attribute necessary for restoring social investment in communities is polity, "...which refers to the way power is distributed in the community, not simply the formal distribution of power through local government but rather through community organizations and a variegated class structure" (p. 255).

The question that is still to be asked is whether accounting skills and expertise should be delivered *for* Indigenous Australians or *by* Indigenous Australians? The literature reviewed so far in this chapter seems to suggest that the answer to this question is *by* Indigenous Australians. So, why are there so few Indigenous accountants? The next section of this chapter reviews the accounting literature that has examined the exclusionary processes from the accounting profession for those marginalised in society.

Critique of accounting as a powerful field

Cooper and Robson (2006) argue that accounting firms and accounting professionals are powerful societal powers that influence accounting practice and accounting regulation. The accounting regulatory institutions, furthermore, gain greater legitimacy if they facilitate capitalism and the pursuit of profit rather than facilitating "...state agencies, who may be interested in supporting other social groups and institutions" (p. 416). This legitimacy motive shifts the practice of accounting away from social welfare to the continuing use of colonial and imperial traditions of accounting.

In line with Cooper and Robson's (2006) argument, Dillard (1991) claims that "...accounting is fundamentally directed toward preserving and enhancing the capitalists' control over the means of production" (p. 10). Additionally, accounting is "...a technology of capitalism ... determined by capitalist power and advocated by professional ideology" (Dillard, 1991, p. 10). Accounting and the accounting profession legitimate the capitalist economic system, a system and legacy of colonialism. Accounting is concerned with wealth accumulation rather than the equitable distribution of wealth. This wealth accumulation emphasis in accounting, and its accompanying unequal distribution of income, "...at the lowest level is wealth mis-specification alienation, and it is coupled with marginalist-entity accounting" (Tinker, 1985, cited in Dillard, 1991, p. 22). The accounting profession, the deliverers of accounting practice, are therefore (by logical reasoning) key players and deliverers of the dominant capitalist system. This places the accounting processes, and the accounting profession, in a powerful societal position and one that has arguably facilitated the dominant position of the colonials.

Chua and Poullaos (2002) argue that in colonised countries, such as Australia, Canada and South Africa, the power of the accounting profession comes from the state because it is the state agencies "...that decide whether to permit accounting associations to 'self-regulate' and the extent to which these associations may exclude particular classes of

practitioners from association membership or from state-sanctioned registers” (p. 410). They argue that the state in these colonised countries directed not only entry into the profession but also “...the monopolistic access to certain forms of work (e.g. audit, insolvency, tax)” (p.410).

Traditionally, Indigenous Australians have interacted with accountants in their role as agents or gatekeepers of colonial wealth and the capitalist economic system. That is, accountants have been the administrators and controllers of funding distributed by the Australian government to Indigenous Australian communities and groups. The relationship between the accounting profession and Australia’s Indigenous peoples has been based on an unequal distribution of power. The accounting profession has traditionally had the power to determine the dispersion and reporting of funding. This position of power allows the accounting profession to use ‘accounting’ as a tool to legitimise their exclusionary domineering practices as discussed above.

Hammond et al (2009) review the South African accounting profession and claim that “...capitalism itself is an exclusionary practice: the appearance of free competition in the marketplace belies the monopoly on economic power held by the owners of capital/property” (p. 707). Hammond et al (2009) review Murphy’s¹⁹ closure theory, explaining that “...this is the idea that codes of social closure exist in structured relationship to one another ... in most capitalist societies, property constitutes the principal form of closure while credentials, including educational and professional licensing requirements, are either derived from or contingent upon the principal mode of closure” (p.707). Although Hammond et al (2009) were referring to ‘closure’ for black South Africans wishing to enter the accounting profession in South Africa, the discussion is relevant to this study because it provides an understanding of the

¹⁹ Murphy’s (1984, 1988) theory provides “insights into the relationship between various modes of social closure, including the relationship between social closure based on race and/or class, and professional closure based on education and credentials” (Hammond et al, 2009, p. 706).

impact that property ownership (or the lack thereof) has had on the relations between the accounting profession and the disadvantaged Indigenous peoples in Australia. As Hammond et al (2009) discuss, the lack of property, complemented by race, are "...principal modes of exclusion from economic opportunity" (p. 706).

Cooper and Robson (2006) discuss the process used by the accounting profession to legitimise the exclusion of certain groups from wanting to enter the profession and use that discussion to help understand the impact that the profession has on society, and particularly on those peoples in less advantaged and less powerful positions. They argue that "...a relevant line of research is to examine the processes of exclusion and marginalization and thereby obtain an understanding of not only the development of a profession, but also how it gains privilege and status, and why its services (such as audit or management consulting) are accorded to social and economic value" (p. 421).

McNicholas, Humphries and Gallhofer (2004) explore the New Zealand Maori women accountants' experience in the accounting profession and provide an insight into the continuing impact of colonisation on Maori women who have entered the accounting profession. The findings suggest that colonialism, or "contemporary colonialism," is still a prevailing system in maintaining "...mono-cultural staff systems and practices" in an attempt to further assimilate Maori women in the accounting profession (p. 89).

"Of particular interest to us is the influence of or the way in which the relationship between Maori women and accountancy firms (and the values of the discipline itself) continues the dominant hegemony of Western capitalist imperialism, as it spreads as a 'global culture' either assimilating the already peripherised to the marginal positions available in the global economy or if insisting on 'other values' and structures, expelling or excluding them" (p. 59).

McNicholas and Barrett (2005) discussed 'emancipatory accounting' in response to the call by Broadbent et al (1997) "...to provide

more diverse views about the social reality for those ‘on the margins’ of accounting” (p. 391). McNicholas and Barrett (2005) explain that “...Broadbent et al. (1997) sought to extend the debate on how critical accounting research might advance the practice of its emancipatory goal for social ‘betterment’” (p. 395). Emancipatory accounting, or critical accounting, allows marginalised voices to be heard; in particular, it allows Indigenous voices to be heard. McNicholas and Barrett (2005) contend that “...critical accounting research [is] needed to further explore the relationship between socially constructed identities associated with gender and ethnicity, and accounting practices and processes” (p. 395). McNicholas and Barrett (2005) also claim that an emancipatory goal is required and “...argue that the call for a just social order, includes the call for the transformation of mono-cultural institutions like the accounting profession, as well as a consideration of accounting’s functioning in the indigenous context” (p. 407).

In line with McNicholas and Barrett’s (2005) call for a just social order, Francis (1990) argues that accounting should be based on ‘moral and discursive practice’ that advocates virtue. Francis (1990) observes that:

“Accounting, to the extent that is a choice about how to affect our lived experience – our ends – is a practice grounded in moral discernment. Accounting is important precisely to the extent the accountant can transform the world, can influence the lived experience of others in ways which cause the experience to differ from what it would be in the absence of accounting, or in the presence of an alternative kind of accounting. Why should an invented human practice like accounting even exist except as a choice about how to shape human experience?” (p. 7).

Jacobs (2011) adds to the discussion on emancipation and, in particular emancipatory accounting, and argues that emancipation can only be aspired by raising consciousness and awareness of the taken-for-granted practices. He explains that “...institutions and practices, including accounting institutions and practices, are a powerful source of taken-for-

granted cultural programming and scripts. It is only through becoming aware of, and reflective upon, this programming that we can become emancipated” (p. 512).

Neu et al (2001) examine the intervening role that critical accountants may play in social struggles in order to improve *social practices*. They found that intervention, via the submission of commentaries and opinions to the print media, raised awareness and challenged the dominant discourse surrounding the ‘facts’ of accounting numbers.

The accounting profession, based on colonial and capitalist value systems, has used and legitimised its privileged standpoint as a tool for excluding, or at the very least marginalising, those peoples less privileged in society, such as the Indigenous peoples of colonised countries. The literature reviewed above gives some insight into the role that the accounting profession has played in deterring and/or marginalising groups, and in particular Indigenous Australians, from engaging in Western economic and accounting fields.

Conclusion

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

The accounting literature also provides an understanding of the mechanisms by which institutions legitimise themselves and gives some insight into the obstacles that Indigenous Australians face when

endeavouring to interact with them. In summary, the accounting literature has demonstrated that the practice and profession of accounting has historically played a disempowering and discriminatory role that has led to further marginalising the already marginalised. However, as Buhr (2011) points out, "...the literature largely focuses on accounting 'for' Indigenous peoples rather than accounting 'by' Indigenous peoples" (p. 139).

Whilst the accounting literature does include discussion of emancipation with respect to accounting, the discussion does not include accounting 'by' Indigenous peoples. The existing accounting literature focuses on emancipation in the context of allowing marginalised voices, in particular Indigenous voices, to be heard (McNicholas and Barrett, 2005) or emancipation by raising consciousness and awareness of the taken-for-granted accounting practices (Jacobs, 2011). This study fills the existing gap in the accounting literature by arguing that accounting can be a tool of empowerment (or re-empowerment) when accounting is 'by' Indigenous Australians. In particular, this study investigates the what, how and why accounting can contribute to the financial capacity building of Indigenous Australians. In doing so, the aim is to critically analyse the role of accounting in the building of financial capacity of Indigenous Australians and whether there exists (or could potentially exist) a positive relationship between Indigenous Australians, accounting and the building of financial capacity. In heeding Buhr's (2011) claim that "...a more positive and emancipatory discourse about the role of accounting and Indigenous peoples" is required if "...a more complex and nuanced accounting history" (p. 140) is to grow, this study uses Bourdieu's concepts of field, capital and habitus, and poses an alternative view that challenges past accounting literature to offer a more positive discourse about the role that accounting can play.

The next chapter is the second of the literature review chapters for this study. It discusses the literature and reports relating to financial capacity building. The term 'financial capacity building', particularly in context of Indigenous Australians, requires defining and is important as it

provides a basis for determining and clarifying the role of accounting in helping to build their financial capacity.

Chapter 4

LITERATURE REVIEW

FINANCIAL CAPACITY BUILDING

Introduction

This chapter discusses financial capacity building in the context of Indigenous Australians and reviews the literature surrounding the diverse terms used for 'capacity building' and 'financial capacity building'. The definition of 'financial capacity building', as offered in this chapter, forms the platform for this study that investigates the role that accounting plays in financial capacity building for Australia's Indigenous peoples.

There have been various reports (discussed later), produced by both Indigenous Australian organisations and non-Indigenous organisations that emphasise the importance of 'financial capacity building'. Financial capacity building is a term that appears to be commonly used to legitimise the existence of programs, policies and institutions, aimed at improving the financial resources available to certain groups in the community. However, seldom is the term 'financial capacity building' defined. Financial capacity building is a term generally encapsulated in the more general term of 'capacity building,' used to cover a broad spectrum of meanings and is dependent upon the topic under discussion. In this study, the following definition of financial capacity building has been adopted, derived from a review of the literature and of the reports that allude to, or discuss, the notion of capacity building for Indigenous Australians (AC and AIATSIS, 2007; Australian Human Rights Commission, 2005; Henderson, 1975; SCRGSP, 2007; Landvogt, 2008; Vinson, 2007).

Financial capacity building is a process that results in the culmination of money, the attainment of financial literacy and the freedom to be self-governing, so that individuals, groups and communities can live life as they choose.

A publication for 'Closing the Gap'²⁰ Clearing House claims that one of the obstacles in improving the successes "...for Indigenous entrepreneurs and community-based enterprises for Indigenous Australians" is "...poor organisational governance and lack of business planning and financial literacy" (Morley, 2014, p. 2). Reconciliation Australia (2002), in their submission titled 'Good Indigenous Governance: the foundation for building capacity in Indigenous communities, states "...one of the greatest needs of Indigenous organisations, like all other community organisations, is a robust capacity for financial planning and accountability" (p.18). In addition to conducting a review of the literature and reports in an effort to form a definition of financial capacity building, the review provides a background for exploring the nexus between accounting and financial capacity building.

This chapter proceeds as follows. The next section provides a discussion surrounding the term financial capacity building and the relevance of 'financial capacity building' in the context of Indigenous Australians. Then the reports enquiring into Indigenous poverty are reviewed. Subsequently, a review of the literature that surrounds 'financial capacity building' and economic development and sustainable development are presented. The final section of this chapter offers a summary and conclusion.

Why is 'financial capacity building' relevant for Indigenous Australians?

The term financial capacity building could be viewed as a term that is fundamentally derived from a judgemental and colonial perspective. The term has traditionally been used in a context of setting benchmarks by which white standards are measured and in that sense could arguably be seen as a term constructed from a colonial and imperial perspective. Buhr (2011) discusses how the First Nations peoples of Canada have

²⁰ *Closing the gap* is an Australian Government strategy, endorsed in 2008, to reduce Indigenous Australian disadvantage with regards to life expectancy, child mortality, educational achievement, employment and economic outcomes.

been subject to Acts and standards set by government, accounting bodies and the International Organization for Standardization (ISO) for accounting and accountability objectives and states that “...those who take a critical theory perspective might suggest that the power elite are still pursuing a goal of assimilation and that Acts such as the First Nations Fiscal and Statistical Management Act are another step in that process” (pp. 151-152). There have been many accounting research papers that have investigated the detrimental impact of accounting and accountants on Indigenous peoples worldwide (see for example Annisette, 2000; Davie, 2000; Gallhofer and Chew, 2000; Greer, 2009; Greer and Patel, 2000; Hammond and Clayton, 2009; Hammond and Streeter, 1994; Lombardi and Clayton, 2006; Neu, 1999), highlighting that accounting terms are based on colonialism and imperialism that have white control and supremacy at their core. The term ‘financial capacity building’ could be viewed in the same way. Although this study acknowledges the damaging and arguably racist manner in which accounting-oriented terms have been used in association with accountability measures forced on Indigenous peoples (see for example Bakre, 2005; Chew and Greer, 1997; Fleischman and Tyson, 2004; Neu and Therrien, 2003), the concept of ‘financial capacity building’ is being investigated as part of the data collection for this study, to determine its appropriateness in the context of the Indigenous peoples of Australia. The definition of the term ‘financial capacity building’, as proposed by this study, was ‘sent back’ to the Indigenous peoples interviewed, in order to illicit their views about the appropriateness and usefulness of the term.

An understanding of the term ‘financial capacity building’, particularly in context of Indigenous Australians, is important as it provides a basis for determining and clarifying the role of accounting in helping to build the financial capacity of Indigenous Australians. However, before supporting the definition of financial capacity building referred to above, an understanding of the significance of financial capacity building for Australia’s Indigenous peoples is fundamental. Charles Perkins, an Aboriginal activist, the first Aboriginal man to graduate from an Australian

university and the first Aboriginal to head an Australian Government department (appointed Secretary of the Department of Aboriginal Affairs in 1984), purported that Indigenous peoples need to move away from dependency on welfare 'payments'. He claims that they also need to "...at last throw off the old social welfare stigma, even in a preliminary way, as a people within this nation, more self-reliant, politically independent and mature, within an essential collective understanding of the economic system" (1990, p. 9).

Noel Pearson (2000), an Aboriginal lawyer and activist, extended Perkins' (1990) debate and argues that the way out of welfare dependency is to engage with the mainstream economic market. Pearson (2000) argues that "...poverty needs to be overcome via the development of real economies for our society and we should use our welfare resources to develop an economic foundation for our society that is based on real economy principles. Anti-poverty programs based on passive welfare have only produced 'opulent disasters' and this is now surely plain to see" (p. 39). Martin (2002) discusses the 'real economies' that Pearson (2000) refers to and explains:

"Pearson's arguments that the social *is* the economic, for the need to rebuild the foundations of social life within Aboriginal communities on mutuality - as he terms it, 'reciprocity' - and on the basis of meaningful economic activity, on the importance of social entrepreneurs rather than welfare bureaucrats as facilitators of change, and on government adopting the role of enabler rather than the sole instigator of policy and dispenser of benefits" (p. 318).

Pearson (2000), Martin (2002) and Dodson and Smith (2003), argue that Indigenous Australians are an oppressed group that requires financial support and good management of finances, to lift them out of the systemic injustice they have suffered from the time of white settlement in Australia.

Accounting terms and outcomes have historically been used to control minority and marginalised peoples such as Australia's Indigenous

peoples. Although governments and those in authoritative positions can have the best of intentions to address the social inequities of Indigenous Australians, Young (1995) claims that civilized oppression "...refers to the vast and deep injustices some groups suffer as a consequence of often unconscious assumptions and reactions of well-meaning people in ordinary interactions that are supported by the media and cultural stereotypes as well as by the structural features of bureaucratic hierarchies and market mechanisms" (p. 40). In fact, many suggestions have been made as to the most appropriate ways to help build financial capacity, but the most common theme is that the process should be in consultation with, and inclusive of, Indigenous peoples. Cooperative egalitarian enterprises are both more productive and more humane than enterprises that reject cooperative ownership and management (Deutsch, 1985; Hunt, 2005).

Whatever the meaning or mode of delivery, it is acknowledged that financial capacity building is integral to the betterment of living conditions for Indigenous Australians (Dodson and Smith, 2003; Martin, 2002; Pearson, 2000; Perkins, 1990). The role of the accounting in advancing financial capacity building forms the essence of this study and is discussed and critiqued in subsequent chapters. In particular, this study aims to analyse the role of accounting in the building of financial capacity of Indigenous Australians and whether there exists (or could potentially exist) a positive or negative relationship between accounting and financial capacity building. The definition of 'financial capacity building' is therefore not only fundamental to this study but it also provides a basis for understanding how or why some programs and policies aiming to build financial capacity are, or are not, successful. The following section is a discussion of the government and non-government reports produced in response to the poor economic conditions of Indigenous Australians. These reports provide the various terms and definitions used for capacity building and in particular, for financial capacity building.

The reports enquiring into Indigenous poverty

There have been various reports produced by both Australian Indigenous organisations and non-Indigenous organisations, to highlight poverty and the link between capacity building and the betterment of socio-economic outcomes for Australia's Indigenous peoples. Many of these reports have been called upon for recommendations on policies and funding of programs by the Australian government and the credibility traditionally given to these reports by government and other organizations makes it important for them to be discussed and analysed in the context of financial capacity building for Indigenous Australians.

The Henderson Report was conducted in 1975 and represents the earliest report commissioned by the Australian government to investigate poverty in Australia, including Indigenous poverty. The report focused on income measures, employment (and unemployment) and housing. The report showed that Indigenous Australians were at least twice as poor as non-indigenous Australians (Altman and Hunter, 1998). Henderson (1975) states, "[T]here is no doubt that many Aboriginal people are very poor. Many face problems in obtaining reasonable housing and suffer from a lack of opportunities to obtain any employment except in unskilled work" (p. 267). Henderson (1975) went on to say "[T]he most important aspect of help for Aboriginal people is that *they* should decide what they want and become responsible for their own progress" (p. 267). Pearson (2000) echoed this sentiment. The Henderson report's recommendations were used by the Australian government at that time to develop Indigenous policies and recommended programs that are "...culturally appropriate vocational training schemes, with mentoring ... and the need for technical and financial advice and training for self-employment" (Altman and Hunter, 1998, p. 253). As will become evident throughout this chapter, not much has changed since the 1975 Henderson report. Australia's Indigenous peoples still endure poverty and have poor quality of life indicators.

'Dropping off the Edge', a more recent report about disadvantage in Australia, indicated that one of the factors predisposing disadvantage and

poor life chances in Australia for Indigenous peoples is the lack of financial capacity building (Vinson, 2007). Economic disadvantage, or low-income families, was flagged as the interconnector between the indicators, or variables, that indicate disadvantage (Vinson, 2007). Indigenous populations have the lowest incomes (on average) in Australia, making the Vinson report useful for appreciating the disadvantage they suffer.

Hunter (2006) at the CAEPR²¹ conference on Indigenous Socioeconomic Outcomes: Assessing Recent Evidence, held at The Australian National University in August 2005 observed:

“It will not surprise anyone that Indigenous people are twice as likely as other Australians to be in the lowest income quintile, and almost four times less likely to be in the highest quintile...Indigenous people are more likely than other Australians to rely on income from government pensions and allowances and be unable to raise \$2000 within a week for something important. This is consistent with Indigenous employment disadvantage and the fact that the mean income of Indigenous households is around 60 per cent of that of other households” (p. 95).

Financial capacity building and its relationship to the diminishment of poverty and an understanding of cultural considerations are fundamental to overcoming disadvantage, as “...the capacity of people, groups, organisations and whole societies to govern consists of governance skills, abilities, knowledge, behaviours, values, motivations, institutions, resources, powers and so on, which are determined by a combination of human, social, cultural, infrastructure and resource capital” (SCRGSP, 2007, p. 11.80).

The Good Shepherd research report titled ‘Money, Dignity and Inclusion: The role of financial capability’ (Landvogt, 2008), discusses financial capacity in terms of financial capability and argues that “[T]o participate in our increasingly complex and changing financial world, one

²¹ CAEPR is the acronym for the Centre for Aboriginal Economic Policy, established at The Australian National University in April 1990.

needs sufficient knowledge and skill to understand and compare what is offered in the market-place, to project the consequences of financial decisions into an uncertain future, and to access entitlements and assistance” (p. 19). Most of the report centred on the role of financial literacy education and the role of financial institutions (namely banks) in improving financial capability. However, the report did not mention the role that the accounting profession or accounting might play in advancing financial capability.

Indigenous peoples, government and academics continue to seek to address economic wellbeing of Indigenous Australians and it is acknowledged that economic participation is closely tied to living standards. The Australian Collaboration²² together with the Australian Institute of Aboriginal and Torres Strait Islander Studies (AC & AIATSIS), prepared a report titled ‘Organising for Success: Policy Report. Successful Strategies in Indigenous Organisations’ (2007), to highlight the successful Indigenous organisations, arguing that an Australian study was missing since “[C]urrently, most of the policy assumptions about success are drawn from overseas literature, especially from the Harvard Project in the US. Indigenous circumstances in Australia and the US are not, however, identical (e.g. culture, sovereignty, service delivery arrangements and funding)” (p. 2). The Harvard Project’s findings, based on data collected in the years 2005 and 2006 from sixteen Indigenous organisations and Indigenous partnerships, concluded that:

“...successful organisations acknowledge that empowerment comes from a position of internal strength. Organisations displaying ‘internal strength’ possess the following features:

- Clear and transparent vision and objectives for the organisation, with regular corporate and business planning;
- Strong compliance performance in funding use and acquittal;

²² The Australian Collaboration is an independent body, without any political affiliation, consisting of members that represent social, cultural and environmental community interests.

- Close ongoing monitoring of program budgets;
- Business orientation in financial management;
- Collection of data on service provision for internal and external monitoring of performance” (p. 16).

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

The report ‘Overcoming Indigenous Disadvantage’ (OID) (2011) states that “...the key factors that contribute to positive economic outcomes, as well as measures of the outcomes themselves, include labour market participation; Indigenous owned and controlled land and business; home ownership; and income support” (p. 8.2). However, the report cautions that “...higher incomes alone will not improve these outcomes unless individuals and families are financially literate. Many people, both Indigenous and non-Indigenous, have poor financial management skills, which limit their capacity to improve their own and their family’s circumstances” (SCRGSP, 2011, p. 4.98). The findings of the OID report (2011) are in line with the sentiments of Indigenous leaders such as Perkins (1990) and Pearson (2000), who purport that engagement with the ‘real economy’ is a necessary path for attaining positive economic outcomes and self-governance. Pearson (2010) believes that “...if we want to enjoy prosperity, then liberal thinking is right in relation to the power that individual choice and self-interest represents for development”. In discussing Pearson’s viewpoints, a report by the Cape York Institute states that whilst Indigenous Australians need to be engaged with national and global economies, “...Pearson also argues that culture, language and connection to country should not, and need not, be ‘traded-off’ as such integration occurs” (Cape York Institute, 2013, p. 4).

In discussing Indigenous disadvantage it is important that the reports and literature distinguish Indigenous disadvantage from disadvantage for other Australians, as history shows that colonisation and oppression has been instrumental to the past and current plight of Indigenous peoples. As Coram (2008) explains:

“Disadvantage is a central theme in the explanation of the distance or gap between the life chances of Indigenous and non-Indigenous Australians in countless research projects and policy documents of inequality as disadvantage...Whilst not denying the possibilities for change through action based measures, I suggest the importance for considering the implications underlying the discourse of disadvantage. The notion that inequality arising out of colonisation can be closed through increased access and opportunity, and the building of community capacity, unduly puts the onus on Indigenous people to overturn the historical effects of structural arrangements” (p. 1).

Reconciliation Australia (2002) discussed the danger of mainstreaming in their submission to the Senate Select Committee on the Administration of Indigenous Affairs and noted “...past experience tells us the natural tendency of mainstream agencies is to cater to the mainstream. Without strong and consistent political and administrative leadership, agencies generally fail Indigenous communities; mainstream service delivery which is not delivered in culturally appropriate ways is unlikely to succeed” (p. 4).

In addition to the danger of mainstreaming, Morphy (2008) made the point that “...Government agencies and trainers in ‘capacity building’ - consciously or unconsciously - constantly counterpose settler Australian notions of ‘good governance’ to a ‘deficit’ view of Aboriginal modes of governance” (p. 145). Pearson (2000) makes the distinction between formal and informal systems of governance to help us understand Aboriginal modes of governance. He argues that formal systems of governance are established by government and are “...established by the State and organizations incorporated under State and Federal Laws,” whilst the informal system is the Aboriginal system of governance that

“...operates under the laws, customs and values of the people” (p. 44). It is the ‘incongruence’ of the formal and informal system that Pearson (2000) argues has been “...the subject of many observations and official reports over the years” (p. 44). That is, government agencies and others tend to see Indigenous people’s capabilities as lacking in some area or other and “...adopt a paternalistic and ‘neo-assimilationist’ approach fixing or topping-up these ‘half-empty’ or inadequate areas of capabilities” (Morphy, 2008, p. 145).

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

An important piece in the financial capacity building puzzle is the accessibility to financial institutions. Financial services, both accounting and banking services, are fundamental in the process of advancing financial capacity building. As already discussed in this chapter, pivotal to financial capacity building is “...to ensure Indigenous communities, families and individuals have capacity to take on legal and financial obligations involved, and to manage any capital raised to ensure ongoing gains where leasing or mortgaging is desired by them” (Native Title Report, 2005, p. 11). In addition to the difficulties faced because of poverty, Indigenous peoples living in remote communities are further disadvantaged by the lack of local financial institutions. Altman (2004) discusses the relationship between remote communities and access to financial services:

“The current reality is that Indigenous people are disproportionately represented in such regions, are generally relatively poor in cash income terms and are often welfare dependent. They almost invariably live in very small communities where there are often no consumer banking services and where individuals lack access to electronic and phone banking options that most Australians take for granted. Inevitably, the absence of such basic services

further marginalises people who are already among Australia's most economically vulnerable" (p. 234).

Altman (2002) highlights a few key inhibitors to '*financing* economic development' (p. 7). He discusses some inhibitors that have prevented Indigenous Australians from accessing funds and services from financial institutions and comments that "...there is also evidence of some crucial inhibitors that in turn influence the willingness of the banking sector to commercially engage with Indigenous enterprise, especially at the community level" (p. 7). Altman (2002) further explains that:

"The absence of banking facilities in many remote localities compounds existing development hurdles. Emerging enterprises lack access to rudimentary services such as deposit and withdrawal facilities that are taken for granted in metropolitan regions. They also lack access to ancillary business advisory services. Issues of scale and remoteness loom large here because even the largest discrete Indigenous communities have a level of consumer and commercial financial activity that cannot attract a permanent banking presence, let alone access to expert commercial expertise" (p. 8).

McDonnell (2003) conducted a study of the Tangentyere Council (Alice Springs) to evaluate financial literacy programs and the banking and financial services provided to the Tangentyere community. He states that "[F]inancial literacy is the difference between physical access to banking and financial services and 'informed' access to those services" (p. 9). Financial services are part of the financial capacity building story and yet its addition creates an added complexity. The relationship between Indigenous Australians and financial institutions may be a reluctant one but it is a relationship that requires further research and investigation. As Dodson and Smith (2003) contend "[G]overnance is not only about structures, processes and power; it is also about resources ... sound governance requires access to, and control over, financial, social, economic and natural resources and technology" (p. 16).

Literature on ‘financial capacity building’

Introduction

This section reviews the literature that focuses on capacity building, and in particular financial capacity building. It aims to provide support and justification for the definition of ‘financial capacity building’ proffered earlier in this chapter.

Crisp, Swerissen and Duckett (2000) purport that “...capacity building has its roots in a range of disciplines which in the 1970s flew the flag for empowerment, e.g. community development, international aid and development, public health and education” (p. 99). The term capacity building has been associated with many meanings and “...while there has been recognition for some time that capacity building is not a unitary term, much of both the academic literature and policy documents concerned with this topic are seemingly oblivious of this fact” (Crisp et al, 2000, p. 99). Honadle (1981) argues that “...capacity building tends to address specialized management issues – financial management, organization management, grantsmanship, and service integration for instance – usually depending upon the purview and interests of the capacity builders” (p. 575). Hunt (2005) further explains:

“...the terms capacity building or capacity development are used in international development circles in many different ways to apply to a host of diverse activities at many different scales, from rebuilding an entire nation after traumatic conflict, to strengthening a small community based organization, and occasionally to training an individual. Inevitably, such diverse uses of the term can lead to confusion about what is done in its name and how to evaluate programs which claim to do it” (pp. 2-3).

Hunt refers to the United Nations Development Program (UNDP) (1998) to make the point that the term capacity building has been applied to different levels of activities and thereby would include different criteria to determine whether or not capacity outcomes have been achieved. Hunt (2005) states that the UNDP “...outlined the key capacities to consider at

three levels which include ... the broad system (also known as the 'enabling environment'); the entity (a department, unit, or organization); and the individual" (p. 3). These three levels are important when considering what and how capacity can be built. Hunt (2005) also states that:

"Many capacity development initiatives fail or have not been successfully sustained, because they have not taken the broader system or environment into account (UNDP 1998). They have focused on the individuals or the entities without sufficient consideration of their systemic context, and their relationships, and how those may affect their capacity to perform" (p. 4).

Capacity building at each, or all, of the above three levels purported by Hunt (2005) is very complex and a clear derivation of the players at each level may not be easy to clarify. These complexities are explored throughout this study to break down the layers when determining the relationship between financial capacity building of Australia's Indigenous peoples and the role the accounting plays in this process.

Franks (1999) researched capacity building and institutional development and agrees with Hunt and the UNDP by observing that capacity building encompasses three main areas. It involves "...the creation of an enabling environment, with appropriate policy and legal frameworks ... human resource development and the strengthening of managerial systems, and ... institutional development, including community participation" (p. 52). Capacity building has many different applications and meanings. The term can also be referred to as 'economic development' and 'sustainable development'. The next section addresses these different terms that are sometimes used in place of the term 'capacity building' and highlights the relationship of these terms specifically to 'financial capacity building' of Indigenous Australians.

Economic development and sustainable development

Discussion surrounding the welfare of Indigenous peoples is more often couched around the terms 'economic development' or 'sustainable development and governance,' rather than 'financial capacity building' when referring to the generation of wealth and finance. The following section discusses these issues.

Economic development

Before proceeding with discussion of the term 'economic development', it is important to provide a definition of the term 'economic(s)'. Economics is "...the social science which studies how society apportions scarce means among alternative uses" (Noble, 1971, p. 48). Economics, in a broad sense, is concerned with the understanding of supply and demand. It is an area of study that looks at how scarce resources are distributed and its impacts on communities or sectors and as Chambers (1991) observes "...economy is said to be the art of managing resources" (p. 20). Economics, therefore, can be summarized as the study of matching the scarcity of resources with the demands or wants of society. When expanding the term economics to include development, it now becomes a much more complex term that may have many different meanings. The California Association for Local Economic Development (CALED) (2010) states that "[O]n a broad scale, anything a community does to foster and create a healthy economy can fall under the auspice of economic development" (CALED website, 2010). Of course, the term 'healthy economy' is also open to interpretation. For this study, economic development (or economic growth) will be understood as development or improvement across all quality of life indicators. That is, economic development is directly linked to the development of health, education, housing, employment and infrastructure.

Professors Stephen Kalt and Joseph Cornell, co-founders and co-directors of the Harvard Project on American Indian Economic Development, which has been running for over two decades, have been conducting research aimed at "...understand[ing] and foster[ing] the

conditions under which sustained, self-determined social and economic development is achieved among American Indian nations, through applied research and service” (The Harvard Project on American Indian Economic Development website, 2010). Cornell and Kalt (2006) discuss some successful cases of economic development by answering the following questions:

“What’s the secret of such performance? Is it luck? Is it leadership? Is it education, or having the right resources, or being located in the right place, or picking a winning economic project that provides hundreds of jobs and saves the day? Is it tribal gaming? How can we account for these “breakaway” tribes? Is there an approach to economic development that offers promise throughout Indian Country?” (p. 2).

The findings of their research have one fundamental underlying theme; namely that governance and control must be placed in the hands of Indigenous peoples to achieve successful outcomes. Cornell and Kalt (2006) discuss two approaches for advancing economic capacity. They identify a ‘standard approach’ and also the ‘nation-building approach’. The ‘standard approach’ “...has five primary characteristics: it is short-term and non-strategic; it lets persons or organizations other than the Indian nation set the development agenda; it views development as primarily an economic problem; it views indigenous culture as an obstacle to development; and it encourages narrowly defined and often self-serving leadership” (p. 3). Cornell and Kalt (2006) are critical of the standard approach and argue that it does not work. On the other hand, the ‘nation-building approach’ is based on “...asserting tribal sovereignty²³ and building the foundational, institutional capacity to exercise sovereignty effectively, thereby providing a positive environment for sustained economic development” (Cornell and Kalt, 2006, p. 11). They argue that this latter approach is the more favourable one. The Cornell and Kalt

²³ Sovereignty is defined as “self-rule: *practical decision-making power in the hands of Indian nations*” (Cornell and Kalt, 2006, p.11).

(2006) discussion is based on the American Indian story, so how does sovereignty apply to, or impact upon, Indigenous Australians?

Australia's Indigenous peoples are no strangers to economic development. Bourke (1998) makes the point that:

“...[p]rior to 1788, Aboriginal people in Australia had a different economic system from that of the people who were to colonise Australia. Aborigines owned no valuable treasures that appealed to Europeans. Their economic life was based on sharing and cooperation. There were no individuals who possessed great wealth or land in *European terms*. In most cases, the people moved around their ancestral lands as hunters and gatherers, so many possessions would have been a hindrance” (p. 219).

Bourke and Cox (1998) make the point that prior to European settlement, the land *did* belong to the Indigenous peoples but the land was considered and treated as ‘terra nullius’ – or land that belongs to no one – upon European settlement. They note that “...despite Aboriginal resistance, England declared itself sovereign or ruler of Australia” (Bourke and Cox, 1998, p. 59). Since European settlement, evidence demonstrates that Indigenous peoples have been dispossessed of their land, their food sources and their families. They still suffer from the injustices imposed upon them by the colonisers, as evident by the poor outcomes when measured against non-Indigenous quality of life indicators, which is arguably the consequence of failed government interactions or reactions to the disadvantaged position of Indigenous Australians. Another point to note is that economic development aspirations will vary and are dependent upon many factors such as residential location, access to resources, employment opportunities and educational opportunities. Altman (2003), at an Indigenous Economics Development Forum, explains:

“Economic development aspirations range widely from a desire for engagement with the market, via jobs or businesses, to a desire for engagement with customary activities, a focus on distinctly Aboriginal ways. Again these are not discrete categories, customary activity, like art

production, can be for the market, and formal employment like in 'caring for country' can be customary. In many situations people's choices between these two options is heavily constrained by a history of marginalisation, where they live, land ownership and important cultural priorities. In less common situations, people can freely choose to move between mainstream and Aboriginal economies" (p. 1).

Western economies are based on a money economy. Wealth in Western terms relates directly to money, whether it is direct access to money or the ability to exchange goods and services for money. Scott (2006) discusses the role that money should play when considering socioeconomic outcomes for Indigenous Australians and argues that:

"If we are going to have sustainable development, we need to focus on people-centred money, or 'hot money'. International development discussions talk about hot and cold money. Cold money is focused on infrastructure and services. Hot money is focused on people. It's about increasing the capacity of people to sustain those services and carry on when the government leaves, or when the project leaves. That debate is not happening here at the moment. It takes a lot of time to heat that money up and make it hot" (Scott, 2006, pp. 160-161).

Scott (2006) further explains that poverty is not just about income. He states "...it's about powerlessness and exclusion. It's about capacity. Without taking on poverty and all those related aspects of exclusion, one will not succeed" (Scott, 2006, p. 159). Economic development, or the lack of economic wellbeing, requires discussion that encompasses a more holistic approach because it involves more than just money. It involves the welfare of people.

Sustainable development and governance

As mentioned earlier, discussion surrounding the welfare of Indigenous peoples often involves the terms 'economic development' or 'sustainable development,' instead of the term 'financial capacity building'. Dodson and Smith (2003) discuss *sustainability* for Indigenous Australians

and couch it in terms of governance. They argue that good governance “...leads to social, cultural and economic developments sought by citizens ... and ... is necessary for the wellbeing of individuals and communities” (p. 2). Government is different to governance. “Government means having a jurisdictional control, whereas ‘governance’ is about having the processes and institutional capacity to be able to exercise that control through sound decision-making” (The Northern Territory Government, cited in Taylor, 2004, p. 4). Dodson and Smith (2003) state that questions need to be asked about why “...so many Indigenous organisations and enterprises seem to fail” (p. 2) and argue that underlying all of these questions surrounding failure is the notion of governance. Many international studies, such as those in the USA and Canada, have looked at the relationship between governance and economic development (for example, Cornell and Kalt, 1992, 1998) and found that self-governance (that is, governance conducted by locals with local control) is the key to building sustainable economic development of Indigenous peoples. Dodson and Smith (2003) agree that this is the way for Indigenous Australians but acknowledge that “...little comprehensive research has been conducted in Australia into the connections between Indigenous governance and sustainable development, or what constitute the fundamental principles of good Indigenous governance” (p. 4).

Sustainable development is a challenge. Dodson and Smith (2003) argue that this is because Indigenous Australians continue to be the most disadvantaged peoples in Australia and because Indigenous communities:

“...suffer from substantial historical infrastructure and funding gaps, and many Indigenous Australians live in substandard conditions, often in regions remote from essential services and subject to high cost disabilities. *One of the most urgent tasks facing Indigenous leaders, their communities, and State and Federal governments is that of improving the socioeconomic wellbeing of all Indigenous people*” (p. 5).
(Italics added)

Altman (2010) believes that governance measures need to be addressed and changed if we are to see capacity building and empowerment of Aboriginal communities.

“Development in remote Aboriginal communities will inevitably require state subvention for the foreseeable future, but the current delivery architecture is faulty and runs counter to sound principles of participatory development. Rather than empowering communities to strengthen governance institutions to deliver development, in diverse forms suited to local circumstances, the current top-down, monolithic and paternalistic approach is enhancing dependence on the state — with a high proportion of the resources earmarked for Aboriginal development programs being syphoned off to external, generally non-indigenous, interests. The state policy of normalisation is not delivering even by its own benchmarks. This is unconscionable policy failure without any apparent policy risk assessment or contingency planning”²⁴

Sustainable development is not an easy process, nor is it easy to define. Development may mean different things to different people. Cultural influences, existing economic conditions and existing infrastructure, will all influence the determinant of ‘development’ (or lack thereof) and “...Indigenous communities, regions and their organisations face substantial problems in initiating development, let alone sustaining it” (Dodson and Smith, 2003, p. 6).

Fred Chaney, the Aboriginal Affairs minister from 1978 to 1980 under the Fraser liberal government, believed that the government needed to engage Aboriginal peoples to find solutions for alleviating their disadvantage. As Chaney observed “...the really important thing is to get permanent gains, not to waste the money. Those permanent gains will be best obtained if the Aboriginal people are strongly involved ... and that takes time ... I would like to see more attention paid being paid not to speed of action, but on the effectiveness of action” (Lower, 2009).

²⁴ From Professor Jon Altman’s critique, ‘NT Intervention three years on: government’s progress report is disturbing’, Crikey, 21 June 2010.

As discussed earlier, it is Cornell and Kalt's (2006) belief that sustainability can only be achieved by what they term the 'nation-building approach,' which includes "...comprehensive assertions of sovereignty or self-rule; it involves backing up sovereignty with effective governing institutions; it matches those institutions to indigenous political culture; it has a strategic orientation; and it involves a leadership dedicated to nation building" (Cornell and Kalt, 2006, p. 11). At this point, the concept of sovereignty deserves further discussion, as it forms another basis for understanding the role and significance of self-sustainability in advancing financial capacity building of Indigenous peoples. It is, however, important to point out that the Indigenous peoples of Australia, unlike the Indigenous peoples of Canada, the USA and New Zealand, do not have sovereignty, thus making the Australian Indigenous story different to that of other Indigenous peoples. Indigenous Australians have less power to self-govern than their international indigenous counterparts (Dodson and McNamee, 2008; Mabo, 2002).

In an independent Indigenous submission (by Indigenous Canadians) to the United Nations (2006), it was proposed that "...sovereignty of Indigenous Peoples manifests itself in Indigenous institutions of government; legal, economic, proprietary, social, cultural, peace and spiritual systems; and fundamentally in the inherent relationship Indigenous Peoples have with their territories. Indigenous Peoples' sovereignty is inalienable, indivisible and infinite" (p. 3). The submission to the United Nations continues on to observe that "...self-determination is the expression and life force of Indigenous Peoples' sovereignty" (p. 3). Dodson and McNamee (2008) note that "...inherent Aboriginal sovereignty has yet to be recognised in Australian law" but that "...inherent Aboriginal sovereignty has been recognised in other former British colonies, in particular the USA and Canada" (p. 234).

The son of Eddie Mabo²⁵, Eddie Mabo Jnr., discussed sovereignty at a conference titled 'A National Conference on Racism, Land and Reconciliation in a Global Context' held in 2002 at Murdoch University, Western Australia, when he said:

"One of the first observations I want to point out is that I realise that despite my father's legacy, the legal system of this country remains blind to a concept of a sovereignty enjoyed by Aboriginal and Torres Strait Islander groups *prior* to European invasion"

Eddie Mabo Jnr. makes the point that sovereignty was taken away from Indigenous Australians by the white settlers, so it is not something that needs to be given, but rather needs to be *returned* to them. Furthermore, the return of this sovereignty requires "...legal structures much more sophisticated than that which serves ordinary Australians - we are, after all, not ordinary Australians, and have never been. We continue to be extraordinary Australians" (Mabo, 2002).

The transference of sovereign power to Indigenous peoples could lead to positive changes. Indeed, Cornell and Kalt (2006) claim that economic development, self-governance and 'nation-building' for Indigenous peoples will only be successful if sovereignty is given to Indigenous peoples. However, as Cornell and Kalt (2006) also say, this sovereignty needs to be backed up by effective institutional support that matches indigenous culture. Discourse on economic development, sustainable development and sovereignty highlights the complexities of capacity building but also provides a good insight into some of the fundamental settings for financial capacity building of Indigenous Australians. In so doing, it contributes to the understanding of the term 'financial capacity building'. There are, however, various other terms used for 'capacity building' that require examination, so that a holistic and

²⁵ Eddie Mabo drove the movement that led to the 1992 High Court decision to reject the "Terra Nullius" (land belonging to no one) and to the enactment of the Native Title Act (1993).

comprehensive definition of 'financial capacity building' can be built. These alternative terms are explored below.

