

**Philanthropy, non-government organisations
and Indigenous development**

R.G. Schwab and D. Sutherland

No. 242/2002

ISSN 1036-1774

ISBN 0 7315 5617 8

R.G. (Jerry) Schwab is Deputy Director and Fellow and Dale Sutherland is a Research Fellow at the Centre for Aboriginal Economic Policy Research, The Australian National University.

Contents

Abbreviations and acronyms	iv
Summary	v
Acknowledgments	v
Introduction	1
Literacy for Life: A Community Literacy Empowerment Project	1
Philanthropy in Australia today	2
The scale of Australian philanthropy	5
The changing face of philanthropy	8
Non-government organisations in Australia	10
Bringing development experience home to Australia	11
Linking foundations, NGOs and Indigenous communities	14
The role of the academy	15
Policy issues and future directions	16
References	18

Figures

Fig. 1.	Australia's philanthropic sector, 1999 (billions of dollars).....	7
Fig. 2.	Gifts by Australian business to community organisations by type of gift, 2000 (millions of dollars).....	7
Fig. 3.	Gifts by Australian business to community organisations by nature of gift, 2000 (millions of dollars)	8

Tables

Table 1.	Private foundations disbursing over \$1 million per annum in Australia, 2001	6
Table 2.	AusAID-accredited NGOs, 2002.....	12

Abbreviations and acronyms

ABS	Australian Bureau of Statistics
AIATSIS	Australian Institute of Aboriginal and Torres Strait Islander Studies
ANU	The Australian National University
CAEPR	Centre for Aboriginal Economic Policy Research
CARE	Cooperative for Assistance and Relief Everywhere
FHF	The Fred Hollows Foundation
NGO	non-government organisation
PALMS	Preparing Australians for a Global Mission
UNDP	United Nations Development Program
UNICEF	United Nations International Children's Emergency Fund
WVA	World Vision Australia

Summary

This paper is an exploration of the potential opportunities and costs of linkages between philanthropic bodies, non-government organisations (NGOs), Indigenous organisations and the academy. Following an overview of the evolution of the 'Literacy for Life' project, provided as a case study of the development of the type of collaboration we want to explore, the paper provides a discussion of the nature of philanthropy in Australia today and major changes afoot in the sector internationally. We then provide some examples of where philanthropic funding has been used to support initiatives in Indigenous communities and organisations. Next, we turn to an examination of Australian development-focused NGOs and suggest reasons for why they have remained largely unengaged with Indigenous issues and communities in Australia.

Partnerships between philanthropic foundations, development-oriented NGOs and Indigenous organisations represent an exciting and important approach that addresses some of the seemingly intractable problems of Indigenous communities. These partnerships may also enable skill transfer and capacity development that has been difficult if not impossible for many Indigenous communities to achieve. In addition, they may allow long-term engagements and high-risk, targeted interventions, both of which government has been hesitant to support. We argue that these partnerships would enable a testing and evaluation of development initiatives that, if successful and sustainable, would shape policy makers' perceptions of what is possible and desirable in terms of their own programs.

The paper concludes with recommendations for a survey of current philanthropic funding to and partnerships with Indigenous communities, the collection and publication of examples and case studies of best practice, the development of written advice and guidelines for setting goals and evaluating process and program outcomes for projects funded in Indigenous communities, and a conference for Australian NGOs on development partnerships with Indigenous organisations.

Acknowledgments

We would like to thank Jon Altman (Director, CAEPR) and Olga Havnen (Indigenous Programs Manager, the Fred Hollows Foundation) for their insightful comments and advice on an earlier draft of this paper. We benefited enormously from several discussions with Olga on many of the issues raised in this paper. A version of this paper was delivered as a CAEPR Seminar and we are grateful for the comments by participants in that session. We also gratefully acknowledge the patience and assistance of Frances Morphy Wendy Forster and Sally Ward who were responsible for the editing, layout and proof-reading of what is in many ways an unusual Discussion Paper.

Introduction

This paper is an exploration of the potential opportunities and costs of linkages between philanthropic bodies, non-government organisations (NGOs), Indigenous organisations and the academy. Unlike most of our written work, this paper targets as its audience members of those groups rather than policy and decision-makers. As a result, it is less academic, more speculative and, we hope, more provocative than some of what we have written together and individually in the past. The paper is intended to challenge all of us to think carefully and creatively about what roles we can play in developing capacity and sustainable economic development in Indigenous communities.

Our interest in this exploration emerged from our involvement with a field-based community literacy project in an Aboriginal community in the Katherine region of the Northern Territory—the ‘Literacy for Life: A Community Literacy Empowerment Project’. The project brings together a regional Aboriginal organisation (the Jawoyn Association) with a problem to solve, an NGO (the Fred Hollows Foundation) with international development experience and a proven commitment to Indigenous people in the region, a philanthropic foundation (the Westpac Foundation) willing to commit funds, and the authors as academic researchers from the Centre for Aboriginal Economic Policy Research (CAEPR) at the Australian National University. Though we will provide a brief overview of the project and our various roles in this unusual collaborative effort, the primary aim of this paper is to explore the opportunities and challenges of collaborations like this one.

We begin with an overview of the evolution of the ‘Literacy for Life’ project, as a case study of the development of the type of collaboration we want to explore, and follow with a discussion of the nature of philanthropy in Australia today and major changes afoot in the sector internationally. We then provide some examples of where philanthropic funding has been used to support initiatives in Indigenous communities and organisations. Next, we turn to an examination of Australian development-focused NGOs and suggest why they have remained largely unengaged with Indigenous issues and communities in Australia itself. We argue that there are important opportunities for collaborations and partnerships among these groups that should be pursued, and we discuss the contribution academic researchers can make to such collaborations. Finally, we suggest some options for future research and activities that could assist in building collaborative relationships among these various groups.

Literacy for Life: A Community Literacy Empowerment Project

In 1999, colleagues of ours at CAEPR, John Taylor and Neil Westbury, were engaged by the Jawoyn Association, in partnership with the Fred Hollows Foundation (FHF), to develop a profile of the Aboriginal population, undertake a study of possible nutritional interventions, and contribute advice on developing a

wide-ranging and sustainable health strategy for the region (Taylor & Westbury 2000). The results of that study are highly regarded, but when nutritional interventions were attempted it was found that chronic low levels of literacy impeded their implementation. As a result, in 2001 the Jawoyn Association, together with FHF, identified the need for a scoping study as the first stage of what is envisaged as a long-term project aimed at enhancing health, education and employment outcomes in the Katherine region through a community literacy program. Subsequently, CAEPR was contacted to assist in developing a proposal and research plan as groundwork for a community literacy project in the region.

In late 2001 the authors travelled to Katherine and held preliminary discussions with representatives of the two sponsoring organisations. On returning to Canberra we developed a formal proposal for a scoping study and a budget for the project. With the proposal in hand, FHF approached the Westpac Foundation and applied for funding to underwrite the project. In early 2002 the funding was secured and a research agreement drawn up and signed.

