
**Key words**
Competition, stores, financial services, consumer literacy, culture.

**Geographic area**
Rural New South Wales.

A major incentive for this project was the perception that Indigenous people in NSW were not making use of Consumer Affairs’ services. Aboriginal people in rural NSW try to shop in larger towns and regional centres because they recognise that these outlets sell a wider range of items at cheaper prices than do community stores. However most of the people surveyed for this report had no option but to buy essential items from their community stores, so that the degree to which competition exists may be low. The book-up system can further compound a lack of competition, for example in one community people had no option but to shop at the local supermarket because the store manager had given them credit and kept their bank books. Consumer literacy programs in rural and remote NSW must take into account Indigenous people’s unique interactions with the marketplace. Cultural norms may affect a variety of experiences including the use of change rooms, refunds and budgeting.

Key words
Economic development, enterprise.

Geographic area
Australia-wide.

This report contains a section on Aboriginal economic development. Some of the key recommendations are directed at the need for government to support Indigenous enterprise development in communities and put mechanisms such as tax incentives in place to encourage Indigenous businesses.


Key words
Expenditure, outstations, store pricing, freight, diet, cash.

Geographic area
Arnhem Land, Northern Territory.

In 1979 Altman recorded expenditure patterns on the outstations surrounding Maningrida by joining the fortnightly visits made by the supply truck from Maningrida Progress Association (MPA). He found that the ‘bush price’ is the shop (the MPA store) price plus 10 per cent. However with standard store mark-ups and freight costs the overall mark-up on many basic goods bought at outstations was over 100 per cent. Altman noted the sharing and kin-based distribution of cash and also documented the significant savings made by communities for procuring larger items, particularly four-wheel drive trucks. Low quantities of protein-rich foods were being purchased from the supply truck, from which the author deduces the significant part played by bush foods in the diets of Gunwingu people. He estimated that bush foods produced 81 per cent of protein consumed by people at Momega and 46 per cent of kilocalories. Such data brings into question estimates that over 90 per cent of total energy intake in remote communities comes from store-purchased food.

Key words
Competition, stores, service delivery.

Geographic area
Central Australia.

The Ininti store and BP service station owned by the Malpa Trading Company were established in 1972 and until 1984 enjoyed a monopoly. While initially established to cater for tourists, with the growth of the Mutitjulu community, the store increasingly began catering for community needs. In short, the Malpa Trading Company is more than a narrowly focused commercial enterprise. The store acts as both a post office and a bank, extends credit to members of the community, and provides employment and training for Anangu people. Despite the community focus, sales to tourists still accounted for a significant proportion of sales. Malpa maintained a variable mark-up policy on goods popular with tourists, which to some extent subsidised cheaper goods for Anangu.


Key words
Expenditure, competition, store governance.

Geographic area
East Kimberley, Western Australia.

As part of his broader study, Altman addresses expenditure patterns in the Warmun community. He demonstrates that, in terms of housing costs, the cost of living in the community is much reduced compared with the rest of Australia. In part this is due to the provision of housing owned by Warmun Community Inc., which also owns the local general store. Because of the remoteness of the community, goods and services in the area are relatively expensive when compared to urban Australia. However, Altman finds that in a regional context, the community ownership of the store does help to reduce the prices of goods. The store does not pay rental fees or any repayments on business loans and has no need to maximise profits.

**Key words**
Expenditure, competition, income, diet, outstations.

**Geographic area**
Arnhem Land, Northern Territory.

Altman highlights the difficulties faced in attempting to determine expenditure patterns among people living at Momega outstation and surrounds in the Maningrida region of Arnhem Land. Expenditure patterns are inconsistent for two main reasons. Firstly, market goods arrive at outstations about every fortnight and local people are thus captive consumers using a supply monopoly. Secondly, outstation residents have little control over their cash incomes: most rely on welfare cheques that often do not arrive. Market foods accounted for approximately 54 per cent of total expenditure at Momega. While this figure cannot be directly compared to those offered by Lee, O’Dea and Mathews (1994*) and Young (1984*) (which relate to diet rather than expenditure), they do indicate that the reliance on procurement of foods from stores differs widely between communities. For more on indigenous household expenditure see Smith (1991a*, 1991b*).


**Key words**
Income, savings, outstations, financial services, diet.

**Geographic area**
Arnhem Land, Northern Territory.

The authors highlight some of the key differences between Community Development Employment Projects (CDEP) scheme operations in Maningrida community and those at surrounding outstations. The Bawinanga Aboriginal Corporation (BAC) makes mandatory deductions from people on the CDEP payroll in a savings scheme called ‘truck accounts’. The scheme is for people who have no access to credit facilities such as the Traditional Credit Union and is mainly used by outstation residents. Truck accounts are used either to save enough to purchase four-wheel-drive vehicles from Darwin or to save toward paying off truck repair bills from the BAC workshop. Altman and Johnson suggest that because of higher costs of food provision to outstations than to Maningrida itself and the high level of saving for vehicles, people must be engaging in significant levels of subsistence activity thereby reducing their need for shop-bought food. Clearly these significant savings raise questions about the validity of estimates made by Lee, O’Dea and Mathews (1994*) concerning the high percentage of energy provided from community store foods.

**Key words**
Stores, financial services, diet, store pricing, culture, expenditure.

**Geographic area**
North Queensland.

Anderson conducted fieldwork in the late 1970s in the isolated community of Wujalwujal, north of Cairns. The research focuses on the mission store that operated until 1980. The store served as a bank, post office and mission office. Mission staff opened social security cheques and money for rent and other bills were deducted unless residents were opposed to this practice. In 1978 only 106 out of 664 transactions were booked-up. In 1978 prices at the store were 34 per cent higher than in Brisbane. Goods were marked-up by 40 per cent (including 15 per cent for freight) a profit that did not go back into the community. Anderson recognises the significant part that bush food plays in Kuku-Yalanyji people’s diets and also notes that women tend to do the main food purchasing at the store. Aboriginal people tended not to enter the store when European people were doing their shopping and they also made purchases item by item rather than all at once. This practice has been documented elsewhere (see Westbury 2000*). It makes it easier for people to know how much money they have left to spend and they can avoid being embarrassed by not having enough cash for requested items. Of the 35–45 per cent of income not spent at the store most of it was spent on taxis to Cooktown and charter flights to Cairns.

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**Australian Bankers’ Association n.d., Submission to The House of Representatives Standing Committee on Financial Institutions and Public Administration, Inquiry into Alternative Banking Services in Regional and Remote Australia.**

**Key words**
Financial services, competition.

**Geographic area**
Regional and remote Australia.

Perhaps unsurprisingly the submission emphasises the demographic changes and depressed economy in rural Australia in recent years and encourages the reader to view the submission in that context. Changes in banking are also being driven by the increase in competition that has occurred due to government policy changes over the past 15 years. The Australian Bankers’ Association (ABA) encourages people to make use of alternative means of accessing their funds, namely through EFTPOS, ATMs, giropost and telephone banking services. Self-service banking is discussed as a means of overcoming the disadvantage of distance but the ABA accepts that existing services do not cater for all the needs of customers in rural and remote areas. The ABA is willing to work with government and community groups to educate people in coming to terms with these alternative means of
banking. The elderly and those with disabilities are singled out as groups with special needs, but Indigenous people with low numeracy or literacy levels are not mentioned.


Key words
Outstations, stores, store governance.

Geographic area
Arnhem Land, Northern Territory.