Capacity building versus *capability* building

Capacity building is also often referred to as 'capability' building (or capability deprivation), particularly when addressing issues related to poverty or quality of life. Sen (1999), winner of the Nobel Prize in economics, discusses poverty in terms of 'capability' and 'capability deprivation'. Capability "...refers to the alternative combinations of functionings that are feasible to achieve. Capability is thus a kind of freedom: the substantive freedom to achieve alternative functioning combinations (or, less formally put, the freedom to achieve various lifestyles)" (p. 75). Sen (1999) has directed discussion on capability to a person's freedom to achieve. Achievement is dependent upon the individual's or community's objectives, based upon 'real' opportunities and freedom to achieve the objectives.

Sen (1999) further states that "...poverty must be seen as the deprivation of basic capabilities rather than merely a lowness of incomes, which is the standard criterion of identification of poverty" (p. 87). Sen (1999) also argues that discussion about a person's or community's capability to "...lead lives that people have reason to value is more insightful than focusing discussion on income alone" (p. 109). Development of 'human freedoms' can be achieved by removing major sources of 'unfreedoms' such as "...poverty as well as tyranny, poor economic opportunities as well as systematic social deprivation, neglect of public facilities as well as intolerance or overactivity of repressive states" (p. 3). Sen's (1999) discussion of freedom, tied with capability building, provides a valid foundation for discussion about financial capacity building for Indigenous Australians. As discussed earlier, increased employment and wealth creation opportunities, in addition to accounting skills, may contribute to the wellbeing of Indigenous Australians (Dodson and Smith, 2003; Martin, 2002; Pearson, 2000; Perkins, 1990) and it is the contention of this study that financial capacity building is one avenue of 'freedom'

from the systemic social injustices Indigenous Australians face. As stated in the 'Overcoming Indigenous Disadvantage Report' produced by the Steering Committee for the Review of Government Service Provision (SCRGSP), "...higher incomes may help to improve individual and family health and other outcomes" (2009, p. 4.100).

Franks (1999) argues that capability and capacity have differing meanings.

"Capability refers to the knowledge, skills and attitudes of the individuals, separately or as a group, and their competence to undertake the responsibilities assigned to them [whereas] Capacity, on the other hand, refers to the overall ability of the individual or group to actually perform the responsibilities. It depends not only on the capabilities of the people but also on the overall size of the tasks, the resources which are needed to perform them, and the framework within which they are discharged" (p. 52).

Whether it is 'capacity' or 'capability' development, the building of either of these requires careful consideration with respect to the recipients of the capacity building programs or policies. Hunt (2005) asserts that:

"Careful attention to the ways in which power is exercised through implicit as well as explicit rules, values, norms and behaviours appears to be tremendously important. Those engaging with people whose capacity is to be 'developed', have to be acutely aware of their behaviours and attitudes and how those are communicated - both personally and institutionally - if their capacity development efforts are to succeed" (p. 9).

Discussion of the term 'capacity building' or 'capability building' has further opened the path to develop a definition for the broader term of 'financial capacity building'. Another term that is commonly linked to financial capacity building is 'financial literacy'. The following section explores the link between financial capacity building and financial literacy.

Financial literacy

Financial literacy features extensively in the literature that explores financial capacity. However, financial literacy in the Western civilization context has traditionally been privy to those in society that have wealth. Gallery, Newton and Palm (2010) explored financial literacy in the context of superannuation and found that “[I]n terms of wealth factors, financial literacy scores have been found to be generally associated with household income levels, with higher financial literacy scores for those individuals with higher levels of household income, and lower scores for those on lower incomes” (p. 14). Financial capacity building has been closely linked to financial management and administrative expertise. Dodson and Smith (2003) assert that “...[t]o develop their financial capacity, governing bodies need access to accredited financial management expertise, simple and workable local financial systems, local financial management training, financial mentoring, local banking services and effective financial backup support ... and another core ingredient of good financial governance is the development and safeguarding of the integrity of financial reporting” (pp. 16-17). Financial literacy forms the fundamentals for achieving these financial management skills.

Financial literacy is about attaining empowerment to engage more effectively with organisations, such as financial institutions and government bodies. For Australia’s Indigenous peoples, the opportunity to use or access financial products and services is not always possible because of geographic, health or financial barriers, further discussed in the next chapter. The Australian Government established the Financial Literacy Foundation (FLF) in June 2005 “...to give all Australians the opportunity to increase their financial knowledge and better manage their money”. The FLF maintains a website titled ‘Good practice in developing financial literacy initiatives with Indigenous Australians’ and considers skills and issues relating to financial literacy from the deliverers’ and receivers’ perspectives. The FLF claims that “[E]nabling and empowering Indigenous peoples and organisations through ‘train the trainer’ methods and similar coaching approaches, broadens the impact of a project. For

the individuals involved, the new skills developed may lead to employment opportunities and have other positive flow-on effects for them and for the community” (2008, p. 4).

Conclusion

The term ‘financial capacity building’, particularly in the context of Indigenous Australians, requires defining and is important as it provides a basis for determining and clarifying the role of accounting in helping to build their financial capacity. The search in prior literature for a definition of financial capacity building in the context of Australia’s Indigenous peoples has proven to be difficult. Prior literature does not provide great assistance with clarifying the term financial capacity building. Rather, it ‘fluffs up’ the term by encapsulating it within economic development, financial capability or financial literacy discussion.

At the beginning of this chapter, a definition of financial capacity building was presented. This definition was derived from the reports and literature reviewed in this chapter. The definition offered and adopted by this study is largely based on the fundamental human right for all peoples to live life as they choose. It is contended that freedom to live life as one chooses comes at a price and a road to afford this freedom is by attaining financial skills. Thus it has been argued that:

Financial capacity building is a process that results in the culmination of money, the attainment of financial literacy and the freedom to be self-governing, so that individuals, groups and communities can live life as they choose.

Further to the proposed definition that was derived from the literature and reports reviewed, this chapter has discussed the importance for providing a definition of financial capacity building. It is essential that a definition of ‘financial capacity building’ be offered because it is a key phrase of this study’s investigation. The definition provides the platform for this study that explores the role that accounting and accounting

qualifications play in advancing financial capacity building for Indigenous peoples. The next chapter draws on Bourdieu's theoretical framework of field, capital and habitus, to unpack the various factors and actors that have prevented Australia's Indigenous peoples from building financial capacity. By framing financial capacity building from a Bourdieuan perspective, this study aims to make a contribution to existing theory by providing an alternative perspective to that offered in the accounting literature to date, arguing that accounting can play a positive part in building the financial capacity of Indigenous peoples.

Chapter 5

THEORETICAL FRAMEWORK

A BOURDIEUIAN PERSPECTIVE

Introduction

Pierre Bourdieu's theory of 'field, capital and habitus' provides a theoretical framework for this study and is used to unpack the various determinants of accounting in its relationship to the financial capacity building of Indigenous peoples. Bourdieu uses the concepts of 'field', 'capital' and 'habitus' to unravel the dynamics of power relationships and these will be drawn upon to present a critical analysis of the role that accounting plays in society. It is argued that a Bourdieuian perspective offers a tool for making sense of the complexities associated with the economic disadvantage of Indigenous Australians and if accounting can contribute to the empowerment, or re-empowerment, of Australia's Indigenous peoples. It is contended, based on Bourdieu's theory of habitus, field and capital, that accounting skills opens the path to financial capacity building, and ultimately to self-governance.

Pierre Bourdieu (1930 – 2002), a contemporary French philosopher, influenced by the works of Marx²⁶, Levi-Strauss²⁷ and others, started out by questioning the role of different types of 'capital', particularly economic, cultural and social capital, in determining the position and power of societal players within various 'fields' (structured social spaces with its own rules and regulations). Underpinning Bourdieu's concepts of *field* and *capital* is his theory of 'habitus' or "...a set of dispositions which incline agents to act and react in certain ways" (Thompson, 1992, p. 12). Habitus,

²⁶ Karl Marx (1818 – 1883), a German philosopher who developed 'Marxism'.

²⁷ Claude Lévi-Strauss, (1908 – 2009), a French anthropologist and ethnologist who was part of the 'structuralism' movement.

as Bourdieu explains, is a result of social processing and social circumstance, so that individuals will have intrinsic values and 'tastes' that become intuitive. These form the individual's thoughts, perceptions and motivations (Bourdieu, 1979; 1992).

An overview of field, capital and habitus will be discussed in the next section. This is followed by a discussion of how these three concepts of Bourdieu's theory help to unravel and examine the core inquiry of this study; that is, the role that accounting can play in advancing the financial capacity of Indigenous peoples. In doing so, the existing social structure of the accounting field, including the accounting profession, will be examined with a view to illuminating its processes of exclusion and inclusion. Kaidonas (2008) discusses the role of the accounting profession in society and notes that historically the growth of the profession is linked to the growth of capitalism. Esland (1980) argues that "...a major aspect of the growth of corporate capitalism has been the expansion of the range of managerial professions" (p. 226). Kaidonas (2008) also draws from Esland (1980), who investigated professions and professionalism and states "...corporate interests and accounting professionals' privilege and status are inextricably linked, so much so that it can be argued that professionals have become agents of capitalist control and also the professionally trained servants of capitalism" (p. 3). Thinking of the accounting profession in this way further emphasizes the relationship between accounting skills and the rise of economic control and economic benefits. That is, if accounting skills are the entry ticket into the accounting field, and the accounting profession has a major involvement in economic and capitalist control, then it seems to follow that accounting skills may be the entry ticket that could be used by Indigenous peoples to 'play the game' and to gain access to positions of decision-making and power. Entry into powerful fields, armed with the required capital, may be a path to building financial capacity, and ultimately to economic empowerment. In the next section, Bourdieu's theory of habitus, field and capital are discussed to provide an understanding of how and why Bourdieu's concepts will provide the theoretical framework for analysing the interview findings of this study.

Bourdieu's concepts of Field, Capital and Habitus

Field

Bourdieu describes a field as "...a configuration of relations between positions objectively defined, in their existence and in the determinations they impose upon the occupants, agents or institutions" (1992, pp. 72-73). Also, as Naidoo (2004) explains, "...the field is structured in hierarchy in the sense that agents and institutions occupy dominant and subordinate positions" (p. 458). A field could consist of any aspect of life, or social life, in which people of differing positions have rules imposed upon them in order to maintain the field's social structure. Peillon (1998) notes that "...Bourdieu conceptualises most aspects of social life in terms of fields, which constitute sites of struggle over a central stake" (p. 213). Examples of fields are schools, universities, hospitals and financial institutions and all of these sub-fields are inextricably linked to the principal field 'society'.

Peillon (1998) further explains that Bourdieu's concept of field "...refers to a configuration of relations between positions. Society as a whole forms a field, which is structured according to relations of domination. But society also contains a range of fields; it should be seen as the paramount field, from which other fields are never fully separated" (p. 213). Each field has its own rules and belief system that determines the social order and positioning of the agents, or players of the game, within the field. Within a field there is a constant struggle for positioning and, in particular, for a dominant position. Capital resources, economic, social or otherwise, are acquisitions necessary to play the strategic 'rules of the game' to gain entry and a hierarchical position in the field.

Thompson (1992) the editor of Bourdieu's *Language and Symbolic Power*, comments that a field "...is always the site of struggles in which individuals seek to maintain or alter the distribution of the forms of capital specific to it. The individuals who participate in these struggles will have differing aims – some will seek to preserve the status quo, others to change it – and differing chances of winning or losing, depending on

where they are located in the structures space of positions” (p. 14). It follows then that to gain entry into the accounting field, the rules of the accounting game must be learned and played strategically. The accounting field, and in particular the accounting profession, when viewed from a Bourdieuan perspective, highlights the profession’s pursuit for an autonomous position. Each field has its agents or players (of the game) that follow a particular set of game rules that distinguishes them from other fields. “An autonomous field is characterised by a high level of specificity: it possesses its own history; a particular configuration of agents operate within it and struggle for a distinctive stake” (Peillon, 1998, p. 215). The accounting profession, by its apparent exclusionary practices, is predominately a white, male-dominated profession that has used its professional qualifications to position itself as a highly autonomous and powerful field. ‘Capital’, as used by Bourdieu, will be now discussed and extended to illustrate how accounting skills, the basis of the accounting professional qualification, are the rules of the game that allow movement into and within the accounting profession, and how this may ultimately lead to positive outcomes for Indigenous peoples.

Capital

Bourdieu (1997) argues that capital is “...accumulated labor (in its materialized form or its ‘incorporated’ embodied form) which, when appropriated on a private, i.e. exclusive, basis by agents or groups of agents, enables them to appropriate social energy in the form of reified or living labor” (p. 46). Bourdieu further states that capital “...is what makes the games of society – not least the economic game – something other than simple games of chance, offering at every moment the possibility of a miracle” (p. 46). Another way to look at this concept of capital is in terms of power and power relations. Bourdieu argues that capital, or power, is imposed upon all those agents who enter a field. For example, the accounting profession is a prestigious profession that is supposedly highly regarded in society. Entry into the profession is by means of formal education, past and ongoing, and the affordability of the membership rates. These capital attributes not only legitimise the exclusiveness and

associated exclusionary practices, but also afford the profession a powerful space in society. All members/agents who gain entry into the profession will have their position defined by the amount of capital they possess, or are perceived to possess. This positioning within the field, based on capital possessed, is also a means of keeping order and control and the ability for a field to reproduce itself so that the status quo, or an improved form of its current self, can be realized. Ultimately, all fields are competing for a dominant position in society. Bourdieu argues that it is by means of capital that a field and its agents achieve their position in society (Bourdieu, 1997).

Bourdieu claims that there are three main forms, or 'guises', of capital; namely, cultural capital, social capital and economic capital. Bourdieu explains:

"Depending on the field in which it functions, and at the cost of the more or less expensive transformations which are the precondition for its efficacy in the field in question, capital can present itself in three fundamental guises: as *economic capital*, which is immediately and directly convertible into money and may be institutionalized in the forms of property rights; as *cultural capital*, which is convertible, on certain conditions, into economic capital and may be institutionalized in the forms of educational qualifications; and as *social capital*, made up of social obligations ('connections'), which is convertible, in certain conditions, into economic capital and may be institutionalized in the forms of a title of nobility" (1997, p. 47).

Economic capital

Economic capital is probably the simplest to explain because of its monetary relationship, but it is also perhaps the most significant in terms of its influence for entry into a particular field. Bourdieu argues that *all* capital ultimately translates into economic terms. Class positioning and power are determined by the amount of economic capital that members or agents in a field possess. Although cultural and social capital are not in themselves generally considered to be economic at the outset, Bourdieu argues that those other forms of capital will be converted into economic

terms by virtue of a comparison between the different forms of capital. For example, education is a form of cultural capital that Bourdieu argues is also a disguised form of economic capital, because it can allow agents to enter fields of employment and to use their education as a means of earning income.

Cultural capital

Cultural capital, according to Bourdieu, "...can exist in three forms: in the *embodied state*, i.e. in the form of long-lasting dispositions of the mind and body; in the *objectified state*, in the form of cultural goods (pictures, books, dictionaries, instruments, machines, etc.); and in the *institutionalized state*, a form of objectification which must be set apart ... as will be seen in the case of an educational qualification" (1997, p. 47). The *embodied* state of cultural capital results from an extensive period of time and energy spent by an individual on self-improvement. This form of capital takes time to acquire, such as body building training to acquire taut abdominal muscles, and although money can buy cultural capital, such as membership of a gymnasium, it cannot buy the taut abdominal muscles. The essence of the embodied state of cultural capital is its relationship to time and the process that an individual undertakes to acquire certain properties. Bourdieu (1997) argues that "...although cultural capital can be acquired, to a varying extent, depending on the period, the society and the social class, in the absence of any deliberate inculcation, and therefore quite unconsciously ... it cannot be accumulated beyond the appropriating capacities of an individual agent; it declines and dies with its bearer" (1997, pp. 48-49). Cultural capital can only become 'embodied' as a result of the work and time taken to accumulate it. Another example is knowledge or educational skills. Although money can buy the best available schools, it is only as a result of work and time that the student can become educated. "Unlike money, share certificates and other property, education cannot be transmitted immediately" (Bourdieu, 1997, p. 48). However, once educated, the knowledge becomes embodied and long lasting. This example illustrates the link between economic and cultural capital. Economic capital can buy the educational providers and

cultural capital is the acquisition of knowledge through "...the mediation of time" (Bourdieu, 1987, p. 49).

The *objectified* state of cultural capital can only be described when discussed in relation to embodied cultural capital. Cultural capital can be 'objectified' or actualised in various material objects such as paintings, monuments, poems, literary writings, machines, education received, etc., and although these objects can be purchased or exchanged for money, knowing how to use or appreciate these objects cannot be transferred. This knowledge takes time to learn, or as Bourdieu refers, to become embodied. Bourdieu clarifies by noting that "...to possess the machines, he only needs economic capital; to appropriate them and use them in accordance with their specific purpose (defined by the cultural capital, of scientific or technical type, incorporated in them), he must have access to embodied cultural capital" (1997, p. 50).

The *institutionalized* state of cultural capital is a more detailed form of objectified cultural capital. In so far as objectified capital is a general acquisition or symbol of cultural capital in the form of things such as art, literary writings, education received, etc., the institutionalized state refers specifically to the attainment of academic qualifications by institutions, which distinguishes one academic certificate holder from another. Bourdieu (1997) explains the institutionalized state of cultural capital and comments that "...by conferring institutional recognition on the cultural capital possessed by any given agent, the academic qualification also makes it possible to compare qualification holders and even to exchange them (by substituting one for another in succession)" (p. 51). He further asserts this "...makes it possible to establish conversion rates between cultural capital and economic capital, by guaranteeing the monetary value of a given academic capital" (Bourdieu, 1997, p. 51). Put simply, institutionalized capital provides a form of recognition for the holder of the academic qualification that can subsequently be exchanged for economic capital.

Social capital

Social capital, according to Bourdieu, "...is the aggregate of the actual or potential resources, which are linked to a possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition – or in other words, to membership in a group – which provides each of its members with the backing of the collectivity-owned capital, a 'credential' which entitles them to credit, in the various senses of the word" (1997, p. 51). Social capital, however, does not refer to social connections as a result of birth or those automatically granted; rather, it is the result of effort and is earned through investment and strategies. It is social capital, acquired as a result of networks, which allows entry into social domains "...in order to produce and reproduce lasting, useful relationships that can secure material or symbolic profits" (Bourdieu, 1997, p. 52).

"In other words, the network of relationships is the product of investment strategies, individual or collective, consciously or unconsciously aimed at establishing or reproducing social relationships that are directly usable in the short or long term, i.e., at transforming contingent relations, such as those of neighborhood, the workplace, or even kinship, into relationships that are at once necessary and elective, implying durable obligations subjectively felt (feelings of gratitude, respect, friendship, etc.) or institutionally guaranteed (rights)" (Bourdieu, 1997, p. 52).

An interesting analogy offered by Bourdieu is comparing the concept of 'social capital' to the concept of a 'chair'. He explains that "...the value of the concept of social capital lies first in the fact that it identifies certain aspects of social structure by their functions, just as the concept 'chair' identifies certain physical objects by their function, despite differences in form, appearance and construction" (Bourdieu, 1997, p. 83).

Understanding how to reproduce social capital, or network connections, such as that required for entry into the institution of the accounting profession, can be invaluable for also understanding how professional membership can be used as a platform for advancing

changes from within the profession. For example, once accounting professional membership is attained, the position of privilege and networking that the membership affords may be able to be used to initiate change in the practice of accounting, or for entry requirements into the accounting profession, for Australia's Indigenous peoples. 'Collectively-owned' capital provides backing and credentials helpful for orchestrating change. As observed by Coleman (1988) "...the concept of social capital constitutes both an aid in accounting for different outcomes at the level of individual actors and an aid toward making the micro-to-macro transitions without elaborating the structural details through which this occurs" (p. S101). The process that brings about change, namely going against the norm, is really about shifting the existing social capital to a different place and setting a new set of norms and symbolic exchanges.

Symbolic capital

Symbolic capital, examples of which are prestige, honour, a noble name, inherited powers and privileges, has as its main aim to maintain and/or expand this capital. The symbolic capital, for example, of a man's position in society (relative to a woman's), or prestige gained by education and position, are in essence all about having strategies to maintain the order and conservation of that position in the field. As Bourdieu explains "...symbolic capital resides in the mastery of symbolic resources based on knowledge and recognition, such as 'goodwill investment', 'brand loyalty' etc.; as a power which functions as a form of credit, it presupposes the trust or belief of those upon which it bears because they are disposed to grant it credence" (2005, p. 195).

This symbolic capital is attached to a symbolic power because it affords the bearer of the symbolic capital a position of domination and recognition. The influence and social networks that this social capital commands impacts on the power relationships in which the agent relates. Bourdieu expands on this relationship to symbolic power by explaining that power represented as domination and violence can become accepted and 'true' at an almost unconscious level, so that the dominator assumes

a position of virtue and “seemingly natural dispositions” (Bourdieu, 2001, p. 49). Taking the example of the positioning of men, in comparison to women, in society, “...in effect, the dominated, that is, women, apply to every object of the (natural and social) world and in particular to the relation of domination in which they are ensnared, as well as to the persons through which this relationship realizes itself, unthought schemata of thought ... and which therefore lead them to construct this relation from the standpoint of the dominant, i.e. as natural” (Bourdieu and Wacquant, 2004, p. 273). This gender domination is an example of symbolic violence that “...controls the consciousness and will” (Bourdieu and Wacquant, 2004, p. 273).

Understanding symbolic capital, symbolic power and symbolic violence is necessary to explore and delve into the power relationships and barriers responsible for preventing Indigenous peoples in gaining professional membership into the accounting field. Bourdieu provides a platform from which to look into the subtle and not-so-subtle power dynamics between the various agents within certain fields. As Bourdieu and Wacquant (2004) point out, power relationships are represented in “...the form of paired couples ... high/low, large/small, inside/outside, straight/crooked, etc.” (Bourdieu and Wacquant, 2004, p. 273), which makes the positioning of agents seem very natural. It is the questioning of this ‘natural’ positioning in society that will help unravel what, how and why the accounting profession has so successfully maintained itself in a position of prestige with a predominately white male membership.

Habitus

‘Habitus’ refers to “...schemes of perception, thought and action” (Bourdieu, 1989, p. 14). Habitus is the manner in which a person thinks and acts. “One of the reasons for the use of the term habitus, is the wish to set aside the common conception of habit as a mechanical assembly or preformed programme” (Bourdieu, 1979, p. 218). In contrast to the term habit that refers to an automatic and mechanical action, habitus refers to dispositions that “...are acquired through a gradual process of *inculcation*

in which early childhood experiences are particularly important” (Thompson, 1992, p. 12). The acquisition of dispositions comes from the environment that the individual is exposed to. For example, people from a working class background will “...have acquired dispositions which are different from those brought up in an upper class setting” (Thompson, 1992, p. 12). As mentioned earlier, *habitus* is the manner in which a person thinks and acts, and this applies to their day-to-day life circumstances. As Thompson states, “...it ‘orients’ their actions and inclinations ... it gives them a ‘feel for the game’, a sense of what is appropriate and what is not, a ‘practical sense’” (1992, p. 13). Wells (1997) discusses African-American students’ view of school choice and contends, “...some African-Americans view themselves as inferior to whites years after the abolition of slavery and legal segregation. More simply put, *habitus* is how one’s view of the world is influenced by the traditional distribution of power and status in society” (p. 423).

Whilst it has been important to define and explain *habitus* in its own right, discussion of *habitus* needs to include the impact that the dominant forces within the field has on the formation of *habitus* and ‘doxa’. That is, within the field there exists a “...point of view of the dominant, which presents and imposes itself as a universal point of view – the point of view of those who dominate” (Bourdieu, 1998, p. 57). The *doxa*, or dominant vision, according to Bourdieu (1998), presents itself as the norm and is thereby entrenched at the level beneath consciousness and choice. The entrenched belief system, however, is the result of learned beliefs and often as the result of struggles between the “dominant and dominated groups” (Bourdieu, 1998, p. 57). However, with the passage of time, history is abolished and the dominant viewpoint becomes the favoured, natural and sustained belief system. The dominant belief system and values becomes the norm. This norm “...presents and imposes itself as a universal point of view” (Bourdieu, 1998, p. 57) by which agents within a particular field form their own actions and belief systems.

Applying this thinking to the role of accounting in the context of Indigenous peoples, accounting has been seen as a tool, and an

occupation, held by colonials for the purpose of advancing the riches and dominance of the white man and for legitimising the taking of property and wealth away from the original owners, Australia's first peoples. The dominant operating system of non-Indigenous peoples became the norm. Accounting remained in the 'white' domain and remained inaccessible by Indigenous Australians. The dominant belief system, or doxa, became the universal and entrenched viewpoint. This theoretical discussion provides a basis for understanding why accounting has not traditionally been perceived as useful or accessible for Indigenous communities (Lombardi and Clayton, 2009). Bourdieu's concept of habitus helps to unravel and make more sense of the impact that an individual's or group's "...schemes of perception, thought and action has on their choice of a career or educational pathway" (Bourdieu, 1989, p. 14).

Applying Field, Capital and Habitus to investigate the relationship between accounting and financial capacity building

This section explores the role that accounting plays in the financial capacity building of Indigenous peoples, by adopting the theoretical framework of Bourdieu's concepts of 'field', 'capital' and 'habitus'. The accounting literature has been scant on financial capacity building and in particular the role that accounting and/or accountants may play in advancing the financial capacity of Australia's Indigenous peoples. In fact, quite the opposite has been highlighted in the accounting literature to date, emphasising the negative and marginalising role that accounting has played for Indigenous peoples. It is acknowledged that accounting has historically been used to suppress, control, oppress and marginalise Indigenous peoples (see for example Annisette, 2003; Davie, 2000; Gallhofer and Chew, 2000; Greer, 2009; Greer and Patel, 2000; Hammond, Clayton and Arnold, 2009; Hammond and Streeter, 1994; Lombardi and Clayton, 2006; Neu, 1999, 2000). However, historically it has been white accounting professionals that have administered and provided accounting services to and on behalf of Indigenous organisations

and Indigenous peoples. White accounting professionals have been the gatekeepers of Indigenous funding and have arguably been seen to be a group of elitists that blame and shut down Indigenous organisations and communities for alleged misappropriated use of funding. Lombardi and Clayton (2006) conducted a study investigating why so few Indigenous Australians chose accounting as a profession. At the time of that study, only nine Indigenous accountants were located. Interviews with some of the Indigenous accountants located found that "...accounting was not seen to be an attractive profession, since all the accountants known to the participants were white and seemed mistrusting of Aboriginals. The white accountant was perceived as the gatekeeper and finger pointer of (misused) finances" (p. 69).

Although it is acknowledged that accounting and accountants have historically had a very poor image, the theory proposed by this study poses an alternative viewpoint. The theoretical framework adopted by this study is that *accounting skills and accounting qualifications (capital) are skills that open doors to powerful organisations and institutions (fields) for Indigenous peoples and thereby help place themselves in decision-making positions that will arguably expedite the path to financial capacity building and self-determination (habitus)*. This study therefore has shifted the focus from accounting 'for' Indigenous peoples to accounting 'by' Indigenous peoples, heeding Buhr's (2011) call for new directions in the accounting literature. The remainder of this chapter is dedicated to expounding how Bourdieu's theory is used to underpin this study.

As discussed above, this chapter has provided an insight into Bourdieu's theory of field, capital and habitus and has explained each of Bourdieu's three main elements, to illustrate why Bourdieu's theory has been chosen to provide the theoretical framework for exploring the relationship between accounting, accounting skills and financial capacity building of Indigenous Australians. It is this link that forms the basis for the research question of this study. Papers and articles written by Indigenous peoples, government and researchers, surrounding the issue of economic wellbeing of Australia's Indigenous peoples, demonstrates that economic

participation is closely tied with living standards. A significant factor that contributes to improved economic outcomes is claimed to be the knowledge of accounting concepts and practices. Knowledge of business and accounting skills is recognised as a necessary skill for successful engagement with, and governance of, business enterprises and organisations. The role that accounting and the accounting profession play in financial capacity building of Indigenous Australians is the principal focus of this study. Bourdieu's conceptual framework of field, capital and habitus is utilised to explore and critically analyse whether accounting skills can play a positive or negative role in the financial capacity building of Indigenous peoples.

The Australian Human Rights Commission (2005) stated that the government and the Ministerial Taskforce on Indigenous Peoples identified "...the building of Indigenous wealth, employment and entrepreneurial culture, as these are integral to boosting economic development and reducing poverty and dependence on passive welfare" (p. 7). Integral to the advancement and management of wealth and 'entrepreneurial culture' are financial knowledge, financial skills and funding. Aucote (2003), who worked as client manager for Aboriginal Accounting and Management Support Services in the Alice Springs office of Deloitte Touché Tohmatsu, has written that "[I]t is not unreasonable to say that in the main, Aboriginal decision-makers living on remote communities do not understand the Western economic system sufficiently well to independently manage their finances underpinning their local and social service provision. To assume their rightful place in the economic and social structure of the Northern Territory, *they need to*" (p. 4).

A G20 meeting held with a group of finance ministers and central bank governors from nineteen countries and the European Union and also representatives from the World Bank and the International Monetary Fund, compiled a report addressing ways to "...improve access to financial services for poor people" (2010, p. 3). In the G20 report (2010), empowerment, via the development of financial literacy and financial capability, was flagged "...as one, if not the main G20 principle for

Innovative Financial Inclusion” (p. 25). They argue that “...financially capable consumers have the knowledge, skills, attitude and behaviors to be aware of financial opportunities, make informed choices to suit their circumstances, and take effective action to improve their financial well-being” (p. 29). Although the report was addressing poverty, no mention was made of Indigenous peoples. It could be that the report focused on third world countries and therefore countries such as Australia, Canada and New Zealand were omitted because they are not third world countries.²⁸ However, First Nations’ peoples have been described as a people belonging to a ‘Fourth World’, living in a first world nation (Martin, 2003). The term ‘poverty’ does arguably fit with Indigenous peoples. Hunter (2006) stated, “...Australia is at war! First there were the history wars, as Henry Reynolds, Keith Windshuttle and others fought over the technical detail and interpretation of Australia’s colonial history. Then came the war on terror, which followed the events of 11 September 2001. One of the latest ‘wars’ is the poverty war” (p. 91).

The omission of Indigenous peoples from the G20 report does not diminish the perceived contribution of financial knowledge in advancing financial well-being and empowerment for people living in poverty. However, interestingly, the G20 also states that there is a gap in the research conducted in the area of financial capability, including financial capability training. It is the connection of accounting and accounting skills to financial capacity building that forms the focus of this research project and will also simultaneously address the gap found in the accounting literature and as evidenced by the G20 report. Using Bourdieu as a theoretical framework to explore the benefit of accounting skills and qualifications in building financial capacity of Indigenous peoples will provide an avenue for in-depth and critical analysis of the research findings.

²⁸ As a point of interest, Australia was represented at the G20 Summit by government and banking officials.

Applying Bourdieu for the building of financial capacity

Bourdieu argues that a 'feel for the game' arms social actors with the capital required to attain a dominant position in the field. A feel for the game is about learning the rules of the game. In terms of the financial capacity building of Australia's Indigenous peoples, learning the rules of the game, such as learning the 'rules' or practice of accounting, arguably is a useful strategy to first gain entry into the field (accounting positions) and then to master the rules (accounting skills). By gaining entry into the field, a vantage point (decision-making positions) may be gained within the field itself, so that ultimately the rules of the game may potentially be shaped or changed to best suit the needs of Indigenous peoples. As the G20 report (2010) states, "...providers should be very wary of one-size-fits-all approaches to financial capability. Consumers in different situations often have vastly different understandings and attitudes about finances, and those providing financial capability training should be aware of the demographics of their target audience" (p. 80). The accounting system as we know it today has evolved since the 1400s and reflects societal and global accounting developments, but fundamentally accounting as practised today is an unchanged system that supports capitalist structures and functions dominant in most countries. Australia is no exception.

Accounting skills, and/or more generally accounting knowledge, are fundamental for entering into discourse with organisations and peoples that provide finance and financial services. By applying Bourdieu's concepts of social actors and social spaces, this study contends that accounting expertise is a formidable 'game rule' that could be used to penetrate sacrosanct spaces or 'fields' such as the accounting field. The accounting field includes financial institutions, the accounting profession and government funding bodies that have historically marginalised or prevented inclusion of Indigenous peoples. Mastering the rules of the game (capital) such as accounting skills, may give Indigenous Australians entry into decision-making and powerful positions. Indigenous accounting professionals, with the skills necessary to not only enter into dialogue with 'purse string holders' or powerful players, but in collaboration with

Indigenous community leaders to also to take control of the flow and use of capital, can do so in a way that best suits Australia's Indigenous peoples. They could therefore be better placed to penetrate institutional and organizational spaces, so that the rules of the game for the accounting field can be changed to their advantage. It is accepted that changes of this nature take time but a growing and faster cycle of financial capacity building needs to be realised.

It is not the intent of this study to direct, or orchestrate, pathways for financial capacity building of Indigenous peoples. Rather, this study aims to provide a critical insight into why accounting skills and accounting as a profession may be worth considering as a pathway to financial capacity building. Although financial and accounting skills are acknowledged as fundamental to engaging with mainstream institutions, financial capacity building is multi-faceted and requires consideration of many complex issues. Altman (2002) makes the point that "...the mainstream financial system is predicated on the currently dominant neo-liberal ideology of development. This ideology is not necessarily shared by Indigenous peoples, many of whom understand the trade-offs between their social capital and the mainstream's [and] are a lot better than many policy makers and politicians – white and black – wish to acknowledge" (p. 1).

Using Bourdieu for analysing the role of accounting

With the use of the theoretical framework posed by Bourdieu's concepts of field, capital and habitus, this study aims to unpack the rules of the game used within the various fields to help understand the relationship between accounting and financial capacity building. Bourdieu's framework is a tool that will be used to make sense of the accounting field that has traditionally marginalized Indigenous peoples from full engagement with it. Bourdieu's three concepts of field, capital and habitus is used to unravel and critically analyse the positioning of accounting in advancing financial capacity building of Australia's Indigenous peoples by investigating the following variables.

Field:

- The agents within the field
- The dominant players in the field
- The roles of the agents within the field
- The rules to enter the field

Capital:

- The values of each field
- Reproduction of the values
- The taken-for-granted accounting practices
- The required knowledge
- The determinants of the required knowledge
- The rules for empowerment
- Rules for exclusion from and inclusion into the fields
- The selection criteria for entry into the field

Habitus:

- Embodiment of accounting skills
- Self-belief
- Trans-generational financial capacity building
- Changes in the external world

The areas for investigation as raised above, led to the main research question namely:

- *What role can accounting play in the financial capacity building of Indigenous Australians?*

Using Bourdieu's theory to critically explore the dynamics and relationships of powerful and influential fields such as accounting, the accounting profession and other institutions will shed light on how and why financial management and control may ultimately increase the likelihood of building financial capacity for Indigenous peoples. As already theorised by this study, financial capacity building provides the nexus between wealth creation, self-determination and empowerment.

Neu, Gomez, Graham and Heincke (2006), drawing on Bourdieu, investigated the role of accounting and other financial technologies in forming, or changing, capital and habitus using the example of the World Bank lending agreements to various Latin American countries for education funding. They found that the lending agreements themselves "...served as a mechanism for surveillance from a distance" (p. 648). That is, the lending agreements, issued by the World Bank, instills accounting and technical information requirements that heavily influences the structure, and re-structure, of fields from afar, by setting performance indicators and imposing other monitoring agents such as auditors (chosen by the World Bank). These "informing" technologies simultaneously "...help to reaffirm the expertise of the Bank within this field, thereby increasing its legitimacy with other potential borrower countries and ensuring a continuing influence" (Neu et al, 2006, p. 636).

As discussed in the literature review in Chapter 3, accounting has traditionally been used as a monitoring and punitive measure by funding providers for Indigenous communities and organisations. Applying Neu et al's (2006) findings, accounting could therefore be viewed similarly when applying its use by the Australian government and how it structures, and re-structures, Indigenous community fields. Operations by the communities (fields) can be altered by the government in an effort to satisfy the government reporting expectations. The power exercised by the funding providers, by the use of accounting, controls and regulates the

actions and reactions of field members. As Neu et al (2006) state, "...the power of such techniques [informing techniques] is in the ways that they enable, translate and regulate behavior" (p. 638).

On the face of it, accounting so far has been depicted as a technique that acts detrimentally for marginalised groups (see for example Chew and Greer, 1997; Greer, 2009; Greer and Patel, 2000) but by shifting the frame of focus, as is offered by this study, accounting could instead be viewed as a tool for opening doors and for regaining control and power. The critical factor is not so much about the 'use' of accounting, but instead it is about the 'user' of accounting. That is, rather than focusing on accounting as a tool being used to further oppress already oppressed groups in society, the focus of this study is the view that accounting can be used to place oppressed peoples in an advantageous position.

Professor Mark Rose (2012) an Indigenous Australian Gunditjmara man has said that,

"...as First Nations peoples we do not have a good economic base and the wealth of this country is not shared with us ... auditors and accountants play an important role in community affairs. In our communities [they] are the people that control the money and ask about costs. They don't have a very good image but they have a lot of power. We can espouse all the political stuff we want to, but the auditors and accountants can shut us down."

Indigenous Australians with accounting qualifications and accounting skills (capital) could use those skills and qualifications to enter decision-making roles (fields) to take control for the running and decision-making of Indigenous communities and organisations. Christian Lugnan, an Australian accountant and Gumbaynggir man from New South Wales, highlights that "...it was time for Indigenous people to take key decision-making roles. We are business people" (The Australian, 2012). Both Rose (2012) and Lugnan (2012) support the theory proposed by this study, that accounting can be used to achieve positive outcomes for Indigenous peoples. A greater insight into Bourdieu provides a window for reflecting

on how this theory could be tested and analysed.

Neu et al (2006) argue that there are competing forces at work within institutional structures and that "...the field is structured in hierarchy in the sense that agents and institutions occupy dominant and subordinate positions" (p. 458) and "...social actors are simultaneously cooperating and competing to shape the habitus of the field" (p. 640). This study contends that it is from within these institutional structures or fields that change is more likely to happen. To gain entry into the field, the taken-for-granted rules of the game need to be understood. As the rules of the game are mastered, the more powerful the player of the game becomes. It is from a position of power and dominance that the 'rules of the game' have the potential to be changed.

Jacobs (2011), by using Bourdieu's theoretical framework and theories of enlightenment, explores the notion of emancipation and change in the context of accounting. He states that "...[e]mancipation requires both recognition of the taken-for-granted nature of values (habitus) and a willingness to change external structures and institutions (fields). In concluding, I argue that internal value change and external institutional change cannot be separated in a process of emancipation" (p. 510). Jacobs argues that empowerment requires both an understanding and reflection of the taken-for-granted rules/values and a preparedness for the field to change. Jacobs (2011), however, warns "...the danger is that in attempting to 'emancipate' the other, we may actually do damage rather than benefit; we may repress the voices and opinions of those we wish to help" (p. 512). This raises a critical point that supports the focus of this study, namely; accounting 'by' Indigenous peoples rather than accounting 'for' Indigenous peoples. In so doing, the voice and opinions of Indigenous peoples are given the opportunity to be heard.

Accounting has been practised since Luca Pacioli²⁹ first introduced the concept of debits and credits in 1494. It is unlikely that accounting

²⁹ "In 1494, the first book on double-entry accounting was published. The author was an Italian friar, Luca Pacioli" (Murphy Smith, 2011).

practice in Australia will change if left to the accounting system's own devices. Change, if deemed necessary by Indigenous organisations and peoples, is much more likely to eventuate if Indigenous peoples are within the dominant fields that influence change. To penetrate the societal fields of power and influence, Bourdieu argues that rules of the game must be learnt and played with expertise. As already indicated, change in terms of how accounting is practised for Indigenous organisations may, or may not, be a desired pathway to financial capacity building. This is one of the questions that this study aims to explore.

Bebbington (1993) argues that Indigenous peoples are part of the wider market and "...their well-being and survival depends on how well they handle and negotiate this integration" (p. 278). In contrast to Bebbington's call for integrating with the wider community, Anderson and Giberson (2004) investigated entrepreneurship among Aboriginal peoples in Canada using dependency theory (amongst other theories) and contend:

"...those groups late in joining the capitalist system can expect, at best, chronic poverty allayed to some degree by incomplete development. A newly developing region will remain a captive of the developed core with its economic activity controlled by, and subservient to, that core – in essence, under the dependency perspective it is too late for Aboriginal people to 'join the club' as a full member" (p. 149).

Although dependency theory may serve as food for thought, it is a pessimistic perspective that arguably takes a defeatist stance and offers little hope for advancement of the welfare of Australia's Indigenous peoples. Bourdieu, however, offers glimmers of hope.

Naidoo (2004) used Bourdieu to investigate the role that the field of higher education in South Africa plays in maintaining and reproducing social inequities, and explains that universities which have gained a certain place of prestige within the total pool of universities in South Africa attract similarly placed students. Universities position themselves within the larger field of a higher education system and in so doing, legitimize the

power distance within social structures. Naidoo (2004) concludes that “...although agents and institutions individually or collectively implement strategies in order to improve or defend their positions in relation to other occupants” (p. 459), it is “...not individual universities, but higher education as a system that contributes to reproducing and legitimating the 'ensemble of distances' that constitute social structure” (p. 467). Neu (2006) further explains the positioning within and amongst fields as being socially constructed and within these fields there are struggles for limited resources. These socially constructed fields have connections with certain organizations and people wanting to enter the field, each wanting access to the scarce resources.

Shenkin and Coulson (2007) use Bourdieu's theory to investigate formal and informal accountability measures, arguing that informal measures are more beneficial for a community or marginalized group, thereby shifting power away from controlling institutions (government) and giving a voice to the community. Informal and 'non-procedural communications' are directly linked to the language or discourse used to communicate amongst agents within certain fields. Language, however, can also be used by institutions as a form of power and control to legitimize their professional position. “Bourdieu and Bourdieusian theorists have drawn attention to how language becomes used, controlled, reformed and reconstituted by the political elite, for the purposes of exercising symbolic power” (Shenkin and Coulson, 2007, p. 301). Drawing on this discourse about the use of language, accounting is purported to be ‘the language of business.’ This language (capital) used within business, institutional, government and other societal fields, affords the business linguists an opportunity to command a position of certain power and control. Indigenous peoples with accounting expertise would have acquired the business language to enter into discourse and engage with agents that require accountability and hopefully be the representative voice for the Indigenous communities and organisations that they represent.