According to the agreement, the scoping study was intended to be a fully collaborative effort involving the Jawoyn Association, FHF and CAEPR, and the three parties worked closely together. The study was designed to include extensive consultation with local Aboriginal communities and a review of international best practice in increasing literacy at the community level. The consultations were carried out during two field trips in 2002 and focused on identifying local perceptions about literacy and education, local people's understandings about the role and responsibilities of local communities in developing literacy, their perceptions about the role of government and other agencies in relation to education and literacy, and their aspirations and aims for increasing community literacy levels. In addition, officers from relevant government departments and agencies were contacted for advice and to identify data that could be used to build a community education and literacy profile. Ultimately, the scoping study is intended to provide individuals and communities with a range of intervention options and strategies to acquire the skills, knowledge and resources to increase literacy levels throughout the region. A monograph drawing together the project findings will be published in 2003.

Philanthropy in Australia today

In this section of the paper we explore the nature of philanthropy in Australia today, where it is headed, and how philanthropic bodies in Australia have (and have not) articulated with Indigenous communities and organisations.

In the *Oxford English Dictionary*, philanthropy is defined as 'love to mankind; practical benevolence towards men in general; the disposition or active effort to promote the happiness and well-being of one's fellow-men'. Somewhat more pragmatically, philanthropy is the voluntary giving of money or other resources to the greater community for the public good, or to disadvantaged

groups, by individuals or groups—including community or religious groups—or the business sector.

Australia's first research centre focused on philanthropy, the Asia Pacific Centre for Philanthropy and Social Investment, part of the Swinburne Institute for Social Research at the Swinburne University of Technology, was established in 2001. Australia's peak body for philanthropic foundations and trusts, Philanthropy Australia, has been in existence for over 25 years and comprises 130 members with assets of more than \$10 billion. Essentially, philanthropy involves giving by individuals (e.g. to the Red Cross door knock, to the local church), by businesses and corporations (e.g. the Westpac Bank) or by foundations and trusts (e.g. the Westpac Foundation, the Rio Tinto Aboriginal Foundation).

Foundations and trusts (the terms are used interchangeably) are what we are primarily concerned with here, although much of the discussion is also relevant to businesses and corporations. While there are finer discriminations possible, there are essentially four types of foundations in Australia (Leat & Lethlean 2000: 7–8):

Private foundations—typically these foundations have been established by individuals, sometimes by bequest. They are often administered by a group of trustees who distribute grants based on the donor's priorities and sometimes by geographic or interest area. Examples of such private foundations in Australia include the Ian Potter Foundation and the Myer Foundation.

Community foundations—these foundations operate with an endowment built from donations from a variety of sources including individuals, companies and groups. They focus their energies and their grants on projects in a particular geographic area. Examples of such foundations include the Canberra Community Foundation and the Melbourne Community Foundation.

Corporate foundations—though often mistakenly assumed to be one and the same as their parent companies, corporate foundations are legally separate entities. Their endowments are derived primarily from some portion of profit from the parent company. Examples of corporate foundations are the AMP Foundation and the NRMA Foundation.

Government-initiated foundations—these bodies derive their income from funds gathered through levies by government on behalf of the general public (e.g. taxes on gambling, cigarettes or alcohol) as well as contributions from government grants and/or community donors. Some government-initiated foundations are controlled by government and may be used as a means of influencing public activity, others are independent. Examples of government-initiated foundations include Reconciliation Australia which is independent of government, and the Lotteries Commission of Western Australia which allocates grants based on government priorities.

Historically, trusts have played a key role in society in funding new areas and forms of provision, various research and artistic endeavours, conservation initiatives and environmental research, and in instituting a range of initiatives to

draw attention to neglected groups and issues (Leat & Lethlean 2000: 13). In recent years, however, Western governments around the globe have backed away from the idea that they have primary or sole responsibility for shaping and maintaining a workable and just society and have instead emphasised 'partnerships' among the state, the corporate sector, voluntary organisations and individuals. Such partnerships have been a cornerstone of the 'third way' political agendas of Bill Clinton in the USA and Tony Blair in the UK, the new 'social coalition' envisaged by John Howard for Australia, and what the *Economist* refers to as the 'compassionate conservatism' of the US Bush administration (c.f. Giddens 2001; Latham 2000, 2001a, 2001b; McClure 2000). One of the consequences of these partnerships is a reshaping of perceptions about the role of foundations. Leat and Lethlean suggest that, increasingly, foundations are seen to play a number of often interrelated roles (2000: 13–18):

The redistribution of resources from the rich to the poor—although this has always been one of the traditional roles of philanthropy, in recent years there has been a growing emphasis on funding disadvantaged groups and communities through foundations that operate with endowments built upon business profits or investments in the marketplace. This is particularly true for corporate foundations, many of which have found themselves caught in the glare of negative media attention that portrays their parent company's profits as obscene. Thus foundations associated with Australian banks, for example, appear to be assuming a higher profile in redistributing wealth to those who are poor and needy.

The promotion of innovation—unlike governments with voters to please or corporations with shareholders whose eyes are fixed on share prices, foundations have the luxury of investing in innovative programs or projects with less concern about whether or not a risky venture will yield success.

The promotion of social change—with no obligation to voters or shareholders, foundations can promote social change in ways governments or corporations cannot. There are many examples of foundations that have promoted conservative movements as well as those that have funded projects in support of progressive social change.

The preservation of traditions and cultures—while foundations have long played a key role in preserving traditions, whether architectural or cultural, they are increasingly seen as a lifeline to peoples and places under threat from government, industry or environmental changes.

The promotion of pluralism—with political parties across the Western world all currently moving toward a centrist-right position, foundations are emerging as significant in the preservation of alternative views, social experiments and civil liberties. The promotion and protection of diversity is seen by many to be one of the most important roles of the philanthropic sector.

The promotion of policy and practice change—free from the constraints of government and the marketplace, foundations play an increasingly crucial role in

funding objective evaluations of existing policies and practices as well as in the development of new ones. At the same time, and for the same reasons, foundations can be powerful agents in the conservation of existing public policies.

The scale of Australian philanthropy

Surprisingly, there is no precise data on how many foundations exist in Australia today. Similarly, there is no public record of what assets they hold, what their total annual income is, or how much money they allocate each year and to whom. Philanthropy in Australia has been largely invisible, a fact variously explained as a function of discretion, modesty or a deeply ingrained secrecy. As in the USA and the UK, foundations in Australia receive tax concessions from the government. In this way they are recipients of concessions paid for by other tax payers. In the USA and UK, the receipt of tax concessions means that the number of foundations and their financial profiles are a matter of public record. In Australia, however, the Australian Tax Office does not divulge this information. Though there are reasonable historical and cultural explanations, it is generally acknowledged that philanthropy in Australia is weak in comparison with many other nations, even when national scale is taken into account (Lyons 1994).