The store at Jimarda outstation was established in 1975 as a bush branch of the Maningrida Progress Association (MPA). With a previous system of fortnightly on-the-spot purchases, the store was envisioned as a small-scale larder from which people could draw over a longer period of time. This paper tells the story of the problems that beset the Jimarda store as it tries to make up its shortfalls by increasing mark-ups. The tensions over the deficits indirectly resulted in two local groups challenging one another over ownership of the store, a conflict in which the MPA was not an adept mediator.


Key words
Store, store governance.

Geographic area
Northern Territory.

Bagshaw and her husband were employed as store managers and store advisers all over the Northern Territory during the 1970s and 80s. The book is an anecdotal and rather paternalistic account of their experiences at places such as Hermannsburg, Yuendumu, Maningrida, Katherine and Utopia. Despite the unscholarly nature of the account it does discuss many of the difficulties which were encountered over a significant period of time.

Bonner, NT 1988. Always Anangu: A Review of Pitjantjatjara and Yankunytjatjara Aboriginal Communities of Central Australia, Department of Aboriginal Affairs, Canberra.

Key words
Store governance, store pricing.
Appendix 1

Geographic area
Central Australia.

Most of the ventures that have been made into the market economy on Anangu lands have enjoyed only limited success. Bonner cites the reasons for this as the restraints that store work places on mobility, store workers and managers mostly seeing their roles as a short-term means to an end rather than longer-term career opportunities and the desire to distribute resources to kin rather than to strive for profit-making. Among Bonner’s recommendations are the following:

- that stores’ operations be clearly defined to reflect their employment policy, social and economic functions, profit distribution policy and training function
- that stores be subject to community councils
- that the work undertaken by Anangu Winkiku Stores be encouraged and expanded
- that the potential for stores to train locals in financial management be recognised
- that store accounting systems be compatible with those of other stores and councils and integrated into a training program
- that if CDEP is to be utilised in stores then the savings it provides should be passed on to consumers in the form of price reductions.


Key words
Alcohol, international, expenditure.

Geographic area
Alice Springs, Northern Territory.

This paper examines the ‘supply’ side of excessive alcohol consumption and related behaviour. The Northern Territory has a high ratio of liquor outlets per capita. International evidence suggests that increased availability encourages consumption and the authors bring this evidence to bear on the situation in Alice Springs. Australian evidence shows that excessive Aboriginal alcohol consumption can be modified by changes in the hours and days of opening of liquor outlets. In Tennant Creek restrictions were put in place after local concerns were voiced by health workers and council members. The changes were in part intended to allow for purchases of food and other items before the spending of entire weekly pay cheques on alcohol. It was found that changes in the hours or days of sale do not affect overall consumption rates but do produce reductions in alcohol-related antisocial behaviour.

**Key words**
Enterprise, stores.

**Geographic area**
Australia-wide.

While based on empirical research conducted by the author, this publication contains no interpretation or analysis. It presents fifty ‘representative’ case studies of Aboriginal enterprises scattered over the country. Brief descriptions of the enterprises (which include several stores) are arranged under the following headings: objectives, achievements/progress, funding support, legal structure, decision-making, employment, strengths/skills/resources to start enterprise, skills needed, skills being developed, enterprise support available, support needed, problems encountered and advice for setting up a similar business.


**Key words**
Financial services, cash, store pricing.

**Geographic area**
New South Wales and Queensland.

As a follow-up to a 1996 survey, residents from two towns in Queensland and four in New South Wales were surveyed on the effects of the recent closure of their local bank branches. Indigenous residents were not targeted specifically and the towns were rural rather than remote. One of the major findings of the study concerned the drain of cash from rural communities as residents increasingly travel to bank as well as shop in regional centres. Range of goods and convenience came above pricing as the main reasons why people shopped elsewhere. However people recognise the need to support local business and travelling to bank and shop elsewhere occurs much less frequently than it did in the 1996 survey.


**Key words**
Financial services, cash, culture, savings, stores, ACCC/TPA.

**Geographic area**
Australia-wide.
This article outlines several key issues in relation to Indigenous access to financial services as well as discussing some of the ways in which certain organisations have been tackling them. The author uses no empirical research but approaches the issues from a perspective that incorporates cultural attitudes (such as sharing) toward money. Difficulties in saving money are addressed in this cultural context and the Traditional Credit Union is presented as a ‘success story’ which provides education in financial literacy as well as access to credit. With the lack of bank branches in rural and remote areas many people have had to rely on stores for their financial services. Quoting Gordon Renouf the most relevant section of the article discusses cases of unconscionable conduct by store managers in relation to book-up practices. The lack of electronic banking services in certain remote areas can result in payment problems that can also be exacerbated by people’s mobility. The ACCC’s legal proceedings against three life insurance companies are also outlined.

Commonwealth of Australia Ombudsman 1997. One Size Does Not Fit All: Own Motion Investigation into the Department of Social Security’s Service Delivery to Clients in the Town Camps of Alice Springs, Commonwealth Ombudsman, Darwin.

Key words
Financial services, income, culture, service delivery, competition.

Geographic area
Alice Springs, Northern Territory.

This investigation was conducted after it was reported that up to 40 per cent of Indigenous people in Alice Springs town camps received insufficient income support. The Department of Social Security (DSS) has erred toward standardising its administrative approach nationally rather than developing sub-systems designed to meet the needs of particular groups. The DSS has recognised that the national computer-driven system may not meet the needs of all clients. While research has been conducted on the needs of remote area clients, no significant changes have been implemented in response. The DSS’s administrative systems are premised on the client having access to a certain level of social infrastructure such as banks, transport, communication and mail services. People in remote areas often have no adequate access to this infrastructure to a level that meets the requirements of the DSS. Problems with the DSS’s service delivery are grouped into four categories: language/cultural, socioeconomic, administrative and statutory.

Some the more dubious activities taking place in town camps are book-up practices, exploitative pricing of goods, customers being prevented from shopping elsewhere, the exploitation of town camp people by some small businesses in Alice Springs, taxi drivers overcharging and selling alcohol illegally in camps and Indigenous customers being overcharged for alcohol. The report recognises that the DSS is not responsible for these events but that it could ameliorate the situation by making administrative changes. For example, the report recommends that the DSS could address the problem of town camp people being ‘captives’ of local retailers in two ways. It could register retailers who receive cheques as fit and proper persons who are then held accountable for the dispersal of all cheques received. Secondly, in the event that the DSS is given an address that has previously found to be exploitative, an Aboriginal Islander Liaison Officer be sent to discuss the matter with the client. Another recommendation is the provision of payment points that allow for partial withdrawal of monies, providing greater control over spending.

**Key words**
Service delivery, freight.

**Geographic area**
Remote Australia.

Chapter eight of the report focuses on infrastructure and the provision of services. There have been disagreements as to who is responsible for service provision in small remote communities. Although community stores are not a topic specifically addressed, the provision and maintenance of power supplies (particularly for refrigeration of fresh produce), access roads, airstrips and barge landings can all have significant impact on the functioning of stores in remote areas. The National Aboriginal Health Strategy is responsible for the difficult and involved task of measuring need and resource allocation. The level of need is determined based on the state of existing infrastructure and on project sustainability, in terms of employment, community support, interaction with CDEP and capacity for management of the program.

