

**WILLIAM TILMOUTH, TANGENTYERE COUNCIL EXECUTIVE DIRECTOR, SPEECH TO THE
RECONCILIATION AUSTRALIA BANKING WORKSHOP,
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Good Afternoon – as always I acknowledge the traditional owners of this country.

I must admit to feeling somewhat jaded about conferencing – I have given so many speeches for no result - that I feel like an empty can rattling in the wind.

So today I am going to be quite upfront and make a plea that we make history at this conference. You give me what I ask for.

Seriously, I am here because Neil Westbury wrote in his report for ATSIC: - *'Indigenous people's access to, and understanding of, banking and other financial services lies at the heart of their ability to participate in the cash economy, thereby improving their general quality of life and, in the longer term, assisting in the reduction of welfare dependence'*

The need for Indigenous people to access banking and other financial services is acute and it is the reason that Tangentyere Council has been providing financial services to town campers for over 18 years. I have to say, I am not sure I agree with the bit about welfare dependency – surely any definition of welfare dependency applies to those who actually receive welfare – which is not the case for many Aboriginal people in Central Australia, who have no income for all or part of the year.

Let me tell you there are bloody great holes in the welfare safety net when it comes to Aboriginal people and in Central Australia about 60% of the Indigenous population have fallen through it. How come there is no outrage about this – how come I can cite these figures ad nauseam and nothing happens. How come all those journalists fascinated by violence in Aboriginal Communities miss this important fact and fail to make the link between hunger and violence?

Do you realise that because of the combination of

- difficulty accessing welfare payments,
- the lack of financial services,
- the high prices of goods in remote community stores,
- the sheer inability of people to understand financial transactions because of language barriers and;
- the rip-offs that subsequently occur .

That the majority of Aboriginal families in Central Australia enjoy one meal per day.

To those Indigenous people who espouse the notion that 'welfare dependency' is the root of all our problems – I say look at Central Australia - we are the living example that your argument is fallacious. Certainly we want to move beyond welfare, to have real jobs that earn real money, but this is not going to be achieved, simply by removing welfare benefits or making them harder to access. People are hungry they have no income but they still can't get work. They survive because in Aboriginal law our emphasis is on sharing – we all have people that we cannot deny – we share what scarce economic resources there are – it is not uncommon for elderly pensioners to support entire families on their meagre incomes.

No our problems arise from the combined forces of state neglect, exclusion, social bigotry, discrimination and exploitation.

As you heard in the introduction I am the Executive Director for Tangentyere Council, which is the resource agency for the 18 'Town Camp' Housing Associations of Alice Springs. Each town camp is autonomous, with their own governing committee, that send delegates to the Council – my governing body.

Although this means each year we organise at least 19 Annual General Meetings and numerous ordinary meetings – an enormous workload in anyone's language. It adheres to the principal of autonomy and cooperation that is at the heart of our law and is embedded in the meaning of our name, Tangentyere – an Arrernte word that means 'working together'

Tangentyere was formed in 1977 by the groups of people that camped in and around Alice Springs. They were considered by Governments to be illegal campers, a status that justified providing no services – not even water. Alice Springs was a prohibited area for Aboriginal people between the years 1928 and 1964 - during this time there were at least four official round-ups and forced relocation of town campers. However, they persisted, primarily for three reasons:-

- because the camps provided freedom from the cultural destruction programs being carried out in the Missions and Settlements,
- because Aboriginal traditional owners were committed to protecting their sites that were under threat because of the non Indigenous development of Alice Springs
- And because kids were being taken away and placed at the Bungalow in Alice Springs causing concerned families to follow.

The majority of town campers are fluent in a number of the Central Australian languages of Arrernte Warlpiri, Anmatjere, Kaytej, Pitjantjatjara, Luritja, Alyawarre and Pintubi.

As a general rule these different language groups live according to the direction of their home countries and their songlines, in accordance with Aboriginal law.

The internal planning of different camps also adheres to Aboriginal culture – camp planning constraints include the need to provide discrete areas for different family groups, temporary accommodation for people who have to leave houses following a death, the need for visitor camping, ceremonial area and sacred site protection.

In essence Tangentyere provides actual and cultural space for Aboriginal people. The town camps and the resource centre itself, provides space where people can be Aboriginal. A space, where our law, culture and languages dominate. A space where they won't face the discrimination and racism that continues to be a sad, but very real daily experience, for Indigenous language speakers in Alice Springs.

As a result of providing Aboriginal space – Tangentyere camps and services are often utilised by the continual flow of visitors from the surrounding communities – some of the 15,000 odd people for whom Alice Springs is their service centre.