Some foundations make public the size of their financial endowments and disbursements. For example, in 2001 the Pratt Foundation provided over \$10 million in grants while the Myer Foundation and the Ian Potter Foundation funded grants of \$9 million and \$7.7 million respectively. Table 1 portrays the 25 largest private foundations in Australia; those that are known to disburse more than \$1 million per year. Those foundations allocated nearly \$75 million in 2001. Many foundations, however, choose to keep secret the amount they give. Consequently the scope and scale of Australian philanthropy is unknown and only estimates are available.

Mark Lyons, from the University of Technology, Sydney, and one of Australia's few experts on charitable giving, estimates the total value of Australia's philanthropic sector at \$5.4 billion per year (*Financial Review* 16 January 1999). Of that amount \$2 billion is corporate sponsorship and corporate philanthropy, while \$3 billion is from individual donations (Fig. 1, p. 7). The remaining \$400 million per year is from private and community foundations.

The Australian Bureau of Statistics (ABS) survey of business (see ABS 2002) gives another perspective on the generosity of Australian businesses in relation to community organisations. That survey found that Australia's business sector gave \$1.44 billion to community organisations in 2000–01 (the reason this is a smaller amount than Lyons' estimate is that his figure includes corporate foundations, some of which may not have been included in the ABS survey). The \$1.44 billion represents just 0.15 per cent of total business income or 1.66 per cent of business profits before tax. Commenting on these figures, the Reverend Tim Costello remarked on the fact this is actually a relatively small amount. As he said: 'Australians lose \$12 billion in gambling alone each year' (*Sydney Morning*

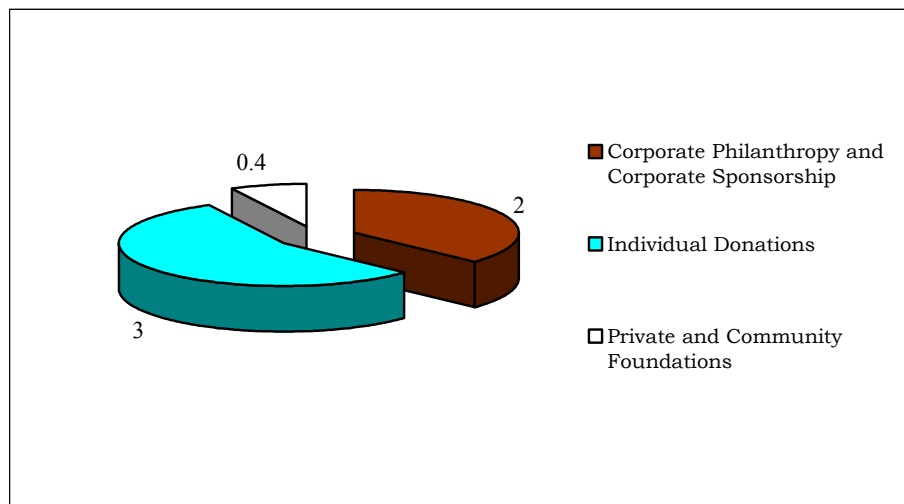
Herald 28 June 2002). Of the total of \$1.44 billion, 64 per cent (\$921 million) was given in the form of cash, about 20 per cent (\$236 million) in services and 16 per cent (\$290 million) in the form of goods (see Fig. 2).

Table 1. Private foundations disbursing over \$1 million per annum in Australia, 2001^a

Foundation name	Annual disbursement (\$m)
1. The Pratt Foundation	10.2
2. The Myer Foundation	9.0
3. The Ian Potter Foundation	7.7
4. Colonial Foundation	5.5
5. Jack Brockhoff Foundation	3.8
6. The William Buckland Foundation	3.4
7. Helen Macpherson Smith Trust	3.2
8. Vincent Fairfax Family Foundation	3.0 ^b
9. Garnet Passe & Rodney Williams Memorial Foundation	2.7
10. The Foundation for Young Australians	2.5
11. The R.E. Ross Trust	2.0+
12. CEPA Trust	2.0+
13. AMP Foundation	1.9
14. Edmund and Caroline Resch Memorial Fund	1.8
15. Collier Charitable Fund	1.8
16. The Baxter Charitable Foundations	1.8
17. Ramaciotti Foundations	1.6
18. The Gandel Charitable Trust	1.5+
19. John T. Reid Charitable Trusts	1.5
20. Thyne Reid Charitable Trusts	1.5
21. Greater Melbourne Foundation (previously the Lord Mayor's Charitable Fund)	1.5
22. The Triton Foundation	1.4
23. William Angliss Charitable Trust	1.3 ^b
24. The Alfred Felton Bequest	1.3
25. Foundation for Rural and Regional Renewal	1.0
Total	74.9

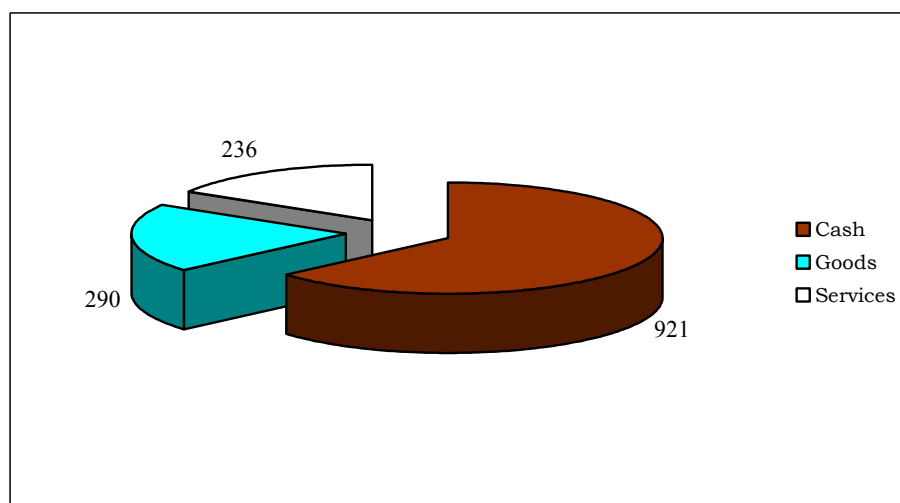
Notes: a) This list includes only Australian private foundations whose primary purpose is to make grants, for which information is available. It does not include corporate foundations, charities, or foundations whose income is derived from legislated levies.
b) Updated disbursement figures are unavailable.

Source: Philanthropy Australia [www.philanthropy.org.au/factsheets/7-05-01-ausfound.htm].