**Crough, G and Pritchard, B 1991. Too Poor to Pay Tax? Aborigines and the Australian Taxation System, A report prepared for the Central Land Council (CLC), CLC, Alice Springs.**

**Key words**
Income, expenditure, freight.

**Geographic area**
Australia-wide.

The findings of this report indicate that despite their high level of unemployment Aboriginal people make substantial income taxation payments through indirect taxation, including sales taxation and fuel taxation. For Aboriginal people in remote communities these taxation payments significantly increase the costs of goods and services, costs that are already affected by high transport charges. Petrol tax impacts on Aboriginal people in remote areas substantially because of their high reliance on motor vehicle transportation and their relatively low incomes. The disadvantage is partially offset by the Petrol Freight Differential Subsidy scheme offered to Australians living in remote areas by the Commonwealth Government. The authors note however, that at the time of writing the level of freight subsidies had been reduced. From data obtained from an Alice Springs petrol wholesaler servicing remote communities in the south-west of the Northern Territory, it was found that each resident in these areas contributed an average of $151 per annum to governments in petrol tax.

**Key words**
Market basket survey, stores, store pricing.

**Geographic area**
Kimberley region, Western Australia.

High transport costs are one of the reasons for the high cost of living in the Kimberley region and in particular for Aboriginal people living in the more remote parts of the region. The results of a ‘market basket’ survey similar to that conducted in the Northern Territory are presented. The price of goods in the market basket purchased from community stores in the Kimberley region was 61 per cent higher than in Perth.


**Key words**
Economic development, stores, store governance.

**Geographic area**
Central Australia.

One major part of the research conducted for this report was to assess the size of the Aboriginal contribution to the Central Australian economy. It was estimated that about one-third of the Central Australian economy, or $184 million, derives from the Aboriginal sector. In a discussion of the retail sector it is signalled that Aboriginal employment in this industry is relatively low, with only 6 per cent of employed Aborigines in retail work. Under the auspices of local policies of employment and development, many communities were encouraged during the 1980s to purchase local stores. Some of the stores failed as a result of a lack of external support and back up services. To overcome these problems Anangu Winkiku Stores was set up to provide management advice to communities on request, and part of its role was to install its own managers in stores that are in financial difficulties.


**Key words**
ACCC/TPA, consumer rights.

**Geographic area**
Australia-wide.
The 1986 amendments to the TPA cover unconscionable conduct (s. 52A) that provides prohibition in cases involving transactions for consumer goods. Dee outlines the amendments and briefly describes three case studies involving the s. 52A amendment and Indigenous consumers. Section 52A contains a discretionary element to which the courts may turn in determining whether or not conduct is unconscionable. Unconscionable acts may include those that use undue influence, pressure or unfair tactics upon a consumer. They can be acts that knowingly take advantage of consumers who have misapprehended the nature of the transaction. The TPC (now the ACCC) can take legal action against corporations which have breached s. 52A.


**Key words**
Consumer rights, consumer literacy.

**Geographic area**
New South Wales.

This action plan was instigated by the discovery of a general lack of awareness among Indigenous people of consumer rights and the Department of Fair Trading’s services. In consultation with communities it became apparent that the main areas of consumer concern were tenancy rights, business contracts and discrimination. Much of the plan centres on a scheme to employ more Indigenous staff to act in consultation, education and mediation roles. Partly due to its focus on future plans rather than outcomes, the publication comes across as a rather superficial public relations exercise.


**Key words**
Consumer literacy.

**Geographic area**
Rural and remote Australia.

The aim of the report was to glean, from a survey conducted in 1996, the education and information needs of consumers in rural and remote Australia as well as the preferred means of information delivery. A questionnaire was sent randomly to 1000 households in rural and remote areas and there was no breakdown of data based on ethnicity. The report does however make mention of the disadvantage of Aboriginal people based on reference to the Grin and Bear It report (Aboriginal Consumer Education Project 1994). In general, consumers felt disadvantaged compared to their urban counterparts in terms of variety, access to goods and services and costs. In terms of preferred means of obtaining information, the highest percentage of people (though only 26 per cent) stated a preference for newspapers, magazines and newsletters, that is, media demanding literacy.

**Key words**
ACCC/TPA, consumer literacy.

**Geographic area**
Remote northern Queensland.

The Trade Practices Commission (now the ACCC) successfully took court action against two large insurance companies who were selling insurance schemes to people Indigenous communities. This article offers a legal overview that generalises in order to pick out the common threads in the cases. Factors in the cases include the low incomes of the Indigenous consumers (most of whom were on CDEP scheme payments), low levels of literacy and the unconscionable conduct of the salespeople. The TPA was central to the court action.


**Key words**
ACCC/TPA, consumer literacy.

**Geographic area**
Remote Queensland and remote Northern Territory.

Ducret examines the difficulties of applying the TPA to the conduct of insurance agencies who sold policies to Aboriginal people living in remote Queensland and Northern Territory communities. Certain provisions under the *Insurance Contracts Act 1984* created uncertainties in the application of the TPA. The setting of time limits for an action against misleading conduct to commence in court was another problem. Ultimately the difficulties remained untested as the companies settled the litigation on terms favourable to the Aboriginal people involved.


**Key words**
Market basket survey, store pricing, international.

**Geographic area**
Nunavik, northern Canada.

The main objective of this research was to compare prices of goods and services in the Nunavik region with the south of the Province of Quebec, as well as making comparisons
between Nunavik villages. For methodological as well as practical reasons, a comparison of what consumers pay for goods and services was the methodology chosen rather than a cost of living investigation. From this methodology however, the general picture to emerge is that cost of living is significantly higher in this northern region of Canada than in more densely populated urban areas such as Quebec city. The authors note the difficulties involved in trying to ‘translate’ statistical techniques used by Statistics Canada to a cultural and geographic reality for which they were not designed. The categories used for data collection were thus modified to suit the particular region. They were food, housing, hunting and fishing, household operations and personal care. On the whole these categories represent a broader range of issues analysed than in much of the Australian research, which has tended to focus on food only. Using a market basket survey method similar to that adopted in many Australian studies it was found that overall, grocery stores in Nunavik are 69.1 per cent more expensive than those in the Quebec city area.

Under the category of hunting and fishing it is recognised that transport costs (including the purchase and operation costs of hunting vehicles) make up a large part of the price differentials between Nunavik and Quebec city. Consumers in Nunavik are severely restricted in their ability to exercise consumer choice due to a narrow range of retailers and products. One means of overcoming this has been through the use of mail ordering, which is associated with high shipping costs. Unlike much Australian research, the report urges caution in interpreting the data and there is some attempt to qualify the results in terms of considering other factors that may contribute to, or in fact skew, key findings. For example the report recognises that food obtained by hunting and fishing as well as the cheaper housing supplied for residents of the Nunavik region may, to some extent, help offset the higher prices of goods and services. There are many similarities between the findings in this report and those in some Australian research. They include relatively low Indigenous incomes, a high proportion of household budget spent on foodstuffs, irregular supplies (particularly of fresh food), limited access for seeking redress for faulty goods, high transport costs and high costs of communication services (compounded by a wide dispersion of family members).


Key words
Enterprises, stores, alcohol, store governance.

Geographic area
Remote Northern Territory.