In a similar vein to Shenkin and Coulson (2007) who investigated

informal accountability avenues, Oakes and Young (2010) used Bourdieu to look at the role that accounting had in the American Indian Trust fund debacle where "...in 1887, the United States Congress broke American Indian Tribal lands into allotments which it held and controlled 'on behalf' of individual American Indians in trust funds. The following century has been marked by allegations of fraud, mismanagement and accounting failures prompting repeated calls for reform, none very successful" (p. 63). By using Bourdieu, Oakes and Young (2010) considered the importance of both political and social capital by paying particular attention to the resources that actors bring into fields, although fields that are forever changing make them unpredictable. They conclude that reconciliation between American Indians and Americans of European descent will be only possible if an open and frank discussion is held of "...the contradictions that exist between their (and our) desires to view ourselves and our country as democratic, egalitarian, and ethical" (p. 74). Oakes and Young (2010) argue that it is not an accounting issue but instead is an issue of truth and trust, so that the reconciliation process can begin.

Oakes, Townley and Cooper (1998) used Bourdieu to justify that "...language and power are central to an understanding of control" (p. 257). They discuss how for Bourdieu, "...the kind of capital and the role it plays in defining and structuring the field through positions is key to structuring positions of domination and power" (p.262). Technical skills, such as accounting skills, have gained professional status and are taken for granted and largely unchallenged as to their functions and importance. Oakes et al (1998) argue that "...if an institution or organization is sufficiently challenged, that is, if the form or amount of capital shifts significantly, the institution would cease to exist in any meaningful way" (p. 263). Their argument echoes the theory underpinning this study, which proposes that once Indigenous peoples gain the capital (accounting qualifications) necessary to enter the field (accounting), the rules of the game may be able to be changed because, as Oakes et al (1998) state, "...fields are always in flux or open to change because the capital of, and consequently position in the fields are always being contested" (p. 264).

Taking this thought process further, accounting has not only had struggles within its own 'field' but also struggles with external dominant fields, such as corporations and government, which not only opens questions related to criteria selection for players within fields (for example, accountants, bankers, politicians), but also questions the flow of capital within and between these various fields. Oakes et al (1998) argue that educational qualifications and professional standards provide the cultural capital that enables actors within fields "...to judge their own work credibly and to have some local control over their work" (p. 268). Accounting skills and qualifications may be an avenue for Indigenous peoples to take control over their own work and pave the way to self-determination.

The changing field of accounting has also been highlighted by Suddaby, Cooper and Greenwood (2007), who used Bourdieu and neo-institutional theory to examine the role that the large accounting firms and others have on the regulation of the accounting profession. They conclude that the big four accounting firms have a significant role in shaping regulation for the accounting profession and that "...instead of viewing organizations as penetrated by institutional templates, we see organizations as aggressive actors who shape the boundaries (structural, ideational and power) of organizational fields" (pp. 356-357). The changing field of accounting, including the regulation of accounting, could in essence offer hope for those who have been marginalized by accounting in the past. That is, as more and more Indigenous peoples enter the institutions and organisations that have in the past suppressed their freedom and controlled their economic development, changes within the fields may be possible. This would enable Australia's Indigenous peoples to have control and to account in a way that is meaningful and beneficial for them. Graham summarises that "...those who have drawn on Bourdieu would say that power is related to diverse forms of capital that are dynamically contested, and hence is always subject to redefinition" (p. 310).

Xu and Xu (2008) conducted a study adopting Bourdieu's theoretical framework to investigate the impact that the 1920 initiative to

standardize Chinese bank accounting classification and terminology had on the relations between foreign banks, Chinese modern banks and native banks in the field of Chinese banking. By exploring cultural capital, social legitimacy and the interactions of the social actors within the Chinese banking field, Xu and Xu (2008) found that Bourdieu's theory did explain how the functioning of various social actors' cultural capital and habitus resulted in the standardization of Chinese bank accounting classification and terminology. Modern banks used their expertise and took the initiative to standardize banking terminology. In so doing, all banks benefited from standardization leading to a strengthened economic power base, and there was a shift of power from traditional banks to modern banks. Xu and Xu's findings provide further insight into how change can be orchestrated within a field and can be matched by a shift in power, particularly when all players within that field perceive a win-win outcome.

In an interview with Pierre Bourdieu conducted by Wacquant (1993) titled 'From Ruling Class to Field of Power', Bourdieu neatly pulls together the papers and articles discussed in this chapter and states,

"...in the advanced societies, where diverse forms of power coexist, one cannot study the 'ruling class', the 'elite', the 'dominant' (whatever we may want to call them) without elucidating the conditions under which they reproduce themselves, insofar as the very structure of the space of power they occupy is inseparable from its dynamic, from the mechanisms which produce and perpetuate it (even while transforming it)" (p. 19).

There is room for change but the fields need to be first understood in terms of their structure and actors. In an Australian newspaper article titled 'Wrong side of the tracks in Geelong makes all the difference for children's futures' (Lee, 2012), discussed how two schools, Geelong Grammar School and Northern Bay College, separated by only five kilometres and a rail track, could not be further apart. Geelong Grammar school past students include Prince Charles and former Prime Minister John Gorton and in 2011 saw 89% of its students applying for tertiary places, compared to 40% of Northern Bay College students. Mr.

Campbell, an English teacher who currently works at Northern Bay College but who has also worked as a tutor at Geelong Grammar, pointed out that "...the two schools are separated less by money than by culture, which defined the way students saw themselves and their futures. Geelong Grammar students grew up with the notion that their efforts would be rewarded" (Lee, 2011). When reading Mr. Campbell's assessment of the difference between the two schools, it echoed Bourdieu's description of habitus and could be as easily applied to Indigenous peoples, who have historically been subjected to racism, degradation, paternalism and 'the terra nullius' label and were first treated as Australian citizens only from 1967. How could a group of people subject to continual oppression and poverty conditions have a habit or expectation (habitus) of achieving a good education, a good job and wealth? Applying Bourdieu's definition of habitus, this newspaper article further exemplifies the significance of penetrating the fields that could, with the passage of time, result in an innate belief of powerful positioning within society.

At this point it is also important to acknowledge that Bourdieu's perspectives on field, capital and habitus have received criticism by some. For example, Honneth (1995) has criticised Bourdieu's argument surrounding cultural capital for being ambiguous and misleading. Honneth (1995) argues that Bourdieu's study "...repeatedly gives rise to the erroneous idea that the social recognition of a lifestyle and of the values it embodies can be gained in the same way as an economic good" (p. 201). Debating Bourdieu's view of cultural capital, Honneth (1995) explains that "...within a society the esteem, the distinctive worth of a lifestyle is socially determined" (p. 201). Cultural capital, according to Honneth (1995) therefore cannot be considered an economic commodity but instead is a distinctive cultural value that is recognised and determined by society at large.

Conclusion

Altman (2002) argues that the economic problems of Indigenous Australians is complex and consists of many variables. These variables include "...historical legacy of dispossession, exclusion, marginalisation, racism ... as well as cultural persistence and resistance of robust customary institutions poorly adapted to economic development (in a market sense)" (p. 1). Furthermore, the access to finance is "...a complex task given this diversity" (p. 1). There are many obstacles and mismatches between traditional capitalist practices and the economic system of Indigenous peoples.

An understanding of the complexities associated with the economic disadvantage of Indigenous Australians is vital when considering if, or how, financial capacity building may be developed. Perkins (1990) and Pearson (2000) argue that the way forward for Indigenous Australians is to understand, and engage with, mainstream economic systems. Bourdieu's concepts of field, capital and habitus is the theoretical framework used by this study to make sense of the role that accounting plays in building financial capacity. Whilst acknowledging that the accounting field has traditionally marginalized Indigenous peoples, this study contends that accounting, when practised 'by' Indigenous peoples instead of 'for' Indigenous peoples, may play a positive role in the building of financial capacity.

As discussed earlier in this chapter, it is argued that change is more likely to happen when Indigenous Australians have entry *into* powerful fields. That is, change is more likely to develop from a position within the field, rather than from outside of the field. The changes to the rules of the game means changes are required in the social practices of the institutions. Rule changes necessary include those affecting selection criteria, institutional ethos, rules of reporting and language used in the accounting field. An understanding and mastery of the rules of the accounting game can facilitate the access to, and making of, money. Money, in our current dominant Western capitalist civilization, represents

power and position. Although this does not necessarily represent the value system of the Indigenous peoples, it is a possible pathway for wealth creation and wealth inheritance/transference for future generations. It is not about surrendering culture or cultural beliefs but rather about mastering the rules of the game, so that control and change of the taken-for-granted social practices can be instigated. It has taken over two hundred years from the time of colonisation that has led to the current unjust and inequitable position of Australia's Indigenous peoples. Sadly, it may take another two hundred years to achieve the same quality of life indicators as those of Australia's non-Indigenous peoples.

Chapter 6

THE METHODOLOGICAL HURDLES RESEARCHING ACCOUNTING WITHIN AN INDIGENOUS CONTEXT

Walking on eggshells or sinking in quicksand ... or maybe both

Introduction

Indigenous peoples have been the 'subject' of research since colonisation (Tomas, 2004; Tuhiwai Smith, 2012). From my observations, this has understandably led many Indigenous Australians to become suspicious and mistrusting of research, researchers and research intentions. The aim of this chapter is to provide some insight into the methodological hurdles that I have encountered in researching accounting within an Indigenous Australian context. This chapter will offer my reflections on the interactions, feelings and tensions that I have experienced as a non-Indigenous researcher and how I developed the research skills and relationship skills throughout my Indigenous research journey. I had much to learn. Each interaction experienced provided an opportunity for reflection. The reflection involved evaluating my own interaction processes. The knowledge gained was used to modify and improve the approach in which future exchanges were managed. The discussion in this chapter comes from a place of deep respect for Indigenous peoples and it aims to shed some light on understanding the processes experienced in building relationships with Indigenous individuals and community from a non-Indigenous perspective.

This chapter adds to the methodology chapter of this study by focusing solely on the challenges faced when researching in an Indigenous context. In particular, real life examples will be drawn upon to illustrate the processes, challenges and emotions I experienced as a non-Indigenous person researching within an Indigenous context. As a starting

point, the literature on why research is a 'dirty word' in Indigenous communities is examined. What then follow are my experiences during three events that are highlighted. First, I recount my Honour's dissertation research experience to highlight the hurdles as a newcomer to Indigenous research. Second, the experience of organising and participating in a roundtable event, that brought together both Indigenous and non-Indigenous peoples from around Australia to consider strategies for increasing the number of Indigenous peoples in the accounting profession, is discussed. Third, I draw from my experiences during this PhD research project to bring together the methodological insights gained whilst researching in an Indigenous context.

Why research is a 'dirty word' in Indigenous communities

To encapsulate the Indigenous cynicism and distrust of research and researchers, Tuhiwai Smith (2012) writes:

“...the term ‘research’ is inextricably linked to European imperialism and colonialism. The word itself ‘research’ is probably one of the *dirtiest words* in the indigenous world’s vocabulary. When mentioned in many indigenous contexts, it stirs up silence, it conjures up bad memories, it raises a smile that is knowing and distrustful. It is so powerful that indigenous people even write poetry about research” (p. 1) (italics added).

The bad memories, referred to by Tuhiwai Smith, result from the way in which colonisers’ knowledge in reference to Indigenous peoples was “...collected, classified and then represented in various ways back to the West, and then, through the eyes of the West, back to those who have been colonized” (2012, p. 1). An example of damaging research practices is one that involved Indigenous Canadians during the 1940s and 1950s. The research tested the effectiveness of certain vitamin supplements and involved “...starvation-level diets, and given or denied vitamins, minerals and certain foods” for approximately 1,300 Aboriginal people, most of

whom were children. Former Canadian Prime Minister Paul Martin, in an interview with CBC news said "...thousands of descendants of the victims are likely still hurting as a direct result of past abuse. And he said more funding for health care, trauma care and education is critical for addressing wrongs of the past" (Harris, 2013).

In Australia, there are many examples of anthropology and scientific studies that have treated Indigenous peoples as primitive and a race "...doomed to extinction" (Thomas, 2004, p. 79). Examples of research included measuring skull size to determine racial inferiority and collecting as many samples as possible from Aboriginal peoples to study tropical diseases for the benefit of the colonisers. "Convinced that the Aboriginal population was 'doomed to extinction', health researchers set about urgently collecting as much data as possible before the 'dying race' disappeared (Johnstone, 2007, p. 396). Findings of the research were used "...to justify the coloniser's policies, programs and management adopted to dispossess Indigenous peoples of their land and to sooth the conscience of the colonisers for their cruel treatment of Indigenous peoples" (Johnstone, 2007, p. 397).

In addition to the acknowledgement of the damaging historical impact of research, Tuhiwai Smith (2012) argues that research in the context of Indigenous peoples requires discussion of imperialism and "...the complex ways in which the pursuit of knowledge is deeply embedded in the multiple layers of imperial and colonial practices" (p. 2). Linda Tuhiwai Smith is a Maori woman and a university professor who learned of the caution and cynicism of research and researchers from her community and family. She wrote *Decolonizing Methodolgies* (2012) to highlight the impact that research has had on legitimizing and perpetuating imperialism and colonisation of Indigenous peoples. Tuhiwai Smith (2012) analyses the disciplines of knowledge that have been founded by Western constructs of knowledge and urges a 'decolonizing' of research methodologies, to enable a more respectful and culturally appropriate research design when working in an Indigenous context.

Johnstone (2007) discusses the research relationship in Indigenous health research domains and states that “...because of their shared memories of past bad experiences, Indigenous communities are profoundly distrustful of non-Indigenous health researchers” (p. 391). Johnstone (2007) goes on to say that because of this distrust of the researchers, Indigenous communities have lost opportunities to benefit from the research and have instead suffered a detrimental impact on Indigenous health.

Tuhiwai Smith (2012) emphasizes that decolonising methodologies is more than just deconstructing research practices and methodologies; it also needs to ensure that the research is useful to the peoples and communities that have been colonised. One of the big criticisms of the research that involves Indigenous peoples is that the research does not benefit those who participate in the research project. As Tuhiwai Smith observes, “...although taking the story apart ... provides words, perhaps, an insight that explains certain experiences ... it does not prevent someone from dying” (2012, p. 3). That having been said, researchers are required to analyse their positioning within the framework of their research and *must not* assume that their project will “...serve a greater good ‘for mankind’ ... or serve a specific emancipatory goal for an oppressed community” (Tuhiwai Smith, 2012, p. 2). Thus caution is required when professing the results of research because many damaging policies and programs have been legitimised by research. As evidenced above, the interactions that Indigenous peoples have had with researchers and research have generally been negative and damaging, so it is not surprising that research is “...one of the *dirtiest words* in the indigenous world’s vocabulary” (Tuhiwai Smith, 2012, p. 1).

Guidance offered for conducting research in an Indigenous context

In response to the damaging impact of research on Indigenous peoples, various guidelines have been developed in an effort to address

the cynicism and distrust of research and researchers. A field of research that has received particular attention is 'health'. The 'Indigenous Research Reform Agenda' by Henry, Dunbar, Arnott, Scrimgeour, Matthews, Murakami-Gold and Chamberlain (2002) is an example of a publication that provides guidelines for employing research methodologies that are not only preferred by Indigenous peoples but also more compatible with the "...aspirations of Indigenist research" (Henry, Dunbar, Arnott, Scrimgeour, Matthews, Murakami-Gold and Chamberlain, 2002, p. 5). For example, some methods of qualitative research are preferred by Indigenous Australians. Additionally, collaborative and participatory research methodologies are "...generally identified as being compatible with the goals of the emerging agenda for reform of research involving Indigenous peoples in Australia and internationally" (Henry et al, 2002, p. 7). That said, Henry et al (2002) argue that methodologies adopted in isolation of an emancipatory imperative, or without privileging the voice of Indigenous voices, have a lower prospect of delivering or "...satisfying the fundamentals of Indigenist research" (p. 13).

Another report targeted at health research but is also heavily relied on when considering ethical research guidelines for research that includes Indigenous peoples is the 'Values and Ethics: Guidelines for Ethical Conduct in Aboriginal and Torres Strait Islander Health Research' (2003) document, produced by the Health and Medical Research Council (NHMRC). This document will be further discussed in the next (methodology) chapter but, in summary, the report provides six main values that are important for establishing and fostering a respectful and ethical relationships when conducting research with Aboriginal and Torres Strait Islander peoples.

In Canada, a roundtable attended by Aboriginal and non-Aboriginal women researchers was held in November 2002 to "...discuss gender-based Aboriginal policy research," resulting in the writing of a paper that aimed to "...support Aboriginal and non-Aboriginal researchers working in an Aboriginal context and to encourage them to adopt a holistic approach to Aboriginal policy research" (Kenny, 2004, p. 1). The main driver for the

paper was to provide a guide for culturally appropriate research processes. In conclusion, the paper discusses "...an holistic framework for Aboriginal Policy Research" and observes that "...when agencies can work together with Aboriginal peoples in designing and implementing research agendas, decolonizing and holistic models emerge ... only when Aboriginal women and respectful non-Aboriginal partners can work together as equal partners, will the policies proposed by authorities begin to be effective" (Kenny, 2004, p. 36). The paper does not argue for the banning or discouragement of non-Aboriginal peoples from researching in an Aboriginal context but instead it advocates the need for research to position Aboriginal peoples in the centre of the research design and implementation that "...reflects the values and practices of Aboriginal societies" (Kenny, 2004, p. 37).

Holmes, Stewart, Garrow, Anderson and Thorpe (2002) conducted a longitudinal study into the health and well-being of urban Indigenous youth and wrote of the methodological issues in undertaking research in Indigenous communities that stem mainly from "...the colonial history of relationships (that) also impact on the research process" (p. 1268). However, Holmes et al (2002) also add that Indigenous communities are interested in research that obtain "...valid and meaningful results ... and the concerns of Aboriginal representatives is that research results be reported with reference to the context, that confidentiality be maintained, and that Aboriginal people not be portrayed as passive victims" (p. 1277).

In search of an *accounting* paper that addresses research with Indigenous peoples, the only paper located was McNicholas and Barrett (2005). From a Maori perspective, they discuss Maori research methodologies and the need for "...a 'local' theoretical perspective through which the emancipatory goal of critical theory can be practised" (p. 393). McNicholas and Barrett refer to these methodologies as 'Kaupapa Moari' research and explain that research with Indigenous peoples needs to be "...more respectful, ethical, sympathetic and useful" (p. 393). It is from this perspective that they highlight Tuhiwai Smith's (1999) discussion on decolonizing of methodologies for Indigenous peoples. Her book, titled

Decolonizing methodologies: Research and Indigenous peoples set out to both remind and alert researchers of the Western and colonial methodological practices that have been fundamentally aided in the marginalization of Indigenous peoples. She writes from the position of the colonised and urges that research methodologies need to be decolonised so that research problems, and their concepts and design, take into account the implications of the research for the peoples and the communities involved. The book was largely written “...to disrupt relationships between researchers (mostly non-Indigenous) and researched (Indigenous), between a colonizing institution of knowledge and colonized people whose own knowledge was subjugated, between academic theories and academic values, between institutions and communities, and between and within Indigenous communities themselves” (Tuhiwai Smith, 2012, p. x).

As evident by the discussion above, the history of research within an Indigenous context has justifiably led to a condemnation of researchers, (particularly non-Indigenous researchers) and research outcomes. As a non-Indigenous researcher, the methodological hurdles have been many and constant, as has been the positive relationships that have been formed. My experiences are shared in the hope that they can be used for expanding further discourse and sensitivities in relation to research methodologies when used in the context of disadvantaged groups in society, such as Australia’s Indigenous peoples.

My personal journey so far

Event # 1: Honour’s degree dissertation

Reflection and Learning: Building networks and relationships with Indigenous peoples

A first-hand experience of the tensions, as discussed above, between Indigenous peoples and non-Indigenous researchers was felt when I embarked upon my Honour’s dissertation in 2005. At times there were feelings of discomfort that felt like ‘walking on eggshells’ or even like

'sinking in quicksand'. At times it seemed as if both were happening simultaneously. Walking on eggshells is an idiom that refers to "...walk very carefully, to take steps gingerly, to be very diplomatic and inoffensive" (The free dictionary, 2011). Quicksand on the other hand is defined as "...a bed of soft or loose sand saturated with water and having considerable depth, yielding under weight and therefore tending to cause an object resting on its surface to sink ... a treacherous situation that tends to entrap and destroy" (Definitions.net, 2011). Both these terms help to articulate the unease that can arguably be felt by a non-Indigenous person when researching issues that involve Indigenous peoples.

My Honour's study, titled 'Indigenous Australian Accountants: Overcoming Barriers', investigated why there was a virtual exclusion of Indigenous people from the accounting profession in Australia. Only nine Indigenous professionally qualified accountants were located from a total of approximately 150,000 accountants in Australia at that time (Lombardi, 2006). As part of the study, semi-structured interviews were conducted with professionally-qualified Indigenous accountants and interacting with Indigenous peoples was largely a new experience for me. My interaction with the participants, from the time of the initial phone call of introduction to the face-to-face interview, evolved from taking baby steps. Although some of the participants reminded me that White academics are fundamentally disliked, after explaining the objectives of the research to them, they kindly agreed to meet with me and generously offered their time. The sound of eggshells cracking in my mind was faint but nevertheless it was audible and real. However, the 'sinking in quicksand' is a term that better describes the journey that followed the Honour's dissertation and forms the underpinnings of this chapter.

I am a non-Indigenous woman from an Italian catholic heritage, currently undertaking postgraduate studies in accounting. I had a small sense of what it felt like to be marginalised in Australia. My parents emigrated to Australia from Italy in 1952 with two young children. It was a time when migrants were often called horrible names and subjected to racism and marginalisation. My parents told me of many horror stories of

their first years in Australia. They did not speak English, they were catholic and they were poor. They were often ridiculed for speaking a foreign language and for eating unusual foods. As the fourth child in the family, I recall my older brothers coming home from school after being bullied or bashed for being called a 'wog' (a term given to immigrants in Australia). I began to have a sense of the racism in Australia and what it felt like to be marginalised. In no way am I professing to fully appreciate the racism, oppression and struggles that Australia's Indigenous peoples have endured but in some way I think that my experiences have taught me what it feels like to belong to the 'other' group rather than the 'us' group in society.

Before undertaking my Honour's dissertation, I did have some understanding of the injustices suffered by Indigenous peoples, largely as a result of reading articles and watching television programs. I learnt that our First Nation peoples had been treated appallingly. When the 1967 referendum was held in Australia, I was a very young child and was not aware of its meaning. I learnt of the history and ramifications of the referendum at school and could not understand why Australia's first peoples were not considered Australian citizens before the referendum, when they were here (in Australia) first. The racist tapestry that Australia's Indigenous Peoples had to endure was far beyond my comprehension and continues to haunt me to this day.

Although I came to learn of the racist treatment of Australia's Indigenous peoples, I did not have any real grasp of the personal experiences of Indigenous communities and individuals who experienced great injustices. While I had interacted with Indigenous peoples whilst travelling, to my knowledge I had never met anyone that had children and/or land stolen from them. I had not met anyone who had been barred from entering university because of his or her race. I had not met anyone who had been given dog tags to wear so that the authorities could control their movement and prevent them from seeing their family and children. I was not aware of their stories (oral histories) of historical dispossession and racism ... until such time that I began my Honour's degree research.

Whilst I have worked in various accounting roles and with a wide diversity of peoples, to my knowledge I had not met a self-identified Indigenous Australian accountant prior to undertaking my post-graduate research studies. Why was that the case? Was it because I wasn't in the right place at the right time or was it because so few Indigenous Australians became accountants? Although very curious to find out, I was also very apprehensive about embarking on this research journey as a non-Indigenous person. Is it right for me to engage in this field of research?

Fortunately, at the start of my Honour's study I was introduced to an Aboriginal professor at Deakin's Institute of Koorie Education and a member of the Victorian Aboriginal Educational Association Incorporated (VAEAI). Professor Mark Rose and I had several meetings to discuss the research topic and the planning for the collection of data. He supported and mentored me in the protocol and sensitivities necessary to engage and help build relationships with members of Aboriginal communities. I don't think I could have, or would have, continued my research without his support. Although I was already questioning the immense difficulty of my research and whether it was appropriate for a non-Indigenous researcher to be conducting this research, Professor Rose reassured me (many times) that this research was important because he believed that it would make a significant contribution to removing an impediment to Indigenous self-determination and embracing the 'real economy'. He also reassured me that I should be undertaking this research, given that the number of Indigenous academics available for this type of research was extremely limited and already working to their capacity.

My Honour's dissertation adopted a qualitative research methodology and implemented the oral history method with semi-structured in-depth interviews, to capture the journey experienced by Indigenous peoples who had successfully become a qualified accountant. I was particularly interested in learning how they overcame the historical, educational, social and economic barriers, to ultimately achieving their accounting qualification. As stated earlier, Indigenous peoples have

ostensibly been excluded from the accounting profession, as evident by my 2005/6 study, when I was only able to locate nine qualified Indigenous accountants. Still today, only nineteen self-identified Indigenous qualified accountants have been located.

As stated earlier, at the commencement of my Indigenous research journey I was introduced to Professor Mark Rose, a Gunditjmara man, who generously accepted the role as my mentor for providing guidance and advice when interacting and researching in an Indigenous context. Mark and I met several times where he guided me on protocols and cultural considerations. Not only has Mark been instrumental in guiding me throughout my journey as a researcher but he was also the first to introduce me to Indigenous Australian accountants and bookkeepers. Mark's knowledge and experience, both within Indigenous and non-Indigenous frameworks and research, is phenomenal. His support and encouragement has been a driver behind the continuation of my research journey. I understand that the world is seemingly full of 'do-gooders' and well-intentioned people, often delivering more rhetoric or negative impacts rather than real benefits. Therefore, I believe it is vital to be guided by my Indigenous mentors and will only continue to work in this space if my Indigenous mentors believe the research work is conducted in a manner that abides by acceptable methodologies within an Indigenous context, and ultimately that the outcomes of the research will be a benefit to Indigenous individuals and communities.

Event # 2: The Roundtable event.

Reflection and Learning: Indigenous knowledge

In September 2011 an event held at Deakin University, referred to as 'the Roundtable' and titled '5,000 Aboriginal and Torres Strait Islander Accountants', brought together twenty-five key stakeholders, including Indigenous and non-Indigenous accountants, Indigenous and non-Indigenous educators and members of the professional accounting bodies, to identify possible opportunities and strategies to increase the number of

qualified Indigenous accountants. At that time, only ten self-identified Indigenous accountants were located. The Roundtable was an opportunity to unravel the key barriers that prevented Indigenous Australians from entering careers in finance and accounting and to explore pathways that encourage Indigenous students to undertake accounting studies.

The list of invitees for the Roundtable was formed in consultation with our Indigenous colleagues and contacts. This very preliminary step was very important to get right. It was important that this forum be controlled and directed by the Indigenous peoples in attendance, so that their voice was the dominant voice. Next was the design and wording of the invitation for the Roundtable. It was at this stage that it became evident that the use of words, no matter how careful one is, is formed by the dominant social structure and construct from which you come. Although the invitation had passed many revisions, some scrutinized and criticized the wording for sounding paternalistic. It was said that the title, '5,000 Aboriginal and Torres Strait Islander accountants' is setting unachievable targets and ultimately setting the scene for failure; a failure that will become another statistic of Indigenous failure. I came to learn that the Western construct and Western language, from which I am informed, requires very careful examination when entering into dialogue in the context of Indigenous peoples.

The Roundtable event, thereafter, progressed very well and was testament to the consultation and collaboration of the Indigenous and non-Indigenous participants. As important as the relationships formed, were the outcomes of the event. Overall there was a consensus that more Indigenous accountants are needed since most Indigenous organisations currently rely on financial advice and assistance from non-Indigenous accountants. It was agreed that a larger number of Indigenous graduates with an accounting or business major is critical for reclaiming decision-making power and for building financial capacity. As a spinoff of the Roundtable forum, the three professional accounting bodies in Australia, namely CPA Australia, the Institute of Chartered Accountants in Australia and the Institute of Public Accountants joined forces to oversee and fund

the 'Indigenous Accountants Australia initiative'³⁰, led by a National Indigenous relationship development manager. The Indigenous Accountants project subsequently formed an Advisory committee of which I was invited to become a member. Our inaugural advisory committee meeting was held in April 2013.

To provide a summary of the sentiment expressed at the Roundtable, quotes from two participants are presented. Participant (#1), a qualified accountant, spoke of the pathways in terms of promoting accounting qualifications as more than just an entry ticket into number-crunching positions. He suggested that promotion of the accounting profession to Indigenous peoples has to focus on the accounting qualification's capacity for them to attain decision-making positions.

"I think that in the world we live in today where corporations rule decision-making, that financial acumen and expertise that is connected into that is one of those key pillars that provides strength to individuals, and families and communities and preserves culture".

The participants agreed that an accounting qualification is valued by organisations and in particular by senior personnel of organisations, who rely on the accountants before making decisions that shape and form the organisation in question. Another participant at the Roundtable (Participant #2), an Indigenous senior academic, expressed the urgency of more Indigenous qualified persons to create 'an economic base'.

"...whether it's MBAs or CPAs or whatever ... the big challenge for us as a people is to move into create an economic base."

The Roundtable event presented an opportunity to network and build relationships with several Indigenous people. The networking has

³⁰ Indigenous Accountants Australia (IAA) initiative was formed in late 2011, jointly overseen by the Australian accounting professional bodies and aims to "raise awareness of the benefits of accounting within Indigenous communities and connect Indigenous students to careers in the business world" (from IAA website: <http://indigenousaccountants.com.au/about-us/what-we-do/#sthash.fx4KljOK.dpuf>).

proven instrumental for all facets of my research development. For example, the contacts made have opened doors to conversations with other Indigenous Australian people, community and organisations. The interactions also highlighted the historical basis for understanding the subtleties as to why certain words and phrases may be considered paternalistic and potentially damaging. This is important when embarking upon research too, as it is crucial that academic discourse throughout the research process is respectful of Indigenous cultural, social and historical considerations. “Who is doing the writing is important in the politics of the Third World and African America, and indeed for all Indigenous peoples; it is even more important in the politics of how these worlds are being presented ‘back’ to the West” (Tuhiwai Smith, 2012, p. 39).

The Roundtable forum also allowed the Indigenous and non-Indigenous participants to share their experiences and knowledge in relation to providing educational, research and career pathways. Much knowledge and many experiences were exchanged. It was a privileged situation, particularly given the abuse, misuse and misappropriation of Indigenous knowledge, including Indigenous languages, that have been treated as “...invisible by declaring it non-existent or illegitimate” and is dominated by Western knowledge (Shiva, 1993, cited in Tuhiwai Smith, 2012, p. 103). Tuhiwai Smith (2012) claims that although Indigenous groups may now be better off, imperialism still exists. As a non-Indigenous researcher, it is therefore vital to ensure that Indigenous knowledge is respected and valued; and most importantly not used in damaging ways so as to erase what is valued by Indigenous peoples. As stated by the NHMRC guidelines (2003):

“...the construction of ethical relationships between Aboriginal and Torres Strait Islander Peoples on the one hand and the research community on the other must take into account the principles and values of Aboriginal and Torres Strait Islander cultures” (p. 2).

Event #3: Doctor of Philosophy

Reflection and Learning: The importance of reflection and reciprocity

As a PhD student, I was certain about one thing. My PhD research project was to build on the research and work that I had started in my Honour's degree. Having received the reassurance that this area of research is important and is an area that needs further investigation, I decided to continue the journey. Important and valuable lessons had already been learnt through the Honour's degree and Roundtable event. This provided a great platform for venturing into the building of new networks and relationships from a place of immense respect for the people I met and was about to meet. I had learnt of the struggles and bravery of the Indigenous people who generously shared their stories with me. Their stories served as encouragement to continue the journey of researching accounting within the context of Indigenous peoples.

A PhD study involves many phases and stages. In summary, it encompasses the formation of research questions, the development of a literature review, the selection and adoption of a theoretical framework that will inform the analysis of the research data, the collection of the data, the analysis of the data and finally the formation of conclusions. Each of these PhD phases consumes a great deal of time, including time needed for contemplation. When researching as a non-Indigenous person within an Indigenous context the reflections are far greater and far more difficult. At every point, the researcher's motivation and direction needs to be constantly examined. Some poignant questions that I have used for reflection include:

- Why is this research important?
- How will it potentially be of benefit to Indigenous peoples and Indigenous communities?
- Is the research potentially damaging to Indigenous knowledge?
- Why should Indigenous peoples become participants of this research study?

Reflecting on these questions proved to be both helpful and difficult. The cracking of eggshells was audible and the vision of sinking in quicksand remained vivid. As a non-Indigenous researcher, I often feel the need to seek reassurance from my Indigenous friends and colleagues as a check that my journey continues on track. I have been reassured that the research is important for two main reasons. First, it is important for raising awareness about the virtual exclusion of Indigenous peoples from the accounting profession and second for raising awareness of the importance for more the training of Indigenous accountants. The NHMRC guidelines (2003) assert that research must demonstrate a return or benefit to the community, which they refer to as 'reciprocity' (p. 10). Reciprocity "...implies inclusion and means recognizing partners' contributions, and ensuring that research outcomes include equitable benefits of value to Aboriginal and Torres Strait Islander communities or individuals" (p. 10).

Another argument raised by my Indigenous Australian mentors and colleagues is that at this place in time, given that there are so few Indigenous accounting academics available for research projects such as this one, non-Indigenous academics are needed to increase the research and awareness in business-related areas. From the networking and investigations conducted, at the time of this study, only *one* self-identified Indigenous Australian accounting academic in Australia has been located³¹. I think this warrants discussion, because it raises the opportunity for important discourse about who should be doing the research. Interestingly, another viewpoint is that Indigenous researchers conducting Indigenous research can also face difficulties and complexities. Tuhiwai Smith (2012) explains that there are a number of "...ethical, cultural, political and personal issues that can present special difficulties for indigenous researchers," since they are partially insiders (of their community) but also seen as outsiders because of their Western education, and because they work across many other boundaries such as tribe, language, age and gender boundaries" (p. 5).

³¹ Ms. Kerry Bodle, Accounting lecturer, Department of Accounting, Finance and Economics, Griffith University, Australia.

Constant and sensitive reflection about the direction, process and interactions throughout the research project is crucial. Without this, ethical relationships may be questionable. Researchers are in a powerful position and represent the individuals that have participated in their research project. As a non-Indigenous researcher, I am representing the Indigenous participants of my research project and thereby need to examine the Western socialization and privileges that I have been afforded. Every effort needs to be made so that the voice of the participants is not constrained, whilst simultaneously ensuring the researcher's voice does not dominate.

My PhD project continues to help develop my understanding of the history, culture and plight of Australia's Indigenous peoples. As my knowledge builds and evolves, it equips me with the skills arguably necessary to overcome the methodological hurdles that a non-Indigenous researcher encounters when researching accounting in an Indigenous context.

Conclusion

My research journey has been challenging yet very inspiring. By reflecting on my experiences, I have had the opportunity to look back on the actions that have contributed to the outcomes achieved. In so doing, I continue to learn much about the skills necessary for research and relationship building. I have discussed my experiences to offer some insight into the methodological hurdles that non-Indigenous accounting researchers may encounter when researching within an Indigenous context.

The first lesson learnt is that the research journey needs to be under the guidance of an Australian Indigenous mentor. My Indigenous mentors have played a crucial role in providing counsel for forming positive and constructive connections with Indigenous Australian individuals and for understanding cultural and historical sensitivities. Without the support and encouragement of my mentors, my journey as an

accounting researcher within an Indigenous context, could not have been achievable. In addition to appreciating the crucial role that an Indigenous mentor plays, I have come to learn how research can potentially damage Indigenous knowledge, and why 'reciprocity' when undertaking Indigenous research is a significant consideration.

The historical background and the injustices suffered by Australia's Indigenous peoples forms the basis for understanding and appreciating why research is a 'dirty word'. Tomas (2004) argues that it is important to understand the historical reasons for Indigenous distrust of research today because "...at the very least, an understanding of this history will help researchers see themselves as Indigenous people and others see them. Ideally ... they have learned not to repeat the more oppressive practices of the past" (p. 2).

Research in an Indigenous context requires examination and sensitivity to "...the implications of the research for its participants and their communities" (Tuhiwai Smith, 2012, p. ix). Tuhiwai Smith (2012) refers to this as 'decolonizing methodologies' and explains that research needs to adopt culturally sensitive and appropriate research methodologies and processes. Whilst there is an acknowledgement of tensions between non-Indigenous researchers and Indigenous peoples, Tuhiwai Smith (2006) does not advocate a cessation of research conducted by non-Indigenous people. Rather, she argues that researchers need to adopt methodologies that are culturally appropriate and must have "...a more critical understanding of the underlying assumptions, motivations and values which inform research practices, to prevent the legitimization of further colonization and injustice of Indigenous peoples" (p. 21). Johnstone (2007) also argues that much has to be done to "...redress this distrust and strengthen the research relationship in Indigenous health domains" (p. 391). The mistrust of Indigenous research equally applies to Indigenous accounting domains. When teaching her students about Indigenous research, Tuhiwai Smith (2012, p. 5) informs them:

“Indigenous research is not as simple as it looks, nor quite as complex as it feels”.

Meanwhile with eyes wide open, I negotiate the eggshells and quicksand as I continue my doctoral journey, one I hope will really make a difference. The next chapter is the ‘Research Design and Methodology’ chapter that builds on this chapter to discuss the methodology and method adopted by this study and how Bourdieu’s three concepts of field, capital and habitus are used to unpack and critically analyse the role of accounting in the financial capacity building of Australia’s Indigenous peoples.

Chapter 7

RESEARCH DESIGN AND METHODOLOGY

Introduction

Australia's Indigenous peoples have been the 'subject' of research since the time of colonisation. As discussed in Chapter 6, the research interactions have generally led Indigenous peoples to be suspicious and mistrusting of researchers and their research intentions. In fact, research has been perceived to be "...another form of exploitation" (Holmes, Stewart, Garrow, Anderson and Thorpe, 2002, p. 1268). This study is mindful of the past bad research experiences faced by Indigenous peoples and has therefore chosen a methodological approach that arguably best allows for 'other' voices and perspectives to be heard. A qualitative research methodology, and in particular an oral history method, has been chosen for this in-depth study. It is argued that qualitative research and, in particular, the use of the oral history method, is the most suitable form of inquiry as it allows for open-ended research questions such as those used by this study.

The process and phases of a research project can take varied forms but traditionally the format for the design of a study includes four main phases, which include "...asking a question, collecting data to answer the question, analyzing the data and answering the question" (Creswell, 1998, p.18). Each of these four stages of a research design will be addressed separately.

This chapter is structured as follows. The next section highlights the purpose and research questions of this study. Then, an overview of the methodology adopted, including the justification for the methodology adopted, is discussed. This is followed by successive sections that discuss the research method, data collection and ethical considerations for this study. Next is the section that outlines the process used for the

summarisation, verification and analysis of the data. Last is the section that includes a conclusion and summary of the findings.

Purpose and research question

This study explores how accounting contributes to the financial capacity building of Australia's Indigenous peoples. The underpinning motivation of this study is to investigate why so few Indigenous peoples have attained sustainable economic development and what role accounting can play in building financial capacity.

The preceding chapters have provided the foundation and justification for the research question of this study. From the accounting literature review, Chapter 3, a gap in the literature was identified. As stated in Chapter 3, this study fills the existing gap in the accounting literature by exploring accounting 'by' Indigenous Australians. The aim is to critically analyse the role of accounting in the building of financial capacity of Indigenous Australians and whether there exists (or could potentially exist) a positive relationship between Indigenous Australians, accounting and financial capacity building. The research question is:

- *What role can accounting play in the financial capacity building of Indigenous Australians?*

Underpinning this study's research question is the term 'financial capacity building' and therefore it is imperative that this term be investigated. Whilst not treated as separate research questions the definition of 'financial capacity building', and its suitability when used in context of Indigenous Australians, requires close examination. As was discussed in Chapter 4, the term was 'sent back' to the interviewees to elicit their views in relation to the term and its application. To that end, the next chapter (Chapter 8) is dedicated to discussing the interviewee findings in relation to the term 'financial capacity building,' to underpin the fundamental research question described above.

Bourdieu's theory of field, capital and habitus is used to make sense of the role of accounting in society and in particular to identify and explore the roles of the various 'players' in the accounting field. The ultimate aim is to form an understanding of the role that accounting has on financial capacity building. In addressing the research question above, the main focus is to explore the role that accounting plays in the building of financial capacity of Australia's Indigenous peoples. As a consequence, accounting 'by' Indigenous peoples rather than accounting 'for' Indigenous peoples is the focus under investigation.

An overview of the methodology

Introduction

The terms 'methodology' and 'method' are often used interchangeably and yet their meanings are different. Methodology refers to "...the more general discussion about the assumptions underpinning different methods" (for example, qualitative or quantitative methodology), whereas method refers to "...the specific practical measures and tools employed to access or create data" (for example, interviews, surveys and case studies) (Barbour, 2008, p. 15). The distinction in these terms is acknowledged and therefore 'methodology' and 'method' will be separately addressed.

The methodology chosen by a study essentially forms the framework or paradigm for understanding the phenomena under investigation. A paradigm is defined as "...a pattern or model ... a world view underlying the theories and methodology of a particular scientific subject" (Oxford Dictionaries, 2012). Creswell (1994) explains that the two paradigms more commonly discussed in the literature are qualitative and quantitative paradigms. A qualitative paradigm "...is defined as an inquiry process of understanding a social or human problem, based on building a complex, holistic picture, formed with words, reporting detailed views of informants, and conducted in a natural setting" (Creswell, 1994, pp. 1-2).

Furthermore, Creswell (1994) contrasts a ‘qualitative’ paradigm with a ‘quantitative’ paradigm and defines a quantitative paradigm as “...an inquiry into a social or human problem, based on testing a theory composed of variables, measured with numbers, and analyzed with statistical procedures, in order to determine whether the predictive generalizations of the theory hold true” (p. 2). This study adopts a qualitative methodological approach.

Like most research studies, this study is in pursuit of knowledge and is one that will elucidate the role that accounting can play in the building of financial capacity of Indigenous peoples. As Bouma (2000) states:

“...research is done to settle disputes about the nature and operation of some aspect of the universe. The research process is a disciplined way to *know* something about our world and ourselves” (p. 5) (*italics added*).

Aristotle³² claimed there are three types of knowledge: *episteme* knowledge, *techne* knowledge and *phronetic* knowledge. Willis (2008) explains Aristotle’s three forms of knowledge by observing that “...*Episteme* is sometimes (used) as scientific knowledge ... that comes from the observation of the physical world”. *Techne* knowledge is the knowledge required when you “...make or produce something” (p. 132). The third form of knowledge, *Phronesis*, is Aristotle’s “...emphasis on the importance of the local context when it comes to decisions about actions ... Aristotle thought the context of practice was too variable and too influential to permit the use of what is called today the ‘technical-rational’ approach” (p. 134). Put simply, *episteme* and *techne* knowledge are gained by interaction with scientific things such as numbers or craft, whereas *phronetic* knowledge is gained via the interaction with people. Willis (2008) provides a table (see Table 5) to summarise the difference between Aristotle’s three forms of knowledge.