Fig. 1. Australia's philanthropic sector, 1999 (billions of dollars)

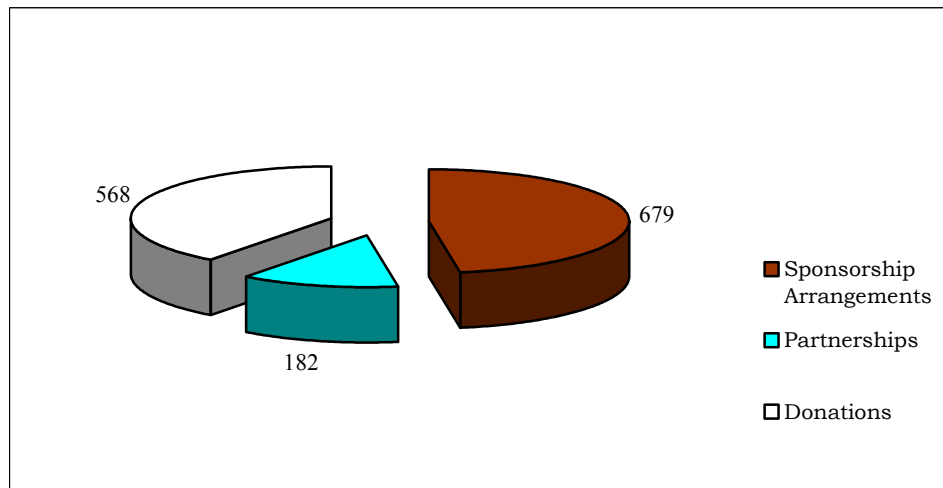
Source: *Financial Review* (16 January 1999).

The nature of these gifts from business can be seen in Fig. 3. Nearly half of the \$1.44 billion was provided through sponsorship arrangements (mostly sport and recreation sponsorship), about 40 per cent through donations, and the remaining 13 per cent through partnerships. While few would deny the importance of sport and recreation in Australian society, particularly for communities in need, it is surprising how little giving is in the form of donations.

Fig. 2. Gifts by Australian business to community organisations by type of gift, 2000 (millions of dollars)

Source: ABS (2002).

Fig. 3. Gifts by Australian business to community organisations by nature of gift, 2000 (millions of dollars)



Source: ABS (2002).

The changing face of philanthropy

In recent years a number of important trends have influenced a reconfiguration of traditional philanthropy (Bernholz 2000). For example, foundations—like governments—have increasingly focused their attention on outcomes, looking ever more carefully for positive social impact in the projects or organisations they fund. It is no longer enough for grant applicants to have an innovative idea or to have identified an unmet social need. The achievement of identified goals and the positive social impact of philanthropic dollars has become the measurement of worth for many foundations. In addition, as noted, Western governments have moved increasingly to a centre-right position and have retreated in recent years from social initiatives. The increasing pressures on the not-for-profit sector to attend to social needs that were once the responsibility of government is clearly an outcome of trends toward privatisation and ‘smaller government’.

As a result of these pressures, the shape of philanthropy has begun to change, with increasing amounts of money being given through new forms of ‘social investment’. Various referred to as the ‘new philanthropy’, ‘venture philanthropy’, ‘social venturing’ and the like, these new forms of philanthropy involve the translation of principles of venture capital investment to the practices of foundation granting (Letts, Ryan & Grossman 1997; Mahlab 1998: 15).

Mario Morino, chairman of the Morino Institute, is an international figure in venture philanthropy. The title of a speech he gave to Washington DC grantmakers in the year 2000—‘Venture philanthropy: Leveraging compassion with capacity in the National Capital Region’—captures the nature of this new

philanthropy. Marrying the traditional notion of compassionate giving by those who have prospered with the idea of building stronger organisations and communities, Morino highlights one of the features of venture philanthropy: a collaborative partnership based on mutual recognition of the need to maintain the delicate balance between the responsibility to give and the responsibility to leverage gifts into social betterment. Morino (2000) defines venture philanthropy as:

the process of adapting strategic investment management practices to the nonprofit sector to build organisations able to generate high social rates of return on their investments. Strategic management assistance is provided to leverage and augment the financial investment made. This approach is modeled after the high end of venture capital investors—the relatively few who work to build great organizations instead of just providing capital.

While Morino's definition gives some general sense of the philosophy that underpins this 'new philanthropy', what does it look like on the ground? Capers, Collins and Gooneratne (1998) identify six characteristics of venture philanthropy:

- A close relationship between the foundation and the grantee: the relationship is characterized by partnership rather than oversight; there is a mutual interest in capacity-building. Accordingly, the foundation is involved in management, governance and organizational problem-solving. In addition, rigorous due diligence or pre-investment research takes place.
- Longer-term relationships: the foundation looks beyond funding the grantee for just one year and enters into a relationship that can last for a number of years.
- Increased investment in terms of the size of grants: instead of providing a large number of recipients with project-oriented grants that cover only a small proportion of a nonprofit's costs, foundations decrease the number of grantees in order to increase the size of grants. Thus their ability to cover the majority of a nonprofit's overall operating costs is enhanced. This encourages organizational development and capacity building.
- A focus on risk management and accountability: by funding only portions of projects, foundations minimize being blamed for failed projects. Recognizing that not all programs and investments will prove to be successful, foundations that practice venture philanthropy are willing to take the risk that some portion of their grants portfolio will not succeed. Foundations may balance their portfolios for risk and even tie compensation for program officers to the performance of their grantees.
- An emphasis on performance measures: rather than just accounting for the use of funding, venture philanthropy seeks higher standards of outcomes measurement. Assessment of the program's performance will allow for mid-course corrections.
- Development of exit strategies: instead of providing fixed-term grants that force nonprofits to spend time and resources applying and re-applying for funding, venture philanthropy will withdraw its support when the nonprofit is able to

sustain itself or has succeeded in its mission. As one can imagine, there are different notions regarding what constitutes sustainability and success. There are also diverging views on how to exit.

Traditionally, philanthropy stayed at arm's length from the groups it funded. Once a grant had been awarded, a foundation tended to leave the recipient organisation to undertake the project, leaving day-to-day operations and management in the hands of the grant-winning body. In the 'new philanthropy' the relationship is arm-in-arm, longer-term and typically involves larger grants than might have been given in the past. Accountability and outcome measures are part of the package, yet foundations accept some degree of risk in projects that might pay larger social dividends. We will return to the topics of risk management, accountability, and performance measures as they relate to what we believe are potentially significant roles for academic researchers, but before doing that we want to look a little closer at 'partnerships'.

The philanthropic sector's peak body, Philanthropy Australia, facilitates an 'Indigenous issues affinity group' comprising representatives from 14 member foundations. This group meets quarterly to discuss issues related to policy, projects and research. Indeed, there are growing numbers of examples of foundations making 'social investments' through direct partnerships with Indigenous communities and organisations and indirectly in various educational access and scholarship programs. The Rio Tinto Aboriginal Foundation, for example, contributes to dozens of such communities, organisations and programs each year (e.g. Kormilda College in Darwin, the Townsville Aboriginal and Islander Maternal Child Health Program, and the Rumbalara Football Netball Club Healthy Lifestyle program). Similarly Westpac, both through its corporate and foundation bodies, is contributing funding or support to a range of communities and institutions including the Australian Indigenous Leadership Centre at the Australian Institute for Aboriginal and Torres Strait Islander Studies (AIATSIS), the Indigenous Enterprise Partnership in Cape York and to the Jawoyn Association and FHF, the two organisations that are partners in our project described above.