The object of this study was to identify the opportunities for Aboriginal enterprises in Yuendumu and Burunga-Wugularr in the Northern Territory. Intensive fieldwork was conducted in the communities and their surrounds. The two stores in Burunga-Wugularr both stocked alcohol and this was signalled as a key source of conflict. The selling of alcohol brings into focus the quandary that seems to dominate the running of remote stores in general: that is, whether stores should focus on profits or on community wellbeing. The sale of alcohol was very profitable for the stores but concerns were raised about its impacts on local people. There is a reasonably detailed discussion of the stores in Yuendumu (one of which was established in 1959 and is one of the biggest stores in Central Australia).
including an analysis of profits and their distribution. In 1986 the Yuendumu store employed six Indigenous and six non-Indigenous staff. The lack of Indigenous input in management, and the secrecy involved in financial matters are signalled as key areas of concern. The sole recommendation in relation to stores in the report is that more effort be put into training Indigenous store managers.


**Key words**
Diet, outstations.

**Geographic area**
Australia-wide.

Fisk draws on broader research and estimates that for the Aboriginal population as a whole, less than 5 per cent of food consumption comes from non-market production. On outstations on the other hand, the estimate is that 70 per cent of total food consumed is produced by subsistence hunting and gathering (a figure that contrasts with that of Lee, O’Dea and Mathews 1994*).

George, KL 1996. *Community Stores and the Promotion of Health: An Assessment of Community Stores and their Functions in the Promotion of Health in Aboriginal Communities*, A report to the Health Department of Western Australia, Nanga Services, Subiaco WA.

**Key words**
Stores, diet, financial services, store pricing, store governance.

**Geographic area**
Remote Western Australia.

A cross-section of remote community stores in Western Australia was surveyed with an eye to examining the role of stores in remote Aboriginal health. The report provides some historical background on remote stores, though in general the empirical data are rather ‘thin’ and poorly analysed. The report recognises that remote stores act as more than mere retail outlets and often function as pseudo-banks. Emphasis is placed on the importance of good store management, which can have a positive impact on store prices. With poor management a store may incur debt which can in turn result in higher prices paid by the community. Retail pricing policy is usually set by store management and factors which are most likely to influence it include the indebtedness of the community, community council intervention, reliance on external advice on retailing practice, and mismanagement which can lead to a lack of access to the most economical wholesalers. Retail prices incorporate transport costs, wastage and pilfering. The majority of food suppliers in all of the stores surveyed obtained their goods in Perth. The report makes several general recommendations including subsidisation for fruit and vegetables, greater scrutiny of management and greater accountability.

Key words
Stores, store pricing, diet, freight.

Geographic area
Arnhem Land, Northern Territory.

Goto presents a largely quantitative profile of the Maningrida store’s provision of foodstuffs over a seven-year period, based on the store’s ordering data. Store pricing is not addressed specifically, the focus being on the quantities of different types of food being ordered over time. From these statistics and with a view to improve the health of Indigenous people, Goto makes several recommendations (aimed bother at store managers and Indigenous consumers). Groceries are transported to Maningrida by a weekly barge from Darwin while fruit and vegetables arrive by air bi-weekly. Goto’s data are compared with that of Lee, O’Dea and Mathews (1994*) as well as data from the ABS. When compared to fruit ordered into the Maningrida store, the national per capita consumption rate is found to be almost five times higher. In 1991 the mark-up on chilled items dropped by 30 per cent and in grocery items by 10 per cent which affected consumer demand and lead to supply increases. After the introduction of a shuttle bus service larger quantities of food and of heavy goods were purchased. The analysis of reasons for changes in the supply of items is somewhat insubstantial, especially lacking is any consideration of cultural or simply general consumer-based factors.


Key words
Stores, store pricing, freight, governance, financial services, consumer literacy.

Geographic area
Western Australia.

The report contains an appendix on Aboriginal community stores (a background briefing paper prepared for the Task Force). The fundamental dilemma of whether a store should be run as a community service or as a commercial enterprise is noted. Similarly all the usual difficulties that afflict remote community stores are addressed such as prices of goods, freight discounts generally being unavailable because of a lack of competition, staffing issues, a limited range of goods, the added function as a bank, pilfering and storage. However the authors appear to place great (and perhaps misguided) faith in technological solutions. For example book-up can, apparently, be solved using computer software which can provide customers with details of their spending and not allow them to go over their credit limit. Similarly, pilfering can be remedied by point of sale technology that can calculate stock losses and adjust prices to counter such losses. Perhaps as a reflection of their lack of rigorous empirical research the authors believe such measures to be ‘culturally
appropriate’. This clearly ignores the low levels of literacy, numeracy and awareness of consumer rights among remote Indigenous people and would obviously require significant training and education programs.


Key words
International, stores, store pricing, freight.

Geographic area
Northwest Territories, Canada.

The three main types of food retailers—ind independents, chain stores and cooperatives—operating in the Northwest Territories (NWT) of Canada are compared. Empirically the data are rather ‘thin’, relying purely on a mail survey. Of NWT residents, 85 per cent are Indigenous and many parallels can be drawn with remote Australian community stores, though this is not discussed in the paper. Poor management, lack of profit motivation, high transport costs and high food prices were all found to be issues in the stores surveyed. Perhaps the central contrast to Australian data is the greater range of products available in the NWT food outlets. The authors conclude that these stores have adapted to the small isolated markets by expanding their merchandise line to include more variety.


Key words
Diet, stores, store pricing, income.

Geographic area
Australia-wide.

Harrison is interested in the political, sociocultural and economic aspects of nutrition. Her data are drawn from previous studies and she notes that food costs in remote community stores are far higher than those found in other centres. Aboriginal people’s incomes are generally low but, on available evidence, Harrison states that store food needs can be met by low levels of income with surplus left for other items.


Key words
Financial services, income, financial literacy.
Geographic area
Rural and remote Australia.

Like clean water, health care and education, access to financial services is viewed as an essential service. This report outlines the changing nature of banking in rural and remote areas, notes the impact of these changes and highlights alternative means of providing such services. There is no particular reference made to the impact of bank closures on Indigenous communities. This is surprising and disappointing given the high concentration of Indigenous people in rural and remote areas. What makes this omission even more surprising perhaps, is that the report does make mention of other specific groups who may be particularly affected by changes in the delivery of banking services. These groups include the elderly, people with disabilities, low-income earners and welfare recipients. However in the context of steps which have already been taken in providing alternative financial services in rural and remote communities, the Traditional Credit Union in the Northern Territory and the Aboriginal Credit Union of Victoria are reviewed in a favourable light. Westpac has developed an in-store branch concept where basic teller services are provided within stores in rural and remote communities. This model satisfies the need for face-to-face banking services. The committee recommends that in the event of closures bank customers are provided with education and training so as to better make the transition to alternative, and most likely electronic, services.


Key words
International, enterprise, store governance, freight.

Geographic area
Canada.

The co-operative movement began in Canada in the 1950s. Co-operatives grew in number and were found in almost every community by the 1980s by which time their membership was between 90 and 97 per cent aboriginal. This report presents case studies of 13 different co-operatives in Canada covering a broad spectrum of aboriginal enterprises including fishery, financial, housing and consumer co-operatives. It is presented in part as a guide for those interested in developing a co-operative. The co-operative model is congruent with self-determination, it can ensure the continuing aboriginal ownership of resources and can be useful in fostering growth and sharing accountability and responsibility. Many of the difficulties mentioned in the case studies are similar to those encountered in remote Australia, for example the high transport costs and the difficulties of building viable businesses in small communities. Underlying these issues is a lack of well-trained people—both elected and employed— which has undermined the ability of people to enter leadership roles within the co-operatives. As in Australia, a key problem has been at a managerial level where most managers are non-aboriginal people from the south. The case studies discuss issues such as financial and organisational structure, education and training, barriers to development and future developments.