³² Aristotle (384 BC – 322 BC), born in Greece, a philosopher whose “extant writings span a wide range of disciplines, from logic, metaphysics and philosophy of mind, through ethics, political theory, aesthetics and rhetoric, and into such primarily non-philosophical fields as empirical biology, where he excelled at detailed plant and animal observation and taxonomy” (Stanford Encyclopedia of Philosophy, 2008).

Table 5: Aristotle's types of knowledge and their relationships

Types of knowledge	Related Virtue	Applicability	Use
Episteme	External truth	Universal	Nature's laws, you can depend on them
Techne	Poesis 'making'	Contextual, deals with things	Helpful, but must be considered in context
Phronesis	Praxis 'practical actions'	Contextual, deals with people	Practical wisdom for working with people in context

Source: Willis, 2008, table 5.1, p. 135.

It is phronesis that draws most similarity to the definitions and paradigm of qualitative studies. Phronesis is "...a state of grasping the truth, involving reason, concerned with action about things that are good or bad for a human being" (Aristotle, 1999, cited in Birmingham, 2004, p. 314). Kirkeby (2009) states that Aristotle views phronesis "...as a reflective capacity in relation to life, but rejects its identification with 'episteme' and 'sophia', since it deals with human acts" (p. 72). Aristotle's phronetic knowledge comes from interacting with people to gain insights, and ultimately the truth, about phenomena. Qualitative methodology is likewise more interested in inquiring into the views and perspectives of people, rather than inquiring into numbers or into the technical skills required to accomplish a task. Aristotle, born in 384 BC, advanced his philosophies on inquiry and knowledge thousands of years ago but they are still relevant today for discourses into research inquiry methodologies.

Justification of the methodology adopted

Qualitative approach

Denzin and Lincoln (1994) highlight that qualitative research tries to make sense of the world by delving into the complexities of people, situations and settings. Denzin and Lincoln (1994) argue that "...qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them" (p. 2). Offering a definition for qualitative research, Creswell (1998) states that it is:

"...an inquiry process of understanding based on distinct methodological traditions of inquiry that explore a social or human problem. The researcher builds a complex, holistic picture, analyzes words, reports detailed views of informants, and conducts the study in a natural setting" (p. 15).

In addition to the research method and methodology considerations discussed above, ontological and epistemological factors were also taken into account in choosing the most appropriate methodology for this study. Laughlin (1995) discusses factors implicit in the various methodological approaches and argues that the methodological choice is influenced by "...a position on being (ontology), on the role of the investigator (human nature), on perceptions of society (society), on perceptions on understanding (epistemology) and ways to investigate the world (methodology)" (p. 66).

As discussed earlier, episteme or epistemology refers to the various attributes of knowledge such as its nature and how knowledge is acquired. It concerns itself with unraveling how we know what we know. For this study, the epistemological consideration surrounds accounting and the practices that guide accounting processes and accounting fields; and the role (empowering or disempowering) that they play in building financial capacity. Ontology is the study of being and the belief system in place that impact someone's existence. Ontological questions would include for example, what exists, what is true? An ontological perspective for this

study is to consider the impact of accounting on how Indigenous Australians are 'being' or existing in the world. The 'being' of a person is dependent upon the opinions, past experiences and perceptions that a person holds.

The focus of this study is to explore and make sense of the role of accounting in the context of Indigenous Australians. The historical and current accounting structures and processes therefore need to be investigated. Laughlin (2004) explains that "...accounting systems are not like gravity, and they are not totally divorced from underlying structures that traverse more than one setting" (p.268). He adds that whilst there are "...structures that underlie social situations but not ones which fully capture the diversity and detail of these situations" (Laughlin, 2004, p. 268).

This study adopts a qualitative methodological approach to delve into a "...social or human problem" (Crewell, 1998, p. 2) and enquires into why, despite literally billions of dollars being spent on programs and policies to enhance financial capacity of Indigenous peoples, the government has failed to achieve that outcome (as discussed in Chapter 2). Underpinning this 'social and human problem', this study places particular focus on the role that accounting can have in facilitating (or hindering) the building of financial capacity of Indigenous Australians.

As observed by Golafshani (2003), "...unlike quantitative researchers who seek causal determination, prediction and generalization of findings, qualitative researchers seek instead illumination, understanding and extrapolation to similar situations" (p. 600). Furthermore, "...qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible. These practices transform the world" (Denzin and Lincoln, 2005, p. 3). The extraction of numbers and statistics, as generally found with quantitative methodology, would not allow for the in-depth inquiry required by this study. Creswell (1998) discusses Ragin's (1987) perspective and states that "...quantitative researchers work with a

few variables and many cases, whereas qualitative researchers rely on a few cases and many variables” (p. 16).

It must be noted, however, that in addition to quantitative and qualitative research designs, a third methodology is possible, namely triangulation methodology. Triangulation was considered but it was decided that such an approach is not the best research design for this study, as discussed later in this section.

A qualitative researcher is “...an instrument of data collection who gathers words or pictures, analyzes them inductively, focuses on the meaning of participants and describes a process that is expressive and persuasive in language” (Creswell, 1998, p. 14). It is this form of inquiry that this study focuses on. That is, this study ‘gathers words’ from the research participants to critically evaluate the role that accounting can play in the building of financial capacity. In particular, this study critically analyses whether there exists (or could potentially exist) a positive relationship between Indigenous Australians, financial capacity building and accounting. Qualitative research is used because of its ability to explore “...how and what is going on” (Creswell, 1998, p. 17), to fundamentally exclude Indigenous peoples from the field of accounting.

Creswell (1998) claims there are eight main reasons for conducting qualitative research, including the following three reasons. First, “...the research question often starts with a *how* or a *what*, so that the initial forays into the topic describe what is going on”. Next, “...the topic needs to be explored” and third, there is a “...need to present a detailed view of the topic” (Creswell, 1998, p. 17). Creswell’s reasons, as offered above, provide support as to why this study is a qualitative research study. In particular, this topic does need to be explored, as highlighted by the gap in the accounting literature. Further, the research question does start with the word ‘what’.

Flick (2009) claims that the theoretical background of a study will largely determine the paradigm chosen for inquiry. Flick (2009) provides a checklist of eleven points of reference for selecting a qualitative research

methodology, including the following two:

“4. What is the theoretical background of my study, and which methods fit this background.

5. What is it that I want to get close to in my study – personal experiences of (a group) of certain peoples or social processes in the making? Or am I more interesting in reconstructing the underlying structures of my issue?” (p. 403).

This study has selected Bourdieu’s theoretical framework to help unravel the dynamics and experiences of people within the accounting field. Therefore, this study is interested in *delving into* the personal experiences and interactions of the people with, and within, the accounting field, as opposed to quantitative research that focuses more on “...the *quantity* measurement and analysis of causal relationships between variables, not processes” (Denzin and Lincoln, 2003, p. 13). Whilst the role of accounting in building financial capacity is explored from both Indigenous and non-Indigenous perspectives, the *processes* of exclusion that have prevented Indigenous peoples from building financial capacity, including processes of exclusion from entering the accounting profession, are also questioned. Relationships, experiences and perspectives of the interviewees are explored. Consistent with Creswell’s (1998) definition of qualitative research, this study structures its inquiry to gain a holistic picture of the barriers and processes that have prevented social and economic inclusion of one the most underprivileged peoples in the world. Ultimately this deeper form of inquiry is used to understand how these barriers can be overcome and how a path to financial capacity can be opened.

Exploring the triangulation methodology

As mentioned earlier, an alternative to using a quantitative *or* qualitative methodological is the ‘triangulation’ methodology. Although this alternative methodology was considered, it was ultimately decided that it was not the best suited approach. The decision to use qualitative, rather

than triangulation methodology, was based on the following arguments and provides further justification for the methodology ultimately adopted for this study.

Triangulation is defined as “...taking different perspectives on an issue under study or – more generally speaking – in answering research questions. These perspectives can be substantiated in using several methods and/or in several theoretical approaches” (Flick, 2009, p. 445). Hammersley (2008) explains that “...the original usage of ‘triangulation’, within the literature of social science methodology, referred to checking the validity of an interpretation based on a single source of data by recourse to at least one further source that is of a strategically different type” (p. 23). The main reason for undertaking a mixed methodology is “...to promote the quality of qualitative research” (Flick, 2009, p. 444) by “...corroborating evidence from different sources to shed light on a theme or perspective” (Creswell, 1998, p. 202). Flick (2009) offers a series of guiding questions to probe whether or not several methods of data collection are necessary. The questions ask the researcher to think about things such as the need for different theoretical perspectives, different methodological approaches, the time frame and resources available and the need for participants “...to be exposed to several methods” (p. 446).

Although this study initially contemplated using a data triangulation methodological approach (Barbour, 1998; Creswell and Miller, 2000; Mathison, 1988), upon further contemplation, it was decided that triangulation was unnecessary. There are notable advantages and disadvantages regarding the use of triangulation. It has been observed that offering ‘more’ is not always ‘better’ (Thurmond, 2001). In other words, a multi-methodological approach that adopts three methods is not necessarily better than a single methodology approach. Thurmond (2001) discusses triangulation and claims,

“...one source of discontent may be the frequency with which triangulation is employed, even if it does not add to the study. A ‘more is better’ mentality may result in diluting the possible effectiveness of triangulation. Including multiple methods cannot compensate for a poorly designed and poorly

conducted study” (p. 256).

The reasons for adopting triangulation require careful consideration and justification. Hammersley (2008) clarifies that “...triangulation may involve using different qualitative sources of data, or various quantitative methods, rather than crossing the divide between the two.” Hammersley discusses its limitations and warns that “...a more fundamental concern, however, is that the very notion of mixed methods research preserves the quantitative-qualitative division, even while seeking to bridge it” (p. 32).

The aim of this research is to investigate the experiences and opinions of Indigenous and non-Indigenous interviewees to better understand the role that accounting plays in the building of financial capacity. The experiences and opinions of the interviewees can arguably be best sought by conducting in-depth, semi-structured interviews, enabling free flowing and frank responses. This study aims to achieve ‘crystallization’ by adopting a well thought out and carefully designed method for inquiry. It relies on the views and experiences of the participants of the research and incorporates “...quotes to provide the participants’ perspectives...whilst providing ‘multiple perspectives’ to substantiate the claims made” (Creswell, 1998, p. 17). The use of multiple methodologies for this study was not considered to value-add to the depth of inquiry, nor add value to answering the research question, when compared to using only a qualitative methodology using in-depth interviews. It was on this basis that the qualitative methodology was deemed to be the most suitable inquiry process for this study and it was also the reason for not using a multi-methodological approach.

Research method

The distinction between methodology and method has been acknowledged above and therefore is discussed and treated separately from methodology. Method, as opposed to methodology, refers to “...the

techniques or procedures used to gather and analyse data” (Crotty, 1998, p. 3) and is the next phase of a research project after asking the research question, because it involves “...collecting data to answer the question” (Creswell, 1998, p. 18). Within the qualitative methodology paradigm, there exist several method options. The method chosen will depend on the nature of the research project. Examples of qualitative methods include interviews, observational fieldwork, focus groups, case study research, critical incident technique and action research (Barbour, 2008, pp. 15-20). The method chosen is dependent on the research questions and methodology adopted.

Barbour explains that a qualitative study aims to “...make visible and unpick the mechanisms which link particular variables, by looking at the explanations, or accounts, provided by those involved” (2008, p. 11). Pertinent to this study is to ‘unpick’ and ‘make visible’ the mechanisms that have excluded Indigenous peoples from the accounting field. In so doing, the dominant players of the field are explored. Furthermore, the rules of the accounting field are unpacked in an effort to make visible the rules for entry, and/or exclusion. Underpinning the investigation into the accounting field’s ‘rules of the game’ is the need to ‘unpick’ the role that accounting plays in maintaining or advancing certain social structures and interactions. An understanding of the accounting field and the role that accounting plays in society provides a basis for unraveling the role that accounting plays in building financial capacity. The method used to ‘unpick’ and ‘make visible’ the mechanisms at hand, as investigated by this study, is the interview method. Semi-structured, open-ended interview questions were used as a guide for the one-on-one interviews. A semi-structured interview approach was chosen to provide an opportunity for the interviewees’ viewpoints to be expressed more openly and freely, resulting in greater depth and breadth of the data to be captured. The interviews were audio-taped and subsequently transcribed, as discussed later in more detail.

Whilst a focus is the mechanisms at work that have prevented Indigenous peoples from entering the accounting field, the non-Indigenous

interviewees' voices are critical for a deeper and broader understanding of the mechanisms of the accounting field. The interview method captures the opinions and experiences of the interviewees that arguably promote free-flowing and in-depth responses, resulting in rich data. Frels and Onwuegbuzie (2013) claim that "Interviews represent one of the most common ways of collecting data in qualitative research because they provide opportunities for the researcher to collect rich and meaning-making data" (p. 188).

Interviews are also referred to as 'oral history', (Hammond and Streeter, 1994; Hammond and Sikka, 1996; Kim, 2004; McNicholas et al, 2004), particularly when the interviews are conducted in the context of marginalised peoples. The oral history method has several benefits. First, it allows the individual to give his/her views in a free-flowing uninterrupted manner and thereby allows the interviewee to better articulate his/her views; second, it enables others to observe events from the perspective of a marginalised people whose voices are typically not heard; and, third, it adds depth to this type of study (Hammond, 2002; Hammond and Sikka, 1996; Hammond and Streeter, 1994; Hammond, Arnold and Clayton, 2007; Hammond, Clayton and Arnold, 2009, 2012; Kim, 2004a, 2004b; Lombardi and Clayton, 2006, 2009; McNicholas et al, 2004).

One of the first accounting papers to address the use of the oral history method for accounting research was by Hammond and Sikka (1996). They argue:

"...oral histories are important because first they focus on individual experiences, interpretations, reactions and aspirations ... and ... *give voice and visibility to those marginalized or otherwise adversely affected by accountancy*. Oral history has the potential to give voice to the subordinated, and we consider the examination ...especially along the lines of race, gender, and class" (pp. 79-80) (Italics added).

In addition to oral history giving a voice to marginalised peoples, Hammond and Sikka (1996) argue that it can also "...have a potential to

reveal different representations and interpretations of the 'same' set of events, since they go beyond what the official written evidence privileges" (p. 81).

The main focus of this study is to investigate the role that accounting plays in the financial capacity building of Australia's Indigenous peoples. The use of interviews, or the oral history method, is arguably the most appropriate method for collecting data for this study for two main reasons. First, it allows a voice to be reclaimed by peoples, who it would be generally agreed have been historically oppressed. Second, it is the method that Indigenous Australians traditionally use to recount the history of their culture and land. "Oral History is the oldest form of sharing knowledge and culture. Aboriginal people of Australia have been sharing their stories orally for 60,000 years or more" (Koorie Heritage Trust, 2012). Indigenous peoples' oral histories are referred to as 'The Dreaming'. The Dreaming "...should not suggest that it refers to some vague reflection of the real world. Rather Aboriginal peoples see the world of 'The Dreaming' as the fundamental reality. The Indigenous terms have a meaning of the story and they refer to each group's stories which enshrine their understanding about their origins" (Edwards, 1998, p. 79). Just as oral history was used to capture and tell Indigenous events through the 'Dreaming', the oral history method, as adopted by this study, is used to capture the stories and events of key personnel and participants engaged with the processes of accounting and the accounting field. These oral history stories are used to unravel and understand the impact that accounting has on the financial capacity building of Indigenous peoples.

Carnegie and Napier (1996) discuss oral history in the context of accounting history and highlight the usefulness of the oral history research method in capturing the 'testimony' of peoples who have been traditionally excluded from historical documents. By capturing the voices that have been largely excluded from the history books, oral history provides an opportunity for a more critical analysis of accounting and its impact in society. They argue:

“...perhaps oral history’s greatest potential lies in its ability to capture the testimony of those effectively excluded from organizational archives. Documentary records generally preserve the thoughts and actions of managers and governors but rarely provide much insight into the effect of accounting on the managed and the governed. Oral history, by endeavouring to record the views of those otherwise left out of the ‘archive’, can provide a more rounded, and often more critical, perspective on the roles and uses of accounting. We hope that greater use of oral history approaches is adopted, before crucial testimony is silenced forever” (p. 29).

Indigenous peoples have arguably been the recipients of accounting processes and accounting decisions that have, in the main, led to a detrimental impact on their communities. The oral history method has been chosen for this study, as it gives an opportunity for the voice of the oppressed to be heard. Hammond et al (2007) further clarify this point by stating that “...oral history’s chief contribution is to represent the voice of the oppressed and construct ‘history from below’, rather than constructing history from the viewpoint of the ‘victors,’ as is typically done” (p. 259). Although this study does include categories of Indigenous and also non-Indigenous people who are positioned as the privileged in society (that is, accountants, educators and other skilled people), the main focus of this study is to gather the stories and experiences from Indigenous peoples who have directly or indirectly experienced barriers and marginalisation, in the context of the accounting field. It is the voices of the Indigenous peoples that this study will rely on the most, as it is this perspective that will illuminate the processes of economic exclusion for one of the most disadvantaged peoples in the world (Hill, Barker and Voss, 2007).

Although the oral history method has been chosen for this study as a research tool that best captures the opinions and experiences of the interviewees, it is nevertheless acknowledged that this research method does have some limitations. Kim (2008) argues that this research tool requires careful consideration to “...expose ethical and moral concerns for those interested in pursuing radical oral history research in accounting” (p. 7). Kim (2008) argues that questions of the researcher need to be asked.

Although oral history has arguably given a voice to the oppressed and marginalised in society, Kim (2008) warns that "...these egalitarian claims with little reflexivity, however, are problematic in the sense that they may in fact mask the unequal power relation and the resultant possibilities of exploitation inherent in the process of ethnographic research" (p. 1351). Kim (2008) also states that power relationships do exist between the researcher and the participants of the research and that it is vital the researcher reflects on this positioning. "It is important to acknowledge that when one is working with peoples on the margins within society, power differentials between the researcher and the researched remain as such" (Kim, 2008, p. 1355). Kim (2008) does not suggest abandoning the oral history method but advises that reflection and critical evaluation of the power dynamics between the researcher and the participants of the research is required to avoid 'misleading' the reader.

"A critical oral historian, who endeavors to challenge the effects of various axes of power on the basis of race/ethnicity, gender and class in accounting, should continuously question her/his own positionality/location within the society, as well as the research process. By doing so, s/he can avoid the possibility of misleading (if not deceiving) readers by falsely claiming neutrality and take responsibility for the narratives s/he presents to the world" (2008, p. 1356).

The conversations with the interviewees in this study, through the semi-structured interviews conducted, aim to provide an opportunity for each participant to voice his/her experiences and insights through the telling of his/her 'stories'. It was particularly important to set a sensitive and respectful environment where the Indigenous Australian participants would feel comfortable to share their stories. Indigenous Australians, in post-colonial Australia, have historically been treated as invisible or non-existent (for example, terra nullius). It is the intention of this study, by the sharing of their stories, that they will become visible.

The interviewees and data collection

The interviewees: selection process

A crucial part of qualitative research is the selection of the interviewee samples. Creswell (1998) asks us to consider the rationale of the research project, so that "...a purposeful selection of participants can be made" (p. 118). Creswell (1998) argues that the most appropriate data sample and data collection method will be dependent on the tradition of inquiry and he identified five traditions of inquiry to question whether a study is a 'Biographical', 'Phenomenological', 'Grounded Theory', 'Case Study' or an 'Ethnographic' study.

A *biographical* study is the study of one individual. A *phenomenological* study includes individuals "...who have experienced the phenomenon being explored and can articulate their conscious experiences" (Creswell, 1998, p. 111). The participants of a *grounded theory* study "...need to be individuals who have taken an action or participated in a process that is central to the grounded theory study" (Creswell, 1998, p. 114). A *case study* is "...one in which the researcher explores a single entity or phenomenon ('the case') bounded by time and activity (a program, event, process, institution, or social group) and collects detailed information by using a variety of data collection procedures during a sustained period of time" (Creswell, 1994, p. 12). Therefore, the criteria for selecting the participants will be dependent on the 'case' under study. Lastly, an *ethnographic* study is an investigation of "...a select group in a single site ... where an intact culture-sharing group has developed shared values, beliefs, and assumptions" (Creswell, 1998, p. 114).

From the traditional inquiry traditions identified by Creswell, it is the phenomenological perspective that more closely aligns to the approach adopted by this study. The aim is to gather and analyse the views and experiences of Indigenous and non-Indigenous persons that have in some way participated in the provision of accounting services and processes, or have provided services in relation to Indigenous peoples and

organisations. This form of inquiry is to first gather information and to then analyse the information, in an attempt to make sense of the *phenomenon* (perceived or real) of the under-representation of financially skilled Indigenous peoples, and the role of accounting in the building of financial capacity. This study focuses on “...the way people interpret the actions of others, how they make sense of events and how, through communication, they build worlds of meaning” (Bouma, 2000, p. 180) and is akin to a phenomenological study because it “...attempts to discover and express the ‘everyday’ social experience” (Bouma, 2000, p. 180), and “...collects data from the persons who have experienced the phenomenon [to develop] a composite description of the essence of the experience for all the individuals – what they experienced and how they experienced it” (Creswell, Hanson, Clark and Morales, 2007, pp. 252-253).

Barbour and Barbour (2003) argue that “...qualitative studies are not concerned with achieving representations, but rather with reflecting the diversity within the groups of phenomena being studied” (p. 180). To this end, and in pursuit of making sense of the world or *phenomenon* investigated, this study, with the aid of ‘purposeful sampling’³³, has identified five categories/groups of interviewees. Details of the interviewee groups are discussed in the next section.

The interviewee groups

The selection and grouping of the participants was dependent upon their experiences with accounting processes and/or Indigenous Australian peoples and organisations. The participants are key informants of the organisations who have been chosen because they are “...individuals who provide useful insights into the group and can steer the researcher to information and contacts” (Creswell, 1998, p. 60). Key informants, acting in the capacity as qualified accountants, providing accounting services to Indigenous peoples, communities and organisations, and/or occupying

³³ Purposeful sampling refers to the selection of research participants according to specific selection criteria. It is in contrast to selecting research participants based on random sampling.

senior positions in education, financial institutions or accounting professional bodies, are interviewed using the 'key informant methodology' (Kumar, Stern and Anderson, 1993). Key informant methodology advocates that research participants "...are chosen because they are supposedly knowledgeable about the issues being researched and able and willing to communicate about them" (Kumar et al, 1993, p. 1634). Kumar et al (1993) explain that it is appropriate to use key informants "...when the content of inquiry is such that complete or in-depth information cannot be expected from representative survey respondents" (p. 1634). This study aims to elicit in-depth information from the interviewees to examine the processes that have fundamentally excluded Indigenous peoples from the accounting field, and to explore the role that accounting skills could play in providing a pathway to building financial capacity.

A total of thirty-nine participants are interviewed, which includes twenty-two Indigenous Australians and seventeen non-Indigenous Australians. The thirty-nine interviewees are divided into five groups. The first group (group 1, referred to as **IA**) includes sixteen self-identified Indigenous accountants and the second group (group 2, referred to as **NIA**) is comprised of thirteen non-Indigenous accountants. The third group (group 3, referred to as **I non-AQ**) consists of four Indigenous people who were chosen because of their key positions in providing accounting and bookkeeping services, but who have not qualified as accountants. The fourth group (group 4, referred to as **I-other**) includes two Indigenous Australians who were invited to participate because of their key roles in the context of Indigenous education and employment. The final group (group 5, referred to as **NI-other**) consists of non-Indigenous interviewees who are not accountants and were invited to participate in this study because of the roles that they have played in facilitating pathways or opportunities in delivering financial literacy skills to Indigenous communities and/or individuals. This group of interviewees includes a key informant from two large Australian banks, a key informant in relation to providing educational pathways via a government agency and a key

person in an organisation that was established to promote and assist Indigenous Australian businesses.

Note that all of the Indigenous interviewees are of Aboriginal descent and not of, or also of, Torres Strait Islander descent. However, it is not assumed that each of the groups designated above consists of a homogenous group of people. There is much diversity within each group. Nevertheless, the groupings of the participants have been formed based on their similarities in relation to an accounting qualification, self-identified as an Australian Indigenous person (or not) and work performed in providing services to Indigenous peoples. Whilst the participants have been placed in the various groups for their similarities, the differences *between* the groups are mainly explored and contrasted in relation to the respective Indigenous and non-Indigenous perspectives. Another point of difference, used for grouping the participants, relates to whether or not the interviewee has an accounting qualification. The grouping allocation of this study's interviewees are summarised in Table 6.

Table 6: Summary of the research interviewee groups

Group number	Legend	Interviewee members	Sample size
Group 1	IA	Indigenous Australian accountants	16
Group 2	NIA	non-Indigenous accountants	13
Group 3	I non-QA	Indigenous non-qualified accountants (these participants work in the field of accounting but are not members of an accounting body)	4
Group 4	I-other	Indigenous person who does not work in accounting and is not a qualified accountant	2
Group 5	NI-other	non-Indigenous person who is also not an accountant	4
Total Interviewees			39

The demographic information of the interviewees, with respect to their age and gender, revealed that from the total of thirty-nine interviewees, fourteen (36%) are female and twenty-five (64%) are male. Interestingly, in Group1, (that is, Indigenous accountants), 75% are male and 25% are female, whilst in the Group 3 (that is, Indigenous peoples that work in the field of accounting but are not members of an accounting body), 100% are female. Group 2 (that is, non-Indigenous accountants) are 31% female and 69% male. Overall, from the total number of twenty-nine interviewees who are accountants, 28% are female and 72% are male. The gender findings are consistent with the findings of Lombardi and Cooper (2014a) who state that "...[w]hilst the gender mix is changing in a positive sense ... when it comes to the current professional membership, the accounting profession still remains a male-dominated profession" (pp. 5-6). Whilst the gender findings are interesting, given the small number of interviewees in each of the interviewee groups, it is difficult to make any definitive suppositions or conclusions. However, this is an area that is worthy of further research, particularly when the number of Indigenous peoples in the accounting field grows and thus a larger sample size is possible. Table 7 summarises the age and gender demographics of the interviewees for each of the five groups of interviewees.

Table 7: Interviewees: age and gender

Participant Group	20-29 years	30-39 years	40-49 years	Over 50 years	Females	Males
Group 1	2	5	4	5	4	12
Group 2	-	7	2	4	4	9
Group 3	1	-	1	2	4	-
Group 4	-	1	-	1	1	1
Group 5	-	2	-	2	1	3
Totals:	3	15	7	14	14	25

Table 8 provides a summary of the interviewees' place of residence. A total of twenty-four (61%) of the Indigenous interviewees live in the city, ten (26%) live in regional areas and five (13%) live in a rural/remote/outback location. Of the total of five interviewees that have been categorised as living in a rural/remote/outback location, three are non-Indigenous accountants. Therefore, only two (9%) of the twenty-two Indigenous interviewees live in a rural/remote/outback location. This is consistent with the most recent Australian Bureau of statistics (2012a) findings that "...the Aboriginal and Torres Strait Islander population on Census night [2011] was 548,370, with 32.9 per cent living in greater capital city areas ... More than half (59.9 per cent) of Aboriginal and Torres Strait Islanders live in the Eastern states of Queensland and New South Wales" (p. 1). It is important to highlight that the majority of Australia's Indigenous peoples live in city and urban locations, especially as a great deal of government and media emphasis is curiously placed on the remote and rural regions. This could lead to an underestimation of the needs of those living in urban areas. Scrimgeour and Scrimgeour (2008) explain that:

"A significant majority of the total population of Australian Aboriginal and Torres Strait Islander people live in urban areas. They represent a heterogeneous and mobile population, with frequent movement between urban and other areas, and within urban areas. Aboriginal and Torres Strait Islander people within urban areas have been described as an 'invisible minority' and are exposed to discrimination and to an attitude that they are not 'real Aborigines'" (p. 13).

The residential location of Aboriginal and Torres Strait Islander peoples is also pertinent when considering where accounting services are most needed.

Table 8: Interviewees: place of residence

Participant Group	Residence			Total
	Capital City	Regional	Rural, remote or outback	
Group 1	7	8	1	16
Group 2	10	-	3	13
Group 3	2	1	1	4
Group 4	1	1	-	2
Group 5	4	-	-	4
Totals	24	10	5	39

Sample size

Qualitative studies generally have relatively small sample sizes but “...must be large enough to assure that most or all of the perceptions that might be important are uncovered, but at the same time if the sample is too large, data becomes repetitive and eventually, superfluous” (Mason, 2010, p. 1). The point at where the data becomes repetitive and superfluous is generally referred to as the ‘saturation point’. Ritchie et al (2003) provide a clear explanation of ‘saturation’ by claiming:

“...if the data are properly analysed, there will come a point where very little new evidence is obtained ... there is therefore a point of diminishing return where increasing the sample size no longer contributes new data” (p. 83).

As the focus of this study is the accounting field and the role that accounting plays in building financial capacity, groups 1 and 2, the qualified accountants, represent the most imperative groups. These two groups therefore have the largest number of interviewees. Whilst reaching saturation point is generally the accepted determinant of sample size, since there were (at the time of this study) only nineteen self-identified Indigenous accountants located for the whole of Australia, the total

population of Indigenous Australian accountants is a relatively very small number. Rather than achieving saturation point, the selection criteria and therefore sample size, was based on population size. Sixteen Indigenous Australian accountants agreed to participate in this study, from the total located population of nineteen self-identified Indigenous accountants, representing 84% of the total population. Whereas, for group 2, namely the non-Indigenous accountants, the aim was to match the number of Indigenous accountant interviewees or until the point of saturation was attained. The number of thirteen non-Indigenous accountants represents both a number that is closely matched to the Indigenous accountants and the point where saturation was reached.

Whilst the number of interviewees in the remaining three groups is small, they were selected because of their key positions in the context of being Indigenous Australians. They have value-added to this study by contributing to the delivery of a more rounded and holistic story for understanding the role of accounting in building financial capacity.

Locating and contacting the interviewees

The interviewees were located by a variety of means including the internet; media print articles such as radio and television, networks and contacts; both personal and professional contacts; and through the professional accounting bodies. By using the internet search engines, the search was based on key terms such as for example, 'Indigenous (or Aboriginal and Torres Strait Islander) Accountants', 'Accounting and Indigenous (or Aboriginal and Torres Strait Islander) Peoples' and 'financial literacy/financial support for Indigenous (or Aboriginal and Torres Strait Islander) peoples'. Keeping abreast of media articles, radio interviews and television programs was also critical in locating potential interviewees. For example, media articles in the Australian newspapers that highlighted individuals working in accounting, finance, education and/or government in the context of Indigenous peoples and Indigenous organisations, provided a resource that was extremely helpful.

As discussed earlier, five categories of participants have been identified for this study. The non-Indigenous accountants were located and chosen on the basis of their interest in Indigenous Australian issues or their connection to the Australian accounting bodies. For example, senior and key personnel of CPA Australia, the Institute of Chartered Accountants Australia (now called Chartered Accountants Australia and New Zealand³⁴) and the Institute of Public Accountants, participated in this study. The other non-Indigenous interviewees were located either through networking channels or by internet searches. They were chosen on the basis of working with Indigenous Australian communities and/or organisations, or having expressed some interest and/or knowledge in context of Indigenous finance or accounting matters.

A technique generally acknowledged for being successful in locating suitable interviewees is 'networking', also referred to as "...research contact-network sampling" or "...snowball sampling" (Barbour, 2008, p. 75). By locating potential participants through networks, the researcher is following leads given to her/him. These contacts are generally people that otherwise would not have been located, nor have been accessible by the researcher via the other two methods discussed above. Network sampling is invaluable, as given the nature of this study, many of the participants could prove difficult not only to locate but also contact.

As highlighted in Chapter 6 titled, 'The methodological hurdles researching accounting within an Indigenous context', the experiences, interactions and networking of three main experiences were drawn upon for the locating and approaching of the Indigenous interviewees. These experiences include: the Honour's dissertation research experience; the roundtable event that brought together both Indigenous and non-Indigenous peoples from around Australia to consider strategies for increasing the number of Indigenous peoples in the accounting profession;

³⁴ On July 2nd 2014, the Chartered Accountants Australia and New Zealand was launched as a joint brand amalgamating the Institute of Chartered Accountants Australia (ICAA) and the New Zealand Institute of Chartered Accountants (NZICA).

and my own experiences during this PhD research project. Chapter 6 discusses each of these experiences and the crucial role that these events played in locating and contacting the interviewees, and most significantly, in the building of trust. Locating the interviewees, particularly the Indigenous Australian participants, relied heavily on the contact, friendships and trust built largely as a result of networking.

Why were both Indigenous and non-Indigenous interviewees included?

It was expected the responses from the Indigenous and non-Indigenous interviewees would offer some revealing insights to help appreciate the history, culture, dynamics and relationships within the accounting field. It is necessary to determine the similarities, differences and/or sameness of the Indigenous and non-Indigenous interviewees, as a means of comprehending the virtual exclusion of Indigenous Australians from the accounting field. It was also important to understand the phenomena that financial skills largely remain a domain of non-Indigenous peoples.

Shepherd (2013) claims that differences between the plight of Indigenous and non-Indigenous Australians needs to be acknowledged. Differences not only highlight the disparities in quality of life indicators but arguably they can also be used to address the reasons for the disparities. Shepherd (2013) discussed the role that business can play in improving Indigenous employment and made reference to the differences between Indigenous and non-Indigenous Australians and claimed:

“Very few of our CEO members would see the problems faced by Aboriginal and Torres Strait Islander peoples as disconnected from the lives of non-Indigenous Australians. Nor do they believe the disparity in life outcomes for Indigenous people is a problem for governments alone to solve ... We were encouraged to think like this for a long time, to put the issues to one side in a way that anthropologist W. E. H. Stanner described in 1968 as the ‘great Australian silence’” (paragraphs 3-4).

As an example of a study that also compared the viewpoints of Indigenous and non-Indigenous participants, Nancarrow (2006) investigated domestic and family violence justice responses from the perspective of Indigenous and non-Indigenous Australian women working in taskforces. The motivation for comparing the different viewpoints was to investigate the differences in the views on "...the appropriateness of restorative justice in cases of domestic and family violence" (p. 87). The findings revealed "...a racialized split in the views" between Indigenous and non-Indigenous women on the appropriateness of restorative justice in cases of domestic and family violence (p. 100). Nancarrow (2006) explains the differences to be the consequence of:

"...ongoing social and economic effects of colonization on Indigenous communities, compounded by the political vulnerability of a minority group comprising just 2.2 per cent of the Australian population (ABS, 2002), make unity among Indigenous men and women significant in ways that are irrelevant to non-Indigenous Australians" (p. 89).

The differences in the perspectives can arguably be used to understand why some programs and policies instigated for building financial capacity for Australia's Indigenous peoples have, or have not, been successful. It is anticipated that the differences in the findings of the various groups will provide an insight into how and why the accounting field and accounting skills remain primarily in the domain of non-Indigenous peoples.

The interview questions

The interview questions acted as a guide for the one-on-one interviews and adopted an open-ended, semi-structured design. A semi-structured interview approach was chosen to provide an opportunity for the interviewees' viewpoints to be expressed more openly and freely, resulting in greater depth and breadth of the data to be captured. This is consistent with the earlier discussion with respect to the oral history method adopted by this study.

The interview questions, attached in Appendix 1, were formed with respect to Bourdieu's concepts of field, capital and habitus. The questions were used to unravel the dynamics of power relationships within the accounting field and to critically analyse the role accounting can play in the building of financial capacity of Australia's Indigenous peoples. Further, the interview questions aim to explore the roles that agents occupy within the accounting field, and the influence that capital (for example, accounting skills and education) has in entering, or preventing entry, into the accounting field. By unravelling how accounting skills can be put into practice and become embodied (habitus), the interview questions are used to address the research question of this study; namely what role can accounting play in the financial capacity building of Indigenous Australians?

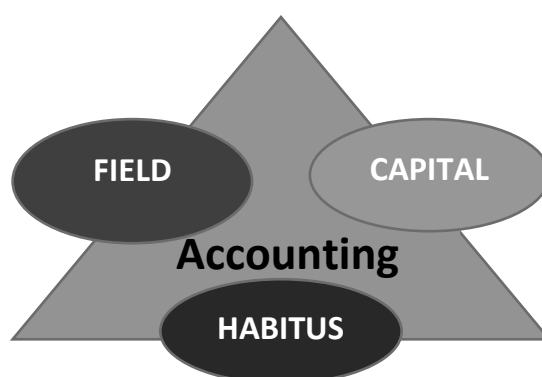
As mentioned earlier, the term financial capacity building is a prominent term in this study's research question, and therefore it is essential that the definition and use of the term 'financial capacity building' be explored as part of the interviews conducted. This approach underpins the research question. Chapter 3 is dedicated to reviewing the literature in connection to 'financial capacity building' and a definition is offered. Although the arguably paternalistic and racist manner in which accounting-oriented terms have been used in association with accountability measures forced on Indigenous peoples is acknowledged, the concept of financial capacity building is investigated as part of the data collection for this study, to determine its appropriateness in the context of Australia's Indigenous peoples. That is, the definition of the term financial capacity building, as proposed by this study, was 'sent back' to the Indigenous Australian interviewees, in order to illicit their views about the appropriateness and usefulness of the term.

The interview findings are presented in two separate chapters. Chapter 8 discusses and analyses the findings in relation to the questions asked about the term 'financial capacity building'. The second chapter of interview findings, Chapter 9, presents the findings to the interview questions used to delve into the accounting field, the agents within the

field and the impact that capital (accounting skills) has in entering or preventing entry into the accounting field. In effect, accounting is the central focus, explored through Bourdieu's theoretical framework of field, capital and habitus.

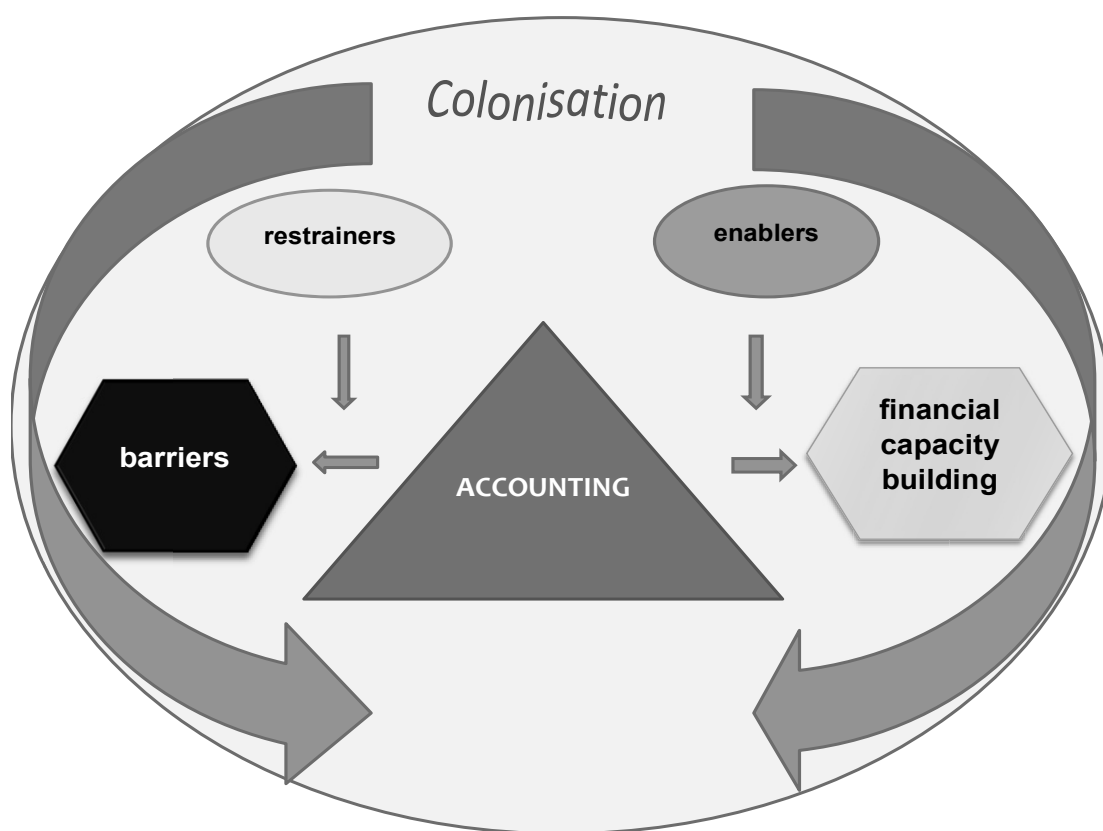
As is displayed in Figure 1, it is theorised that accounting is potentially all three of Bourdieu's concepts. That is, accounting may be considered field, capital and/or habitus. As discussed earlier, the *field* of accounting includes agents that are struggling for positions within the field. Unravelling the power relationships within the accounting field offers an insight into the empowering and disempowering mechanisms in operation that have acted to shut, or open, entry into the field. When describing accounting as *capital*, it is referring to the accounting skills and accounting qualifications that have been acquired. Exploring accounting through Bourdieu's concept of capital provides a tool to investigate the rules of the accounting game and how accounting skills can empower and/or disempower Indigenous Australians. The third of Bourdieu's concepts is *habitus*. To view accounting as *habitus* is to consider how accounting skills can be put into practice and become embodied. It is the embodied state of skills or when accounting skills are mastered, that the skills are used in a practical and often automatic manner. From the perspective of Bourdieu's habitus, accounting is deemed to be a function of acquired schemata and practices, and arguably a self-belief in one's knowledge. To that end, accounting is theorised to be all three of Bourdieu's concepts. That is, accounting is field, capital and habitus; as illustrated in Figure 1.

Figure 1: Accounting: Bourdieu's field, capital and habitus



Exploring the dynamics and mechanisms of accounting through the lens of Bourdieu provides a framework, and platform, for then unravelling accounting's role in the building of financial capacity. The interview questions were used to firstly unpack the variables that act as 'barriers' for entering into the accounting field and secondly to investigate the 'enabling' role of accounting in the building of financial capacity. Underpinning the investigation into the 'barriers' and 'enablers' of the accounting field, is the historical impact of colonisation. That is, accounting as a field can be both a restrainer and/or an enabler, and therefore respectively, can be used as a tool of disempowerment and/or empowerment. Figure 2 displays the research approach taken by this study to first form the interview questions, and second to investigate the role that accounting plays in enabling and/or restraining Indigenous Australians from building financial capacity.

Figure 2: Research approach adopted by this study



In conclusion, the interview questions serve four main purposes. Firstly, the interview data is used to determine the interviewees' understanding of the term 'financial capacity building'. Secondly, the aim is to identify the barriers for entering the accounting field. Thirdly, the enabling role of accounting in the building of financial capacity is explored. Fourth, the interview data is used to understand the role that accounting and accounting qualifications can play in changing the 'rules of the game', so the past exclusionary processes may be replaced by inclusionary processes for Indigenous peoples. Underpinning all of the above aims, is to raise awareness of the issues faced by Indigenous peoples in building financial capacity.