At the Tangentyere Resource Centre people can access the following services:-

- The Housing Office where people pay rent, report repairs and maintenance needs and collect their mail
- The Job Shop – which is a registered Job Network Provider
- A Centrelink Office
- Old Peoples Service
- Family Wellbeing
- Youth Services
- Financial Counselling
- Emergency Relief
- Return to Country

On the town camps we have

- Community Schools
- CDEP
- Bush Tucker production
- Nursery
- Night Patrol and Wardens

These services have been developed in response to the self-defined needs of our clients and they are very well utilised, as will be verified by anyone visiting our premises in Elder Street. We service huge numbers of people everyday, in extremely cramped premises – however the services are achieving their objectives and we have seen the numbers of town campers not receiving income diminish, with problems more easily rectified, as a result of having a fully staffed, on-line, Centrelink office within the grounds of Tangentyere Council. This was an acknowledgment by Centrelink of the special needs of Aboriginal language speakers and I thank Centrelink for this service.

However, they need to look at the way that they are servicing remote communities. The agency arrangements they have made with remote community councils do not meet the costs of providing such services. Many communities do not even have agency arrangements, with the result that people still have no income for all or part of the year – as I discussed earlier. For the families concerned poverty becomes contagious as they struggle to support others from their own low incomes.

FACs needs to sit down with the Regional Councils and Communities to negotiate improved Centrelink service arrangements for remote communities. They need to do this to ensure that people actually get their welfare entitlements and also to assist in preventing Aboriginal people being trapped on the book-down merry go round. The lack of Centrelink services in remote communities' leaves a vacuum that stores and hawkers fill and some fill this vacuum in deliberately exploitative ways.

The lack of services in remote communities of Central Australia has a direct impact on Tangentyere – because in general visitors from these communities seek our assistance when confronted by the discrimination in the mainstream of Alice - a situation that is most apparent to anybody visiting the Central Business District. There are an abundance of private security guards at supermarkets, shopping centres and at the banks. These security guards can be seen questioning people, encouraging them to move on, or denying access. Those who do gain entry are routinely subject to an array of petty humiliations.

Now banking in general is a difficult matter for most people. But for many Aboriginal people it is virtually impossible. In remote communities there are no banking services. Not because the banks closed– they never opened. In Alice Springs banking problems result from language barriers, limited financial literacy coupled with the routine discrimination referred to above. Our financial counsellor has assisted many Aboriginal people who have problems arising from holding cheque accounts and other high fee products that mainstream bank staff have assisted them to open. These products are clearly inappropriate with the result that fees consume a large portion of meagre balances.

Given this environment it is not surprising that people choose to use the Westpac bank agency we operate at our premises in Elder St. This agency is staffed with a Bank Supervisor and 3 Bank Finance Officers and costs Tangentyere \$185,000 per annum to operate. ATSIC provides funding of \$86,000 while Westpac pays an agency commission of \$4,000 per annum. Tangentyere Council covers the annual shortfall of \$95,000 and this is our catch 22 situation. Because we are a grant-funded resource agency we have to spend funding we receive according to Government guidelines. Thus rental income is to be spent on repairs and maintenance to housing – but we can't collect rents if people have no income and no access to financial services therefore we need the bank agency and so on. Let me tell you the worry about our annual shortfall is the reason I am grey and one of the outcomes I am seeking from participating in this conference is an increase in our agency commission. So if there is someone here from Westpac – can we talk?

Because our agency does provide a valuable service and I imagine that it significantly reduces the operating costs of Westpac's Todd Mall branch. Our clients take approximately half an hour at the counter as they organise bill paying and food vouchers as well as normal banking transactions, and because our bank agency staff must ensure that people are informed and understand these transactions. We currently service 712 permanent accounts and assist numerous visitors that are stuck in town.

The bank agency is located in a cramped space. To improve the service we provide to our clients we would like to redevelop the bank agency premises. ATSIC has granted us \$11,202 to draw up plans for this redevelopment and the Regional Solutions program will provide the \$104,00 required to carry them out. The Rural Transaction Centre program was unable to fund the redevelopment because our agency is not geographically remote – such are the ways we fall into gaps created by policy definitions that fail to recognise the reality of cultural isolation. -

I also find it disturbing that none of the remote communities in Central Australia have a Rural Transaction Centre yet – because it is the separation of financial services from stores that will prevent the rorts but will give people the capacity to develop financial literacy and also to save. I have a vision of Rural Transaction Centres on major communities online with Tangentyere's bank agency so that the movement of resources can be as fluid as the mobility of people. This vision is shared by the Central Remote Regional Council who have nominated hub communities for the placement of such services. Ideally, agencies such as Centrelink, Australia Post, the Tax Office, and Banks could contribute to the recurrent costs through equitable agency arrangements with Community Councils and training plans to develop the skills of the local populations.