Key words
Financial services, financial literacy.

Geographic area
Alice Springs, Northern Territory.

Centrelink’s move to replace cheque payments with the depositing of money into bank accounts has prompted Tangentyere Council to develop a pilot banking project in Alice Springs. Indigenous participants will be taught about key cards and the electronic transfer of funds in an environment in which they will feel comfortable. Initially 30 customers of the Tangentyere Bank Agency will be offered assistance until they become proficient in the use of ATMs and become self-reliant. They will then be replaced with another 30 people. People who have gained these skills will have the option of leaving their key cards with the bank or taking them with them.


Key words
Diet, stores

Geographic area
Remote Australia.

The focus of this article is on nutrition and health rather than stores per se. However, in an attempt to gather data on remote Indigenous diet, the store-turnover method was applied to three central desert stores and three northern coastal stores. Intakes of refined sugar, fatty meat and white flour were high and intakes of dietary fibre and some minerals and vitamins were low. The authors state that it has been estimated (and these data are gleaned from estimates made in 1978, 1984 and 1985) that over 90 per cent of the total energy intake in remote communities comes from purchased foods.


Key words
Diet, stores, store governance, freight.

Geographic area
Minjilang, Northern Territory.
A health and nutrition project was conducted in the Minjilang community on Croker Island and its success is attributed to the high level of community involvement at all phases. The community has one ALPA-owned store with two Indigenous store-workers. The store-turnover method was used in association with medical indicators. Intervention strategies were put in place during the project in an attempt to produce better health and nutrition outcomes for locals. Unlike other projects there was no attempt to manipulate prices, but rather simply to provide greater choice for customers by offering and promoting a wide range of good quality and nutritious foods. The article relates the story of a store manager being unwilling to order a larger variety of produce. The local council then arranged for a regular air charter to transport healthy foods from a mainland mining town. After some weeks the store manager bowed to economic pressure and restocked lines of fresh fruit and vegetables and wholemeal bread in the stores. Local people thus realised their consumer power.


Key words
Diet, stores.

Geographic area
Northern coast and central desert.

Five different methods of measuring dietary intake are applied in two remote communities and their practicality, acceptability and validity compared. The method favoured by both the communities and the researchers was the store-turnover method in which the mean daily store turnover is used to approximate the mean daily dietary intake. Part of the potential of this method of data collection lies in its comparability with similarly collected data, dating back as far as 1978, that food purchased from stores accounts for over 90 per cent of nutrient intake in remote communities.

Legislative Assembly of the Northern Territory 1999. Inquiry into Food Prices in the Northern Territory, Vol.1, August 1999, Legislative Assembly, Darwin.

Key words
Food prices, market basket survey, competition, store governance, diet.

Geographic area
Northern Territory and comparisons with Queensland.

The inquiry investigated the impact of food prices both in urban centres and remote communities. Prices in a number of Northern Territory locations were compared with locations in other states. Darwin and Cairns prices compared reasonably, as did Alice Springs and Mt. Isa, but the price levels found in Katherine and Nhulunbuy were found to be unjustified. The report contains a breakdown of the comparison of prices of items in the
market basket. It was found that ‘[s]ome of the major centres and all of the remote communities in the Northern Territory are disadvantaged in terms of price, variety and quality of food supplied, particularly perishable foodstuffs’ (p. 7). Food prices in the Northern Territory will only come down when the population is high enough to be conducive to greater competition. Reasons for higher costs include transport, stock spoilage and also where management regards a store less as an economic enterprise and more as a pool of funds for other community interests. It was found that higher food prices affect people’s buying patterns and this created problems for nutrition. The committee recommended that an inquiry be undertaken to review store management and operation practices in remote communities. Given the central role of management in issues relating to pricing and nutrition, the report was enriched by a discussion of four different models of store management and their relative effects on pricing. Bush tucker is not addressed as the report operates on the premise that 95 per cent of food eaten in Aboriginal communities is purchased in stores. This figure originates in rather vague estimates made in 1978 by Cutter, 1984 by Young and 1985 by Fisk. Fisk in fact estimates that 95 per cent of food consumed by the Aboriginal population as a whole is purchased from stores (see also Young’s 1984 reference). In his work on Maningrida, Altman (1987c) indicates that reliance on stores for food may be much lower in outstation communities.


Key words
Diet, stores, store pricing, market basket survey, freight, financial services.

Geographic area
Cape York.

This report is compiled from a health and nutrition perspective and contains a draft food and nutrition policy for remote community stores. The stores examined were Lockhart River, Aurukun, Kowanyama and Pormpuraaw. A ‘healthy shopping basket’ was used to compare pricing of healthy foods. It was found that during the wet season Cape York communities pay between 30 per cent and 75 per cent more for the shopping basket than people in Cairns do. Sea freight added between $0.60 and $0.80 per kg and contracted air freight added $1.50 and $2.50 per kg to the cost of fruit and vegetables. EFTPOS facilities were introduced into all the Office of Aboriginal and Torres Strait Islander Affairs (OATSIA) stores during 1997 and it was suggested that this may help individuals manage their money and resist the pressures to share income. However there is no mention of whether appropriate education was provided during the introduction of these electronic services. There is a fundamental confusion in communities as to whether remote community stores exist as a social service to communities or whether they operate solely to generate profit. The role of store management in providing and promoting healthy foods is emphasised. For example in OATSIA-run stores a policy was implemented of reducing the profit margin on fresh fruit and vegetables, training in fresh produce management and better storage facilities. Bush foods and seafoods are recognised as a significant factor in the diet and social lives of local people, though a lack of vehicles and boats is a constraint on subsistence related activities.

**Key words**
Financial services, enterprise, culture.

**Geographic area**
Australia, Canada and America.

Micro-credit models such as that developed by the Grameen Bank work to extend small loans to people who are too poor to qualify for commercial lending schemes. Case studies from Canada and America show that it is possible to successfully replicate micro-credit schemes among indigenous communities in developed countries. However, McDonnell argues, policy-makers may encounter some unique challenges in attempting to implement such programs in Indigenous communities in Australia. Low population density, welfare payments, investment opportunities and particular cultural practices will all need to be addressed if micro-credit is to become a viable option for Indigenous entrepreneurs in Australia.


**Key words**
Diet, store prices, stores, culture.

**Geographic area**
Arnhem Land.

Much of the literature to date on stores in Indigenous communities has been written from a health and nutrition perspective. McMillan outlines the main issues that affect food availability and nutrition policy in remote communities. The Arnhem Land Progress Association (ALPA) attempts to negotiate a path that both improves the health of Indigenous people and maintains economic viability. The demand for food is affected by factors such as price, price of substitutes, income, Aboriginal buying habits and seasonality. Perhaps of most relevance here is that, in ALPA’s experience, Aboriginal people will pay almost anything for something they want and if something they do not want is offered for free it is near impossible to give it away. This pattern could clearly lead to the exploiting of Indigenous consumers by increasing the prices on popular items. Another important factor of which ALPA was aware was that brand loyalty was often high but that it may be a matter of low literacy levels (people may select goods by recognising packaging rather than reading brand names), a factor which made it difficult to introduce consumers to cheaper generic house brands. Factors affecting supply include consumer demand, stock management, carrying capacity and deliveries, all of which can in turn affect pricing.