Interviewee experience

At the time of initial contact with an interviewee, it was important to establish a rapport and trust. This was achieved by taking the time to engage in a relaxed and friendly conversation, often unrelated to the research topic. When it was felt that a rapport was established, the interviewee was asked if he/she was ready and happy to begin the interview. The interview commenced after receiving their permission to proceed.

Each interview took approximately one hour, although some extended to ninety minutes. All interviews were conducted in one session. The majority, that is, 31 interviews, were conducted face-to-face in person and at a place that suited the participant. Three of the interviewees preferred to conduct the interview by Skype³⁵ and five interviewees chose to be interviewed by phone, because of their time and work location constraints or work travel commitments. Of paramount importance was establishing a sensitive and respectful environment, whether in person, by Skype or by phone, where the participants would feel comfortable to share their stories. The interviews were recorded on audiotape by the use of a

³⁵ Skype is a software application that requires the internet to make free audio and video calls. The application is free to use when used between Skype members.

'Livescribe Pulse Smartpen'³⁶. The advantage of this device, which has the appearance of a pen, is its small size and unobtrusive form. Participation in this research was entirely voluntary. Participants were able to withdraw their consent at any time by suspending the interview or declining to participate in any or part of the interview, by not making a response, or requesting the interviewer to desist.

Ethical considerations

As discussed earlier, and in Chapter 6, Indigenous Australians have been the 'subject' of research since colonisation, resulting in suspicion and mistrust of the researchers and research intentions.

"From the earliest periods of colonization, ill-formed perceptions and assumptions about the values and ways of Aboriginal and Torres Strait Islander cultures and social organisation have emerged from the comparison of the Aboriginal and Torres Strait Islander world to spiritual, social, political and economic perspectives of European colonisers" (NHMRC, 2003, p. 1).

Henry et al (2002) explain that "...historically, tensions between Indigenous and the broader research community have related to issues of power and control of the research process, and to control over the outputs of research" (p. 3). Fredericks (2008) states that "...over the years, some research has been undertaken without permission and without regard to Aboriginal peoples' rights to participate or not. Some communities have not been aware that non-Indigenous peoples have undertaken research while within their communities" (p. 1).

On a personal note, I am not of Indigenous Australian heritage but am mindful and respectful of the apprehensions that Indigenous Australians have expressed in relation to research involving Indigenous peoples. As discussed in Chapter 6, my interactions and associations with

³⁶ Livescribe smartpen is about the size of a pen and contains a microphone for recording audio.

Indigenous peoples have been guided by two main sources of reference. First, I have consulted with senior Indigenous Australian academics for guidance and advice regarding meaningful areas of research. I sought advice for appropriate cultural interaction and procedures for contacting and conducting interviews with the research participants. From the time I began my Honour's degree that investigated why there were so few Indigenous accountants, Professor Mark Rose³⁷, a Gunditjmara man, has provided guidance and mentoring and has been invaluable in developing and fostering relationships with Indigenous peoples.

Second, the *Guidelines for Ethical Conduct in Aboriginal and Torres Strait Islander Health Research* provided by the National Health & Medical Research Council (NHMRC) (2003) have provided guidelines "...for covering research in Aboriginal and Torres Strait Islander health" (p.1) and has become one of the main recommended resources for acknowledging "...the history and bridge the difference in cultural outlooks to find a fair, respectful and ethical way forward" (p. 2) for research in all disciplines. Six values have been provided by NHMRC "...that lies at the heart of these guidelines" including "Spirit and Integrity, Reciprocity, Respect, Equality, Survival and Protection, Responsibility" (2003, p. 8).

These values are not easy concepts to grasp but the NHMRC guidelines provide discussion and guidance about the values and place the concepts into context, so that they may be more easily understood. For example, the value 'reciprocity' "...requires the researcher to demonstrate a return (or benefit) to the community that is valued by the community and contributes to cohesion and survival" (2003, p. 10). The guidelines provide principles that are important for establishing and sustaining a respectful research relationship with Indigenous peoples.

Johnstone (2007), on the topic of research in Indigenous health, argues that "...non-Indigenous researchers need to approach their research encounters with Indigenous Australians not just with *ethical*

³⁷ Professor Mark Rose has extensively contributed to educational policy and delivery at State and Federal levels in Australia, and internationally.

rigour, but in a sincere manner of spirit of ‘reconciliation’” (p. 393). Johnstone draws on the work of Thomas (2004) to explain reconciliation as “...a self-conscious dialogue [that] necessarily confronts the histories of the colonial encounter, racism, sexism and the dominant discourses of Aboriginality” (Thomas, 2004, cited in Johnstone, 2007, p. 393).

Greer and Patel (2000) are non-Indigenous academics who published a paper about accounting for Indigenous peoples. In that paper they claim that “...[the] authors of this paper are not Indigenous people and therefore we are speaking ‘of’ Indigenous culture and not ‘speaking for’ them” (p. 1). By constant reflection and contemplation of all interactions with Indigenous peoples, the need to be respectful and conscious of the position of power held as a researcher was always kept in mind and all interactions were approached with sensitivity. Kim (2008) alerts researchers that power relationships do exist between researcher and the participants of the research and that it is vital the researcher reflects on the positioning of researcher and the participants.

Ethics approval

Given that this project involves human subjects, ethics approval from the University’s Human Ethics committee was required prior to conducting this study. The purpose of compulsory ethics clearance is to formalize the requirement of the researcher(s) “...to conduct their research according to stated ethical principles and to demonstrate this to Human Research Ethics Committees” (Bouma, 2000, p. 190). The ethical considerations include gaining consent to be part of the research, protecting the identity of the informants and “...researchers must treat with dignity and respect the persons, groups and organisations which participate in their research” (Bouma, 2000, p. 194).

For this study, the ethics application was submitted to Deakin University’s Human Research Ethics Committee. Deakin University’s ethics committee is registered with the National Health and Medical Research Council (NHMRC) as code EC00213. Research studies that include Australia’s Indigenous peoples are considered to be ‘high risk’ in

terms of ethics considerations. High-risk ethics applications require a 'full ethical review' that is quite complex and usually takes several months to complete and receive approval. Ethics clearance was received. All five categories of interviewees, as indicated in Table 7, are covered by the ethics clearance received for this study.

Data storage

A large amount of data was collected for this study. The three formats for storing the data have been identified as computer files (for example, transcripts and consent forms); paper records (for example, consent forms and demographic information); and audiotapes (of the interviews). The paper and audiotaped information are physically stored in a locked cabinet at Deakin University. The computer files are filed on the researcher's computer and can only be accessed by the researcher with the use of passwords.

Data summarisation, verification and analysis

The collection of data through the conduct of thirty-nine interviews of approximately one hour each produced a large amount of data. Most of the interview transcripts ranged between 6,000 and 11,000 words, with some transcripts containing more than 15,000 words. With such a large number of words, summarisation or organization is required so that sense can be made from the data. The summarisation helps to establish interesting aspects of the data that can thereafter be interpreted and critically analysed, in order to address the research question posed by the study and ultimately to form valid conclusions. The three more common phases of data processing and reporting includes data summarisation, verification and analysis. These are discussed separately.

Data Summarisation

There are two main tools available that are of assistance for summarising data. First, is the telling of life stories collected through oral

history and second is the codification, classification and thematisation of data (either done manually, or by using a computer program) (Bouma, 2000). The interviews conducted for this study were coded and classified according to "...key issues, concepts and opinions identified through thematisation" (Bouma, 2000, p. 186).

Once the interview data was collected, the use of a qualitative data software package, namely NVivo 10³⁸, was used to assist with the organizing of data, the data analysis process and to arguably enhance the rigour and trustworthiness of the outcomes. The primary and key advantage of using a software program such as NVivo, is that it enables textual data to be sorted and presented in a systematic and codified manner, enriching its meaning and value in qualitative research projects. Key themes and connections are identified and are referred to as 'nodes' in NVivo. "A node is a collection of references about a specific theme, place, person or other area of interest" (QSR, 2014a). The use of themes, or nodes, assists with linking commonalities, to assist researchers in presenting an understandable and logical flow to the results collected (QSR, 2014b). NVivo 10, enables the collation of all the interviews in one location. However, whilst a qualitative research software program does assist with the collation and coding of the data, the merit in both manual and electronic data analysis needs to be recognised and relying solely on software such as NVivo is not desirable.

Barbour and Barbour (2003) caution against "...simply importing templates developed for systematic review" of data but rather suggest "...a more creative engagement" (p. 179). They argue that "...most attempts at systematic review of *qualitative* research have simply borrowed and sought to impose a template designed to evaluate *quantitative* work" (p. 180, italics added). By using a systematic approach, Barbour and Barbour (2003) argue that important aspects of the data can

³⁸ NVivo is qualitative data software package developed in 1999 and distributed by QSR International. QSR International's website states "NVivo helps you manage, analyze and report on unstructured data" (2014), available at http://www.qsrinternational.com/about-qsr_history.aspx

be missed, as also a critical engagement with the research questions can be missed. The approach in this study is aligned with Barbour and Barbour (2003), and adopts their view that qualitative research is more interested in the production of 'findings' rather than 'results'. Accordingly, NVivo is best used to complement manual data interrogation. A software package cannot identify subtleties and emphasis of words used and therefore the need for a 'human' to manually decipher text will always be required (Buchanan and Jones, 2010). This is particularly important when working in an area as sensitive and open to misunderstanding as research involving Indigenous peoples and is the approach taken as indicated above.

Verification of Findings

One of the concerns about qualitative research surrounds the verification of the data. There are a number of terms that can be found in the literature discussing the 'quality' of qualitative research. Terms include validity, reliability, objectivity, trustworthiness, dependability and verifiability (Creswell, 1998; Flick, 2009; Morse, Barrett, Mayan, Olson and Spiers, 2002). Whatever the term used, the important point is that "...without rigor, research is worthless, becomes fiction, and loses its utility" (Morse et al, 2002, p. 14). The findings of a research study needs to be open to confirmation and verification. "Verification is the process of checking, confirming, making sure, and being certain. In qualitative research, verification refers to the mechanisms used during the process of research to incrementally contribute to ensuring reliability and validity, and thus the rigor of a study" (Morse et al, 2002, p. 17). Morse et al (2002) argue that there are five main verification strategies. A research study must first have methodological coherence – ensuring that the research question and the research method are a good match. Second, an appropriate sample – making sure that the sample consists of participants that are knowledgeable about the research topic. Third, the data should be collected and analysed concurrently – so that there is a mutual interaction between what is already known and what still needs to be known. Fourth, "...thinking theoretically requires macro-micro

perspectives, inching forward without making cognitive leaps, constantly checking and rechecking, and building a solid foundation” (Morse et al, 2002, p. 18) Fifth, it must have theory development, that is, developing theory by “...moving deliberation between a micro perspective of the data and a macro conceptual/theoretical understanding (Morse et al, 2002, p. 18).

Parker (2012) argues that when considering rigor for a qualitative research study, “...compared with the quantitative tradition of assuming the neutral, independent researcher, the qualitative tradition embraces the researcher’s close and oftentimes personal encounter with the research site and its members” (p. 58). Parker (2012) further explains that in qualitative research, the researcher is required to be sensitive to and explain “...the research site actors and their own role in interpreting and creating meaning from the data they collect” (p. 58). This is consistent with Morse et al (2002) who also argue that the rigor of qualitative research findings is through a process of the researcher’s ability to think theoretically and to develop a conceptual understanding of the findings. Parker (2012) claims that the credibility of qualitative research is tested in terms of “...the central research questions being addressed, the types of data being collected, and research methods employed. The fundamental tests to be met are whether the accounts rendered are convincing, in the sense of being authentic, plausible and convincingly drawn” (p. 59). Unlike quantitative research, which determines rigor in terms of researcher independence, qualitative research embraces the researcher engaging in the field and experiencing “...the events and processes studied” (Parker, 2012, p. 59). Relating the above listed five strategies to this research study, the first two strategies have already been addressed earlier in the ‘methodology’ and ‘method’ sections of this chapter. The last three strategies listed will be dealt with in the following section of this chapter that considers the critical examination of findings.

At a more pragmatic level, to determine rigor of the data findings, the transcribed interviews of this study are re-checked against the original audiotaped interviews. This process is to verify that the ‘voice’ of the

participants has been accurately converted into the written word. The checking and matching of the audiotaped interviews with the transcriptions is also an opportunity to listen to the wording of the interview questions. It allows for observation of the style of questioning and the manner of probing for more information. Reflecting on the content and manner in which the questions are presented to the participants, allows an opportunity for changing, deleting or adding interview questions if deemed necessary for subsequent interviews. This procedure of verifying the data is consistent with the third point listed above that refers to collecting and analysing data concurrently. Every effort is made to ensure that the data findings are accurately and authentically presented and are open to confirmation and verification.

Critical Examination of Findings

The responses provided by the interviewees are analysed and critically examined to determine what role accounting plays in advancing (or hindering) financial capacity building of Indigenous peoples. A further purpose is to review the participants' understanding of the term 'financial capacity building' and to determine the appropriateness and usefulness of the term in the context of Indigenous peoples.

Critical examination of findings is more than just "...a systematic review of qualitative work" (Barbour and Barbour, 2003, p. 179). It is about the researcher interpreting data, "...building up an argument, considering alternatives and exceptions, and to provide a description of how findings were reached" (Barbour and Barbour, 2003, p. 181). In accounting, critical accounting scholarship has been acknowledged as "...the distributive and hegemonic effects of accounting ... [and] has encouraged accounting scholars to examine and elucidate the partisan functioning of accounting within social conflicts" (Neu, Cooper and Everett, 2001, p. 736). Critical inquiry and analysis in the accounting literature has generally had as its focus the role that accounting has played in supporting the dominant and powerful class, whilst simultaneously disseminating inequities in society such as the role of

accounting in aiding the dispossession of Indigenous peoples (see for example, Chew and Greer, 1997; Greer and Neu, 2009; Neu, 2000). Carnegie and Napier (1996) comment on the usefulness of the oral history method for supporting a critical examination of the role of accounting in society. "Oral history, by endeavouring to record the views of those otherwise left out of the 'archive', can provide a more rounded, and often more critical perspective on the roles and uses of accounting" (Carnegie and Napier, 1996, p. 29).

Haynes (2010) proposed that "...a critical use of oral history can be used as a tool for change" (p. 230). Haynes adds that "...a reflexive, critical, reciprocal approach to oral history methodology results in richer, fuller data, which in turn lends itself to a richer, deeper understanding of the impact of accounting institutions and practices on the lives of individuals" (p. 230). It is this approach to the oral history findings that this study adopts to analyse the oral history findings.

This study aims to critically examine the interview findings using Bourdieu's concepts of field, capital and habitus, to determine the role that accounting plays in the building of financial capacity of Australia's Indigenous peoples. Bourdieu's theory is used to unravel the actors and their roles within the accounting field under investigation. The field has its agents or players (of the game) that follow a particular set of game rules that distinguishes it from other fields. By understanding the players within the field, the rules of the game can then be explored. The concept of capital is adopted to determine the values of each field, how those values are reproduced, what knowledge is required, and who determines the required knowledge, etc. The concept of habitus is used to critically examine how accounting skills can be used as a tool to advance financial capacity building of Indigenous peoples. Figure 2 provides a diagrammatic representation of the inquiry process for this study. In summary, the findings are critically examined to find meaning behind the words and to make sense of the phenomenon under investigation.

Conclusion

Bourdieu's three concepts of field, capital and habitus are used in this study to unpack and critically analyse the role of accounting in the financial capacity building of Australia's Indigenous peoples. Bourdieu's framework is a tool that is used to make sense of the accounting field; a field that has traditionally marginalised Indigenous peoples from full engagement with it. This study aims to expose the power and positioning of the players within the accounting field, in an effort to understand the rules of the game and the practices in place that influence a player's position within the field. An underlying consideration of this study's investigation is the role that accounting skills can play in maintaining or evolving certain social structures and interactions.

The potential significance of this study is a useful contribution to the existing literature, which appears silent on the role of accounting in building financial capacity building of Indigenous peoples. By exposing the potentially *positive* role that accounting can play in the building of financial capacity, this study presents a new and arguably radical approach to the nexus between accounting and Indigenous peoples. The focus of this study shifts away from accounting 'for' Indigenous peoples, to accounting 'by' Indigenous peoples and addresses Buhr's (2011) call for "...a change that emphasizes and encourages new directions for the literature" and that "...acknowledges Indigenous peoples as subjects with agency rather than disempowered objects" (p. 139). It is hoped that this study's findings may be the impetus for increased dialogue and/or perhaps even a movement towards real change.

A qualitative research methodology, and in particular an oral history method, has been chosen because of its ability to support a deeper and richer form of inquiry. The use of semi-structured interviews is the most suitable form of inquiry for this study, as it adopts open-ended research questions that allow for free-flowing and frank responses. The findings are critically analysed to determine whether there exists (or could potentially exist) a positive or negative relationship between Indigenous Australians,

accounting and financial capacity building. A critical analysis of the findings is carried out in the belief that:

“...human beings can be enlightened, empowered and emancipated via a critical theoretic applied to their current oppressive circumstances. This process leads to a rational evaluation of one’s life and social arrangements that results in changing the practices and policies deemed irrational and oppressive” (Dillard, 1991, p. 8).

Dillard (1991) argues that if we propose that accounting knowledge “...influences resource allocations and sustains control of dominant power groups within the current socio-economic environment, then we can no longer ignore the moral, ethical and political consequences of our trade” (p. 25). This study acknowledges the power of accounting and the historically detrimental impact it has had on disadvantaged groups in society. It agrees with Dillard (1991), who argues that accounting knowledge impacts on resource allocations and the positioning of dominant players in society. However, this study proposes an alternative framework and asks us to consider the potentially empowering and positive impact that accounting can have on building financial capacity of disadvantaged peoples, such as the Indigenous peoples of Australia. The interview findings are presented in the next two chapters. The first of the interview findings chapters (Chapter 8) analyses the findings in relation to the term ‘financial capacity building’. The second interview findings chapter (Chapter 9) analyses and critically examines the findings using Bourdieu’s concepts of field, capital and habitus. In particular, accounting and the role that accounting can play in building the financial capacity building of Australia’s Indigenous peoples is examined.

Chapter 8

INTERVIEW FINDINGS

FINANCIAL CAPACITY BUILDING

“He who controls others may be powerful, but he who has mastered himself is mightier still”
(Lao Tzu)³⁹

Introduction

An understanding of the term ‘financial capacity building’, particularly in the context of Australia’s Indigenous peoples, is important, as it provides a basis for determining and clarifying the role of accounting in helping to build the financial capacity of Indigenous Australians. However, in order to ascertain an understanding of the significance of financial capacity building for Indigenous Australians, a definition of financial capacity building needs to be determined.

As discussed in Chapter 4 titled ‘Literature Review - Financial Capacity Building,’ various reports advocate its importance. In an effort to find a definition of the term, the literature and reports surrounding the notion of financial capacity building were reviewed. Finding a clear and consistent definition has proven to be a difficult task. Nevertheless, exploring and reviewing the various applications of the term in the literature and various reports, as discussed in Chapter 4, helped form the basis for the definition of the term financial capacity building, as proposed by this study, namely:

Financial capacity building is a process that results in the culmination of money, the attainment of financial literacy and the freedom to be self-governing, so that individuals, groups and communities can live life as they choose.

³⁹ Lao Tzu was a Chinese philosopher and father of Taoism, 6th century BC.

The term was 'sent back' to the Indigenous peoples interviewed, in order to illicit their views about the appropriateness and usefulness of the term, particularly when exploring the role that accounting plays in building financial capacity. In addition, the interviewees were asked to define the term in their own words.

The term financial capacity building could arguably be regarded as a term that is fundamentally derived from a colonial perspective, which has traditionally been used in a context of setting benchmarks for measuring white Australian standards. In that sense, it could be seen as a term constructed from a colonial and imperial perspective, supporting the dominant discourse and thereby supporting the ideologies of the most powerful in society. Tuhawai Smith (2012) argues that "...systems of classification and representation enable different traditions or fragments of traditions to be retrieved and reformulated in different contexts as discourses, and then to be played out in systems of power and domination, with real material consequences for colonized peoples" (p. 46).

This study acknowledges what one could consider is the paternalistic manner in which accounting-oriented terms have been used in association with accountability measures forced on Indigenous peoples. It is therefore essential that the concept of 'financial capacity building', a term that is arguably derived from a colonial perspective, be investigated to determine its definition and its appropriateness when used in context of indigenous Australians.

The Indigenous interviewees in this study were asked to offer their responses to four main questions in relation to 'financial capacity building':

- What does the term 'financial capacity building' mean?
- Should the term be used in the context of the individual, community and/or organisation?
- Is it an appropriate term to use in context of Indigenous Australians?

- How can accounting skills contribute (or not contribute) to building the financial capacity of Indigenous Australians?

The same questions were also posed to the non-Indigenous interviewees, presumably not marginalised from the accounting field, in order to gauge their understanding of the term and how it compares to the responses offered by the Indigenous interviewees.

This chapter represents the first of two 'interview findings' chapters and covers the four questions above in relation to the definition, context and appropriateness of the term 'financial capacity building'. As this study investigates the role that accounting plays in building financial capacity, it is essential that the term 'financial capacity building' is explored.

As discussed in the research and methodology chapter, the interviewees, thirty-nine in total, were each designated to a particular group. For ease of reference, the table presented in Chapter 7, that includes the legend used for the five groups of interviewees, is repeated in this chapter in Table 9 below. The individual interviewees from each group have also been allocated a number. For example, **IA #11** refers to interviewee number 11 of the Indigenous accountant (IA) group.

Table 9: Summary of the research interviewee groups

Group number	Legend	Interviewee members	Sample size
Group 1	IA	Indigenous Australian accountants	16
Group 2	NIA	non-Indigenous accountants	13
Group 3	I non-QA	Indigenous non-qualified accountants (these participants work in the field of accounting but are not members of an accounting body)	4
Group 4	I-other	Indigenous person who does not work in accounting and is not a qualified accountant	2
Group 5	NI-other	non-Indigenous person who is also not an accountant	4
Total Interviewees			39

The next chapter, Chapter 9, is the second of the interview findings chapters. It draws on this chapter's findings regarding the term 'financial capacity building' and uses Bourdieu's concepts of field, capital and habitus to analyse the role that accounting can play in the building of financial capacity of Australia's Indigenous peoples. In so doing, Chapter 9 provides a deeper analysis of the interviewee responses.

Research findings

What does the term 'financial capacity building' mean?

When asked to define financial capacity building, the majority of the respondents stated that they had not heard the term before. Whilst they were familiar with terms such as capacity and finance, they were unfamiliar with the term 'financial capacity building'. This was an interesting finding but not altogether surprising, since the literature and

reports that used or alluded to the term financial capacity building, as reviewed in Chapter 4, did not offer a clear definition for the term.

In the main, the respondents were not confident about a definition of financial capacity building. Samples of the definitions are provided below and indicate the more common perspectives by which financial capacity building was defined. The first group of definitions, offered by Indigenous accountant interviewees, mainly included terms such as ‘money’, ‘numbers’, ‘finances’ and ‘decision-making’. In the context of these terms, the interviewees also alluded to financial skills and/or financial literacy as the tool necessary to achieve the outcomes mentioned. Phrases such as “can learn to control your finances”, “able to understand” and “record it using traditional accounting methods” were used by the interviewees to refer to the role that financial skills plays in building financial capacity. Furthermore, the definitions presented by the Indigenous interviewees, either directly or indirectly, included reference to Indigenous peoples and/or communities and became the focus for their explanation of the term financial capacity building. Indeed, the communities that the interviewees referred to are the same communities to which the interviewees belong.

*“Financial capacity building – I think the way that I would describe that if I was in the front, in front of a group of **Aboriginal people**, it would be basically how you **can learn to control your finances** better, how can you manage your **money** better” (Interviewee IA #3, bold added).*

*“I guess for me having financial capacity is being able to not only understand **numbers** and **financial result** as being presented to you, but to be **able to understand** the drivers behind those so that you can actually make **strategic decisions** to achieve certain financial outcomes” (Interviewee IA #1, bold added).*

*“Financial capacity building in my opinion would come straight from, I guess, the Westernised idea of capitalism, would be building capital and **record it using traditional accounting methods**. That’s financial capacity building, so it’s an **accumulation of wealth**. So that’s obviously how I see it, being an accountant” (Interviewee IA #2, bold added).*

Some interviewees defined financial capacity building in the context of discharging accountability obligations. For example, Interviewee IA #8 stated:

“For me financial capacity building is ensuring that those that are involved in the organisations and community members are aware of their obligations and responsibilities” (Interviewee IA #8).

In agreement with Interviewee IA #8, another Indigenous accountant also made reference to the delivery of services and outcomes and, in essence, the fulfilling of accountability obligations.

“In the sense of organisations and in terms of funded organisations because I work in a framework that talks about capacity building and, really, they’re talking about the ability of communities to deliver particular services and to manage particular sort of businesses and I use business in a very broad sense about delivering particular services or outcomes to communities” (Interviewee IA #10)

Financial capacity building was also defined in reference to ‘economic development,’ particularly in terms of broader community needs.

“Financial capacity building is related to economic development both with business. It’s related to obviously employment and both sides of things, as looking at community social economics, you know that then links into education, access to services because that all flows back to your ability to be able to pay for those services if they’re not funded, subsidised” (Interviewee IA #4).

The majority of the Indigenous interviewees of the ‘I non-QA’ group of interviewees (Group 3), similarly to the Indigenous accountants, couched their understanding of the concept in relation to benefiting Indigenous peoples and communities. Underpinning the definitions is the act of taking charge and control of business and finance decisions.

“There’s financial capacity building for individuals. I think there’s financial capacity building for communities. I think

there's financial capacity building for organisations, you know, businesses, and other organisations" (Interviewee I non-QA #1).

"It's really having an understanding of knowing when to ask the right questions" (Interviewee I non-QA #3).

"To me that probably would mean financial capacity building would be the ability to confidently build businesses or grow or diversify or whatever confidently without – I think it would be as basic as being able to put forward a business plan to go to Government and say, 'Here's our business plan'" (Interviewee I non-QA #2).

In comparison to the definitions offered by the Indigenous accountants and Indigenous non-qualified accountants delivering accounting skills, the non-Indigenous interviewees offered the following explanations of what they understood by the term financial capacity building. Again, it is a term that not all of the non-Indigenous interviewees were familiar with. Overall, the definitions offered by this group are not too dissimilar to the definitions offered by the Indigenous interviewees. Once again, the majority of the non-Indigenous interviewees had finance, money and decision-making as the focus of the definitions they provided. However, there was one arguably subtle difference in many of the responses offered by these groups. The discussion surrounding financial capacity building was largely in relation to financial capacity building *'for'* Indigenous Australians. Whilst this was predictable given the interviewees were well aware of the focus of this study, interestingly and probably unconsciously, the narrative arguably adopted a dominant discourse with an emphasis on a *'them'/'us'* perspective. Kowal (2008) discusses the much-discussed *'gap'* between Indigenous Australians and the non-Indigenous Australians and argues that imposing goals such as better health or self-determination on Indigenous Australians, often led by *'White'* peoples, "...implies that they willingly and unwillingly, knowingly and unknowingly, participate in the racialized societal structure that positions them as *'White'* and accordingly grants them the privileges associated with the dominant Australian culture" (p. 341). The following represents some

of the comments made by the non-Indigenous interviewees in relation to financial capacity building.

*“For me, it’s just like making that community exist **by themselves**, and **their** own financial capability, like teaching them how to run their business so that they can have their own financial existence” (Interviewee NIA #7, bold added).*

*“First you have to have the literacy, like understanding some terms and what it actually means in a financial sense, and then implementing it and working with those terms to understand in practice how to understand. Like you read some stuff on a piece of paper and, ‘Okay, now I can understand the words but how does it work in practice.’ **But in an Indigenous sense, that’s very hard**” (Interviewee NIA #11, bold added).*

*“I think I would describe it as an ability to understand your own personal circumstance or the circumstance of the **organisation or community** that you’re in and understand that and then know what options are available to you to improve that and that means thinking about the things that you can do and the impact that they will have on and then what will be” (Interviewee NIA #12, bold added).*

*“I think it’s building a comfort about the topic. Because that’s the secret to all opening of mind, is for people to be comfortable about the concept. So you need to do that, you **need to sell the principles of what accounting does and how can it empower**” (Interviewee NIA #8, bold added).*

Offering more definitions for financial capacity building are the interviewees of Group 5, namely interviewees who are non-Indigenous, non-accountants. Again, the definitions adopt a ‘them’ perspective and was largely in relation to financial capacity building ‘for’ Indigenous Australians.

*“Financial capacity building to me and this organisation means many things that start with a very personal level of money management capability, understanding and confidence for consumer or **Indigenous person** right through to more sophisticated ways of engaging the financial services system through micro enterprise development or economic development in communities” (Interviewee NI other #1, bold added).*

*“So financial capacity is about the ability of **Indigenous Australians** to have access together with equity and that may or be to invest or others to invest on their behalf to build and develop prosperity. There would be investing in small to medium size enterprise or for example supporting a business plan or even a field of entrepreneurship across **Indigenous Australia** that quite frankly just doesn’t exist at the moment” (Interviewee NI other #5, bold added).*

The explanations and definitions offered, as shown above, share many similarities but also demonstrate some differences, particularly when comparing the various groups of interviewees. The common findings with relation to providing a definition for financial capacity building are as follows. First, financial capacity building is not a familiar or well-recognised term. Second, providing a definition proved challenging. Third, the common words used in providing a definition included, money, finance and manage/management. Last, financial capacity building is a term that may be applied to individuals, groups and/or communities.

By using the qualitative software program NVivo, it was possible to find the words that were more frequently used when defining financial capacity building. NVivo has a tool called ‘word cloud’ that helps to organise, analyse and visualise the word content of the interview transcripts. Drawing from all of the interviews conducted, the following word cloud was generated in NVivo. The word cloud, shown below as Figure 3, is a visual presentation of the more common words used by the interviewees in their definition of ‘financial capacity building’. The frequency of the words is indicated by the font size. The more commonly used the word, the larger the font size. The word frequency was limited to the top 250 most commonly used words.

Figure 3: Word Cloud: Financial capacity building



Given that the interviewees were asked to define 'financial capacity building', predictably the most frequently occurring words (indicated by the larger font size in Figure 3) were 'financial', 'capacity' and 'building'. However, in addition to these three words, it is seen that the more prevalent words used by the interviewees, are 'money', 'finances', 'manage' and 'understand/understanding'. This supports and validates the earlier discussion that money and management were amongst the most common words used when defining financial capacity building. It also supports the finding that 'financial capacity building' is not a well understood term.

Underpinning the ability to manage and control money/finances is the attainment of financial skills. Indeed, the words 'accounting' and 'ability' were also amongst the most frequently used words when defining financial capacity building. The interview findings provide general support

for the definition of the term ‘financial capacity building’ as offered by this study; namely that it is a process that results in the culmination of money, the attainment of financial literacy and the freedom to be self-governing, so that individuals, groups and communities can live life as they choose.

Should the term ‘financial capacity building’ be used in the context of the *individual, community and/or organisation*?

Having determined the more common words used by the interviewees for defining financial capacity building, the definitions provided by the Indigenous interviewees were further delved into, in order to unravel the use of the term in relation to an ‘individual’, the ‘community’ and an ‘organisation’. It is important to determine this further extension of the term when using it in the context of Indigenous peoples because the concept of money, finance and accounting are relatively new terms for Indigenous Australians. These Western construct concepts were introduced at the time of colonisation and when compared to the more than fifty thousand years that Indigenous peoples have inhabited Australia, a couple of hundred years is a relatively short time for people and communities to become ‘accustomed’ to money and its applications. Interviewee IA #3 offered a very insightful and profound explanation of the term by drawing attention to the notion of controls and the dominant discourse and processes in relation to controls:

“So capacity building though from more of an academic sort of thing is how do we understand about how those controls are put in place, how do we actually get to the point where we not only understand it but we can develop a control system?”

A further analysis of the definitions was deemed necessary to ascertain whether the definition provided by this study could be used broadly and therefore be applied across all three extensions (that is, the individual, community and organisation), or whether it is to be applied in the context of one group only (for example, the community). Interviewee IA

#15 argues that financial capacity building is a term that may apply to Indigenous peoples (individuals), family and communities.

*“I would think of it as being a way of helping **people** to over time gain independence and be more autonomous in **communities** and to be able to have more opportunities. So capacity-building I guess is a process of getting to that stage one day where a lot of **people** aren’t dependent on welfare, are able to manage their own affairs much better and provide more opportunities for their **families** as they start earning more money and have businesses and more qualifications, and more options there” (Interviewee IA #15, bold added).*

Other interviewees agree with Interviewee IA #15 that the term is appropriate in the context of the individual and community but added that it is a term that can also be applied “on a much larger scale” to include organisations, businesses, employees and suppliers.

*“So it’s that understanding of how your elements of finances work on an individual ... and those same principles apply even to organisations, but on a **much larger scale** and then you have more stakeholders involved, **community members**, and **employees and suppliers** and things like that as well” (Interviewee IA #2, bold added).*

*“There’s financial capacity building for **individuals**. I think there’s financial capacity building for **communities**. I think there’s financial capacity building for **organisations**, you know, **businesses**, and other organisations” (Interviewee I non-QA #1, bold added).*

The word cloud, Figure 3 above, provides a visual illustration and validation of the frequency of words such as ‘community/communities’, ‘individual’, ‘family’, ‘business’, ‘Indigenous’ and ‘Aboriginal’. The frequency, by which these words were used by the interviewees, supports the finding that the term may be applied across all contexts; be it in the context of an individual, family, community or business.

Providing an even broader application of the term, Interviewee IA #14, asserts that it is a very encompassing term that can be extended to include for example government, landholders and local councils.

*“Now in terms of the financial capacity aspect of that, that is a whole new learning curve in itself ... it is understanding this whole big thing of **business** because I mean some of the work I’ve done, just in mining at least for example, you’ve got the **government** involvement, the miners involved, the **Aboriginal people** involved, any other **landholders** that are around, they’re involved, **local councils** are involved, your local **electricity authorities** are involved, your main roads is involved, **the transport department**. There are so many people involved” (Interviewee IA #14, bold added).*

The above findings reveal that the term financial capacity building is potentially able to be applied across the three extensions; namely the individual, family and community. Furthermore, the interview findings revealed that it is a term that could equally be used in context of larger scale groups such as organisations, businesses, councils and government.

Is ‘financial capacity building’ an appropriate term to use in the context of Indigenous Australians?

Having established that the term can appropriately be used in the context of individuals, community and organisations, it was now essential to explore if the term is appropriate to use in context of Indigenous Australians. Acknowledging that the term was created from a Western construct, is it a term that sits well with Indigenous Australians? The interviewees included Indigenous accountants and other Indigenous peoples working in the field of accounting/bookkeeping. They are experienced in dealing with Indigenous Australian government funding, policies and programs, Indigenous Australians organisations, Indigenous Australian communities and Indigenous Australian individuals, and are therefore well placed to give an informed response in relation to the appropriateness of the use of the term in the context of Indigenous

Australians. Whilst some interviewees favoured the use of the term in the context of Indigenous peoples, there was also some concern with the ambiguity of the term and the Western construct from which the term originates. There were suggestions for a more appropriate term, which may be better recognised and/or understood by Indigenous Australians.

The following represent a sample of the responses received from the Indigenous accountants who expressed encouraging views of the term and of its use in the context of Indigenous Australians (for the time being) until “something better comes along” (Interviewee IA #7).

*“Yeah I do because I think capacity now just looking at where we are at this point in time **I think it’s quite appropriate**” (Interviewee IA #3, bold added).*

*“Well it may be to some degree because government has been pushing the term ‘capacity building’ for a long time so I think a lot of people will recognise the term ‘capacity building’, they probably will. So if you attach **financial into capacity building it probably would work**” (Interviewee IA #7, bold added).*

*“Yeah, **till something better comes along**. It might be all in the catchphrase, you might have that as the main title of it and then there’s something underneath, one minor, to just explain it simply, then that could be the more culturally appropriate” (Interviewee IA #7, bold added).*

Whilst some interviewees agreed it was an appropriate term to use in the context of Indigenous Australians, they did acknowledge that it is a Western constructed term that satisfies “how English people and European people think, and see the world” (Interviewee IA #6).

*“I mean, it’s appropriate because you’re using it from different paradigms. The construct of what we’re depicting, all this financial management stuff needs to be in the context of how **English people and European people** think, and see the world. And so it’s the word that comes out of that. Here’s an example – you’ve got Aboriginal language, it never had a word for motor car before, so in the language you just use ‘motor car’” (Interviewee IA #6).*

Some interviewees were less favourable about the use of words such as financial capacity building when used in the context of Indigenous peoples. Whilst not specifically referring to the phrase financial capacity building, some interviewees argued that terms extensively used (and abused) by governments in Australia have left a bad impression and “eyes start rolling” (Interviewee IA #1) when such words are mentioned. Interviewee IA #1 explains that government has tended to use certain terms to legitimise targets and responsibilities they impose on Indigenous communities.

*“You know, there are a lot of people in this community as soon as you start mentioning the words of governance and financial capacity **eyes start rolling** because ... in the early 70s, when the government first enacted and started defining community-based organisations, **they never equipped people with the actual skills** and experiences to be able to run those organisations” (Interviewee IA #1, bold added).*

Interviewee IA #1 further explained that the use of words that have been bantered around by government, are “like a red flag to a bull” for Indigenous people and communities.

*“And as soon as you mention those words **it's like a red flag to a bull** because that's the excuse that's always used whenever the government want to undertake an investigation or a review of a government funded community organisation” (Interviewee IA #1, bold added).*

Consistent with the above sentiment in relation to government terms, Interviewee IA #7 argues that “government hijack words” and such words are used to legitimise the taking of things away from Indigenous peoples.

*“There's so many different connotations because **government hijacks words** and things and **takes away from people** and people don't like it anymore” (Interviewee IA #7, bold added).*

A generally held view of all of the Indigenous interviewees was that the term financial capacity building is not well understood. They contend

that a definition is required for the term to be understood. These findings are consistent with the discussion and findings of Chapter 4 of this thesis titled 'Literature Review - financial capacity building'; namely that the term 'financial capacity building', particularly in the context of Indigenous Australians, requires defining. The supposed need for a definition was the impetus for the definition derived and proposed for this study.

*"It's so open and general and in some ways **vague**. I think laymen's terms need to be brought in or **better definition** or understanding of the use of the word" (Interviewee IA #4, bold added).*

*"I would first have to - there would first **have to be a definition** or understanding of it first before it would be used because it could mean anything and everything" (Interviewee IA #4, bold added).*

*"So I think using that term, **it's not defined enough** that people are actually understanding what it means and I think if your interpretation is building capacity and wealth and a particular lifestyle, it's subject to interpretation" (Interviewee IA #11, bold added).*

*"Aboriginal people **wouldn't know what that means**. Not really. It could be more simple and I'm not saying that they're simple. But it's got to be more easy to understand. It needs to be in plain English" (Interviewee I non-QA #1, bold added).*

These insightful comments demonstrate a dislike for the use of Western constructed terms such as for example, financial capacity building or capacity building. The manner in which such terms have been used, and abused, by government and other non-Indigenous organisations, has raised suspicions of the terms. The term, financial capacity building, does not appear to have been well defined or explained. However, when thinking if there was a more appropriate term, Interviewee I non-QA #3 cautioned "...but you also have to be careful not to dumb down things as well, because often that gets done and then it takes away the higher order".

When asked if a better term could be used to match the definition for financial capacity building as offered by this study, the Indigenous

interviewees made some suggestions. The suggestions included using an Aboriginal word, replacing 'capacity building' with 'development' and using a less 'dry' term.

*"They've all got their local, you know, local little lingo or terminology that I'm sure you can put a name to it. You could probably even find one to go with, you know, each state or something. Because there's a lot of different **Aboriginal languages** it would be hard to find a common word, but I'm sure you could find a common word" (Interviewee I non-QA #1, bold added).*

*"I think **development** is a better word (than capacity building)" (Interviewee IA #1, bold added).*

*"I refer to the term '**economic development**' - well is that business or is that employment even though they're all linked in" (Interviewee IA #4, bold added).*

*"That sort of terminology, capacity building says their **too dry**, you're not going to get any buzz from an Indigenous community sector with that type of word" (Interviewee I non-QA #1, bold added).*

The majority of the interviewees did find it challenging to suggest a replacement term but there did appear to be a move towards the inclusion of the word 'economic' rather than the word 'financial,' even though when asked to explain the term financial capacity building, the word financial was one of the most commonly used words. Interviewee IA #6 sheds some light as to why this may be the case.

"Actually, that's a really tricky one. I mean, it's difficult, just the word that everybody's been using for a long time. I'm not sure what the best word to use is. I mean, it's appropriate because you're using it from different paradigms. The construct of what we're depicting, all this financial management stuff needs to be in the context of how English people and European people think, and see the world"

This insightful explanation also supports the discussion offered at the beginning of this chapter, namely that terms used in relation to finance and money are arguably terms that have been devised from a Western construct to support and legitimise the actions of the colonisers.

Accounting and finance terms are based on concepts of colonialism and imperialism that have white control and power at their core. Hopefully with the advent of time and a greater number of Indigenous peoples in the fields of accounting and financial decision-making positions, further discussions can be held to gauge the opinions and insights of Indigenous Australians. The business language used in the context of Australia's Indigenous peoples is arguably more likely to be formed from the construct of Indigenous Australians when they are positioned as an 'insider' of influential fields. Interviewee IA #6 sums it up well by saying:

"I think it would be interesting to really highlight that there is a word out there like this, and see for all these other different people have different opinions of it, and I think your paper, rather than throwing it into the question, but put out there other people's answers and what they think about it".

Do accounting skills contribute to building the financial capacity of Australia's Indigenous peoples?

Reconciliation Australia (2002) recognised the importance of financial skills for Indigenous Australians and "...identified financial literacy education, investment funds management, and Indigenous employment in the banking and financial sector as capacity building undertakings, which would lead to improved economic outcomes for Indigenous people" (p. 5). This study asked the interviewees for their opinions about the relationship between accounting skills and the development of financial capacity. The following responses are from the Indigenous accountants (Group IA) interviewed. There was little doubt in this group of interviewees that they found that financial skills and financial literacy are positively connected to the attainment of financial capacity. In fact, all of the interviewees expressed a positive link between accounting knowledge and the building of financial capacity.

For example, Interviewee IA #14 fervently argued that accounting skills is "one of the most important things" that Indigenous peoples need to know:

*“In terms of how it affects Aboriginal and Torres Strait Islander people, my personal view is that it is **one of the most important things that we need to know** for us to be able to operate in this advanced society we live in for the reason that if as we see so much in the media, the newsprint and whatever about Indigenous advancement for want of a better term, in my view it’s about **Indigenous involvement in the mainstream** of what makes this country run and particularly that is business but there are many aspects of what makes up Australian country. I suppose economy is one of those things we could call it” (Interviewee IA #14, bold added).*

Another Indigenous accountant agreed that financial skills play a very important role in building financial capacity and claimed that it is a tool that can be used to “take advantage of any opportunities that are out there”.