The partnership approach is crucial to each of these social investments. The granting body is actively involved, no longer content to simply give the money and be done with it. But there is a feature of some of these partnerships that we want to tease out: the involvement of an NGO as the intermediate partner. Some foundations are interested but hesitant to enter into partnerships with Indigenous communities; they are too small or simply do not have the experience or expertise. We argue that many NGOs have that experience and therefore can and should fill the role of partner and intermediary between foundations and Indigenous communities.

Non-government organisations in Australia

NGOs are those institutions that engage in activities for the social good while not directly under the control of government. Typically NGOs are governed by a Board

of Directors which is responsible for the financial and other activities of the organisation. They exist to further a particular cause (e.g. Amnesty International), interest or issue (e.g. the Australian Drug Foundation) or industry (e.g. the National Farmers' Federation). There are thousands of NGOs in Australia, some uniquely Australian, others international.

The Lumbu Indigenous Community Foundation is a unique example of an NGO that was created in 2000 out of a partnership among several powerful partners and an Indigenous organisation. Seed funding and technical assistance were initially provided by the First Nations Development Institute through First Peoples Worldwide in the USA. Investments by the Levi-Strauss Foundation in San Francisco and BHP in Australia provided the monies to enable the foundation to invest in projects that focus on health, community development, economic development and Indigenous young people. Drawing on corporate partners and philanthropic organisations, Lumbu is working to support the economic and social development of Indigenous communities in Australia. Among their recent initiatives is the coordination of a National Indigenous Philanthropy Initiative with the goal of creating more effective philanthropic investment in Indigenous communities.

Bringing development experience home to Australia

One could imagine partnerships between foundations, NGOs like Amnesty International or the Baptist Women's Fellowship and Indigenous communities, but here we are particularly interested in the potential for collaboration involving foundations and long-standing NGOs that focus on development and/or capacity building. The term 'development', as we use it here, refers specifically to long-term funding and technical assistance to governments and communities to help build institutions, policy-making capacity, knowledge and human capital to address locally identified needs. Development thus defined aligns with the United Nations Development Programme (UNDP) principles of providing knowledge, resources and experience to enable collaborative efforts between communities and development agencies (UNDP 2001). The focus on capacity development and sustainability is particularly important in avoiding the possibility that funding from the philanthropic sector be seen to be merely a replacement for dwindling government dollars. If increased capacity—at the individual, family and community levels—is not a key outcome of investments by foundations in Indigenous communities, there is no gain for anyone involved.

AusAID, the Commonwealth agency responsible for the government's overseas aid program, uses a system for funding NGOs whereby only those accredited by AusAID are qualified to apply for funds. Table 2 shows a complete list of AusAID-accredited NGOs.

Obviously, as AusAID-accredited NGOs, all of these organisations work overseas—some exclusively so. For example, UNICEF Australia does not work inside Australia because its mandate is 'to assist women and children in the

developing world'. It defends the decision not to work in Australia on the grounds that 'Australia has the capacity to adequately provide for its own citizens' (UNICEF web page [www.unicef.com.au/unicef_aust]). Similarly, CARE Australia, the country's second largest foreign aid organisation, focuses its efforts strictly outside Australia. Yet, other NGOs with overseas aid and capacity-building orientations do work inside Australia. Oxfam Community Aid Abroad, for example, has a specific Indigenous Australia Program with offices in Brisbane and Perth. As they state, the aim of that program is:

to strengthen the basic rights of Indigenous Australians. We do this by supporting Indigenous Australian organisations and communities to work for Indigenous rights in ways that reflect Indigenous Australian world views and ways of being and doing [<http://www.caa.org.au/world/pacific/australia/index.html>].

Program activities revolve around four themes: capacity building, cultural revival and maintenance/reclamation, gender and development, and cultural democracy.

Table 2. AusAID-accredited NGOs, 2002

Adventist Development & Relief Agency (ADRA)	International Women's Development Agency (IWDA)
African Enterprise (AE)	Interserve (provisional)
Australian Baptist World Aid (ABWAid)	Leprosy Mission (TLM)
Australian Foundation for the Peoples of Asia and the Pacific (AFAP)	MacFarlane Burnet Centre for Medical Research (MBCMR)
Australian Legal Resources International (ALRI)	Médecins sans Frontières (MSF)
Australian Lutheran World Service (ALWS)	National Council of Churches Australia (NCCA)
Australian People for Health, Education and Development Abroad (APHEDA)	Opportunity International Australia (OIA)
Australian Red Cross (ARC)	Oxfam Australia (OX)
Australian Volunteers International (AVI)	PALMS (provisional)
Australians Caring for Refugees (AUSTCARE)	PLAN International Australia (PLAN)
CARE Australia (CARE)	Salvation Army (SA)
Caritas Australia	Save the Children Fund Australia (SCFA)
Christian Blind Mission International (Australia) (CBMI)	TEAR Australia (TEAR)
Christian Children's Fund of Australia (CCFA)	UNICEF Australia (UNICEF)
Family Planning Australia Inc (FPAI)	World Vision Australia (WVA)
Fred Hollows Foundation (FHF)	World Wide Fund for Nature (WWF)

Source: AusAID [www.ausaid.gov.au/ngos/accredited.cfm].

World Vision Australia (WVA) is another NGO that puts energy and resources into Australia. In their web page description of their Indigenous programs it clearly explains why:

World Vision believes in equity and a fair go for communities all over the world. However it is recognised that here in our own backyard, indigenous people are living in Third World conditions. That's why World Vision has been working since 1996 with remote indigenous communities [<http://www.worldvision.org.au/getinvolved/linkinghands/>].

The focus of WVA's activity is community development with projects in the following areas: education and advocacy, leadership development, preventative health care, and micro-enterprise development.

The Fred Hollows Foundation (FHF), now perhaps best known for efforts to reduce cataract blindness in the Third World, grew out of the work of the ophthalmologist Fred Hollows, who helped establish the Aboriginal Medical Service in Redfern, Sydney in 1971 and then worked to eradicate trachoma among Indigenous people in outback Australia. The foundation today has a much broader focus that includes working for equity of access to health care in Australia and overseas. Underpinning FHF's programs is a focus on the development of sustainable local capacity to prevent and treat avoidable blindness. In Australia the aim is to empower Indigenous people through assisting with the development of new skills and understandings that will enable them to improve their health and wellbeing (see [www.hollows.org]).

In each case, however, the proportion of energy and resources invested in Australia is small. Further, while many development-oriented Australian NGOs clearly have experience and expertise, few have historically been willing to invest that expertise at home. We suggest the following are likely factors in the decision to stay off-shore:

Their focus is 'foreign aid'—indeed, for many their very existence is a result of recognised needs abroad. The UNICEF Australia line is that the country has capacity already and therefore their energies should be engaged in places that lack that capacity. For most of these NGOs, because the focus is overseas, the organisational infrastructure that would be required to undertake work in Australia is simply not present.