**Key words**
Consumer rights, service delivery, consumer literacy.

**Geographic area**
Remote Australia.

In 1985 the United Nations adopted the Charter of Consumer Rights. According to the Charter consumers are entitled to have access to adequate food, clothing and shelter, health care, education and sanitation. This article examines several areas in which Indigenous consumers in remote areas have been denied their consumer rights. For example sophisticated sanitary facilities have been installed in communities accompanied by little or no explanation or information on why they were introduced or how to use and maintain them. The article focuses on the need for culturally informed education programs in remote communities.


**Key words**
Expenditure, culture, income.

**Geographic area**
Cape York, Queensland.

This paper provides a cultural analysis of the use of money by the Wik people of Aurukun, Cape York Peninsula. It presents data on incomes and expenditures on a weekly aggregated basis over a twelve-month period, and argues for a distinctive Aboriginal ‘economy’ in which it is social rather than material forms of capital that are the subject of competition.


**Key words**
Alcohol, store governance, enterprise.

**Geographic area**
Cape York, Queensland.

Martin argues that the supply side of alcohol must be controlled if alcohol consumption is to be lowered. A number of Cape York communities have their own canteens run by the local Council. Martin states that there is an irreconcilable tension between Council’s statutory role
to foster and promote community wellbeing and law and order, and their dependence on the profits made from liquor sales. This tension runs parallel to the fundamental dilemma facing community stores of how to run a business as both a successful community service and a viable financial enterprise. Martin suggests that to overcome the dilemma faced by Councils, a Regional Alcohol Trust could be set up so that any profits made from alcohol could be used for alcohol education programs and more broadly, resourcing community development initiatives. Evidence from one Cape York community suggests that demand for alcohol is essentially independent of its price. McIlan’s (1991) findings that Aboriginal people would pay almost anything for something they want supports this. Further this attitude encourages practices such as selling ‘sly grog’ for exorbitant prices (Martin recorded poor quality cask wine selling for between $100 and $150 per cask).

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Key words
Outstations, diet, cash, culture, financial services.

Geographic area
Arnhem Land, Northern Territory.

Matsuyama’s paper looks at the impact money has had on the outstation community of Gamardi in Arnhem Land. The study relies on data collected on visits to the community during 1984, 1986 and 1988. Purchased food was estimated to provide 50 per cent of daily dietary intake, a figure that contrasts markedly with estimates of Lee, O’Dea and Mathews (1994*). During the period of data collection food was generally purchased every 10 days either from the mobile shop that came once a fortnight or by visiting Maningrida or Ramingining. The author contends that purchased food is not shared nearly as much as bush tucker is. In relation to store credit, the Arts and Crafts Centre at Maningrida is said to provide credit for several local artists against their future productions.


Key words
Diet.

Geographic area
Coastal Arnhem Land, Northern Territory.

Meehan set out to investigate the role of shellfish in the economy of the Anbarra of the northern coastal region of Arnhem Land. She measures the gross weight, protein content and energy content of shellfish, other bush foods and bought foods. Though not a focus of her research, she finds that purchased food makes up a much less significant part of Anbarra diet than that estimated by Lee, O’Dea and Mathews (1994). Meehan’s data (like Altman’s
1987c data) suggest that Lee et al.’s estimate that over 90 per cent of the total energy intake in remote communities comes from purchased foods may need qualification.


Key words
Cash, income, culture, service delivery.

Geographic area
Yuendumu, Northern Territory.

Musharbash presents an analysis of data on the appropriateness of policy frameworks and the delivery of welfare payments and services in Yuendumu. Concern was raised by some members of the community about the lumping together of ‘kids’ money’ into one cheque (the Family Allowance). This policy makes it difficult to determine exactly the amount of money that ‘belongs’ to individual children (an issue compounded by high mobility), the conviction being that a child’s money belongs to the individual child. The author recommends that a ‘Kids’ Care Card’ be trialed by DFACS and Centrelink. The card would function as a reusable debit card into which Centrelink would make welfare payments. Each child would be allocated a card that would have a set number of ‘designated carers’ as signatories. This approach could be relevant to the concerns raised by Rowse et al. (1994*) about children’s access to nutritious foods.


Key words
Stores, economic development, freight, diet.

Geographic area
Northern Territory.

The key priority for this plan was to improve the quantity, quality and affordability of the food supply in remote communities. Various actions to this end include:

- promotion of self-sufficient food production by Aboriginal communities
- development of business management skills among local leaders to help facilitate the local control of food supply which, if successful, will lower food costs, provide community employment and economic development
- develop model food policies and food supply guidelines for stores
- investigate food transport issues
establish a food and nutrition training package for store workers

investigate means of making book-up more equitable.

Several goals and targets were outlined, some of which focus on remote Indigenous communities, and the year 2000 is cited as the time by which certain aims will be achieved.


Key words
Market basket survey, store prices, stores.

Geographic area
Northern Territory.

The survey was conducted in mind of the figure that 95 per cent of foods eaten in remote Aboriginal communities is purchased at community stores. The reference for this figure is Lee, O’Dea and Mathews (1994), which states the figure of ‘over 90 per cent’ based on estimates made by others in 1978, 1984 and 1985. Using a similar approach to Tregenza and Tregenza, the researchers created a hypothetical family and a market basket (which met the family’s nutritional and energy requirements). Remote community stores across five districts in the Northern Territory were surveyed and compared both with the supermarket in the given districts and with a corner store. The report provides quantitative data on food pricing, quality and availability. There is however, little analysis of the findings, leaving questions of consumer spending patterns, cultural factors and pricing policy unexplored. For example it was found that overall it was 38 per cent more expensive to buy the same basket of goods in Northern Territory remote stores than in a Darwin supermarket and 28 per cent more expensive than in a Darwin corner store. However, there is no mention of the part played by transport costs in such findings. Nor is there mention of competition issues, whether prices were always found on goods, or whether any unconscionable conduct was unearthed during research.


Key words
Economic development, income, enterprise, service delivery.

Geographic area
Cape York, Queensland.

Pearson contends that Indigenous people’s right to self-determination is ultimately the right to take responsibility. Dominant in Pearson’s argument is the right of Indigenous people to build and participate in a real economy, one that is not based on welfare. Pearson is critical of the current CDEP model but recognises that often these payments are the dominant
resource inputs to communities. He is concerned that inputs immediately get sucked out of the community through the mostly non-Indigenous owned businesses that supply goods and services. He argues for the development of internal economies and enterprises through the training of Indigenous communities in business and investing in the general economy.


Key words
Stores, book-up, diet, culture, alcohol.

Geographic area
Cox Peninsula, Northern Territory.

Povinelli’s account centres on the Belyuen community on the Cox Peninsula. Local Aboriginal productivity and the hunter-gatherer economy are key concerns as well as Belyuen people’s selective engagement with the non-Aboriginal economy. In 1984–85 there were two stores on the Peninsula, the community store and another 15 kilometres away that was attached to the Mandorah Pub, the latter holding a virtual monopoly on alcohol. The food from grocery stores provided approximately 80 per cent of the total caloric needs of Belyuen. At the Belyuen community store, profits exceeding a certain dividend were used to finance community projects. A third store, the Alewa Grocery Store, opened in 1988 with higher quality goods, a larger range and, initially, cheaper prices. Consequently, most Belyuen income was spent at the new store. As Povinelli highlights, Belyuen money flows along a wide system of kin, cards, and domestic and ceremonial obligations. By encouraging locals to spend their money in the form of credit, store owners attempt to control the direction of this flow. That is, in a restricted monetary system, businesses look for ways of extending their share of the market. Towards this goal both the Belyuen and Alewa grocery stores began extending credit to their customers. The Alewa storekeepers ran into some financial difficulty and began to send out legal notices to customers advising that they pay their bills. For non-drinking locals unable to pay their debts the answer was to minimise their patronage of the store and simplify their diet (as well as presumably relying more heavily on bush and sea foods). After some time negotiations were initiated whereby arrangements were made for people to make lower repayments than had previously been asked and customers were promised that new items would be stocked.