*“If everyone has better financial skills and is able to make the most of what they’ve got and to **take advantage of any opportunities that are out there**, if they’re wanting to start their own business or buy their own home or invest in something and manage the resources of the community group, so there is no wastage there, basically, and we’re maximising what’s available, I think that can be achieved, if everyone has more financial skills” (Interviewee IA #15, bold added).*

A very powerful and moving insight about the role that accounting plays in building financial capacity was offered by Interviewee IA #14 who said that he became an accountant to “assist Indigenous Australians to become economically independent” and to “find out what made them [non-Indigenous Australians] tick”.

*“I decided I’d go into business for two reasons; one was to **assist Indigenous Australians to become economically independent** but probably more importantly was I needed to get inside of the heads of the mainstream of Australia **to find out what made them tick**” (Interviewee IA #14, bold added).*

Interviewee IA #14 not only believes that accounting skills are important for attaining economic independence but maintains that accounting skills are essential for attaining 'financial empowerment'.

*"...I want them to feel empowered, there's some other words that I've been using to make it **so that they feel that they are in control**. That they're savvy on it, I think it's financial empowerment, **it's being empowered** as a person to know what's going on" (Interviewee IA #14, bold added).*

It is interesting to contrast the comments made by the Indigenous accountants with the comments made by the non-Indigenous accountants, who provide accounting services to Indigenous communities in the Northern Territory. They revealed that accounting knowledge and accounting skills are assumed and taken-for-granted skills that many Indigenous Australians, in reality, do not have. This is not because of any deemed lack of ability of the Indigenous peoples but rather because there is a lack of opportunity to attain accounting knowledge. Interviewee NIA #11 explains:

"And this person will have the responsibility in explaining to committee the financial impact of whatever the matter or situation might be, because their knowledge is very limited in financial things and a financial literacy sense. I mean we're talking for example, saying how much cash in the bank, or you know, you have to picturise [sic] it for them, for them to understand."

Interviewee NIA #5 further comments that whilst accounting skills are critical skills for the path to building financial capacity, there is arguably a lack of support and education given to Indigenous peoples, particularly those responsible for acquitting financial statements:

"And that is where the directors in most Aboriginal corporations are at the moment, they have to go to these meetings and they're given these reports, but what does it mean?"

Interviewee I-other #2 urges that accounting skills in the hands of Indigenous Australians is paramount for ensuring the protection and building of financial capacity, by ensuring proper accountability and protecting Indigenous organisations from closure.

“Aboriginal organisations ...for a whole range of organisations that have been shut down. There is greater demand on acquittals and accounting processes”

In addition to the strong relationship between accounting skills and the building of financial capacity as declared above, Interviewee I-other #2 shared a very powerful comment that attempts to tie the past and the future. The historically devastating impact of colonisation experienced at a personal and community level were openly discussed. Interviewee I-other #2 illustrated that skills and qualifications such as accounting qualifications are crucial to “leap over the trauma, the backwash, at times the ugliness”.

*“And there are families who have got **longitudinal damage**. When you have got one or two of your members who have committed suicide in the family, not my family but I know. I have got relatives who have that, through that. How do you get over that? Of course 1000 accountants may not be the way of getting over that, but what we have to do is **leap over the trauma, the backwash, at times the ugliness** and help craft a competent capable workforce that is not drunk on paternalistic welfare programs but have got the right schools, for the right time for the right place” (Interviewee I-other #2, bold added).*

Conclusion

Financial capacity building is a term that is ostensibly used to legitimize and endorse the programs, policies and institutions aimed at improving the financial resources available to certain groups in the community. However, seldom is the term ‘financial capacity building’ clearly defined. In an effort to fill this gap in the literature and the reports reviewed (as discussed in Chapter 4), a definition has been proposed by

this study. This proposed definition is largely based on the fundamental human right of all peoples to live life as they chose.

The interviewees in this study were asked to offer a definition of financial capacity building and the interview findings have been used to form a conclusion about the suitability of using the term and definition of 'financial capacity building.' The term 'financial capacity building' was also 'sent back' to the Indigenous interviewees to determine its appropriateness when used in the context of Indigenous peoples.

The interview findings reveal that whilst the term is familiar to most interviewees, when asked to define the term, the majority of them found it challenging. This finding applied to both the majority of Indigenous and non-Indigenous interviewees. However, when given an opportunity to think about the definition, the interviewees did offer one. In addition to the words 'financial', 'capacity' and 'building' the most frequently used words included finance, money, understand/understanding and manage/ment. The definitions as offered by the majority of the Indigenous interviewees, frequently included reference to the context of community, self-empowerment, freedom and independence. The use of such terms and context for defining financial capacity building, by the Indigenous interviewees, arguably justifies and legitimises the definition as offered by this study.

In relation to the appropriateness of the term's use in the context of Indigenous Australians, and whether accounting skills are important in building financial capacity, the findings can be summarized as follows. Overall, the term was viewed as appropriate as any alternative Western constructed term potentially able to be used in its place. Whilst there was some unease with it being a term from a "language of colonization" (Tuhawi Smith, 2012, p. 47), there was also no other term that was consistently suggested as a replacement. Terms such as 'economic independence' in place of financial capacity building were suggested by some of the interviewees, but this was not a common theme. The majority sentiment was that there need to be opportunities for discussion and

debate in order to ascertain a generally accepted term. It was argued that this could only be done when terms such as financial capacity building are explained and used in the public domain to allow such an opportunity (such as publishing the findings of this study, as suggested by IA #6 above).

When asked if accounting skills, accounting knowledge and accounting qualifications were an important link to building and gaining financial capacity, without exception all the interviewees agreed that it is a fundamental link. As one participant stated, “In terms of how it affects Aboriginal and Torres Strait Islander people, my personal view is that it is one of the most important things that we need to know for us to be able to operate in this advanced society we live in” (Interviewee IA #14).

In conclusion, the findings reveal general support for the use and the definition of financial capacity building as proposed by this study. The term ‘financial capacity building’ can therefore justifiably remain in the title of this study, namely ‘The role of accounting in the financial capacity building of Indigenous Australians’. As a final comment, to reiterate the importance of accounting skills and qualifications for Indigenous peoples’ capacity building, participant I-other #2 maintains:

*“While the non-Indigenous accountants that we have, and you know, they are good people, the power dialect that comes from an Aboriginal person is one that this organisation must survive at all costs rather than the transaction of – ‘**we are in functional deficit at the moment let’s shut it down**’ it is a paradigm where this is important and find yourself an option and we must trade to keep it going. **It is like we need our full share of professions**” (bold added).*

The next chapter, Chapter 9, is the second of the interview findings and builds on the findings of this chapter. It critically analyses the accounting field and the role of accounting in the building of financial capacity by using Bourdieu’s theoretical framework and concepts of field, capital and habitus.

Chapter 9

THE ROLE ACCOUNTING PLAYS IN THE FINANCIAL CAPACITY BUILDING OF AUSTRALIA'S INDIGENOUS PEOPLES – AN ANALYSIS

“I wish to reinstate a sense of Aboriginal people within the culturally dominant system of representation as human beings, rather than a visual representation that signifies the ‘primitive’, the ‘noble savage’, or some other European construct associated with black skin”

(Bennett⁴⁰, 1993, p 87).

Introduction

The purpose of this chapter is to analyse and critically examine the insights and stories provided by the interviewees of this study about their experiences and perceptions of the role that accounting plays in building the financial capacity of Indigenous Australians. This study gathers the views and experiences of both Indigenous and non-Indigenous persons. The selection criteria of the interviewees were based on an accounting qualification, or work performed in providing accounting or other services to Indigenous peoples. The interview findings were analysed in an attempt to make sense of the *phenomenon* (perceived or real) of the under-representation of economically independent Indigenous Australians and how accounting can play a part in building their financial capacity.

Bourdieu's concepts of field, capital and habitus were the tools used to analyse the interview findings presented in this chapter. Bourdieu's concepts form the theoretical framework adopted to investigate and make sense of the position of accounting in society and how

⁴⁰ Gordon Bennett is a well-respected contemporary Australian Aboriginal artist. He currently resides in Brisbane, Queensland, Australia.

accounting influences the development of financial capacity. In other words, Bourdieu's concepts are used to make sense of society and in particular where accounting is positioned in society. In the process of analysing accounting processes and the accounting field, the findings will be used to investigate whether accounting can play a positive role in building the financial capacity of Indigenous Australians.

Chapter 8 presented and analysed the interview findings in relation to the definition and application of the term 'financial capacity building'. This chapter builds on those findings and critically analyses the interview data to investigate the following research question:

- *What role can accounting play in the financial capacity building of Indigenous Australians?*

As discussed in the 'Research Design and Methodology' chapter (Chapter 7), it was decided that both Indigenous and non-Indigenous Australian accountants be invited to participate in this study, to compare their experiences, attitudes and expectations in relation to the role of accounting in the building of financial capacity. By looking at differences that take culture, history and place into account, the findings can be critically analysed, so as to highlight similarities and differences, or sameness. Chapter 7 has already introduced the interviewees. Their demographic information was also discussed. A total of thirty-nine interviewees participated in this research. Five interviewee groups were formed. The interviewee group with the largest number of participants were the Indigenous accountants group. A total of nineteen self-identified Aboriginal accountants were located for the whole of Australia and whilst they were all invited to participate in the study, three did not reply. There were no self-identified Torres Strait Islander accountants located. In addition to the Indigenous accountant participants, four other groups of participants, both Indigenous and non-Indigenous, were identified as important for providing more rounded and balanced findings. The legend used for the interviewees, as included in Chapters 7 and 8, is repeated in Table 10 to allow for easy reference.

Table 10: Summary of the research interviewee groups

Group number	Legend	Interviewee members	Sample size
Group 1	IA	Indigenous accountants	16
Group 2	NIA	non-Indigenous accountants	13
Group 3	I non-QA	Indigenous non-qualified accountants (these participants work in the field of accounting but are not members of an accounting body)	4
Group 4	I-other	Indigenous person who does not work in accounting and is not a qualified accountant	2
Group 5	NI-other	non-Indigenous person who is also not an accountant	4
Total Interviewees			39

The focus of this chapter is to explore the extent to which accounting can facilitate the financial capacity building of Indigenous Australians. Bourdieu's three concepts of field, capital and habitus are used to unpack and critically analyse if *accounting* can, or cannot, support the building of financial capacity.

Accounting and accountability services – does it matter who delivers them?

Accounting services for Australia's Indigenous peoples, communities and organisations have largely been delivered by non-Indigenous accountants. With less than twenty qualified Indigenous accountants in Australia, most of whom have only qualified in the last twenty years, there simply has not been enough of them to supply accounting services across a large number of Indigenous peoples and organisations. Whether wanted

or not, Indigenous peoples have had to use accounting services delivered by non-Indigenous Australian accountants. However, the Indigenous Australian participants in this study resolutely concurred that accounting skills are a fundamental rule of the 'game' for attaining economic development and economic re-empowerment. Participant IA #7 elucidates the importance for Indigenous Australians to have accounting skills and states:

"Aboriginal and Torres Strait Islander people want to be the drivers of their own destiny. However, without the tools to be able to make sound, logical, accountable decisions, we will forever be at the mercy of governments and big business".

In agreement with Interviewee IA #7's sentiment, Interviewee IA #10 further explained that the accountability expectations of government are onerous and have been forced upon Indigenous communities that do not have the necessary financial skills for discharging their accountability.

"...there's really a much greater focus on the government on entrepreneurship and creating economies in communities and all those economic and business terms is the language that government now uses and we're not going to be able to do that unless we have people that are suitably skilled to be able to move us down that path. Again, if government keep talking about capacity building all the time and they talk about it in the context of communities being able to manage their affairs, enter the economy and do all that sort of stuff they're talking about, we're never going to be able to do it unless there are people with these skills."

Still on the topic of government accountability expectations and the lack of support and education provided by government, Interviewee IA #1 claims:

"Early 70s, when the government first enacted and started defining community-based organisations, they never equipped people with the actual skills and experiences to be able to run those organisations."

Linking the concepts of ‘accountability’ and ‘financial capacity building’, Interviewee IA #8 discusses how accounting skills can be used as a tool for change and for empowerment.

“I’ve always been passionate about community, I’ve always wanted to make change in a different way, we’ll come to the term “accountability” and the reality for me was that if we could get some sort of financial capacity in community, I felt that we could make some big changes in what we do in people’s lives....”

One Interviewee highlighted another significant consideration about the importance of accounting skills being delivered by Indigenous peoples. As well as accounting skills for the gaining of economic control and re-empowerment, a crucial contribution relates to the cultural and relationship considerations.

“And when you’ve got Aboriginal accountants, or bookkeepers working with their clients, it’s more... it’s not an intensive relationship but it’s a more responsive, you know, relationship. And you are not a stranger just at the end of the year who chops and changes your staff every year” (Interviewee IA #1).

Eloquently summing up the importance for Indigenous peoples to have accounting skills, and to provide accounting services, Interviewee IA #7 asserts:

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

Why are there so few Australian Indigenous accountants?

If accounting skills and qualifications are perceived to be important for Australia’s Indigenous peoples, why are there so few of them in the accounting profession? The only studies found to investigate the virtual exclusion of Indigenous Australians from the accounting profession are Lombardi and Clayton (2006, 2009), and Lombardi and Cooper (2014a,

2014b). Lombardi and Clayton (2006) found that in 2006 from a population of 150,000 qualified accountants in Australia, only nine self-identified Indigenous accountants were able to be located. Their interview findings revealed that "...the accounting profession, a profession based on the accumulation of wealth for the individual within a capitalist system, is at odds with the Aboriginal societal system of kinship and community" (p. 71). Lombardi and Cooper (2014a) similarly found that "...an understanding of the complexities associated with the history and barriers to partake in mainstream Australian fields provides a foundation for also understanding why so few Aboriginal and Torres Strait Islander people have become accountants" (p. 13). Lombardi and Cooper (2014b) investigated the role of educators, employers and the accounting profession in providing opportunities for Aboriginal and Torres Strait Islander peoples to enter the field of accounting and found that "...other professions such as medicine, law, nursing and education have attracted much larger numbers of Aboriginal and Torres Strait Islander peoples compared to the accounting profession" (p. 44). Lombardi and Cooper (2014b) made a number of recommendations including that the accounting professional bodies "...work with educational institutions to ensure that culturally sensitivities are recognized and provided for in their commerce and business programs" (p. 8).

The Indigenous participants in this study also offered insights into the barriers to entering the accounting profession and why they believed accounting is not a profession eagerly sought after. These findings are subsequently explored and analysed from a Bourdieuan perspective in a section of this chapter titled 'The admission fee for the accounting field'.

Analysis of data through the lens of Bourdieu's field, capital and habitus

Bourdieu's concepts of field, capital and habitus are the tools used to analyse the interview findings presented in this chapter. His concepts are adopted to investigate and make sense of the position of accounting in society and how accounting influences the building of financial capacity.

The approach taken to investigate accounting using Bourdieu's three concepts is shown in Figure 1 in the 'Research Design and Methodology' chapter (Chapter 7). Of particular interest are the variables that prevent access to the accounting field (that is, the barriers) and the variables enabling and empowering the path to building financial capacity (that is, the enablers) of Indigenous Australians. Providing a context for this study's investigation are the consequences and impact of the colonisation of Australia, as discussed in Chapter 2 titled 'An historical and contextual background'. To give an overview of the approach taken to analyse the interview findings, Figure 2 in the 'Research Design and Methodology' chapter (Chapter 7) is provided. Bourdieu provides the tools to make sense of the exclusionary and enabling variables under examination. The analyses of the interview findings provide valuable insights into the accounting field, and the role of accounting in the building of financial capacity.

Positioning the Field of Accounting

Positioning accounting in an Indigenous context

Bourdieu (2005) argues that the social world is intrinsically connected to principles of economic practice, whether it is in the form of an exchange of favours, gifts or money. However, in colonised countries (such as Australia), peoples were thrust into "...a strange and foreign economic cosmos imported and imposed by colonialism, with cultural equipment and dispositions – particularly economic dispositions" (Bourdieu, 2005, p. 2). Bourdieu (2005) argues that the colonisers have forced their principles of economics on those who have been colonised (the "newcomers" to the field of economics). Thus "...the newcomers have been forced to not only enter this new field of economics but also to leave behind the world they have known" (p. 6). The "enforced conversions" imposed on the colonised peoples were "...often very costly and painful" (Bourdieu, 2005, p. 6). The new economic field, as was enforced upon them, "...enables us to form a rough idea of what happened during the

origins of capitalism, when dispositions were being invented at the same time as the field in which they were to find scope for deployment was gradually being established” (Bourdieu, 2005, p. 6). At the time of the colonisation of Australia, the Indigenous peoples were thrust into a new world that dominated the way in which ‘economic’ transactions were conducted. They were forced to abandon their collective principles of exchange and instead ‘obey’ the rules of the colonisers’ to play the new economic games.

From the time of colonisation in Australia, “...governments limited Indigenous peoples’ access to finances, creating entrenched hardship, poverty, ill health, degradation and disempowerment” (Bielefeld, 2012, p. 522). To this day, the Australian government has maintained control over the finances of Indigenous Australians, such as through the compulsory income management legislation, with the Northern Territory Emergency Response in 2007. This legislation has also been referred to as ‘The Intervention’. The intervention was largely about controlling the spending of welfare payments made to Indigenous Australians. According to the Australian Government’s Department of Human Services, the Intervention is explained as follows:

“We will work with you to manage your payments including Department of Veterans’ Affairs payments, so that some of the payment can be used to pay for priority needs such as rent, bills, food and education. This does not reduce your payments, but the way you receive them will change. The rest of your payments will be paid as usual, and you can spend that money as you wish ...Money that is income-managed cannot be spent on alcohol, tobacco and tobacco products, pornographic material, gambling products and services, gift cards, homebrew kits, or home-brew concentrates” (2014, para. 2).

The implication in the government Intervention rules is that Indigenous Australians are not capable of managing their own income. Yet how can anyone know how to manage their income when they are not given the opportunity to do so? The accounting field and the attainment of

accounting skills, has largely been impenetrable to Australia's Indigenous peoples and yet ironically the Australian government has flagged economic development to be one of the main objectives for closing the gap between Indigenous and non-Indigenous Australians. Alagiah, Ratnatunga and Gaffikin (1998) discuss accounting income and the economic status of Indigenous Australian families and claim that one of the biggest ironies about the government directives for Indigenous Australians self-management is that "...income, debated and discoursed in accounting and in economics, is regulated through the Department of Social Security and have thus excluded the Aborigine from mainstream Australia" (p. 27).

Barbara Shaw, a resident of Alice Springs, also talks about the Intervention program and the underlying paternalism of the government. Shaw (2013) argues that not only is the Intervention removing opportunity for economic engagement but that the non-Indigenous control of Indigenous assets has resulted in culturally inappropriate policies.

"They said the Intervention was about stopping children from being abused, that it was going to stop the drinking and domestic violence. But all I have seen is racism and disempowerment of our people. It's the old assimilation policy back again, to control how we live. The government and many non-Aboriginal NGOs have taken over the assets and responsibilities of our organisations, both in the major town centres and remote communities, forcing us to comply with their policies that take no account of Aboriginal culture and our obligations" (Shaw, 2013, para 5).

Interviewee IA #7, an Indigenous accountant, powerfully explains that government policies, such as the Intervention, remove opportunities for Indigenous Australians to attain financial skills:

"It is more that the majority of Aboriginal and Torres Strait Islander people have not inherited financial management skills. These skills, information and knowledge have not been passed down from one generation to the next. This is due to past government policies in taking a lot of these responsibilities from Indigenous people and imposing other

regimes of 'income management' which did not necessarily help Indigenous people”.

Interviewee IA #7's comment above reinforces the impact that government policies have had on preventing trans-generational transfer of financial management skills. Without the opportunity or exposure to money management, it is nonsensical to expect people to have financial management skills.

The accounting field has been dominated by non-Indigenous Australians largely because it has been closed to Indigenous peoples. Whether it is because of government policy or barriers to entering and/or ensuing other fields such as school, university, financial institutions or the accounting profession, this study demonstrates that the opportunity for successful interaction with the broader mainstream economy has largely been shut to Australia's Indigenous peoples.

As theorised by this study, accounting is a powerful tool that can aid the financial capacity building of Indigenous peoples. The positive relationship between accounting skills and the rise of economic control and economic development has been argued in the 'Theoretical Framework' chapter (Chapter 5). Bourdieu discusses the social structures of the economy and the importance of economic (financial) knowledge and argues:

“...the social world is present in its entirety in every 'economic' action”...[and therefore] “we have to equip ourselves with instruments of knowledge ... [that] enable us to construct *historical models* capable of accounting, with rigour and parsimony, for economic actions and institutions” (Bourdieu, 2005, p. 3).

The Australian Government in its report 'Indigenous Economic Development Strategy 2011–2018', identified financial management skills as a key contributor for building economic development and argues:

“The education system, health, financial management and employment services all contribute to building economic participation for all Australians, including Indigenous

Australians” (Department of Families, Housing, Community Services and Indigenous Affairs, 2011, p.7).

Having acknowledged that the accounting field has fundamentally been inaccessible for Indigenous Australians, this chapter investigates the dispositions of the accounting field, in order to address the determinants of power (symbolic or real) within the accounting field. To unpack the various determinants of the accounting field, the following five points are raised as the focus for discourse. First, a definition of the accounting field is discussed. Second, the accounting field is mapped in the context of the wider societal construct, and then the powerful positioning of the accounting field is explored. Next, the means by which accounting can be used as a tool (capital) of empowerment for entering the accounting field is discussed. Finally, the ‘admission fee’ for the accounting field is deliberated.

What is an accounting field?

The internal and external rules and determinants of a field form the basis for critically analysing the concept of the ‘accounting field’. The relationship of the dynamics, internal and external to the accounting field, will be critically examined in the context of the role that accounting skills and, more specifically, an accounting qualification, plays in facilitating entry into various fields that have historically been closed to Australia’s Indigenous peoples. This study argues that accounting skills and accounting expertise (symbolic capital) are the game rules for entry into the accounting field, and thereby entry into fields such as the accounting profession, lending institutions and government organizations. Furthermore, accounting will be scrutinized as a potential tool for enabling change in the fields (and external to the fields) and the impact it has on the building of financial capacity, particularly for Australia’s Indigenous peoples.

Bourdieu (1992) explains that a field is “...a configuration of relations between positions objectively defined, in their existence and in the determinations they impose upon the occupants, agents or institutions’

(pp. 72-73). Fields contain agents that occupy various positions of dominance /subordination, power and autonomy. The fields are a site of constant struggle for position-taking; that is, the taking of a dominant position. The dominant position, according to Bourdieu (1993), also possesses "...a relative autonomy with respect to it" (p. 37). Bourdieu (1993) also argues that "...the principle of position-taking lies in the structure and functioning of the field of positions" (p. 35).

A field may potentially be any aspect of social life. Examples of a field include a school, hospital, university, government and the accounting profession. Within a field, there are people of differing dominant and subordinate positions with a constant struggle for position-taking. The fields are governed by rules which have been imposed to establish and maintain social order and the hierarchical positioning within the field. These rules form the 'rules of the game' that need to be played to first gain entry into the field, and second to determine positioning of the agents, or players, of the game.

Looking at accounting from the construct of Bourdieu's field also helps juxtapose accounting to other fields such as the accounting profession and other institutions, including banks and commerce in general, that arguably contribute to the attainment, or deployment, of accounting skills. The field of accounting, however, also intertwines itself with other fields such as family, educational institutions, government and corporations. These fields will also be considered, as they form the historical and contextual tapestry for understanding the barriers to acquiring accounting skills and financial capacity building.

Interviewee IA #3 contextualises the concept of the accounting field, its rules and its barriers, by emphasizing the virtual exclusion of Indigenous Australians from the accounting profession:

"I think that the fact that we're in 2013 and we have ... less than 20 qualified accountants in Australia with our Indigenous populations ... it's a pretty poor indictment on the system."

It is particularly a “poor indictment on the system” (Interviewee IA #3) when considering that the Australian accounting profession population consists of approximately 200,000 members and less than twenty are self-identified Indigenous Australians. To explore this phenomenon, it is necessary that the historical and contextual background of Australia’s Indigenous peoples be centre stage when deliberating the field of accounting and its rules.

Bourdieu “...developed the theory of field as a social universe with its own laws of functioning” (Johnson, 1993, p. 14). This is particularly interesting when considering the dynamics necessary to change the ‘laws’ of a field. Johnson who edited Bourdieu’s book *The Field of Cultural Production*, explains “...external determinants can have an effect only through transformations in the structure of the field itself” (Johnson, 1993, p. 14). External determinants and internal changes reflect off each other. That is, the external determinants will only affect change internal to the field if the external determinants reflect the logic and criteria internal to the field. In other words, the internal and the external of the field are inseparable. As Everett (2002) explains, the interrelationship of internal (restricted) and external (widespread) fields, and the extent to which they influence each other through a Bourdieuan perspective, is that “...there is a tendency for the widespread field to influence or colonize the restricted field, though all fields differ in the degree to which this occurs” (p. 61). Everett (2002) further points out that the degree to which the widespread field influences the restricted field determines the extent to which a field is autonomous. “Where significant colonization has not occurred, the restricted field is said to be autonomous. In such fields, success is measured according to the criteria of legitimacy specific to that field (because production in these fields is primarily for other producers)” (Everett, 2002, p. 61). Applying this concept of ‘colonisation’ to a field is particularly helpful when investigating the dynamics of the accounting field. Has the accounting field been significantly influenced by the widespread or external fields, or is it an autonomous field? This question is addressed in the following sections of this chapter.

Mapping the accounting field in the context of the wider societal construct

The accounting field and other fields, such as university, employment, corporations and banks, have been dominated by non-Indigenous Australians. That is, these spaces are a 'white' domain and continue to be fundamentally inaccessible by Indigenous Australians. Interviewee IA #3 became very emotional when he spoke of the inequities and prejudice that he and his family faced growing up in Australia. Whilst the conversation was largely in relation to the position of Indigenous Australians in the mainstream Australian economy, the plight of his peoples stirred deep-set emotions.

"Yeah, no I'm fine, don't know why I got emotional there mate, sorry, I don't normally get emotional ... I mean Aboriginal people generally don't have access to large amounts of money and they don't have access to large amounts of equity".

Indigenous peoples, as was discussed in Chapter 2, have been dispossessed of their land, language, culture and economic framework from the time of colonisation of Australia. Contemporary policies still fundamentally isolate Indigenous peoples from the ability to first, have access to monies and second, to manage monies. Interviewee I non-QA #3, reiterates the earlier discussion regarding the government income management policies:

"Not allowed to manage their money and they still do it to us. You just have to look at the 'Intervention' for that."

The accounting field arguably cannot be analysed in isolation from other fields such as the educational field and government field. The field of education arms people with skills to gain employment, which generally leads to economic gains. The field of government, on the other hand, 'governs' the peoples of the country, directing all aspects of life including

health, education and employment and thereby governs the 'fields' of health, education and employment. Fields, and the actors or agents within the fields, need to be considered for their relational interactions. Everett (2002) summarises the mode in which Bourdieu views power as a function of interrelations with a multiple of fields. He explains:

“...for Bourdieu, power is a function of relations between subjects and so power must be seen to function through a multiplicity of relations, such as are found in the education system, the world of art, the family, and the organization” (p. 57).

The Indigenous participants in this study, in the main, come from poor socio-economic backgrounds and have not been exposed to the same aspirations as the non-Indigenous participants. For example, Interviewee IA #10, who spoke about his background, claimed that a university education never entered his mind when growing up:

“Even though I’d completed Year 12, none of the people that grew up – none of the people that I lived around where we lived, because we lived in public housing, so none of those people would ever have gone to university, that sort of socio-economic group and I’d never considered going to university and so most of the friends that I had didn’t think about going to university at all so it wasn’t something that I saw as a possibility.”

Concurring with Interviewee IA #10, Interviewee IA #4 spoke of the connection between lower socio-economic factors and lack of optimism about the future. The lack of hope for future prospects becomes a trans-generational expectancy.

“...there’s no future outlook or planning for the future, and that becomes then a cultural thing and again, coming from a lower socioeconomic area, background, I’m not just talking about Aboriginal Torres Strait Islanders, it’s mainstream as well. It becomes - and it’s still culture that’s handed down from parent to child.”

The narrative used by Interviewees IA #10 and IA #4 illustrates the position of under-privilege and low expectations when living in a lower socioeconomic group. The perception of the interviewees is largely that university and good jobs (or any paid job in some circumstances) are fields that are dominated by non-Indigenous peoples and serve the privileged in society. Another interviewee (Interviewee IA #14) further highlights this sentiment by articulating the tragedy of the intergenerational and trans-generational unemployment cycle.

“Yes and some of the tragic parts of that ... is that in terms of Aboriginal communities, we’ve now got a third generation, people who haven’t worked, haven’t really got any skills, life skills and they’re raising grandchildren, they’re raising the third generation who probably won’t do much either just because it’s become a cycle.”

Bourdieu (1990) discusses social spaces and social structures in terms of ‘constructivist structuralism’ or ‘structuralist constructivism’. Bourdieu’s discussion helps to understand the functioning of social classes and the belief systems of its actors. Bourdieu (1990) explains that constructivism is a perception of the construct of social structures and social classes. Whereas structuralism is “...not merely in symbolic systems, language, myth, etc., (but also) objective structures which are independent of the consciousness and desires of agents and are capable of guiding or constraining their practices or their representations” (p. 123). It could be argued that the oppression and social injustices suffered by Indigenous Australians is an example of ‘structural violence,’ resulting in “...physical and psychological harm that result from exploitive and unjust social, political, and economic systems” (Gilman, 1983, p. 8).

Living in a low socioeconomic group exposes its inhabitants to certain beliefs and expectations of the constructs of their daily lives, which also becomes their social reality. The thought of entering fields, such as university, is neither part of their construct nor part of their daily life expectations. It is not their social reality. Interviewee IA #7 relays the concept of expectations and identity building by saying:

“If I had known other Aboriginal people in the local area that were successful or could have provided some leadership or good examples, I think this would have gone a long way in being stronger in my identity as a young man.”

The dominant players of the educational field have historically been the non-Indigenous peoples of Australia. This is a pertinent point and one that needs to be acknowledged before embarking on the nuances of the accounting field. It is only through appreciating the history of Australia's Indigenous peoples that we can begin to understand why the accounting field has largely been a shut door for them.

Accounting skills are generally acquired through the engagement of educational systems, or by exposure to employment that requires learning those skills. If the educational and employment fields have been shut, either by the construct of their systems, language or entry requirements, then disadvantaged peoples, such as Indigenous Australians, find themselves situated in a social space that is very distant from those that are advantaged in society and have much easier access to these fields. Bourdieu (1990) argues that social spaces can be compared to geographical spaces “...within which regions are divided up” (p. 127). In geographical spaces, there are “agents, groups or institutions” that are situated closer or further to each other, governed by the location of their property. This is an objective measure of spatial distance. However, in terms of symbolic positioning within fields, it is far more complex and difficult to analyse the social distance between the actors and agents within the field (Bourdieu, 1990).

Indigenous Australians have arguably been distanced from non-Indigenous Australians in both geographical and social spaces. Australia's first peoples, from the time of colonisation, have not only been dispossessed of their land but it could also be claimed they have been designated land unwanted by non-Indigenous peoples. Indigenous Australians have, from the time of colonisation, also been distanced from educational, health and economic social spaces that have been accessible

to those in more privileged societal positions. These geographical and social space distances have arguably been a major contributor to the huge disparity in the quality of life indicators between Indigenous and non-Indigenous Australians.

Interviewee IA #3 describes the geographical space of their childhood as 'humpies':

"We sort of lived in humpies and that sort of thing so I've seen a lot of poverty around where we lived and I lived in an environment of poverty".

Sharing a similar background to Interviewee IA #3, Interviewee IA #4 states:

"...I come from a low socioeconomic family and area. My parents were essentially on Centrelink benefits, welfare benefits."

Expanding on the difficult socio-economic background, Interviewee IA #3 highlights the dearth of finances in his community. The cost of burial fees is beyond the financial means of a family.

"...then you've probably got to find the cost to bury them, where a non-Indigenous person, and not in all cases but in a significant number of cases, will look forward to some sort of pass on of inheritance and those sorts of things."

Exploring the social and geographical spaces, as has been observed above, highlights points of difference to provide a platform for understanding the reasons why Indigenous peoples have been shut out of the accounting field. Bourdieu (1998) argues that "...in each case, it should construct and discover ... the principle of differentiation, which permits one to re-engender theoretically the empirically observed social space" (p. 32). Of course, it is not argued that comparing groups of peoples or types of social spaces are homogenous in themselves. The groups contain

individual differences and traits. However, for purposes of the discussion of fields, and its agents or actors, differences can provide an insight into the various struggles that agents within fields confront.

Comparing the background of the Indigenous and the non-Indigenous participants in this study, it was interesting that whilst some of the non-Indigenous participants were the first in family to attend university, none of them mentioned being socially disadvantaged. The perception was that educational, health and employment fields were open and accessible to them. For example, Interviewee NIA #12 spoke of his parents who themselves had a university education and the influence that they had on growing up.

“I’d say initially back in high school, I grew up in a family environment where both parents were teachers and was encouraged to study and learn and think and that was important.”

Although Interviewee NIA #3 was the first in family to attend university, the participant’s father had aspirations of becoming a teacher. Instead, the father worked as a labourer in the construction industry. That said, all the siblings had employment aspirations and gainfully attained good employment.

“So that’s how it sort of happened and no one in our family had ever been to university. I had three older sisters. One went to nursing, one became an air hostess and one went into office management or something” (Interviewee NIA #3).

Discussion of social spaces such as the education field, the employment field and government policies that have arguably blocked Indigenous Australians from building financial capacity, provides the topology to describe the social positioning of Australia’s Indigenous and non-Indigenous peoples. Fields regulate the behaviour and the aspirations of those within the fields and this has been supported by the interview findings presented above. To reiterate what was stated in the report

‘Indigenous Economic Development Strategy 2011–2018’, one cannot consider factors surrounding economic participation without also considering education, employment and health.

“The education system, health, financial management and employment services all contribute to building economic participation for all Australians, including Indigenous Australians” (p. 7).

It is from this insight that the accounting field can now be further investigated in a more detailed and focused manner, to unpack the role of accounting in the process of building financial capacity.

The powerful positioning of accounting

Accounting is vital to support the functioning of business. The accounting field adopts practices and language that symbolises the exclusiveness and autonomy of those within the accounting field and, in particular, the accounting profession. McCahery and Picciotto (1995) discuss the legal profession through the eyes of Bourdieu and argue that the agents within the legal field “...generate the abstract and formal principles” characteristic of “...the norms and doctrines, and their special knowledge of these principles and skill in operating the distinctive linguistic processes of the law, guarantee both the autonomy of the legal field and the monopoly of lawyers’ access to it” (p. 250). Although McCahery and Picciotto (1995) were referring to the legal profession, they could have just as easily applied their argument to the accounting field. The accounting field has been placed in a very autonomous and powerful societal position and the accounting profession have arguably monopolised the accounting field. The accounting profession, and its exclusive access to the accounting field, have realised a symbolic dominance by differentiating themselves as the holders of unique knowledge (symbolic capital) and dispositions (habitus). In so doing, the accounting profession has occupied and legitimised a dominant position. It has engaged in dominant discourse that has fundamentally positioned the accounting field and the accounting profession in a powerful place in a colonised and capitalist country such as Australia.

The powerful positioning of accounting was astutely cited by Interviewee IA # 3, an Indigenous accountant, who found that accounting skills was the access key into the 'business' world/field. Accounting is a game that the interviewee wanted to understand and play.

"It was a way of if I could understand business then maybe I could understand how things work more, so I remember when I was younger. From then I got to the accounting and I think that was a step and I think it was a useful step for me. I was more into how, why business worked and how business could do things and whatever" (Interviewee IA #3).

Building on the comments made by Interviewee IA #3, another participant who is also is an Indigenous accountant, spoke about the power of accounting skills in very strong terms. He went on to say that accounting skills are one of the most important skills for Indigenous peoples to have if they are to engage with the mainstream Australian economy.

"In terms of how it affects Aboriginal and Torres Strait Islander people, my personal view is that it is one of the most important things that we need to know for us to be able to operate in this advanced society we live in for the reason that if as we see so much in the media, the newsprint and whatever about Indigenous advancement for want of a better term, in my view it's about Indigenous involvement in the mainstream of what makes this country run and particularly that is business but there are many aspects of what makes up Australian country" (Interviewee IA #14).

The responses from the non-Indigenous accountants, in relation to the powerful role of accounting, were not particularly dissimilar, at first glance, to the responses received from the Indigenous accountant interviewees. However, on closer scrutiny, the differences begin to emerge. The similarities surround the powerful positioning of accounting skills in relation to accessing financial or leadership fields. The differences are in relation to the desperation and urgency by which the narrative prevailed. That is, the Indigenous accountants spoke of the business world or understanding and engaging with the mainstream Australian economy,

as if it were a new phenomenon to them that urgently needs to be understood. Drawing from the quotes above where Interviewee IA #3 stated that "...maybe I could understand how things work more" and Interviewee IA #14 argued "...one of the most important things that we need to know for us to be able to operate in this advanced society", it becomes evident that accounting in their culture is a relatively new concept. In comparison to the responses of the Indigenous accountants, the non-Indigenous accountants discussed the business world from a position of understanding. They seemingly inferred that the business world and its functioning are *taken for granted*. Having assumed that the business and financial world are fields of familiarity, the non-Indigenous accountants spoke of accounting as a tool for aspiring to achieve high end positions, as a tool for survival. For example, Interviewee NIA #12 commented on the position of privilege (and power) that an accounting qualification has afforded him:

"It was probably my time there that made me realise that while an accountant or a head of finance or CFO need a set of core skills in finance and accounting, they need to think in numbers, that the real value of an accountant is being able to have ... usually you're in a position of privilege where you can see everything and you can see how each division in a company is performing and you've got the opportunity to ask anybody a question."

Another interesting point was raised by Interviewee NIA #1 in relation to the power of the accounting who said that whilst an accounting degree may lead to more mainstream accounting positions, it is also a skill and qualification that potentially opens a whole array of other doors.

"And it's not just in accounting. I mean I think if you're a qualified chartered accountant then that opens you up to a whole range of things and so for me it was not about I guess narrowing my options and saying 'Okay I'm going to be an accountant for the rest of my life'. I actually saw it as something that would open up, could potentially open up a whole range of doors."

Non-Indigenous interviewee NIA #13 agrees with the sentiment expressed by Interviewee NIA #1, namely that accounting skills can open doors to a wide range of fields. Also, consistent with the other non-Indigenous participants, accounting was seen as a key for gaining access to senior corporate people to benefit personal career aspirations. This is in contrast to the Indigenous interviewees, who were much more focused on learning the rules of the business and accounting world, in an effort to engage with the mainstream economy. Interviewee NIA #13 observed that:

“...definitely the main thing that drove me to doing accounting because there’s so many ways that you can apply accounting in all the fields and it’s, and you even find when you, as you deal with senior business people, whether it’s the COOs or CEOs, they’re all, so many people have an accounting background even though they’re not the CFO or not doing accounting.”

A commonality revealed in the findings is that accounting is a powerful tool that can be used to open doors to influential fields such as corporations, government and paid employment. However, to extenuate the differences between the Indigenous and non-Indigenous responses, Interviewee IA #14 very powerfully declares his motivation to become an accountant.

*“I went into business for two reasons; one was to assist Indigenous Australians to become economically independent but probably more importantly was **I needed to get inside of the heads of the mainstream of Australia to find out what made them tick.**” (Bold added)*

Reiterating the powerful role that accounting plays in society, and why it is perceived as crucial that Indigenous peoples hold accounting qualifications, Interviewee I-other # 2 (who has held senior advisory positions) ardently pleads:

*“We need phenomenally talented accountants, you know, who will attend to the profession with a paradigm that is where they haven’t given up their Aboriginality or Aboriginalities but **they can operate in both paradigms at a sophisticated level** but they won’t be pointed to ‘oh that’s*

*the Aboriginal accountant, we will give him easy work or her easy work.' Much of our liberation will come through, you know, our headline, you know if we were having this conversation in 2045 that building might be gone but I would have a better view by then. If we were having the conversation then that headline Aboriginal Institution may be a corporation that competes in the corporate world. But at the moment our headline institutions are actually just Aboriginal state-wide organisations that struggle dismally and part of their struggle is that they attract funds to do **government busy work** and they do that and what's left over they use to do their real business." (Bold added)*

Interviewee I-other # 2 very insightfully raises many important points that are very worthy of further reflection, which are paraphrased below:

1. There is a desperate need for Indigenous accountants.
2. Indigenous accountants need to be involved in work that is sophisticated, so as to enter fields that also use advanced accounting and financial skills and discourses.
3. Aboriginality or Aboriginalities is/are able to be maintained whilst operating in both paradigms (namely the Aboriginal paradigm and the non-Aboriginal paradigm).
4. Accounting is a tool for liberation of Indigenous peoples.
5. Accounting is a tool for Indigenous peoples to enter the corporate world.
6. Accounting is a tool for Indigenous peoples to own and run their own corporations, with their own headlines.

The above points are powerful incentives for entering the field of accounting. Again, discussion of the 'new (inaccessible) world' of business was raised when Interviewee I-other #2 talked of the hope for Indigenous peoples to own their own corporations. Accounting skills are seen as a tool for empowerment and 'liberation'. The next section extends the discussion

and analyses of findings to date and critically analyses the findings to discuss how accounting skills can used as a tool (capital) for entering powerful fields.

Accounting as a tool (capital) for entering the accounting field

Accounting is a Western socially-constructed activity that plays a very pervasive role in society. However, why does it hold such a powerful position in society? The apparent reason is because accounting is a tool that has been devised and used to support the wealth and welfare of the privileged and powerful in society. In other words, accounting maintains and legitimizes the behavior, actions and power of those who have wealth. Those who use the tool of accounting, and provide accounting services (capital), in effect assume the position of agents for the privileged in society. Acting on behalf of the wealthy and powerful in society has earned accounting professionals high standing in society. As Kaidonas (2008) writes “...corporate interests and accounting professionals’ privilege and status are inextricably linked, so much so that it can be argued that professionals have become agents of capitalist control and also the professionally trained servants of capitalism” (p. 3).

The accounting literature has typically critiqued accounting as a coloniser’s tool, used for dispossessing and marginalising colonised Indigenous peoples worldwide. As discussed in Chapter 3, Buhr (2011) analysed the existing accounting literature and found that “...for the most part ... accounting has largely been cast as the villain” (pp. 139-140). Buhr (2011) further argues that “...the literature largely focuses on accounting ‘for’ Indigenous peoples rather than accounting ‘by’ Indigenous peoples” and that there needs to be “...a change that emphasizes and encourages new directions for the literature” (p. 139).