They are not funded to work in Australia—many of the NGOs receive funding from the Commonwealth for work overseas and many have private donors who have provided money because the focus is overseas. Most NGOs are heavily dependent on contributions and a decision to undertake work at home would probably polarise donors, perhaps resulting in some reduction of income.

Many NGOs are conservative and by necessity politically astute—although the not-for-profit sector is clearly expanding services in the face of government reductions in social spending, a shifting of effort from overseas to home by aid organisations would be potentially embarrassing for the government of the day. For example, a decision by UNICEF to assist Indigenous communities in remote Australia would probably not be flattering to Australia in relation to perceptions overseas. Thus there are important political considerations—some of which are self-interested on the part of NGOs—involved in investing project funds and personnel in Australia.

The perception that there is no need for 'development' work in Australia—clearly, Australia is part of the 'developed' world. As such, the idea of adopting overseas development models and funding them with monies intended for the developing world would be practically unthinkable to many.

A fear of Australian Indigenous politics—while many NGOs are adept at dealing with political tensions and negotiations in the far corners of the developing world, few would be prepared for the heavily factionalised Indigenous scene in Australia, particularly where NGOs' actions would potentially be the subject of constant media attention in what is a politically volatile setting, where tensions between Indigenous and non-Indigenous Australians are also often rife.

The Australian welfare state—few NGOs have experience that would prepare them for undertaking work in political context where poverty is ameliorated by welfare. Most NGOs would be unprepared for development work in a country where citizenship entitlements provide a welfare net for even its most needy groups.

The diversity of Indigenous Australia—addressing social need among Indigenous Australians is complex because of the enormous diversity of places and conditions within which they live. Addressing poverty or health or educational disadvantage may require very different approaches in different Indigenous communities. For example, what may be appropriate for a community in a remote corner of Arnhem Land may be inappropriate in a country town in New South Wales or metropolitan Melbourne.

There are few models or precedents—if NGOs want to enter into development activities with Indigenous communities, there are few examples or models to guide them over this difficult terrain.

Linking foundations, NGOs and Indigenous communities

One might ask whether, given these hurdles, it is worth trying to entice foundations and NGOs into partnerships with Indigenous communities or organisations in Australia. We believe it is for the following reasons:

There is an urgent need—Indigenous Australians remain the most disadvantaged sector of the Australian community, and in many places things are getting worse. There is a clear urgency that requires new approaches.

There is abundant evidence that development approaches work—the literature on development shows that there is merit in the approaches employed by development-oriented NGOs. While it is often said that 'things are different in Australia', and there is some truth to that assertion, there have been few attempts to deploy development approaches that might take into account such differences. Given appropriate resources, NGOs may find they have the experience and expertise to begin to address the urgent needs of many Indigenous communities.

One of the greatest needs is 'capacity'—many NGOs exist to share and build capacity in 'developing' communities. Typically there is no absence of understanding by Indigenous people of the nature of problems in their communities or ideas about how to address them, but there is often an extremely low level of capacity. Focusing on developing capacity in Indigenous communities is not only sound but, given the recent focus on 'capacity building', politically palatable to the current government.

The time is right—Australian foundations appear to be increasingly interested in engaging with Indigenous communities and organisations. This is matched by growing interest in venture philanthropy and social investment. Similarly, there is growing evidence that as baby boomers have moved into middle age, they are increasingly intent on more active and socially progressive ‘giving’.

Partnerships between foundations, NGOs and Indigenous communities or organisations may bear fruit where government programs have failed—many Indigenous-specific government programs are broad and generic so as to ensure the appearance of equity, but as a result they are unable to address the very real differences among various Indigenous communities and between Indigenous and non-Indigenous communities. Others are based around short-term pilots, with funding tied to election cycles and a desire for immediate or short term outcomes that will provide a boost in the polls. NGOs, on the other hand, are much more attuned to the realities of the necessity for long-term commitment and local or regional targeting of development programs. Foundations, particularly those willing to move into venture philanthropy, can provide the long-term financial commitment that is necessary. In other words, foundations and NGOs can take more risks than governments. Indeed, being able to work independently from government agencies provides both flexibility and power. In our experience some officers within government departments have been extremely receptive to the ‘Literacy for Life’ project, both because they are nervous that they have little control over a community initiative such as this one and so must monitor developments as closely as possible, and because they are excited about seeing programs that they themselves could never implement because of political constraints.

The role of the academy

Our experience in the ‘Literacy for Life’ project indicates that academic researchers can assume a range of useful and complementary roles in the sorts of partnerships we are discussing. As third (or fourth) parties, academic researchers may be able to provide a dispassionate, independent and objective perspective at many different points along the life of the project. Sometimes unrecognised cultural and political assumptions and expectations on the part of the various parties can create conflicts that derail initiatives before they get going. In such cases, academics may be able to assist the other partners in risk management, ensuring, for example, that funds are being used appropriately, that obstacles are overcome in a sensitive manner, that progress is being made over time, and that the project or program is not captured by any particular individual or family.

Anthropologists, for example, with their direct experience in Indigenous communities, and an understanding of Indigenous societies, may be able to act as ‘cultural brokers’, helping the Indigenous community, the NGO and the foundation to understand one another. Academics with training in demography, economics, health, education or other fields may be able to provide technical and content-area expertise that is of value in carrying out baseline studies. Such

studies are critically important for later evaluations of the success or failure of program interventions. Academics may also bring skills and knowledge to the process of designing locally appropriate program interventions. As researchers, academics can assist with identifying theoretically grounded options derived from the evidence base of 'best practice' interventions. Another critical contribution of academic partners should be in defining performance measures and carrying out evaluations of project outcomes. An objective, independent assessment of program interventions is critical, and accountability by all parties is paramount, particularly in these early days where a few foundations are 'testing the waters' of investment in Indigenous communities.

Policy issues and future directions

In July 2002, at a conference organised by FHF, Reconciliation Australia and the Whitlam Institute, representatives of the Australian philanthropic and corporate communities were brought together to explore economic and development priorities in potential collaborations with Indigenous communities. The aim of the conference was to educate foundations and corporate donors about the complexities of such collaborations and to provide some practical and conceptual tools for determining which proposals to support and how to measure their progress (FHF 2002). This workshop, and the formation of the Lumbu Indigenous Community Foundation's Indigenous Philanthropy Coalition are important first steps for developing a roadmap for further collaborations.

Partnerships between philanthropic foundations, development-oriented NGOs and Indigenous organisations represent an exciting and important approach that addresses some of the seemingly intractable problems of Indigenous communities. These partnerships may enable skill transfer and capacity development that has been difficult if not impossible for many Indigenous communities to achieve thus far. Similarly, they may allow long-term engagements and high-risk, targeted interventions that government has been hesitant to support. We want to recognise, however, that many observers are deeply uncomfortable with philanthropic interventions into Indigenous communities. They perceive the potential for a simple cost-shifting exercise involving the replacement of government dollars with foundation funds, thus enabling the government to do less to meet its moral obligation to equitably provide programs to which Indigenous people have rights as Australian citizens. While we recognise this danger, we would argue that the legacy of disadvantage is so great, and often government programs have shown themselves to be so ineffectual, that new strategies are required. We would also argue that the types of partnerships we are promoting here would enable a testing and evaluation of development initiatives that, if successful, would shape government policy in the future. In other words we would hope to see initiatives—of a kind that governments would not normally fund—resulting in positive and sustainable development. This would, in turn, inevitably shape policy makers' perceptions of what is possible and desirable in terms of their own programs.