Report of the Select Committee of the House of Assembly on Food Prices, 9 November 1984, Newfoundland.

Key words
Store prices, market basket survey, freight, international.

Geographic area
Newfoundland and Labrador, Canada.
A committee was established to determine what factors may contribute to the higher prices of foodstuffs in Newfoundland and Labrador and to recommend how prices might be reduced. Similar methodologies to those used in Australia were employed, including the use of a market basket, although the stores surveyed were not always small community stores and were often supermarkets including those in cities. As in remote Australia, isolation from distribution centres is one of the key reasons for higher food prices, particularly because of freight costs. A direct positive correlation was found between the distance of the store from the capital city of St. Johns and the price of food. Consumers in the more remote regions were found to be paying more and having less to choose from at their stores. The committee found that those communities with the highest populations tended to pay slightly more for their food. It was found that the operation of government stores in remote areas was unnecessarily complex and inefficient and this also contributed to the higher prices of foodstuffs. In another parallel to Australian data it was found that consumers are brand-loyal and will pay almost anything to buy some particular brands. Recommendations made by the committee include improving freight services, handing over government owned stores to the private sector, establishing community gardens, increasing access to training and education for management and staff, increasing consumer awareness, and increasing the buying power of small independent retailers by banding them together.


Key words
Diet, stores, expenditure, income.

Geographic area
Central Australia.

A central Australian community of 925 people (866 of whom are Indigenous) was surveyed over a two-week period in December 1989. The community had four food retail outlets including a supermarket, a butcher and two take-aways. One of the clearest findings of the survey was that women are by far the main food purchasers compared to men. Another key finding was that children have sufficient disposable income to provision themselves without adult supervision, thus determining their own diets, mostly from the take-away stores (see also Musharbash 2000). This article focuses very much on improving health outcomes; there is little analysis of cultural and financial factors, though it is noted that the cycle of expenditure is determined by CDEP and welfare payments.


Key words
Diet, store governance.
Geographic area
Central Australia.

Two years after the initial study (Rowse et al. 1994) this follow-up study evaluates an intervention strategy which had been implemented in the interim. The strategy provided healthier choices for children using tactics such as putting fruit rather than confectionary at the checkout and labelling ‘healthy food’ items. Overall there was an improvement in the food-purchasing behaviour of children over the two-year period. The success of the intervention program is attributed to community involvement, good personal relationships between outsiders and community residents, especially with store managers, and ensuring the availability of a wide variety of food.


Key words
Financial services, culture, income.

Geographic area
Australia and Asia-Pacific region.

This article does not specifically address Indigenous peoples’ experiences of electronic money. However in light of the deregulation of financial services in rural and remote regions, and the closure of many bank branches, a discussion of using electronic money is revealing. The article presents a users’ perspective on electronic money and in doing so focuses on the social and cultural context in which money is used. It is argued that pricing policies ignore the effects of trust, comfort and habit in banking behaviours. Indigenous consumers may be particularly excluded from electronic banking due to low literacy and/or numeracy and a preference for face-to-face transaction services.


Key words
Expenditure, income.

Geographic area
Australia-wide.

Smith compares Indigenous household expenditure data gleaned from empirical research with data obtained from the HES conducted by the ABS. She uses expenditure categories such as food, housing and transportation, and finds that the emergent patterns from low-income Indigenous households are indicative of poverty. A key finding is that the high proportion of income spent on basic commodities means that many households do not have the resources to pay for service provision. While expenditure data are sparse, Smith notes
that, overall, Aboriginal people spend in the range of 33 to 65 per cent of their income on food and non-alcoholic beverages. In comparison, 20 per cent of income amongst the lowest income quintile group in the total population is spent on food. Given the high proportion of Aboriginal people living in rural and remote areas and their high mobility rates, transport costs are surely a considerable aspect of expenditure (see also Crough & Pritchard 1991*). This is particularly the case where levels of car ownership are low and public transport is unavailable, making people reliant on taxis.


Key words
Expenditure, culture, cash.

Geographic area
Australia-wide.

Rigorous research on the cost of goods and services in remote communities is difficult to conduct given the lack of data on Aboriginal household expenditure. Smith argues that the HES, which measures mainstream patterns, is not an appropriate model for obtaining Aboriginal expenditure data, particularly due to the dynamic nature of Aboriginal households. Furthermore any survey of Aboriginal expenditure may be difficult to formulate given Aboriginal conceptions of economy, money and spending which may differ from those of the wider community (see also Martin 1995*). Other complicating factors include the nature of cash redistribution and sharing in Aboriginal communities and subsistence production and exchange (which can be seen as an expenditure equivalent).


Key words
Consumer rights, ACCC/TPA, stores, financial services, competition.

Geographic area
Northern Australia.

Srivastava is a solicitor at the North Australian Aboriginal Legal Aid Service in Darwin. From a legal perspective, the lack of access for Indigenous people, particularly those in remote communities, to financial literacy, consumer rights information and interpreters is at the root of many difficulties people encounter with shops and financial institutions. Another fundamental problem is the lack of commercial competition in remote communities, which can develop into exploitative relationships between store owners and community members. The author lists several cases relating to Indigenous people and consumer law, many of which involve unconscionable conduct (as defined under the TPA) by store keepers. Cases include customers being refused service after complaining about exorbitant prices, book-up
arrangements where the consumer is not told that they are being charged 15 per cent interest per annum, and reports of unscrupulous car dealers.


Key words
Financial services, income.

Geographic area
Remote Australia.

Banks face many difficulties in providing Indigenous Australians living in remote communities with banking facilities. This paper focuses on the provision of services through private bank agencies, a phenomenon that has now all but disappeared in remote regions. Problems with the provision of services included the following: it is not a profitable exercise for banks, there is insufficient cash available given the mostly welfare-based nature of the local incomes, and there are security issues such as theft and inadequate reporting of agency business. The solutions for such problems offered by the author include a better management selection process and staggering welfare payments over time. H.C. Coombs on the other hand, reportedly proposed that people who only use the service to cash cheques should be charged and the bank paid a subsidy from the (then) Department of Aboriginal Affairs. It is interesting to note that even in this era when banking services were more accessible, stores sometimes assisted agencies by cashing cheques.


Key words
Economic development, store governance, store prices.

Geographic area
Remote Australia.

Stanley’s paper aims to examine the ways in which remote Aboriginal communities follow the paradigm of underdeveloped countries which has been developed in the economic development literature. He also pessimistically discusses the long-term development of these communities. Stanley notes the key role of store managers who can, for example, manipulate prices by making basic foodstuffs cheaper and making beer, tobacco and soft drinks more expensive to encourage better health.

Key words
Market basket survey, stores, store prices, financial services.

Geographic area
Kimberley region, Western Australia.