Whilst acknowledging the devastating impact that accounting has had on Indigenous peoples, this study challenges the past accounting literature by theorising that accounting can play a positive role for Indigenous peoples. Heeding Buhr’s (2011) call for investigating accounting ‘by’ Indigenous peoples, this study investigates accounting *by*

Indigenous peoples and thereby addresses a gap in the accounting literature. This study argues that accounting skills and accounting qualifications (capital) can be used by Indigenous peoples to open the door to the accounting field and thereby help place themselves in decision-making positions that will arguably expedite the path to financial capacity building (habitus).

Bourdieu (1997) argues that "...it [capital] is what makes the games of society – not least the economic game – something other than simple games of chance, offering at every moment the possibility of a miracle" (p. 46). By creating rules of the game, that are exclusive to a particular field, a field may gain an autonomous and powerful position in society. Bourdieu (1993) explains that "...the autonomy of a field of restricted production can be measured by its power to define its own criteria for the production and evaluation of its products" (p. 115). The actors within the accounting field have used their cultural capital, namely their accounting expertise, to gain a powerful space in society and to legitimise the exclusiveness and associated exclusionary practices for entering into the accounting field.

Although the Indigenous interviewees acknowledge that historically Indigenous Australians have been marginalised from the accounting field (consistent with the accounting literature), the generally held view by all of the Indigenous interviewees is that accounting 'in their hands', can be used as a tool for re-empowering Indigenous peoples. Interviewee I-other #2 explains that there is an observed correlation between accounting skills and successful Indigenous businesses. Furthermore, the interviewee argues that it is the successful Indigenous businesses that have been the "head carriage for Aboriginal liberation":

"...those organisations which are the head carriage for Aboriginal liberation, the ones that have been able to survive and flourish, are the ones that have had a sound accounting background" (Interviewee I-other #2).

One interviewee argued that accounting skills engender credibility and in that sense can be used to position oneself in a place of influence,

enabling their “voice” to be heard. It is an entry ticket for powerful fields such as the government field.

“... so that we can have a voice with government with any issues that are on the table that affect our mob” (Interviewee IA # 1).

Applying Bourdieu’s concept of capital to accounting, accounting skills and accounting qualifications are an example of capital. Bourdieu (1997) defines capital as “...accumulated labor (in its materialized form or its ‘incorporated’ embodied form) which, when appropriated on a private, i.e. exclusive basis by agents or groups of agents, enables them to appropriate social energy in the form of reified or living labor” (p. 46). Bourdieu (2002) explains that capital “...is what makes the games of society – not least, the economic game – something other than simple games of chance offering at every moment the possibility of a miracle” (p. 280). Accounting skills and in particular an accounting qualification, are what Bourdieu would classify as cultural capital and more specifically an institutionalized state of cultural capital. Bourdieu (2002) explains that an academic qualification is an example of an institutionalized state of cultural capital.

“...a certificate of cultural competence which confers on its holder a conventional, constant, legally guaranteed value with respect to culture, social alchemy produces a form of cultural capital which has a relative autonomy vis-à-vis its bearer and even vis-à-vis the cultural capital he effectively possesses at a given moment in time” (p. 285).

Bourdieu (1990) further argues that “relative autonomy” is a form of symbolic capital that “...exerts a specific effect of domination,” which Bourdieu calls “...symbolic power or symbolic violence, when it is known and recognized” (p. 111). The symbolic power in the field of accounting is in the guise of accounting skills; arguably recognised as trustworthy and valuable. It is on the basis of this recognition that accounting can be used

as a tool (by the bearers of accounting skills) for opening doors to powerful fields.

Providing a profound example for Bourdieu's notion of "a certificate of cultural competence" and "symbolic capital", Interviewee IA # 10 argues that without "suitably skilled" people, the pathway to creating economies will not be possible for Indigenous peoples. The interviewee talks about accounting in terms of a game rule that needs to be grasped, so that the economic game can be proficiently played and mastered.

"I think that now there's a greater focus in the governments ... on entrepreneurship and creating economies in communities and all those economic and business terms is the language that government now uses and we're not going to be able to do that unless we have people that are suitably skilled to be able to move us down that path" (Interviewee IA #10).

Comparing the responses from Indigenous participants to the responses received from the non-Indigenous participants, there are again some commonalities. However, there are also vast differences about the role that accounting can play in gaining access to powerful fields.

Similar to the views of the Indigenous accountant interviewees, Interviewee NIA #12, a non-Indigenous accountant, discussed why he was attracted to the profession of accounting and stated that the main attraction was that it was an entry ticket to decision-making positions. He saw accounting skills as a game rule for entering powerful fields.

"...if you've got that accounting knowledge then you can use that and be a decision-maker and be known, I guess play a role in decisions that ultimately most organisations and communities have to make, because they have to make decisions, well what are we going to do, how are we going to do it, how are we going to get the funds to do that."

An accounting qualification was also seen as a “piece of paper” that allowed movement into and between different fields with great earning potential.

“My main focus was just stability ... I was focused on putting in the hard work to work for a firm, get my degree, get my CA and I saw that, once I’ve got that piece of paper that says I’m a CA I’ve kind of made it in that I can go anywhere I want to. I can kind of go, do and move with that to different fields ... it was three months and I made a ridiculous amount of money ... so that all really kind of solidified, yes, this is why I did it. I’ve got this piece of paper and it’s now I get to print money” (Interviewee NIA #13).

In agreement with Interviewee NIA #13, another non-Indigenous accountant claimed that the accounting qualification opened a “whole range of doors,” allowing freedom to move between many different fields.

“I mean I think if you’re a qualified chartered accountant then that opens you up to a whole range of things and so for me it was not about I guess narrowing my options and saying ‘Okay I’m going to be an accountant for the rest of my life’. I actually saw it as something that would open up, could potentially open up, a whole range of doors” (Interviewee NIA #1).

Whilst the non-Indigenous accountants did discuss their accounting qualification as a game rule that opens doors to fields that would have otherwise have been difficult to open, positioning themselves in the fields was of interest because of the position’s potential gains and rewards for them personally. On the other hand, not one of the Indigenous accountant participants discussed their accounting qualification in terms of entering fields for personal gains or rewards. Instead, their responses were focused on the wider ranging benefits to Indigenous peoples, families, communities and organisations. This is particularly enlightening when addressing why so few Indigenous peoples have entered the accounting field. It adds light to understanding why the accounting profession has largely been seen as a ‘white man’s profession’ that focuses on the ‘self’ rather than the ‘other’.

The marketing and promotion of the accounting profession may benefit from this insight in their quest to attract more Indigenous peoples into the Australian accounting profession.

Providing an international experience for comparison, a non-Indigenous Australian accountant born, educated and attaining her chartered accountant qualification in India, before migrating to Australia, spoke of her history. The interviewee spoke of the hierarchical caste system in India and how a 'professional qualification' is very highly regarded. Dependent upon which 'white-collar' caste level a person belongs to, the choice of one of the four main professions in India is relatively predetermined. The interviewee explained that because her family was from an 'upper class white-collar' caste, it was virtually impossible for them (that is, higher caste Indians) to gain entry marks for a medical or law degree at university. According to the interviewee this occurs because the university places for these professions are largely reserved for lower caste Indians. Accounting on the other hand was not caste specific and easier to gain entry into. That said, Interviewee NIA #10 explained that any professional qualification opens doors, provides a sense of personal accomplishment and is highly valued by the Indian community. The benefits of a qualification, in terms of entering fields was, however, still perceived at the individual 'self' advantage level, or for the attainment of one's immediate family's prestige, rather than for the benefit of the wider Indian (Indigenous) community.

"If you look at the CA profession, I can confidently say 80% of CAs are from upper caste because you know, it's just impossible to get into medicine ... I think it's (either of the four qualifications) almost the same, the same sort of mindset I would have, because to me it's any profession as good or as bad as either. I don't think it would make any difference whether they were an accountant or a lawyer or a doctor or any other profession" (Interviewee NIA #10).

Looking closer at the role that accounting can play in positioning Indigenous peoples in powerful fields, an emerging theme from the

interview findings was the government field. Most of the Indigenous participants in this study made mention of the government when they spoke of the powerful and empowering tool of accounting. For example, an Indigenous accountant interviewee argued that there needs to be more Indigenous peoples in the accounting field to first, gain entry into powerful fields (such as government), and second, to have a voice in matters that directly impact on their families and communities.

“I don’t think there are enough of us in the game or having these sorts of conversations. Don’t get me wrong, I don’t think for one minute we should have to give up our cultural practices and heritage to be a part of the economic game, I just believe we should be given opportunities to have a formal conversation and say about our financial destinies” (Interviewee IA #7).

Interviewee IA #7 agrees with the interviewee comments in relation to accounting being a skill that may be used for reclaiming control over one’s own financial affairs. However, the interviewee argues that accounting is as much about discharging accountability to government as it is for attaining a position of “influence and control”.

“...good corporate governance in organisations has been a constant theme for government and community organisations. With good corporate governance brings the notions of accountability and transparency. Indigenous people who are in positions of influence and control in organisations need to firstly ensure their own financial affairs are in order. Once this is achieved, I believe that they will be better equipped to be able to make informed decisions about their particular organisation or role” (Interviewee IA #7).

Along the same lines as Interviewee IA #7, Interviewee I non-QA #2 who works as a bookkeeper in Indigenous Australian organisations, clearly highlights the control that government has over Indigenous affairs. There was an underlying tone of anger when discussing the use of accounting skills in the context of government. The context of the interviewee’s discussion was that accounting skills can be used as a tool for Indigenous

economic development but equally as important, is that accounting skills are used to keep the government happy and 'off their backs'.

"To me that probably would mean financial capacity building would be the ability to confidently build businesses or grow or diversify ... I think it would be as basic as being able to put forward a business plan to go to Government and say, 'Here's our business plan'" (Interviewee I non-QA #2).

Another very insightful nexus between accounting and government was offered by Interviewee IA # 3, who not only views accounting skills as a tool for re-empowerment, but also considers accounting to be a skill that can be used as a line of defence to protect oneself from 'the government'. The government is fundamentally seen as a powerful institution that has as its main objective to close down Indigenous organisations. Entering the accounting field is arguably seen as a defence tactic to protect communities from the enemy field – the government.

*"Unfortunately because most of the time when organisations are assessed for performance, or there's a consideration around its sustainability, almost invariably the numbers or the financials are considered. So if you don't understand the financials, and the other thing is if someone wanted to go and make an attack on an organisation, and it's cynical **if government bureaucracy wants to close off a program**, then if your finances are out of order basically **you're a sitting duck**, that's it. It's critical you understand the finances because you realise that if you don't have a handle on it then you're really, your governance is out of whack" (Bold added).*

Accepting that the discharge of accountability functions for government funding and programs is inevitable, Interviewee IA #10 concedes that accounting 'by' Indigenous peoples, is crucial for entering the economic field and for moving down the path to building financial capacity.

"Again if government keep talking about capacity building all the time and they talk about it in the context of communities being able to manage their affairs, enter the economy and do all that sort of stuff they're talking about, we're never going to be able to do it unless there are people with these skills. It's a fundamental part now of business" (Interviewee IA #10).

The interviewee findings to date have supported this study's argument that accounting skills are a tool (capital) that may be used to play the game (rules) and to gain entry into powerful fields. Bourdieu and Wacquant (1992) explain that "...it is the *knowledge of the field itself* " that allows us to grasp "...*their point of view* or position (in a field) from which their particular vision of *the world* (and of the field itself) is constructed (p. 107, italics added). Applying Bourdieu and Wacquant's argument in the context of this study, the following analogies are given:

- *knowledge* equals accounting skills
- *the field itself* equals the accounting field
- *their (that is, the players') point of view* equals insights into how those with power think and behave within the field.
- *the world* equals all fields including the government, the mainstream economy, the corporate world, etc.

By using these analogies and applying the Bourdieu and Wacquant (1992) argument to the accounting field, it is accounting knowledge that empowers us to understand how the players within the accounting field think, view and construct their version of the world. The astute perception of Interviewee IA #14 provides a brilliant example to illustrate Bourdieu and Wacquant's (1992, p. 107, italics added) argument that "...it is the *knowledge of the field itself*" that allows us to grasp "*their point of view* or position (in a field)". Interviewee IA #14 states:

"I went into business for two reasons; one was to assist Indigenous Australians to become economically independent but probably more importantly was I needed to get inside of the heads of the mainstream of Australia to find out what made them tick." (Bold added)

To sum up and explain the notion of using the rules of the game and playing the game to gain entry into fields, Bourdieu and Wacquant (1992) state:

“This is because, at every moment, there is something like an ‘admission fee’ that each field imposes and which defines eligibility for participation, thereby selecting certain agents over others” (p. 107).

The admission fee for the accounting field: is it inaccessible?

The interview findings thus far have supported the argument proposed through this study, namely that accounting is a skill that can be used to gain entry into powerful fields. Furthermore, the participants have regarded accounting as an integral pathway for building financial capacity. Yet, there are so few Indigenous peoples in the accounting field. Why is this so? Why has the ‘admission fee’ been fundamentally unattainable for Indigenous Australians? In this section, the interview findings will be analysed from a Bourdieuan perspective to help understand why the accounting field has historically been impassable by Australia’s Indigenous peoples. By giving a voice to those who have successfully gained entry into the accounting field, the rules of the game will be explored. This analysis aims to assist the process for changing the ‘admission fee,’ thereby enabling entry for a larger number of Indigenous peoples into the accounting field. Whilst the findings are mainly drawn from the participants who have gained entry into the accounting field, the voices of the other participants are also presented and analysed to permit a more diversified and holistic analysis.

Bourdieu (1998) argues that in advanced societies (for example Australia) “...social space is constructed in such a way that agents or groups are distributed in it according to their position in statistical distributions based on the *two principles of differentiation* ... economic capital and cultural capital” (p. 6). Bourdieu is referring to cultural capital such as education, knowledge and economic capital, which includes wealth and money. However, whilst the two forms of capital can be

discussed independently, Bourdieu reasons that cultural capital, such as education, is also a disguised form of economic capital, because it can allow agents to enter fields of employment and to use their education as a means of earning income. Furthermore, the agents in social spaces are in a state of a constant position-taking struggle "...through the space of dispositions (or habitus)" (Bourdieu, 1998, p. 7). Bourdieu explains that the different positions within the fields, based on capital and economic differences, also corresponds to "...a class of habitus (or tastes) produced by the social conditioning," which also accounts for "...the unity of style, which unites the practices and goods of a single agent or class of agents" (Bourdieu, 1998, pp. 7-8).

Bourdieu's theory of capital, field and habitus is especially helpful to unravel the determinants of the accounting field and, in particular, of entry into the accounting profession. What are the capital requirements (rules of the game) for entry into the field? Who determines the rules of the game? How can the rules of the game be changed? By understanding the rules of the accounting game, the practices and goods that unite the profession can be pulled apart. Also, by deconstructing the accounting field, alternative modes for reconstruction of the field may be explored. The deconstruction process may also help arm agents, who want to challenge the 'taken for granted' rules of the game, with information so that the 'admission ticket' requirements are reconsidered.

The interviewees, who represent the deliverers of accounting services, agreed that the accountability requirements for Indigenous communities and organisations to discharge their obligations to the government are increasing. Findings relating to the increased accountability measures for Indigenous communities and organisations were presented earlier. However, underpinning the findings is also the notion that the accountability measures are 'taken for granted'; that is, the participants did not question the tool of accounting (accounting processes and procedures) by which the accountability expectations were measured. Instead the participants questioned the increasing number of reports that the government demanded from Indigenous organisations. The sentiment,

however, was that Indigenous organisations have greater accountability demands imposed upon them than their non-Indigenous counterpart organisations. Interviewee IA #10 observed that:

*“They put a lot of effort and time into funding applications, giving money, accounting for money, doing all that sort of stuff and I think if you have a look now and particularly we’re becoming more and more – and this is probably relevant a lot to auditing things, but we’re becoming more and more a **surveillance site**” (Bold added).*

The accounting tool, or the mechanics of accounting, was not in itself questioned. There was an acceptance of the accounting processes, even though the Western accounting processes are a relatively new and foreign concept to Australia’s Indigenous peoples. As Interviewee IA #10 explains, accounting and accountability processes are just part of the ‘new’ course for Indigenous peoples:

“...so we’re going down this path of greater and greater and greater record keeping, so collection of information, retention of information and auditing of that information. It’s becoming again a sort of a fundamental part of our society so I think that again just shows the way it’s working.”

Indeed, the accounting processes were seen as a necessary evil but when mastered by Indigenous peoples could also be empowering. An Indigenous accountant, who worked as an auditor, spoke of accounting as an implement of empowerment and control.

“When I was an auditor you had to be able to justify and explain any situation and to get people to understand your point of view ... The biggest thing I teach people is ‘Don’t be a button pusher, don’t accept it, understand it and know it and own it.’ The more I empower people with financial literacy the better off they are and the more confident they are. They want to take control of things and they want to do more” (Interviewee IA #16).

There was not, however, an acceptance of the way in which the tool of accounting was used by non-Indigenous peoples in the context of

Indigenous peoples. That is, accounting 'for' Indigenous peoples was not so favourably viewed. Interviewee I-other #2, who holds a senior position in Indigenous affairs, expressed a similar opinion to Interviewee IA #10 above. He stated that accounting processes when used 'for' Indigenous peoples can be detrimental. Speaking about 'the government' Interviewee I-other #2 agrees that Indigenous organisations are becoming more and more a 'surveillance site' as suggested by Interviewee IA #10. Accounting 'for' Indigenous peoples has been used to shut down Indigenous organisations.

"Aboriginal organisations have ... for a whole range of organisations ... have been shut down. There is greater demand on acquittals and accounting processes" (Interviewee I-other #2).

Therefore, whilst accounting has arguably been accepted as a 'taken for granted' and essential skill, it is seen as a skill that is best placed in the hands of Indigenous peoples. The negative impacts of accounting processes have been well documented in the accounting literature. A review of the relevant accounting literature is presented in Chapter 3. The negative impacts of accounting are clearly still occurring, as evidenced by the interview findings of this study. However, accounting is seen as an instrument of domination and detriment when delivered by non-Indigenous accountants 'for' Indigenous peoples. Accounting 'by' Indigenous peoples, on the other hand, is viewed as an instrument of empowerment and self-sustainability.

The findings to date have acknowledged that accounting 'by' Indigenous peoples is necessary for supporting and equipping Indigenous peoples, communities and organisations along their path to financial capacity building. Why then have Indigenous Australians been prevented entry into the accounting field? What are the rules of the game for the accounting field? What are the rules for exclusion from and inclusion into the field? What are the selection criteria? Who makes the rules?

The accounting field's rules of the game

As mentioned earlier, there have been very few studies that have investigated the dearth of Indigenous Australians in the accounting profession (Lombardi and Clayton 2006, 2009; Lombardi and Cooper 2014a, 2014b). From this group of previous studies, there is only one study that adopted a Bourdieuan perspective. Lombardi and Cooper⁴¹ (2014a) used Bourdieu's concept of field to investigate "...the role that accounting skills plays in enabling Aboriginal and Torres Strait Islander peoples access to fields and decision-making positions that have traditionally been inaccessible to them" (p. 1).

Investigating the barriers in entering the field of accounting provides an insight into the rules of exclusion and inclusion, the creators of the rules and the selection criteria of the accounting field. In the context of Australia's Indigenous peoples, the rules of inclusion and exclusion extend from the time of colonisation to the current day. Historical factors have had a direct impact on the current day rules of the game. Through the interviews conducted with Indigenous accountants, Lombardi and Cooper (2014a) found four main themes emerging from the data. It was clear from their findings that government and coloniser policies and laws have played the most significant role in forming the rules of exclusion and inclusion for entering fields.

Discussing the theme titled "The site of struggles — from childhood to an accounting qualification" Lombardi and Cooper (2014a) explain that ... "Australian history shows that Aboriginal and Torres Strait Islander people were prevented entry into the field of Australian citizenship, human rights and economic development. Clearly these experiences would have had a monumental impact on the schema of a person, of a family, of a community (p. 8)". They argue that as a result of the marginalisation, Aboriginal and Torres Strait Islander peoples "...would have been directed

⁴¹ Lombardi and Cooper (2014a) 'Aboriginal and Torres Strait Islander People in the Accounting Profession – an Exploratory Study', *Australian Accounting Review* (forthcoming), draws from this thesis.

towards a belief focused on the unachievable, rather than the achievable in life” (p. 8).

Bourdieu explains the processes involved in the journey to attaining a certain self-belief system. He argues that domination exerted over the dominated leads to an embodiment of historical structures “...in the form of unconscious schemes of perception and appreciation” (Bourdieu, 2001, p. 5). Bourdieu (2001) applies the term ‘paradox of doxa’ for the “order of the world as we find it” and for the way we humans accept as ‘natural’ the established order such as “...relations of dominance, its rights and prerogatives, privileges and injustices” (p. 1). Bourdieu’s argument of ‘paradox of doxa’ can be applied to the colonial domination of Australia’s Indigenous peoples. Their domination is based on socially constructed divisions, which have been perpetuated and legitimised by ‘symbolic violence’ under the guise of the language used, one’s lifestyle (how one thinks, speaks and acts) and “...more generally a distinctive property, whether emblem of stigma, the symbolically most powerful of which is that perfectly arbitrary and non-predictive bodily property, skin colour” (Bourdieu, 2001, p. 2). The impact of domination of Indigenous peoples has constructed the social world as a system of divisions and oppositions; these are the white/black, dominated/dominator, inclusion/exclusion divisions. It is on the back of these societal divisions that the dominant and powerful in society legitimise their prevailing and symbolic instruments of control.

Applying Bourdieu’s argument of doxa and symbolic violence to this study provides a fundamental and important way for looking at dominance and power and its impact on entering the accounting field. Over and beyond the ‘mechanical’ and ‘forced’ societal and field constraints that are deliberately set (for example apartheid, laws for exclusion based on race or gender, etc.), there are the effects of symbolic violence and symbolic domination, which are exerted “...through the schemes of perception, appreciation and action that are constitutive of habitus, and which, below the level of the decisions of consciousness and the controls of the will, set up a cognitive relationship that is profoundly obscure to it” (Bourdieu, 2001,

p, 37). It is these weapons of symbolic domination that have arguably led to "...a belief focused on the unachievable, rather than the achievable in life" as found by Lombardi and Cooper (2014a, p. 8). The interview findings of this study support the argument that mechanical and symbolic domination impacts on the substance of habitus and the acquired schemata that influences perception, taste and aspirations.

Interviewee IA #14 provided insights into the mechanical tools of domination and power used by the colonisers that excluded Indigenous peoples from voting, owning property and engaging in mainstream Australia.

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

Interviewees also openly and generously shared the impact that the Stolen Generation legislation had on their family. From the time of colonisation, Indigenous children were stolen from their parents, particularly 'half-caste' children who were considered to more likely to be integrated into 'modern society'. This lasted until the 1970s. The destruction of family and sense of loss is unimaginable and would have dominated the schemata and sense of self, family and community. For example:

"My grandma's (European) dad fought tooth and nail to keep his children from the Act" (Interviewee IA #14).

"Because my grandmother is stolen generation I have ... no connection to my community" (Interviewee I non-QA #2).

A very profound insight was offered by Interviewee I other # 2, whose father was also a stolen generation victim, when the comparison between Australian migrants and Indigenous Australians was made. In particular, this interviewee was very articulate in explaining the long lasting impact of the 'shackles' of colonisation that Indigenous Australians remain desperate to remove.

“You look at where – you take migrants for instance, Demetriou runs the AFL now, in the ‘50s that wouldn’t be. But each of those groups including the most recent groups have come without shackles, they have come with challenges, but not with shackles. Our people had shackles up until the middle, you know, until the seventies and the shackles story, they may not be physical, but they are yes spiritual and mental and whatever, so breaking those shackles.”

The dispossession of land, and human right violations, legitimized by laws that discriminate and a constitution that did not even recognize Aboriginal and Torres Strait Islander peoples as citizens, undoubtedly permeates one’s hopes for future prospects, aspirations and possibilities. The rebuilding from the damage done to an entire population takes time, support and ultimately a belief system that a more empowering pathway is possible.

The historical barriers and exclusionary processes endured by Indigenous peoples contextualises why the professions, such as the accounting profession, have been virtually impossible to enter. The rules of exclusion and inclusion, and the creators of the rules and the selection criteria of the accounting field, are explored to grasp the form of power and dominance within the fields. By comprehending the social order and social positions within fields, Bourdieu argues that ‘cultural products’ (for example, expertise, intellect, qualifications, etc.) of an autonomous field (for example, the accounting field) can be produced and reproduced (1990, p. 113). The ‘cultural capital’ is in effect the rules of the game that if mastered can exercise power so as to gain a dominant position within the field. Most influential in the accounting field is the cultural capital in the form of accounting expertise. Accounting expertise traditionally involves the mastery of accounting concepts and accounting practices. The embodiment of practical accounting skills broadens the notion of accounting as being just ‘field’ and ‘capital’ to now including accounting as ‘habitus’. Accounting skills when mastered can be considered ‘habitus’ because the agents in the accounting field, embodied with the skills, enables them to use the skills in a practical and often automatic manner.

Accounting, viewed as habitus, is a function of acquired schemata and practices, and arguably a self-belief in one's knowledge.

The accounting field is an autonomous field that consists of persons who arguably possess accounting expertise. As such, accounting is recognised and respected by society, thereby bestowing those in the accounting field a position of trust, dominance and power. Accounting can be a tool of empowerment. Furthermore, the powerful space that the accounting field holds in society is used to legitimise the exclusiveness and associated exclusionary practices for entering into the accounting field.

The interviewees shared their personal experiences in interacting with the accounting field and, in particular, interacting with the accounting profession. Interestingly, although not surprisingly, the non-Indigenous accountants interviewed spoke of the accounting field in terms of the reasons why they were attracted to the profession and thereby spoke of the benefits of 'inclusion' rather than any barriers they faced. For example, a non-Indigenous accountant discussed accounting as an entry ticket to the "big end of town":

"In terms of just understanding not only accounting; because it's not only just accounting at that big end of town, it's the whole thing of investments, of derivatives of capital markets of economics and so on" (Interviewee NIA #9).

For non-Indigenous accountants, the aspirations are more pitched at a global arena or the "big end of town". The accounting skills are seen as a tool to achieve high powered decision-making positions within very large organisations. Their goals are more focused at an individual benefit level rather than a community level. As already highlighted, the Indigenous accountants tend to view accounting as a tool that can assist the financial survival of Indigenous communities and organisations. Conversations of "big end of town" and "derivatives" are arguably not even on an Indigenous accountant's radar. However, the vision of achieving such high earning positions is evident in the self-belief or schemata (habitus) that non-Indigenous accountants possess. Bourdieu (1977) argues that a person's

dispositions, and self-belief, are acquired from the schools, class, opportunities, privilege and 'social trajectories' that a person has experienced. These ultimately influence an agent's (person's) perceived future expectations and perceived position in the social world. An Indigenous accountant, who has overcome the barriers of entry into the accounting field, spoke of the importance of self-belief and stated:

"I think that's really important because you've got to have that expectation that you can actually do. And then you've got an expectation that other people out there ... I've always had a ... I mean, there is racism and all that sort of stuff" (Interviewee IA #6).

Even more remarkable is that none of the thirteen non-Indigenous accountants made any reference to experiencing, or feeling, excluded from the accounting field. That is not to say that they found the accounting qualification process easy and, in fact, quite the contrary, but they did not make any mention of feeling excluded. The absence of discourse of 'exclusion' in the interviews conducted with the non-Indigenous accountants is noteworthy. It provides a distinctive difference when comparing the journeys of the Indigenous accountants and non-Indigenous accountants in this study. Although there were some positive reasons for entering the profession, most Indigenous accountants spoke of "exclusion" rather than inclusion in the context of the accounting field. In comparison, the non-Indigenous accountants discussed accounting as a function of inclusion rather than exclusion.

Barriers to entering the accounting field

The barriers to entering the accounting field are vast and many. The main themes emerging from the interview findings included economic barriers, education barriers, racism or marginalisation, social and family barriers and that accounting is a 'white man's field'.

The main themes, emerging from the interviews conducted, will be used to unpack the more frequently and commonly discussed barriers. Many of these themes have to some extent already been referred to earlier in this chapter. However, to support the earlier discussion of the barriers to entering the accounting field, interview findings have been provided.

A white man's field

The accounting field is fundamentally seen to be a white man's domain, mainly because Indigenous peoples have not had access to money or the opportunity to manage income has been taken away from them. An example is the government Intervention, as discussed earlier. The following interview findings offer valuable insights into why the accounting field is perceived as a field that they do not belong in because it is irrelevant or impenetrable for Indigenous peoples.

"...I think Aboriginal people in my view see accounting as a white man's thing or a non-Indigenous thing" (Interviewee IA #3).

"Aboriginal and Torres Strait Islander people in the main do not have a history of financial management being handed down to them or living in a financial literate environment such as most of our non-Indigenous counterparts" (Interviewee IA #7).

"...why Indigenous Australians don't rush to become accountants. I believe it's a cultural thing. Indigenous accountants don't believe that they have enough understanding of, excuse the French, 'white men's culture'" (Interviewee IA #14).

The perception that the accounting field is a 'white man's field' is arguably derived from the perception that Indigenous peoples do not have the necessary capital (knowledge, money, skills) to enter the accounting field, a field that has been dominated by non-Indigenous peoples. This perception (real or imaginary) emanates from a belief that Indigenous peoples do not possess the dispositions required for entry into the accounting field. This arguably is consistent with the accounting field's quest to exercise and maintain an autonomous and dominant position

“within the totality of fields” (Bourdieu, 1990, p. 144). By maintaining a homogenous set of dispositions, the accounting field self-perpetuates its historical foundation and gives the appearance of it (the accounting field) being a ‘natural’ state, with its own undisputed laws and rules for validation. These exclusive laws and rules also serve to self-perpetuate the autonomy and dominance that the accounting field has historically maintained. Indigenous accountant IA #16 explains why the homogeneity of the accounting field is a distinctive barrier to entering the field.

“Trying to get a person of Indigenous background, in particular, to be excited or want something that seems so heavily regulated doesn't have enough of that in the history of our people. So to come into this field doesn't gel with everything in your nature that says ‘Why are we constraining and blocking ourselves into these suits/straightjackets?’ (Interviewee IA #16).

Another interviewee describes this notion of homogeneity in the accounting field by explaining that when others learn that he is an accounting professional, they tend to view him as a “freak”.

*“...when people find out that I am who I am, that I'm an accounting professional, they sort of tend to first of all look at me a little bit like I'm ... **a freak**” (Interviewee IA #14, bold added).*

Bourdieu (2005) talks about the social structures of the economy and argues that economics (which includes accounting) has economic dispositions that ultimately form the basis for inclusion and exclusion of the economic field. The effect being that the rules for inclusion/exclusion over time have become accepted as normal practice.

*“Everything economic science posits as given, that is, the range of dispositions of the economic agent which ground the illusion of the ahistorical universality of the categories and concepts employed by that science, is in fact, the paradoxical product of a long collective history, endlessly reproduced in individual histories ... it is because history has inscribed these *concomitantly* in social and cognitive*

structures, practical patterns of thinking, perceptions and action” (Bourdieu, 2005, p. 5).

Economic and Education Barriers

The economic barriers and education barriers have already to some extent been discussed in this chapter in the section titled ‘Positioning the Accounting Field’. In the earlier discussion surrounding economic barriers, it was highlighted that the Indigenous participants in this study, in the main, came from poor socio-economic backgrounds and were not exposed to the same aspirations as the non-Indigenous participants. To further reiterate the prior findings, Interviewee IA #4 claims that economic barriers are often passed “down from parent to child”. Consequently, the outlook for the future is perceived to be constrained, and arguably predetermined, by the path inherited from their parents.

“That’s it, and there’s no future outlook or planning for the future ... It becomes – and it’s still culture that’s handed down from parent to child. I don’t know what the statistics are for the likelihood if your parents are unemployed, what your statistics are that you’re going to be, I don’t know” (Interviewee IA #4).

Bourdieu (2005) argues that the lack of future hope, or put another way, the perception that a child expects to achieve the same as their parents, are learned dispositions (habitus). Applying this argument to one’s economic field, Bourdieu (2005) claims that “the economic habitus” is “not restricted to material goods and wants or to markets with monetary transactions” (p. 209). It also encompasses the “emotional and other decisions” (p. 209). Therefore, the hopelessness in relation to future employment and/or future economic gains becomes engrained and forms one’s reality. Bourdieu (2002) discusses inheritance in terms of expectations and states that inheriting dispositions perpetuates certain traits and makes one “the docile” instrument “of reproduction” (p. 508).

Education, as earlier debated, arms people with skills to procure employment for economic gains. Bourdieu (2002) argues that capital, such

as educational qualifications, can be translated into economic capital, such as money and wealth. Many of the Indigenous accountants were the first in family to go to university and did not perceive tertiary education to be within their reach. For example, the following interviewees mentioned that they were first in family to attend university. University seemed a far and unattainable goal for many of them.

“It just wasn’t something that I considered ... it wasn’t something that I saw as a possibility” (Interviewee IA #10).

“It wasn’t a natural progression to go to uni, but then it was never excluded as an option” (Interviewee IA #13).

“I was the only one who went out and went past Year 12” (Interviewee IA #14).

“I think they were just happy for me to go to university because I think I’m the first in my Aboriginal side” (Interviewee IA #12).

The education and economic barriers contribute to perceived future aspirations. These barriers are very pertinent when considering barriers to entering the accounting field. If university is not even in one’s psyche, it is less likely that a university education will be pursued. The accounting professional bodies require a university or other higher education qualification before a candidate can be considered for entry into the profession. This is an obvious barrier and one that assists in understanding why there are so few Indigenous accountants. Of course, aspirations (or lack thereof) for educational and economic outcomes, are not the sole explanation for the barriers to the accounting field. Aspirations and dispositions are influenced by a person’s social setting. Therefore, the historical background of Indigenous Australians, as covered in Chapter 2, must also be considered to appreciate the impact of colonisation and colonial policies on past and current barriers.

Racism or marginalisation

Racism and marginalization have been discussed in depth in Chapter 2. However, in support of the historical and contextual background

discussed in Chapter 2, a generally held view of the Indigenous interviewees is that racism and marginalization, and in particular with reference to entering the mainstream economy, continues to exist. One interviewee, an Indigenous accountant, spoke of the paternalism experienced by Indigenous peoples when dealing with government and business people, because the perception is that Indigenous peoples are “helpless” and “not capable”.

*“I don’t like to use the word racist because it’s a very pejorative term and it has connotations and it immediately makes people defensive, but I do think there are lots of things that I see, particularly in firms and in businesses across the base and I think particularly in government that reinforce an attitude that Aboriginal people are sort of helpless and not capable of doing things and I think that, one, you need to – I think the great advantage in becoming professional and doing those things is that you **challenge that perception**” (Interviewee IA #10, bold added).*

Another Indigenous accountant also spoke of the paternalism and racism he experienced, but the racism was referred to as if it was a matter of fact or a taken-for-granted way of life. That is not to say that racism is condoned but rather that it is, as Bourdieu states, “the paradoxical product of a long collective history, endlessly reproduced in individual histories” (Bourdieu, 2005, p. 5).

“...I mean, there is racism and all that sort of stuff” (Interviewee IA #6).

Racism has also been experienced at a wider level, whereby Indigenous organisations are perceived to be run badly or corrupt.

“...our funded organisations are under much greater scrutiny and had to be more accountable than other funded organisations, so it’s just a perception always that Aboriginal organisations lacked accountability, there was corruption all through them” (Interviewee IA #10).

The paternalism included policies of income management, as discussed earlier in this chapter. Reiterating the earlier discussion about the arguably racist government policies aimed at controlling the lives of Indigenous peoples, Interviewee IA #7, claims that accounting skills:

“...have not been passed down from one generation to the next. This is due to past government policies in taking a lot of these responsibilities from Indigenous people and imposing other regimes of ‘income management’ which did not necessarily help Indigenous people. What it has created are whole sections of society that do not have a fundamental grasp of the economy or their own economy.”

The racism and marginalisation, as discussed by the Indigenous interviewees, supports Bourdieu’s argument that the dominators maintain a position of power and dominance by legitimating their actions, through policies, laws and self-perpetuating dominant positioning in powerful fields.

Social and family barriers

Discussion of the social and family barriers appeared to be mainly in respect of the economic, educational and social barriers resulting from the colonisation of Australia. Interviewee I non-QA #3 explained the cultural mismatch between Indigenous collectivism and the enforced Western economic rules. Furthermore, he contends that the enforced economy facilitates continued poverty.

“...our culture isn’t one of putting things away for a rainy day, you know. The culture has been one of, if you’ve got something you share it with everybody else and you don’t worry about it too much because somebody will have some when you haven’t got it and share it with you. But society today doesn’t necessarily work like that and it also means that you’re constantly, you know, you can’t get out of the poverty trap either when you live like that” (Interviewee I non-QA #3).

Similarly, another interviewee explained that Indigenous collective economic principles are in contrast to the fundamentally individualistic economic principles of modern day Australia.

“And it’s because under the modern day sense of Australia is you go out, you work, you earn, you save for you and your little nuclear family but whereas the Aboriginal culture doesn’t fit that model. It’s very much a case of well, we’ve got a large extended family. In most Aboriginal societies across this country and Torres Strait Island societies, your first cousins are your brothers and sisters, so instead of just having the children of your mum and dad as your brothers and sisters, you’ve got your mum and dad’s sister’s children as well” (Interviewee IA #14).

A sub-theme that became evident was in relation to keeping the accounting qualification low-key because it was sometimes seen as ‘flashy’ or ‘tall poppy’. For example, Interviewee IA #9, explained:

“I used to go down and help them with it, never as a qualified accountant or a CPA ... that goes back to, being a flash black again.”

Sharing a similar viewpoint, Interviewee IA #13 stated,

“...sitting on the committee to assist ... I would never say, well, I’m an accountant ... There’s a strong tall poppy problem in the community. See you don’t go sprouting off and saying, oh I know this and I can do that, and I’m this and whatever.”

Interviewee IA #16 further explains that a professional qualification (including an accounting qualification) is often shunned by other Indigenous community members.

“Often I’ve found that the more qualified you are and the higher you run up the ranks, the more your own people shun you” (Interviewee IA #16).

Whilst many of the barriers entering the accounting field reflect the Western colonisation and dominance of Indigenous peoples, there are barriers that emanate from the Indigenous communities and families. That said, such barriers are arguably in response to resisting the assimilation and dominant policies that Indigenous peoples have been subjected to since colonisation.

The selection process

The rules of the game are the basis for reproducing the social relations, homogeneity and autonomy of the accounting field. Drawing on Bourdieu's arguments in relation to social practices of the legal field, McCahery and Picciotto (1995) state that "...the juridical field shapes and structures the dispositions of legal actors and that legal rules are predictable largely as a result of the homogeneity of habitus" (p. 252). The accounting field arguably draws many comparisons to the legal field, in terms of "...fees, training, curricula, validation, and so on" (Esland, 1980, p. 223). An extension of the argument, therefore, is that just as the legal field shapes the dispositions of those in that field, so too does the accounting field shape the dispositions of those within its field, producing a uniformity and homogeneity of habitus that reinforces the structures and processes of the selection criteria for entry into the field.

One interviewee alluded to the homogeneity of the accounting field, and stated that even as a qualified Indigenous accountant, for the first fifteen years in the accounting profession, he did not feel that he belonged there.

*"I can only speak on my perspective on this, what baulks Aboriginal people to move probably this way is the fact that it's a profession that wasn't promoted to Aboriginal people and I can honestly say to you that for the first 15 years of me being in the profession, **I felt at no stage that I should be there**" (Interviewee IA #8, bold added).*

Looking at the selection process from an arguably racist perspective, Interviewee, I other #2, claims that Indigenous students are perceived to have low expectations and not capable of achieving the skills necessary for a professional qualification,

‘But there is that preconception ... they see an Aboriginal kid and many of our kids get sent to TAFE. Dumbed down, it is a bigger tree of low expectation; that is why they suffer.’

Rose (2007) argues that Aboriginal and Torres Strait Islander students are pigeon holed into certain (under-performing) educational abilities. Rose explains “...[t]his is done by both underplaying and overplaying the students in certain circumstances at times but more clearly by channelling Aboriginal and Torres Strait Islander students into certain paths because of their Indigeniety e.g. you’re Indigenous so you should go to a TAFE” (p. 7). Arguably, therefore, the selection process for the accounting field starts well before school education even begins.

Bourdieu and Passeron (1977) discuss the selection processes of fields. Focusing on the educational system, they argue that the selection criterion for entry into schools “...is more capable of concealing its *social function* of legitimising class differences behind its *technical function* of producing qualifications” (p. 164). Bourdieu and Passeron (1977) further explain that institutions that deliver educational and professional qualifications, give the appearance of ‘neutral authority,’ when in reality the privileged classes have delegated the power of selection to the educational institutions. Thus academic institutions have been delegated the “...power of transmitting power from one generation to another” (p. 167) and do so “...through its formally irreproachable verdicts, which always objectively serve the dominance classes, since they never sacrifice the technical interests of those classes except to the advantage of their social interests” and such institutions “...contribute to the reproduction of the established order” (p. 167).

Discussed earlier were the barriers to entering the accounting field. One barrier highlighted was that the accounting profession and the accounting field were perceived to be a 'white man's' domain. The rules of the selection process are likewise perceived to be applicable only to white (non-Indigenous) peoples because you need to have an understanding of 'white men's culture' to be considered for entry. Interviewee IA #14 explains this by asserting:

"Indigenous Australians don't rush to become accountants. I believe it's a cultural thing. Indigenous accountants don't believe that they have enough understanding of, excuse the French, 'white men's culture'"

Bourdieu (1993) argues that "...through homology and the consequent synchronisms the reproduction of the field is reinforced" (p. 57). Reiterating the view that the selection process of many professions, including the accounting profession, is dominated by 'white people' Interviewee IA #14 states:

"The problem with the accounting profession, just as with the legal profession and the medical profession, is that you've got a lot of basically very conservative white guys running the show."

Even after all of the barriers are overcome and Indigenous peoples successfully enter the accounting field, they are subjected to professional selection processes that effectively exclude them from gaining 'visible' positions, such as a partner of an accounting firm, traditionally held by non-Indigenous accountants. An Indigenous accountant, who spoke of his achievements within an accounting firm, elucidated that skill and ability were not enough to be considered for a partner's position.

"I secured that position and when I went and spoke to my boss at the time who was a chartered guy, he actually looked at me and said 'Mate, you know, one of the big things is I don't want you to go, I'll match the money they're offering you and I'll match everything else but the one thing I'll never be able to give you is the front of the building' (Interviewee IA #8).

In a preceding section titled ‘The admission fee for the accounting field’, it was argued that changes to the rules of the game are better facilitated from the inside of a field. It was also argued that as a greater number of Indigenous peoples enter the accounting field, and are positioned in powerful and dominant decision-making positions, accounting rules that better match Indigenous business, culture and reporting requirements will evolve. For a change to the field, Bourdieu (1993) contends that the initiative for change falls,

“...almost by definition on the newcomers, i.e. the youngest, who are also those least endowed with specific capital: in a universe in which to exist is to differ, i.e. to occupy a distinct, distinctive position, they must assert their difference, get it known and recognized, get themselves known and recognized (‘make a name for themselves’) by endeavouring to impose new modes of thought and expression” (p. 58).