The degree to which larger numbers of foundations and NGOs are willing to risk entering into partnerships with Indigenous communities and organisations in Australia is as yet unknown, but there are several ways in which this process could be facilitated. Some important work, we suggest, remains to be done:

Survey current philanthropic funding to and partnerships with Indigenous communities—at the moment, little is known about the extent to which foundations are funding Indigenous communities. Because there is no obligation on the part of foundations or grantees to publicly disclose grants, the amount, distribution and purposes of funding is often unknown. From what is publicly disclosed, it is clear that there is a concentration of funding in a very small number of regions. Because foundations have only relatively recently begun to test the waters with Indigenous projects, a ‘follow-the-leader’ syndrome may be emerging whereby one foundation grants funds to a particular Indigenous organisation because funds have been granted to it by some other foundation. The degree to which the earlier funding has been successful, in terms of tangible, measurable outcomes, seems not to be an issue. Rather, decisions about funding appear to be shaped by a desire for positive media coverage, persuasive promotion by prominent Indigenous leaders, and personal relationships between those leaders and foundation board members.

Because the portion of philanthropic funds that may be available for grants toward Indigenous development is finite and under ever-increasing demand, it would be extremely useful for philanthropic organisations to have some clear knowledge of what has been funded, where and by whom. A research project to collect that information and map it against the range of development ‘need’ in Indigenous communities and regions that have so far not received support from foundations would enable those foundations who are so inclined to better and more equitably target their dollars.

Collect examples and case studies of best practice—as mentioned above, there are already some successful partnerships between foundations and Indigenous communities. Collecting these examples of best practice, and providing case studies of how partnerships were developed and supported, would assist both Indigenous communities and foundations to better understand what sorts of programs have worked and what the obstacles and barriers have been to such collaborations. A monograph bringing together such examples from Australia and perhaps overseas as well, would be a valuable tool.

Develop advice and guidelines for setting goals and evaluating process and program outcomes—one of the critical needs for foundations and the Indigenous groups which hope to secure partnerships with them, is better knowledge of how to set development goals and how to effectively measure outcomes. Accountability is crucial in long-term relationships such as these and rigorous outcome evaluation is an important part of the process. A clear understanding of the special context of goal setting and outcome measurement in Indigenous communities is essential to attaining sustainable development and a productive relationship between the partners.

Organise a conference for Australian NGOs on working with Indigenous communities—the recent conference for philanthropic and corporate groups interested in working with Indigenous communities was a productive and important event. A similar event for Australian NGOs should now be organised. A conference for NGOs should address a range of important topics including the current needs of Indigenous communities, the potential contribution such bodies could make both to local capacity building and to long-term economic development, political obstacles to engagement (and potential solutions to overcoming them), and examples of successful collaborations between NGOs, foundations and Indigenous communities.

References

- Australian Bureau of Statistics (ABS) 2002. 'Business gave \$1.4 billion to the community sector', Media release, 27 June 2002, ABS, Canberra.
- Bernholz, L. 2000. 'Foundations for the future: Emerging trends in foundation philanthropy', *Center on Philanthropy and Public Policy Research Report No. 1*, Center on Philanthropy and Public Policy Research, University of Los Angeles, Los Angeles, Ca.
- Capers, C., Collins, M. and Gooneratne, S. 1998. 'Assessing venture philanthropy', Unpublished paper available on the world wide web at [http://pages.prodigy.net/michael_collins/VP/VP.htm].
- Fred Hollows Foundation (FHF) 2002. 'Learning from the past, thinking about the future: A discussion paper on philanthropic and corporate fundraising for Indigenous projects', Unpublished paper, FHF, Sydney.
- Giddens, A. 2001. 'Introduction', in A. Giddens (ed.), *The Global Third Way Debate*, Polity Press, Cambridge.
- Latham, M. 2000. "'If only men were angels": Social capital and the Third Way', in I. Winter (ed.), *Social Capital and Public Policy in Australia*, Australian Institute of Family Studies, Melbourne.
- 2001a. 'Policies for a knowledge nation', in P. Botsman and M. Latham (eds), *The Enabling State: People Before Bureaucracy*, Pluto Press, Annandale, NSW.
- 2001b. 'The Third Way: An outline', in A. Giddens (ed.), *The Global Third Way Debate*, Polity Press, Cambridge.
- Leat, D. and Lethlean, E. 2000. *Trusts and Foundations in Australia*, Philanthropy Australia Monograph No. 2, Philanthropy Australia Inc., Melbourne.
- Letts, C., Ryan, W., and Grossman, A. 1997. 'Virtuous capital: What foundations can learn from venture capitalists', *Harvard Business Review*, 75 (2): 36–43.
- Lyons, M. 1994. 'The institutionalisation of philanthropy in Australia and prospects for change', *CACOM Working Paper No. 21*, Centre for Australian Community Organisations and Management, University of Technology, Sydney.
- Mahlab, E. 1998. 'Philanthropy, public perception and communication', *Philanthropy*, 36 (winter): 14–15.

- McClure, P. (Chair) 2000. *Participation Support for a More Equitable Society: Final Report of the Reference Group on Welfare Reform, July 2000* [the McClure Report], DFACS, Canberra.
- Morino, M. 2000. 'Venture philanthropy: Leveraging compassion with capacity in the national capital region', Speech given to the Washington Regional Association of Grantmakers Annual Meeting, 21 June 2000, available on the world wide web at [http://morino.org/advan_sp_ven.asp].
- Taylor, J. and Westbury, N. 2000. *Aboriginal Nutrition and the Nyirranggulung Health Strategy in Jawoyn Country*, CAEPR Research Monograph No. 19, CAEPR, ANU, Canberra.
- United Nations Development Programme (UNDP) 2001. *United Nations Development Programme Annual Report 2001*, UNDP, New York.