After all, every society has required transport and communication networks to promote economic development. The mind boggles on the possibilities we would create.

Such arrangements would ensure that Aboriginal people develop financial literacy and have the capacity to save – even if the extent of savings just means that they can actually eat everyday. The importance of this capacity is demonstrated by Tangentyere food voucher system.

The food voucher system is the Tangentyere Executives response to the 'feast and famine' cycle experienced by welfare recipients – a poverty that results in people being captured on the book-up. The other primary reason is that holding a food voucher instead of cash provides clients some protection from their obligations arising from family and skin relationships. Tangentyere reclaims the value of the food vouchers when the client cash their next cheque at the bank agency. Under new arrangements established because of electronic banking, clients with keycards elect to have a portion of their entitlement, using the Centrepay deduction facility, paid into a trust account. Everybody who signs up for food vouchers is helped through a budgeting process to see how much they get from Centrelink, what deductions they have, their cash needs and the amount they wish to set aside for food vouchers.

The essential difference under the new arrangements is that people are not debtors – they are using this system as a method of saving - to ensure they have food for the week. A service that remote communities desperately need.

Tangentyere Council has also recently been successful in convincing Government to trail weekly payments for our welfare recipient's to assist with their budgeting.

Therefore whilst we have ongoing concerns about electronic banking, particularly as there are numerous instances on remote communities where peoples keycards and pin numbers are held by store-keepers and - some people are paying high fees when they use ATM's to see if there welfare payments have been debited - we also see potential in electronic banking to assist Indigenous people.

In order to explore this potential, Tangentyere nominated to pilot the shift from payment by cheque to direct debit. This opportunity was provided as a result of recommendations flowing from the Westbury Report, initiated by the ATSIC and Centrelink Regional Offices; at the time we were negotiating for the opening of the Centrelink agency at our premises. Essentially, the trial involves providing training, in language, to people who want to open keycard accounts. People are taught how the ATM and key card operates and are assisted to fill in forms by the Aboriginal liaison officers. They are also educated on the dangers of giving their pin numbers and key cards to anyone else, particularly stores and taxi drivers.

The Department of Family and Community Services funded Tangentyere \$109,000 for the employment of the four Aboriginal Bank Liaison Officers – these Officers were selected for their ability to speak a range of Aboriginal languages. Centrelink funded their training, and the preparation of training materials. Westpac supplied our agency with an ATM free of charge and waived the transaction fees on this machine, for a period of 12 months. As there are a low level of transactions being performed, the costing for the first 5 months was \$8,750.

Tangentyere have been granted \$25,000 by ATSIC to have an independent evaluation of the project conducted. So far, the BLO's have opened bank accounts for 579 people, 368 of whom requested keycards. The main problems encountered have been lost or damaged cards – 35 in total. This arises primarily from the problem of an acute housing shortage for Aboriginal people on both Town Camps and in remote communities. Tangentyere has 180 houses and 70 tin sheds for a population of 1800 people. In remote communities only 35% of people are housed, with the majority residing in tin sheds or makeshift shelters. As you can imagine – the safe storage of personal items is very difficult in such an environment. To assist clients the Tangentyere bank agency holds cards – without the pin numbers of course.

During the course of the pilot we have also found some people who have ordered a keycard, but have been unable to learn to operate the ATM. These problems arise primarily because of blindness from diabetes that is rampant in our communities. People who have ongoing problems in this regard are advised to cancel their card and access their account over the counter. We also keep our ATM stocked with \$20 notes rather than 50s, to make it easier for our clients to meet their cultural obligations.

The importance of culturally appropriate financial services, such as our bank agency and food voucher system, cannot be overstated. Our experience suggests, that while electronic banking has some significant benefits it cannot replace culturally appropriate face to face service delivery. The loss of financial services, tailored to the needs of local Aboriginal people, would be a travesty.

As things stand the FACs funding that employ's the four BLO's is due to run out in August – which leaves me with a greater shortfall problem – or I terminate 4 very effective town camp staff. Sometimes I despise pilot programs.

In conclusion I want to make a genuine plea to all Banks & Government Agencies represented here. Aboriginal people who are geographically and culturally remote need access to income and financial services. The difficulties of distance and cost can be overcome if resources are pooled in creative service delivery arrangements. And the difficulties of language and cultural barriers can be resolved if Aboriginal organisations operate the system and local people are trained to run these services.

Aboriginal people are worth the investment. Any culture that has lasted in your terms for 40,000 and in ours since the beginning of time must be a strong and resilient one.

Thank you