Changes in the accounting field also arguably require changes to the selection processes for entry into the accounting field. It is argued that as the number of Indigenous peoples in the accounting field increases, the existing homogenous structure can be challenged and change instigated. Interviewee 1 other #1 argues that Indigenous peoples are well placed to orchestrate change and to use their cultural difference to their advantage:

“I think because there are a lot of opportunities for Aboriginal people to be engaging in this economy, so culturally based enterprise and things like that where we have a point of difference.”

Accounting and financial capacity building

The link between accounting skills and financial capacity building

Chapter 8 presented the interview findings in relation to financial capacity building; its definition, its use and whether accounting is perceived to be a tool that can advance financial capacity building. When

asked if accounting skills provide a path to building financial capacity, without exception all of the participants agreed that accounting is an essential link. Reiterating the sentiment, an Indigenous accountant interviewee observed that:

“In terms of how it affects Aboriginal and Torres Strait Islander people, my personal view is that it is one of the most important things that we need to know for us to be able to operate in this advanced society we live in” (Interviewee IA #14).

In this chapter the accounting field has been explored by unpacking its position in society, the rules of the accounting game and the dominance and power that the players of the accounting game hold. In this section, the process for financial capacity building is analysed from a Bourdieuan perspective, to provide insights into how accounting can position agents in dominant positions that will ultimately lead to an accumulation of wealth and power, and thereby to building financial capacity.

Everett (2002) discusses Bourdieu's theory and argues that the accumulation of wealth needs to be seen as linked to cultural mechanisms. Cultural mechanisms, such as accounting skills, could therefore be viewed as a potential pathway to the creation of wealth, and indeed it is the theory that this study proposes. Everett (2002) further argues that as soon as capital is deemed 'legitimate', capital is converted into 'symbolic capital' and that "...this is why symbolic capital may well be the most valuable form, for it is only in the form of symbolic capital that the ultimate basis of power—wealth—can exert power and exert it durably" (Everett, 2002, p. 63). Applying Everett's argument to include accounting skills and accounting qualifications, skills that are 'deemed legitimate' (that is, they are deemed to be prestigious and revered skills), they are automatically converted into 'symbolic capital' and become a valuable tool for building wealth and power (Everett, 2002).

Earlier, the rules of the accounting field were explored. It was a generally held view of all of the interviewees that accounting skills are the

formal rules of the accounting game. The accounting rules are central as it "...is the source of power" of accounting professionals between the "...economic and social practices of their clients" (McCahery and Picciotto, 1995, p. 250). Whilst there are varying degrees of competency and therefore varying degrees of symbolic capital, once mastered the rules of the accounting game can be used to attain powerful positions within fields. As previously discussed, capital, according to Bourdieu, is what makes the games of society and, in particular, it makes the economic game "...more than just simple games of chance, offering at every moment the possibility of a miracle" (Bourdieu, 1997, p. 46). Bourdieu (1997) claims that competence in playing the rules of the game (for example competence in accounting skills), is necessary for gaining a dominant and powerful position within fields (for example, the accounting field). Accounting skills are not "just simple games of chance" but instead are a deliberate action used to play the economic game and to advantage those who have mastered the game (Bourdieu, 1997, p. 46). Responses received from the Indigenous accountants reveal insights into the positive role that accounting skills can play.

*"The degree was the entry ticket to that, the CPA was the entry ticket to **get the higher level**" (Interviewee IA #16, bold added).*

*"What we've got to do is this, is about business, this is about **getting on boards**" (Interviewee IA #3, bold added).*

*"...so that we can have a **voice with government** with any issues that are on the table that affect our mob". (Interviewee IA #1, bold added).*

*"The reality is where I sit, is you see **people of authority and position** and again, a lot of our people didn't have that status" (Interviewee IA #8, bold added).*

*"Accounting skills enable people to make **better decisions** when dealing with the financial aspect of a decision. This is an area that has been lacking in the Aboriginal landscape and is an area of great opportunity" (Interviewee IA #7, bold added).*

The Indigenous accountants interviewed generally supported Bourdieu's (1997) argument that mastering the rules of the game opens the door to powerful and dominant positions within fields that have arguably been shut to them. A commonly held view of all of the Indigenous accountant interviewees is that accounting skills can be an entry ticket to gain access into fields that would otherwise have remained closed to them.

Accounting as a tool for gaining a dominant position

As explained by Bourdieu (1993), position-taking within fields "...depends very directly on the position they occupy within the field of production and circulation of symbolic goods" (p. 131). Applying Bourdieu's view to the accounting field, it is argued that from a position within the accounting field, a field that produces and circulates accounting expertise, accounting experts/professionals are more likely to succeed in position-taking. In other words, the accounting field which produces and circulates accounting expertise, arms those within the field with the potential for position-taking (for powerful and dominant positions).

Fields, however, are places of constant struggle for position-taking. Strategies to procure a dominant position in the field need to be mobilized. Whilst the position-taking process is facilitated by characteristics related to one's dispositions, such as class, gender and race, position-taking strategies are the consequence of deliberate and conscious efforts, such as attaining an academic qualification. An accounting qualification, for example, is a conscious strategy that may be used for position-taking within the accounting field; a field that has fundamentally been impenetrable for Indigenous Australians. The interview findings, as presented earlier, support the argument that accounting skills are a strategy for attaining dominant positions within fields, and more particularly within the accounting and economic fields. In terms of position-taking, some of the interviewees support the assertion that professional status, by the attainment of a qualification, which is the "strategic orientation toward the game" (Bourdieu and Wacquant, 1992, p. 99) for the taking of a

dominant position in the field (of struggles), is enhanced. Interviewee IA #14 claims that an academic qualification “carries greater weight”:

“It’s just one of those things, I guess, that professionally, the simple thing around professional status is that a university degree carries greater weight.”

Likewise, Interviewee IA #4 saw an accounting qualification as a ticket to achieving his objective of being a business owner.

“...my goal (was) to become a business owner, and I thought okay, being an accountant will be the way that I can go through and achieve that.”

Another interviewee, Interviewee IA #6, explained that his motivation for undertaking an accounting degree was to procure a more dominant position in government:

“I wanted to go and get a degree in accounting, because I knew that I couldn’t get any further in the government, higher, unless I had a degree.”

Interviewee IA #6 went onto to say that a professional qualification extended the opportunity for position-taking in fields other than just government. Interviewee IA #6 highlights that professional fields have largely been closed to Indigenous peoples:

“Any ... pretty much any degree, for an Aboriginal person, because the number of Aboriginal people with high qualifications to do those higher jobs, there’s hardly any. So what happens is that somebody ... why I didn’t go to the accounting firm and go on and become an accountant – because I knew I could if I wanted to, then become a partner and do all that.”

Accounting as a path to financial capacity building

Capital, such as educational qualifications, not only improves a person's "...relative force in the game" and "...her position in the space of play" (Bourdieu, 1992, p. 99), but it can also be converted into economic capital, that is, money and wealth. Bourdieu (2002) explains,

"With the academic qualification, a certificate of cultural competence which confers on its holder a conventional, constant, legally guaranteed value with respect to culture, social alchemy produces a form of cultural capital which has a relative autonomy vis-à-vis its bearer and even vis-à-vis the cultural capital he effectively possesses at a given moment in time ... Furthermore, it makes it possible to establish conversion rates between cultural capital and economic capital by guaranteeing the monetary value of a given academic capital" (p. 285).

It is the contention of this study that capital, in the form of accounting skills and accounting qualifications can be converted into economic capital, and as such is a tool of empowerment that can play a positive role in the building of financial capacity. Accounting is "...a relative force in the game" (Bourdieu and Wacquant, 1992, p. 99) and can act as conduit for building financial capacity. It is argued that mastering the rules of the accounting game creates the path for Indigenous peoples to have greater access to the knowledge that is critical for decision-making positions and for the control of resources and businesses. Already discussed, is the relationship between poor financial management and the closure of businesses, cuts to government funding and the inability to build assets. Furthermore, the findings of this study support the argument that accounting skills are amongst the most important skills for Indigenous peoples to have if they are to engage with the mainstream Australian economy, as accounting skills are critical to the 'white' economy and to white success. Accounting, 'by' Indigenous peoples, provides the nexus between financial capacity building and wealth creation, self-determination and re-empowerment of Indigenous peoples. Interviewee IA #7 elucidates the link between accounting and self-determination.

“Aboriginal and Torres Strait Islander people want to be the drivers of the own destiny. However, without the tools to be able to make sound, logical, accountable decisions, we will forever be at the mercy of governments and big business” (Interviewee IA #7).

Providing another example, Interviewee IA #15 illustrates the positive role that accounting plays in financial capacity building:

“If everyone has better financial skills and is able to make the most of what they’ve got and to take advantage of any opportunities that are out there, if they’re wanting to start their own business or buy their own home or invest in something and manage the resources of the community group.”

Another interviewee, who provides accounting services for Aboriginal organisations, asserts that accounting is a powerful tool but that its benefits needs to be better explained to Indigenous peoples.

“They need to actually show people what a powerful tool it can be ... in a way that makes sense to their communities, or their businesses, or their families. So they need to make that connection, by applying this, this is going to improve” (Interviewee I non-QA #3).

Summarising the positive role that accounting can play in building the financial capacity of Indigenous Australians, the following interviewees claim:

“I don’t think there are enough of us in the game having these sorts of conversations ... we should be given opportunities to have a formal conversation and say about our financial destinies” (Interviewee IA #7).

*“It’s no secret that accountability in indigenous organisations is a serious impediment to closing the gap and moving people across the **economic as well as social divide**” (Interviewee IA #5, bold added).*

Juxtaposition: Western constructs and Indigenous emancipation

Bourdieu (2005) argues that the colonisers have forced their principles of economics on those who have been colonised (the 'newcomers'). The newcomers have been forced to not only enter this new field of economics but also to leave behind the world they have known. Bourdieu's (2005) argument that newcomers have had the principles of Western economics thrust upon them applies to Australia's Indigenous peoples. As discussed earlier in this chapter, accounting is a Western socially-constructed activity that is a 'taken for granted' and is an essential skill in the accounting field. The negative impacts of accounting processes on Indigenous peoples have been well documented in the accounting literature.

The interview findings support the existing accounting literature arguing that accounting remains an instrument of domination and detriment in the hands of non-Indigenous peoples. However, the findings also support the argument proposed by this study, namely that accounting 'by' Indigenous peoples is an instrument of empowerment and self-sustainability. Discussing the positive role that accounting, by Indigenous peoples, plays in the building of financial capacity building, Interviewee IA #7 also cautions that the use of accounting does not mean that "cultural practices and heritage" are given up.

*Don't get me wrong, **I don't think for one minute we should have to give up our cultural practices and heritage to be a part of the economic game**, (Interviewee IA #7, bold added).*

Indigenous Australians, who have overcome the barriers and have successfully entered the accounting field, metaphorically walk on the bridge that links Western and Indigenous value systems. Whilst straddling the two constructs is challenging, the interviewees in this study argue that it is by engaging with the mainstream economy that financial capacity can

be built. Interviewee IA #10 describes the value of being positioned on the bridge that links Indigenous and Western economic value systems.

“I think it’s important that we take advantage of all the opportunities and have access to and take advantage of that access to all professions ... I think that even now there’s a greater focus in the governments, there’s really a much greater focus on the government on entrepreneurship and creating economies in communities and all those economic and business terms is the language that government now uses and we’re not going to be able to do that unless we have people that are suitably skilled to be able to move us down that path” (Interviewee IA #10).

Another interviewee reiterates the sentiment of Interviewee IA #10, by affirming that knowing the rules, and having a feel for the Western accounting game, situates players in a strategic position.

“What we’ve got to do is this is about business, this is about getting on boards ... I think Aboriginal people have got to think they’ve got to know that there’s a better pathway through there, so me personally I think it’s a bit of a pool strategy and the strategy should be it’s all about business” (Interviewee IA #3).

Mastery of the rules of the accounting game can facilitate the access to, and making of, money. Money, in our current dominant Western capitalist civilisation, represents power and position. Although this does not necessarily represent the value system of Indigenous Australians, it is a possible pathway to changing their power and social position. It is not about surrendering culture or cultural beliefs; rather, it is about mastering the rules of the game, so that change and control of social practices can be instigated. The changes include shifts from the present day paternalism and dominance of Indigenous peoples, to emancipation and a future where a self-directed and self-governed life can be a realistic aspiration. To challenge an old and respected game such as the accounting game, a change in the rules of the game is necessary.

Whilst the topic of change within fields was discussed in the above section titled 'The accounting game,' it is pertinent to broaden that discussion at this point to integrate Bourdieu's arguments in relation to newcomers to fields. Bourdieu (1993) claims that "...the initiative of change falls almost by definition on the newcomers ... in which to exist is to differ, i.e. to occupy a distinct, distinctive position, they must assert their difference, get it known and recognized, get themselves known and recognized" (p. 58). Bourdieu further argues that by breaking from the dominant "orthodox" functionalities of the past, the newcomers can be emancipated by transcending,

"...the dominant mode of thought and expression, not by explicitly denouncing it but by repeating and reproducing it in a sociologically non-congruent context, which has the effect of rendering it incongruous or even absurd, simply by making it perceptible as the arbitrary convention which it is" (Bourdieu, 1983, p. 313).

In other words, change in the dominant discourse and dominant mode of thought can be sanctioned not by condemning it but rather change is facilitated by reproducing and applying the taken for granted practices in a context where it is exposed as being inappropriate "...or even absurd" (Bourdieu, 1983, p. 313). For example, as more and more Indigenous peoples position themselves within the accounting field and endeavor to impose new and more culturally appropriate modes of accounting, the dominant mode of thought and practice, that is, Western accounting concepts, will arguably be perceived as incongruous when applied in an Indigenous context. The changes may, for example, include changes in accounting standards to more appropriately account for Indigenous intangible assets, changes in government funding accountability expectations and changes in social inclusion reporting. Interviewee IA #16 highlights the need for change in the accounting field and accounting processes and states:

"If part of that was the scenario of an Indigenous entity and not just raising heaps of debits and credits ... but trying to get

people by looking at a social inclusion type situation by going 'How would you communicate with these people, what are the types of things that you should be aware of when it comes to a cultural scenario?'

An Indigenous Australian manager of a successful organisation spoke of the advantages of cultural differences and stated:

"I think because there is a lot of opportunities for Aboriginal people to be engaging in this economy, so culturally based enterprise and things like that where we have a point of difference" (I other #1).

A non-Indigenous accountant, who has a very senior corporate position, argues that changes in the accounting practices are imminent and that it would be a "...real shame if Indigenous Australians weren't part of that conversation" (Interviewee NIA #12).

*"I think there's a discussion that will be had not only in Western countries but I think all countries in the coming years around ... what is important to be measured and what is important, what is growth, what is wealth and perhaps that in a narrow sense what's regarded as finances and accounting and a P & L, a profit and loss statement, a balance sheet and a cash flow statement. I think there's a possibility that accounting could actually evolve beyond that and that reporting would actually be something that's actually quite different and it would be a **real shame if Indigenous Australians weren't part of that conversation** I think when it will occur" (Interviewee NIA #12, bold added).*

For over two hundred years, from the time of colonial conquest, Australia's Indigenous peoples have been subjected to colonial dominance resulting in their past and current unjust treatment and inequitable status. It may take another two hundred years to achieve the same quality of life indicators as those of non-Indigenous peoples, but a start to create change is needed. The argument surrounding the juxtaposition of Western constructs and Indigenous emancipation was powerfully articulated by Interviewee I other #2.

*“We need phenomenally talented accountants ... who will attend to the profession with a paradigm that is where they haven’t given up their Aboriginality or Aboriginalities but **they can operate in both paradigms** at a sophisticated level” (Interviewee 1 other #2, bold added).*

Conclusion

The interview findings have been analysed by adopting Bourdieu’s concepts of field, capital and habitus, in an attempt to make sense of the *phenomenon* (whether perceived or real) of the under-representation of economically independent Indigenous Australians and how accounting can play a part in building their financial capacity. In undertaking a Bourdieuan approach to analysing the role accounting plays in building the financial capacity of Australia’s Indigenous peoples, this chapter has considered the positioning of accounting; the rules of the game for entry into the accounting field; the barriers to entry; and what is needed to link accounting to financial capacity building. A critical analysis of accounting through a Bourdieuan perspective establishes accounting as belonging to all three of Bourdieu’s concepts. That is, accounting is a field, capital and habitus. Accounting as ‘field’ has been demonstrated to be a field that has largely been impenetrable to Australia’s Indigenous peoples. Accounting as ‘capital’ is the means by which accounting can be used as a tool (capital) of empowerment and for entering the accounting field. Accounting as ‘habitus’ is the embodiment of the practical accounting skills through the function of acquired schemata and practices.

By exploring accounting through the framework of Bourdieu’s concepts, and by drawing on the analysis of interview findings presented in this chapter, the variables that act as ‘restrainers’ and ‘enablers’ have been identified as follows. The ‘restrainer’ variables, acting as barriers to entering the accounting field includesocio-economic factors, intergenerational/transgenerational unemployment, and being distant from those who are advantaged: in education, health and powerful societal positions, Other factors identified as barriers include government policies

for income management, homogeneity of the accounting field (a white man's field), paternalism (for example having low expectations of Indigenous ability) and cultural norms (mismatch with Indigenous cultural values). All of these variables culminate to the final variable identified as a barrier, namely that the future outlook is perceived as dim. That is, there is a fundamental lack of self-belief.

Accounting, as a tool of empowerment and an enabler to building the financial capacity of Indigenous Australians, includes the following identified variables. The accounting skills and qualifications, mastering the rules of the game, opening doors to powerful and dominant fields and an admission fee to powerful and dominant positions, were amongst the identified enabling properties of accounting in its role in building financial capacity. Other identified variables included working in the mainstream economy (acting as a juxtaposition of Indigenous and non-Indigenous paradigms); regaining control of financial destiny and financial liberation; 'getting inside of the heads of the mainstream of Australia'; and a self-belief that financial capacity is achievable. The variables identified as enablers for building financial capacity, in essence rationalises the empowering role that accounting can play.

The analyses of the interview findings through Bourdieu's theoretical framework provide valuable insights into the accounting field and the empowering and disempowering role that accounting plays in the building of financial capacity. The variables identified as the barriers for entry into the accounting field (that is, the restrainers) and the variables that constitute the enabling role of accounting in the path to building financial capacity (that is, the enablers), opens the window for gleaming into the inclusionary and exclusionary processes of accounting. An insight into the inclusionary and exclusionary processes of accounting expounds the complexities of accounting in terms of its empowering and disempowering role in relation to the building of financial capacity of Indigenous Australians.

Providing a context for this study's investigation are the consequences and impact of the colonisation of Australia. Not only have the colonising policies and laws impacted on the health, education, life expectancy and other quality of life indicators of Indigenous Australians, the impact of colonisation also serves to provide the context for appreciating why Indigenous Australians have fundamentally been closed entry into accounting. At the time of the colonisation of Australia, the Indigenous peoples were thrust into a new world that dominated the way in which 'economic' transactions were conducted. Nevertheless, governments have limited Indigenous peoples' access to finance and have introduced income management policies that have taken away opportunities for Indigenous peoples to control their own finances.

Whilst it is critical that the impact of colonisation is acknowledged as the context for appreciating the detrimental role of accounting when delivered 'for' Indigenous peoples, the rich set of qualitative data that has been analysed leads to a considered view about the positive and empowering role of accounting when delivered 'by' Indigenous peoples. The research findings thereby support this study's argument that accounting 'by' Indigenous peoples can play a positive and empowering role in the building of their financial capacity. In doing so, this study addresses Buhr's (2011) concerns that the literature largely focuses on accounting 'for' Indigenous peoples, rather than accounting 'by' Indigenous peoples. By focusing on accounting 'by' Indigenous peoples, this study fills a significant gap in the current accounting literature.

The next chapter draws on the findings of this chapter and presents the final comments and conclusion for this study. The conclusion chapter discusses the significance of this research study, implications of findings, limitations of the research and recommendations for future research studies.

Chapter 10

SUMMARY AND CONCLUSIONS

“It's a long road we've been travelling til this far and it's still a long way away. And if we're going to walk on the road we've got to walk together, talk together, work together. If you listen to me, I will listen to you. If you do not listen to me, I will not listen to you, us mob”

(Ratara⁴², 2011)

Introduction

The complexities associated with the historical and current barriers entering the accounting field provides a foundation for also understanding why the financial disparity between Indigenous and non-Indigenous Australians still exists. The accounting literature reviewed for this study has predominately focused on the marginalising and detrimental role of accounting in the context of Indigenous peoples. The studies have paid attention to accounting ‘for’ Indigenous peoples rather than accounting ‘by’ Indigenous peoples (Buhr, 2011, p. 139). However, there is acknowledgement that the way forward for Indigenous peoples to build financial capacity is to maintain a multitude of skills and resources including financial skills (Dodson and Smith, 2003; Martin, 2003; Smith, 2002, 2003, 2005). This study shifts away from accounting ‘for’ Indigenous peoples, to accounting ‘by’ Indigenous peoples and attempts to address Buhr’s (2011) call for research that “...acknowledges Indigenous peoples as subjects with agency rather than disempowered objects” (p. 139).

Bourdieu’s concepts of ‘field’, ‘capital’ and ‘habitus’ is the theoretical framework used by this study to make sense of the role that accounting plays in building financial capacity. The research question addressed was: *What role can accounting play in the financial capacity building of*

⁴² Mr. Conrad Ratara, is an Aboriginal man, Arrente leader and Hermannsburg elder. Mr. Ratara is also Deputy Chair of the Ngurratjuta/Pmara Ntjarra Aboriginal Corporation.

Indigenous Australians? Whilst acknowledging that the accounting field has traditionally marginalised Indigenous peoples, this study contends that accounting, when practised ‘by’ Indigenous peoples instead of ‘for’ Indigenous peoples, can play an empowering and positive role and pave the pathway in the building of financial capacity.

Findings

The aim of this study was to develop an understanding of the role that accounting can play in the building of financial capacity of Indigenous Australians. In particular, this study heeds Buhr’s call for “...a more positive and emancipatory discourse about the role of accounting and Indigenous peoples” (2011, p. 140) and explores accounting ‘by’ Indigenous peoples rather than ‘for’ Indigenous peoples. History shows that it has been white accounting professionals who have administered and provided accounting services to and on behalf of Indigenous organisations and Indigenous peoples. This study, however, shifts the focus and investigates accounting ‘by’ Indigenous peoples and in so doing poses an alternative view that challenges previous accounting literature and offers a more positive discourse about the role that accounting can play.

For over two hundred years, from the time of colonial conquest, Australia’s Indigenous peoples have been subjected to colonial dominance, resulting in their past and current unjust treatment and inequitable status. Martin (2003) argues that “...a fundamental issue confronting Australian indigenous groups and communities is how to develop the capacity to engage strategically with the general Australian society, in particular with its political and economic dimensions” (p. iv). To reiterate a view from a participant in the study who powerfully articulated the argument surrounding the juxtaposition of Western constructs and Indigenous emancipation, Interviewee I-other #2 claims:

“We need phenomenally talented accountants, you know, who will attend to the profession with a paradigm that is

*where they haven't given up their Aboriginality or Aboriginalities but **they can operate in both paradigms at a sophisticated level***" (Bold added).

Given the review of the literature and comments such as those above, there was little doubt that this study was going to be a rich area of research.

However, it has to be acknowledged that research interactions have generally led Indigenous peoples to be suspicious and mistrusting of researchers and their research intentions. Tuhiwai Smith (2012) analyses the disciplines of knowledge that have been founded by Western constructs of knowledge and urges a 'decolonizing' of research methodologies, to enable a more respectful and culturally appropriate research design when working in an Indigenous context. This study is mindful of the past bad research experiences faced by Indigenous peoples and has therefore chosen a methodological approach that arguably best allows for 'other' voices and perspectives to be heard. A qualitative research methodology and, in particular, an oral history method, was chosen for this in-depth study.

Based on a review of the literature, Bourdieu's concepts of field, capital and habitus were drawn on to provide the theoretical framework for unravelling the various determinants of accounting and its relationship to the financial capacity building of Australia's Indigenous peoples. It was considered vital to understand the complexities of the accounting processes and the accounting field when considering if, or how, accounting 'by' Indigenous peoples can facilitate the building of their financial capacity.

A total of thirty-nine participants were interviewed, which included twenty-two Indigenous Australians and seventeen non-Indigenous Australians. The interviewees were divided into five groups. The first group included sixteen self-identified Indigenous accountants (from a total of nineteen located self-identified Indigenous accountants for the whole of Australia) and the second group was comprised of thirteen non-Indigenous

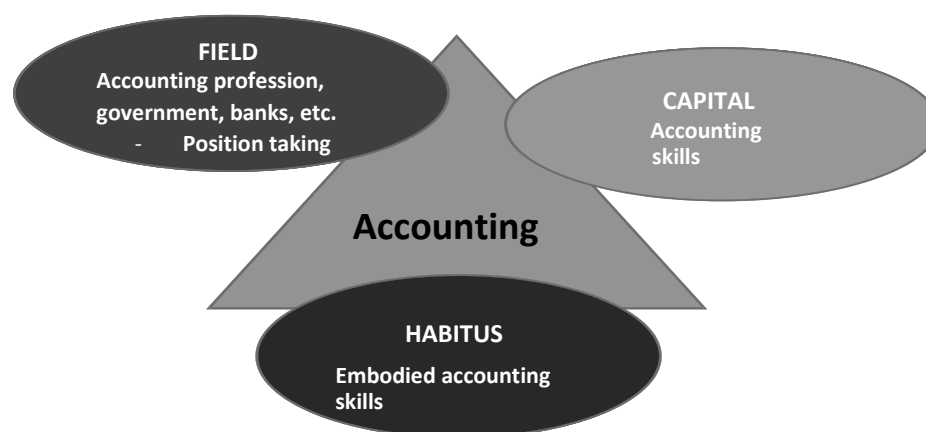
accountants. The third group consisted of four Indigenous people who hold key positions in providing accounting and bookkeeping services, but who have not qualified as accountants. The fourth group included two Indigenous Australians in key roles in the context of Indigenous education and employment. The final group consisted of non-Indigenous interviewees who are not accountants but have roles in facilitating pathways or opportunities in delivering financial literacy skills to Indigenous communities and/or individuals.

As a starting point in this study, it was necessary to determine a definition of 'financial capacity building', a concept that appears to be used to legitimise the existence of programs, policies and organisations, and yet a concept not adequately defined. The literature was used to develop a definition to provide an underpinning for the study. It was proposed that financial capacity building is a process that results in the culmination of money, the attainment of financial literacy and the freedom to be self-governing, so that individuals, groups and communities can live life as they choose. The term, as proposed, was then 'sent back' to the Indigenous Australians interviewed for this study to elicit their views. Furthermore, the interviewees were asked for their views in relation to the link between accounting skills, accounting knowledge and accounting qualifications to building financial capacity. This part of the research led to the view that the definition of financial capacity building, as proposed, was adequate to support the direction the study was to then take. This is fully discussed in Chapter 8.

The discussion in Chapter 9 covers the next stage where the study then progressed to analyse and critically examine the stories and insights provided by the interviewees, with the aim being to make sense of the considerable under-representation of economically independent Indigenous peoples in Australian society. Allied with this was to understand how accounting can play a positive part in building their financial capacity. This study considered accounting in terms of the rules of the game for entry into the accounting field; the barriers to entry; and what is needed to link accounting skills to financial capacity building. A critical

analysis of accounting through a Bourdieuan perspective establishes that accounting belongs to all three of Bourdieu's concepts. That is, accounting is a field, capital and habitus. Accounting as a 'field' has been demonstrated to be a field that has largely been inaccessible to Australia's Indigenous peoples. Accounting as 'capital' is the means by which accounting skills can be an empowering technological tool for entry into, and positioning within, the accounting field. Accounting as 'habitus' is the embodiment of practical accounting skills through the function of acquired schemata and practices. It is accounting habitus that provides a feel for the accounting game and enables functioning within all paradigms; in particular the 'white'/'Western' paradigm. Figure 4 below builds on Figure 1 presented in Chapter 7 to illustrate the finding that accounting fits within each of Bourdieu's concepts.

Figure 4: Accounting: field, capital and habitus



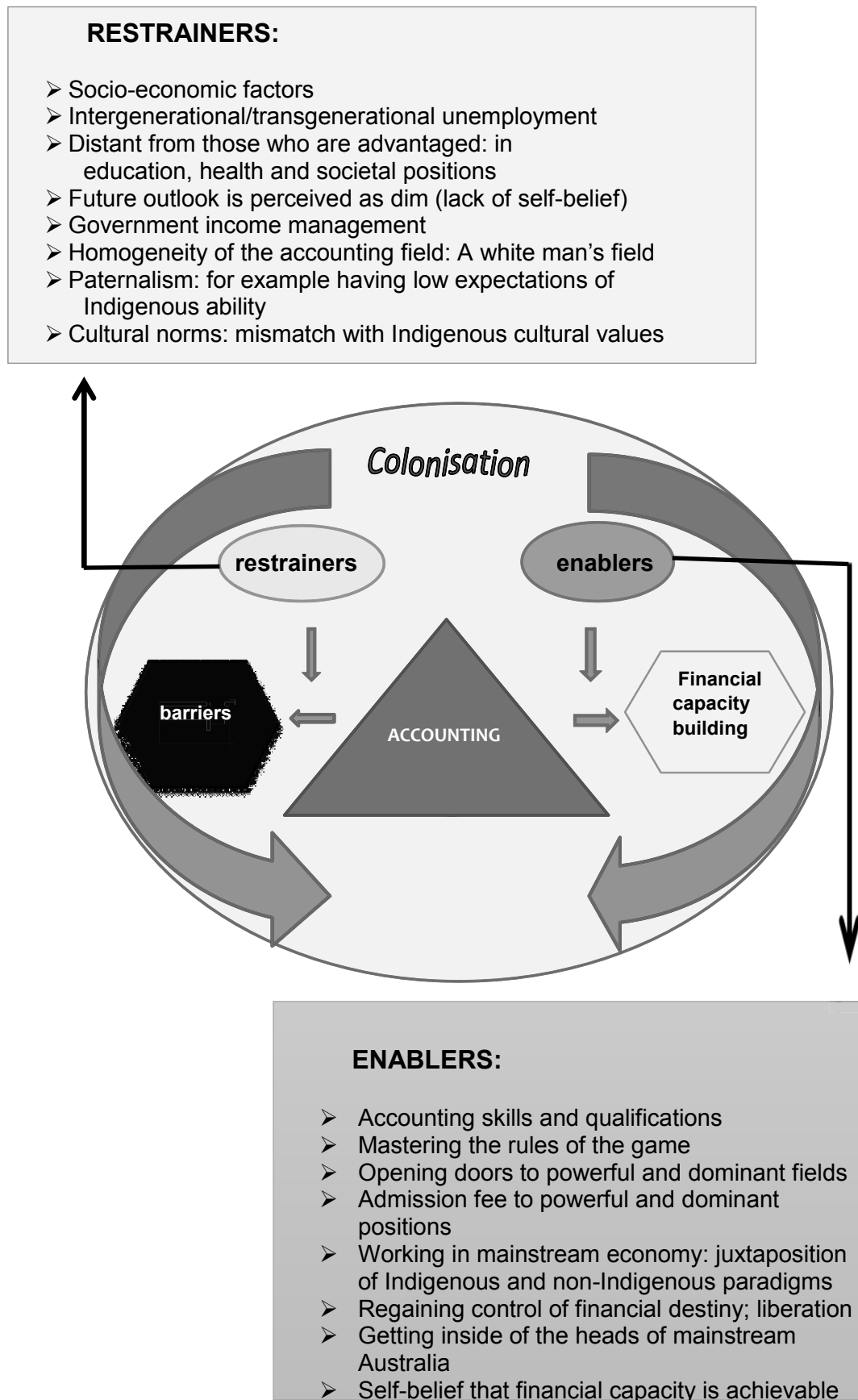
The analyses of the interview findings provide valuable insights into the accounting field and the role that accounting can play in the building of financial capacity. By exploring accounting through the framework of Bourdieu's concepts, and by drawing on the analysis of interview findings presented in Chapter 9, the variables that act as 'restrainers' and 'enablers' were identified. The variables that constitute the barriers for entry into the accounting field (the restrainers) and the variables enabling the path to building financial capacity (the enablers) of Indigenous Australians, opens the window for gleaning the inclusionary and

exclusionary processes of accounting and the accounting field. As already discussed in Chapter 9, the 'restrainer' variables that act as barriers to entering the accounting field, include: socio-economic factors, intergenerational and/or transgenerational unemployment, and being distant from those who are advantaged: in education, health and powerful societal positions. Other factors identified as barriers include government policies for income management; homogeneity of the accounting field (a white man's field); paternalism (for example having low expectations of Indigenous ability); and cultural norms (mismatch with Indigenous cultural values). All of these variables culminate to the final variable identified as a barrier, namely that the future outlook is perceived as dim. That is, there is a fundamental lack of self-belief.

Accounting, as a tool of empowerment and an enabler to building the financial capacity of Indigenous Australians, includes the following identified variables. The accounting skills and qualifications; mastering the rules of the game; opening doors to powerful and dominant fields; and an admission fee to powerful and dominant positions were amongst the identified enabling properties of accounting in its role in building financial capacity. Other identified variables included working in the mainstream economy (acting as a juxtaposition of Indigenous and non-Indigenous paradigms); regaining control of financial destiny and financial liberation; 'getting inside of the heads of the mainstream of Australia'; and a self-belief that financial capacity is achievable. The variables identified as enablers for building financial capacity, in essence rationalises the empowering role that accounting can play. Figure 5 below displays the list of 'restrainer' variables and 'enabler' variables in order to illustrate the relationship between:

- accounting and the 'restrainer' variables that act as barriers to entering the accounting field; and
- accounting and the 'enabler' variables illustrating that accounting is a tool of empowerment that acts as a facilitator for the building of financial capacity of Indigenous Australians.

Figure 5: Accounting: functioning as restrainers and enablers



Providing a context for this study's investigation are the consequences and impact of the colonisation of Australia. Not only have the colonising policies and laws impacted on the health, education, life expectancy and other quality of life indicators of Indigenous Australians, the impact of colonisation also serves to provide the context for appreciating why Indigenous Australians have fundamentally been denied entry into accounting. Whilst it is critical that the impact of colonisation is acknowledged as the context for appreciating the detrimental role of accounting when delivered 'for' Indigenous peoples, the rich set of qualitative data that has been analysed points to the positive role of accounting when delivered 'by' Indigenous peoples. Figure 5 above includes 'colonisation' for providing the context by which the past, present and future role of accounting in building the financial capacity of Indigenous Australians can be examined.

Contribution of the study

This study fills a gap in the accounting literature in two ways. First, it contributes to the expanding accounting literature that locates the role of accounting in the context of Indigenous peoples. Second and, in particular, this study fills a void in the existing literature by researching and critically evaluating the positive role that accounting 'by' Indigenous Australians can play in the building of their financial capacity. This study therefore responds to what Buhr (2011) views as "...a need to change the discourse" and a "more complex and nuanced accounting history" (p. 140).

The research findings support this study's research question and argument that accounting 'by' Indigenous peoples *can* play a positive and empowering role in the building of their financial capacity. An understanding and mastery of the rules of the accounting game can facilitate access to positions of power and decision-making typically held by non-Indigenous Australians. Although the Western accounting rules do not necessarily represent the value system of the Indigenous peoples,

accounting is a possible strategy for building financial capacity, wealth creation and wealth inheritance/transference for future generations. It is not about surrendering culture or cultural beliefs but rather about mastering the rules of the mainstream economic game, so that control and change of the taken-for-granted accounting practices and processes can be challenged and instigated 'by' Australia's Indigenous peoples.

Practical Implications of this study

The findings of this study have provided insights that could be considered for practical applications. For example, accounting skills training for Indigenous Australian communities and organisations could be provided, thus demonstrating how accounting can be a tool of (re)empowerment when accounting is delivered 'by' Indigenous peoples.

Furthermore, because this study's findings have supported the theory that accounting skills can be used in an empowering rather than disempowering way, membership of the accounting profession as an avenue for opening doors to economic and leadership opportunities could be actively promoted by the profession. Indigenous Australian accountants, with the support from the accounting profession and community, could be asked to provide guidance regarding the promotion of accounting to Indigenous Australians within schools, communities and organisations.

Limitations of the study

It is important to identify the methodological limitations associated with this study and to discuss the potential impact they may have had on the strength of the findings to effectively address the research question.

As previously discussed in Chapter 6, I am a non-Indigenous researcher conducting research in an Indigenous context. Whilst every effort was made to provide a culturally safe and comfortable environment

for the self-identified Indigenous interviewees, the fact that I am a non-Indigenous person may have prevented some interviewees from feeling comfortable to openly share their experiences and insights. However, the richness of the qualitative data does suggest that the interviewees were able to express themselves openly and frankly.

As this study adopts a qualitative research methodology, my own research interpretation of the qualitative data was used. Although this allowed me the opportunity to reflect and analyse the complexities and contexts with regard to the research question under investigation, the interpretation of the data may have been influenced by my own opinions which have been biased by my own background and constructs. To help address this limitation, a qualitative data software package, namely NVivo 10, was used to assist with the organisation of the data, the data analysis process and to arguably enhance the rigour and trustworthiness of the outcomes.

Finally, although the oral history method has been chosen for this study as a research tool that best captures the opinions and experiences of the interviewees, it is nevertheless acknowledged that this research method does have some limitations. Kim (2008) argues that questions of the researcher need to be asked. Although oral history has arguably given a voice to the oppressed and marginalised in society, Kim (2008) warns that "...these egalitarian claims with little reflexivity, however, are problematic in the sense that they may in fact mask the unequal power relation and the resultant possibilities of exploitation inherent in the process of ethnographic research" (p. 1351). As the researcher, I have been very mindful of the power relationships between myself and the interviewees, and particularly the Indigenous interviewees. To help address this, I have provided Chapter 6 to share the reflections and considerations that have developed during the journey this study has taken me on.

Further research ideas

The findings of this research study have provided important considerations for the accounting profession, government and accounting researchers wishing to attract and involve Indigenous Australians in the accounting field. It has been demonstrated that accounting can play a positive role in building the financial capacity building of Indigenous Australians. However, given that accounting is a concept and tool that represents the capitalist ideologies, further research exploring the role of accounting in entering 'the hybrid economy' has seemingly received scant attention and therefore provides a possibility for future research.

This study has revealed some interesting findings in relation to gender. For example the Indigenous accountants group (Group 1) consisted of 75% male and 25% female interviewees, whilst in Group 3 (that is, Indigenous peoples that work in the field of accounting but are not members of an accounting body), 100% were female. However, given the small number of interviewees in each of the interviewee groups, it was difficult to make any definitive suppositions or conclusions on gender. This is an area that is worthy of further research, particularly when the number of Indigenous Australians in the accounting field grows and thus a larger sample size is possible.

Other future research work in the context of accounting 'by' Indigenous peoples, which would assist in addressing the identified questions and issues as a result of this study, include the *role of accounting* for:

- supporting Indigenous financial outcomes with relation to Land Rights and land ownership;
- supporting negotiations with government departments regarding funding, policies and programs for Indigenous individuals, communities and organisations;
- supporting governance in relation to Indigenous organisations and communities. Whilst the role of accounting in supporting

governance and accountability is acknowledged as important, there appears to be little research done with respect to what role accounting can play in achieving, and/or changing, governance and accountability expectations.

Finally, an area of research that is seemingly missing and was identified from the questions and issues raised as a result of this study is the role that accounting can play in changing accounting concepts and standards so that they are more congruous when applied to an Indigenous context; and to more appropriately account for Indigenous assets (tangible and intangible).

Conclusion

Neu, Cooper and Everett (2001) argue that accounting academics have a responsibility to influence social change. They ask "...how can we intervene in social struggles in a manner that takes advantage of our expertise and offers the greatest potential for transforming and improving social practices?" (p. 736). This research has investigated and critiqued the role that accounting can play in the building of financial capacity of Indigenous Australians. Furthermore, this study has shifted the focus from accounting 'for' Indigenous peoples and has investigated accounting 'by' Indigenous peoples. An alternative view that challenges past accounting literature has been offered through a more positive discourse about the role that accounting can play.

By critically analysing accounting and the interview findings through the framework of Bourdieu's concepts, the identified variables acting as 'restrainers' or 'enablers' also highlights the inclusionary and exclusionary processes of accounting and the accounting field. In so doing, it is argued that the evidence and analysis provided by this study postulates a constructive way forward in contributing to the building of the financial capacity of Indigenous Australians.

As a final comment, Crotty (1998) discussed the significance of research and states "...critical forms of research call current ideology into question, and initiate action, in the cause of social justice. In the type of inquiry spawned by the critical spirit, researchers find themselves interrogating commonly held values and assumptions, challenging conventional social structures, and emerging in social action" (p. 157). This study has endeavoured to interrogate and challenge accounting by exploring accounting as an enabler and as a restrainer for building financial capacity. The findings have also acted to challenge the accounting literature that discusses Indigenous peoples, by finding that accounting can play a positive role in the financial capacity building of Indigenous Australians. The findings of this study therefore supports Buhr's call for "...a more positive and emancipatory discourse about the role of accounting and Indigenous peoples" (2011, p. 140).

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Appendices

Appendix 1: The interview questions/topics

THE ROLE OF ACCOUNTING IN THE FINANCIAL CAPACITY BUILDING OF INDIGENOUS AUSTRALIANS

A guide for the semi-structured interview:

A. WHAT IS FINANCIAL CAPACITY BUILDING?

- I. What do you understand by the term 'financial capacity building' generally, and then particularly in terms of Australia's Indigenous peoples?
- II. What do you understand by the term 'financial capability'?
- III. Do you think 'financial capacity building' is an appropriate term in context of Indigenous Australian peoples?
- IV. What are your views on the relationship between 'accounting' and 'financial capacity building'?

B. ROLE OF ACCOUNTING IN THE FINANCIAL CAPACITY BUILDING OF INDIGENOUS AUSTRALIANS

- V. What role do you think accounting plays in the building of financial capacity?
- VI. What role do you think an accounting qualification and/or accounting skills play, or could play, in the building of financial capacity?
- VII. Can accounting be used as a tool for opening doors?
- VIII. What role do you think accounting professional bodies have, or could have, in the financial capacity building of Indigenous Australians?

- IX. What role do you think accounting has, or could have, in the financial capacity building of Indigenous peoples:
- a. Individually?
 - b. In communities?
 - c. In business?

Note:

Although the above questions/topics were used as a starting point for the interviews, as is evident by the richness of the interview data, many of the interviewees spent time also discussing related issues such as:

- Lack of support from the accounting profession
- Barriers faced in entering the accounting field
- Recognition that accounting can be used as a tool to:
 - Enter the accounting field
 - To build financial capacity.