Centre for Aboriginal Economic Policy Research Publications

For information on earlier CAEPR Discussion Papers and Research Monographs please contact:

Publication Sale, Centre for Aboriginal Economic Policy Research, The Australian National University, Canberra, ACT, 0200, Telephone: 02-6125 8211, Facsimile: 02-6125 2789. Information on CAEPR, abstracts or summaries of all CAEPR print publications and those published electronically, can be found at the following WWW address: <http://online.anu.edu.au/caepr/>

MONOGRAPH SERIES

7. *Mabo and Native Title: Origins and Institutional Implications*, W. Sanders (ed.), 1994.
8. *The Housing Need of Indigenous Australians, 1991*, R. Jones, 1994.
9. *Indigenous Australians in the Economy: Abstracts of Research, 1993-94*, L.M. Roach and H.J. Bek, 1995.
10. *Native Title: Emerging Issues for Research, Policy and Practice*, J. Finlayson and D.E. Smith (eds), 1995.
11. *The 1994 National Aboriginal and Torres Strait Islander Survey: Findings and Future Prospects*, J.C. Altman and J. Taylor (eds), 1996.
12. *Fighting Over Country: Anthropological Perspectives*, D.E. Smith and J.D. Finlayson (eds), 1997.
13. *Connections in Native Title: Genealogies, Kinship and Groups*, J.D. Finlayson, B. Rigsby and H.J. Bek (eds), 1999.
14. *Land Rights at Risk? Evaluations of the Reeves Report*, J.C. Altman, F. Morphy and T. Rowse (eds), 1999.
15. *Unemployment Payments, the Activity Test and Indigenous Australians: Understanding Breach Rates*, W. Sanders, 1999.
16. *Why Only One in Three? The Complex Reasons for Low Indigenous School Retention*, R.G. Schwab, 1999.
17. *Indigenous Families and the Welfare System: Two Community Case Studies*, D.E. Smith (ed.), 1999.
18. *Ngukurr at the Millennium: A Baseline Profile for Social Impact Planning in South East Arnhem Land*, J. Taylor, J. Bern and K.A. Senior, 2000.
19. *Aboriginal Nutrition and the Nyirranggulung Health Strategy in Jawoyn Country*, J. Taylor and N. Westbury, 2000.
20. *The Indigenous Welfare Economy and the CDEP Scheme*, F. Morphy and W. Sanders (eds), 2001.
21. *Health Expenditure, Income and Health Status among Indigenous and Other Australians*, M.C. Gray, B.H. Hunter and J. Taylor, 2002.
22. *Making Sense of the Census: Observations of the 2001 Enumeration in Remote Aboriginal Australia*, D.F. Martin, F. Morphy, W.G. Sanders and J. Taylor.

RECENT DISCUSSION PAPER SERIES

- 222/2001** *Valuing native title: Aboriginal, statutory and policy discourses about compensation*, D.E. Smith.
- 223/2001** *Community Participation Agreements: A model from community-based research*, D.E. Smith.
- 224/2001** *A regional CDEP for four remote communities? Papunya, Ikuntji, Watiyawanu and Walungurru*, W. Sanders.
- 225/2001** *Building Indigenous learning communities*, R.G. Schwab and D. Sutherland.
- 226/2001** *Sustainable development options on Aboriginal land: The hybrid economy in the twenty-first century*, J.C. Altman.
- 227/2002** *The Indigenous population of Cape York Peninsula, 2001–2016*, J. Taylor and M. Bell.
- 228/2002** *Urban CDEPs as Indigenous Employment Centres: Policy and community implications*, M. Champion.
- 229/2002** *Three years on: Indigenous families and the welfare system, the Kuranda community case study*, R. Henry and D.E. Smith.
- 230/2002** *Towards an Indigenous order of Australian government: Rethinking self-determination as Indigenous affairs policy*, W. Sanders.
- 231/2002** *Population futures in the Australian desert, 2001–2016*, J. Taylor.
- 232/2002** *Autonomy and the Community Development Employment Projects scheme*, W.S. Arthur.
- 233/2002** *Jurisdictional devolution: Towards an effective model for Indigenous community self-determination*, D.E. Smith.
- 234/2002** *Indigenous community stores in the 'frontier economy': Some competition and consumer issues*, S. McDonnell and D.F. Martin.
- 235/2002** *Some competition and consumer issues in the Indigenous visual arts industry*, J. C. Altman, B.H. Hunter, S. Ward and F. Wright.
- 236/2002** *Indigenous residential treatment programs for drug and alcohol problems: Current status and options for improvement*, M. Brady.
- 237/2002** *Journey without end: Reconciliation between Australia's Indigenous and settler peoples*, W. Sanders.
- 238/2002** *Decentralisation, population mobility and the CDEP scheme in central Cape York Peninsula*, B.R. Smith.
- 239/2002** *Welfare and the domestic economy of Indigenous families: Policy implications from a longitudinal survey*, A. Daly, R. Henry and D. Smith.
- 240/2002** *Estimating the components of Indigenous population change, 1996–2001*, Y. Kinfu and J. Taylor.
- 241/2002** *Reforming Indigenous welfare policy: Salutory lessons and future challenges for Australia from the US experience*, A. Daly and D.E. Smith.

WORKING PAPER SERIES

Available at no cost on WWW at <http://online.anu.edu.au/caepr/>

- 3/1999** *Dealing with alcohol in Alice Springs: An assessment of policy options and recommendations for action*, M. Brady and D.F. Martin.
- 4/1999** *Aboriginal people in the Kakadu region: Social indicators for impact assessment*, J. Taylor.
- 5/1999** *Reforming the Northern Territory Land Rights Act's financial framework into a more logical and more workable model*, J.C. Altman and D.P. Pollack.
- 6/2000** *Governance and service delivery for remote Aboriginal communities in the Northern Territory: Challenges and opportunities*, N. Westbury and W. Sanders.
- 7/2000** *What's in it for Koories? Barwon Darling Alliance Credit Union and the delivery of financial and banking services in north-west New South Wales*, N. Westbury.
- 8/2000** *The relative social and economic status of Indigenous people in Bourke, Brewarrina and Walgett*, K. Ross and J. Taylor.
- 9/2001** *Indigenous communities and business: Three perspectives, 1998–2000*, J.C. Altman.
- 10/2001** *Indigenous Australian arrest rates: Economic and social factors underlying the incidence and number of arrests*, B.H. Hunter.
- 11/2001** *Sensitivity of Australian income distributions to choice of equivalence scale: Exploring some parameters of Indigenous incomes*, B.H. Hunter, S. Kennedy, and D.E. Smith.
- 12/2002** *Indigenous Australians and competition and consumer issues: An interim review of the literature and an annotated bibliography*, J.C. Altman, S. McDonnell, and S. Ward.
- 13/2002** *The rise of the CDEP scheme and changing factors underlying Indigenous employment*, B.H. Hunter.
- 14/2002** *Institutional factors underpinning Indigenous labour force participation: The role of the CDEP scheme and education*, B.H. Hunter.
- 15/2002** *Generating finance for Indigenous development: Economic realities and innovative options*, J.C. Altman.
- 16/2002** *The spatial context of Indigenous service delivery*, J. Taylor.
- 17/2002** *The potential use of tax incentives for Indigenous businesses on Indigenous land*, O. Stanley.
- 18/2002** *Banking on Indigenous Communities: Issues, options, and Australian and international best practice*, S. McDonnell and N. Westbury.
- 19/2002** *One size fits all? The effect of equivalence scales on Indigenous and other Australian poverty*, B.H. Hunter, S. Kennedy and N. Biddle.