A locally-relevant market basket was devised in order to measure the cost of food purchases for Indigenous people in the Kimberley region. It was found that prices in community-run stores were 45 per cent higher than in Perth. The remote area allowance of $22.50 is well short of the differential cost of the market basket ($86.76) in West Kimberley Aboriginal communities. The authors state that book-up had largely been eliminated at the time of writing due to the serious financial burden that it had placed on the communities. The decline in book-up may have contributed to the fall in food prices in the Kimberley in the months preceding the study.


Key words
Stores, diet, store prices, store governance, financial services.

Geographic area
Katherine East, Northern Territory.

Community stores are highlighted as one of the key structural elements that impede better nutrition in the Katherine East region of Jawoyn. While focusing on nutrition this study uses a systems framework which helps to trace linkages between food supply, distribution, consumption and nutrition and it also takes socioeconomic factors such as income into account. Taylor and Westbury found that store management (managers as well as committees) played a vital role in the price, quality and variety of foodstuffs found in stores. They stressed that it is important to get store managers on side in any efforts to improve nutrition in communities. The ALPA food policy is discussed and reviewed in terms of what has changed since its implementation. Factors influencing the prices of foods are many and varied. They include production costs, demand, and international price fluctuations as well as transport, storage and handling costs and taxes. The Community Market Basket Survey—conducted by the Northern Territory Government Health Services—operates in Burunga and Wugularr and, by providing comparative data with other remote stores can act as a monitoring device. Book-up is discussed as a ‘double-edged sword’; on the one hand users of the system are guaranteed access to foodstuffs and store owners are guaranteed reimbursement, while on the other hand it perpetuates welfare dependency, and provides no incentive to develop skills in dealing with the cash economy.

**Key words**
Stores, economic development, store governance, consumer literacy.

**Geographic area**
Arnhem Land, Northern Territory.

This book is a record of the ALPA’s achievements, activities and the hurdles it has faced over a twenty-year period from 1972 to 1992. Economic independence and community development through Aboriginal-owned, managed and staffed community stores was a key vision at ALPA’s inception. Since its inception ALPA has envisioned itself as both a commercial venture and an alternative development agency servicing communities. Perhaps inevitably then, much tension has occurred between the commercial aspects and the community aspects of ALPA’s activities. ALPA’s prices are not exorbitant compared to many remote stores, but they do receive complaints about pricing which ALPA interprets as a reflection of the lack of knowledge about how stores actually operate, in terms of ordering, transport, stocking shelves and payment of goods. To address this lack of awareness, an education program was implemented aimed both at storeworkers and communities. The program addresses the key question of ‘what happens to all the money that goes into the store?’ ALPA found that the cheaper ‘No Name’, ‘Black and Gold’ and ‘Homebrand’ brands were very difficult to sell, partly because of communities witnessing major brand advertising on television.


**Key words**
Financial services, culture, income.

**Geographic area**
Remote Australia.

Westbury identifies the main barriers to the delivery of financial services to Indigenous people in central Australia as well as highlighting potential initiatives for overcoming those barriers. The technological and regulatory changes being made to financial services mean that Indigenous people, and particularly those in rural and remote areas, are being further marginalised from such services. The key barriers to improving service delivery are income and welfare dependence, infrastructure shortfall, cultural factors, the nature of Centrelink payment delivery, the ‘feast and famine’ cycle and banks’ lack of cross-cultural awareness. Electronic services, Indigenous credit unions and the maintaining of bank agencies where possible, can all ameliorate the problem when provided with proper support and education. However Westbury notes that if responses are to have a truly positive impact they must be community oriented. A closer working relationship between Centrelink and banks is one of the key recommendations made which ultimately may lead to Indigenous people having greater access to appropriate financial services and greater economic independence.

Key words
Financial services, cash, stores, savings, income.

Geographic area
North-west New South Wales.

Banks play a critical role in enabling people to manage their finances and budget for their households. The deregulation of financial services has had a disproportionate effect on many Indigenous people in regional and remote areas because of their low income levels, reliance on welfare payments and low levels of financial literacy. Bank accounts are often seen by Indigenous people primarily as a means to obtain cash from their wage or welfare payments, not as a means to generate savings. Bank branches have been closing at a rate of five branches per month in regional and rural New South Wales. This means a significant reduction in the possibility for people in these areas to access face-to-face financial services. Branch closures can mean that there is more need for book-up style credit schemes as stores increasingly take on pseudo-banking roles. Some Indigenous people have raised concerns about the embarrassment of having to access financial services in the more public arena of stores. This is particularly the case where people are not sure of their account balance and may need to make numerous withdrawals. Financial literacy is a key consideration in the transition from face-to-face financial services to those accessed through machines. The services provided by the Traditional Credit Union are discussed in this report, highlighting many advantages such as access to face-to-face services with Indigenous staff, easy access to account balances (unlike EFTPOS), access to affordable loans and assistance with saving regimes.


Key words
Financial services, culture.

Geographic area
Australia-wide.

Based on broad observation Westcombe signals the key areas that can cause difficulties for Indigenous people in accessing credit. Aborigines in small country towns are harder hit economically than urban and remote outstation communities because they are less able to fall back on traditional supports, while also being only partially accepted into the socioeconomic patterns of broader society. Low incomes coupled with kin-based sharing obligations can cause financial hardship, making budgeting very difficult. The culture gap makes financial planning problematic, particularly in relation to negotiating business transactions. Unconscionable conduct or misleading practices on the part of credit providers can have severe affects on consumers. Westcombe recommends that any response to such problems needs to stem from community derived programs.

**Key words**
Consumer rights, consumer literacy.

**Geographic area**
New South Wales.

The author discusses what has happened since the report *Grin and Bear It* (which Westcombe authored) by the Aboriginal Consumer Education Project of the New South Wales Department of Consumer Affairs (1994*). The report examined experiences of Indigenous consumers in New South Wales. In this article the reader is presented with several ‘success stories’ which have occurred since the report (and some follow up workshops aimed at informing Indigenous consumers of their rights) as well as a list of problems still facing Indigenous consumers. Such problems include discrimination resulting in their being charged at higher rates for some goods and services, and banking cards being held by traders, taxi drivers and bank staff.

**Young, E 1981.** *Tribal Communities in Rural Areas*, Development Studies Centre, ANU, Canberra.

**Key words**
Stores, store governance.

**Geographic area**
Northern Territory.

The main socioeconomic components of the communities of Yuendumu, Willowra and Numbulwar are discussed in this study. The brief general discussion of stores in these communities focuses on the lack of success in placing Aboriginal management into stores. Young argues for greater Aboriginal participation in the running of stores and recommends the provision of training to this end.

**Young, E 1982.** ‘Aboriginal community stores: A service “for the people” or “by the people”’, in P Loveday (ed.), *Service Delivery to Remote Communities*, NARU, ANU, Darwin.

**Key words**
Stores, store governance, competition, cash.

**Geographic area**
Northern Territory.

Young uses case studies from Yuendumu, Willowra and Numbulwar to examine the main challenges involved in maintaining retail services in remote areas. Young found that on
average 80 per cent to 90 per cent of community income was being spent in their stores. While stores managed by non-Indigenous people often fail, the failure rate is higher for stores run ‘by the [Indigenous] people’. After reviewing the history of community stores Young notes three main detrimental legacies which have contributed to their contemporary development. Firstly, Aboriginal involvement, and particularly management, remains at a very low level. Secondly, given the monopoly that tends to exist for remote stores and their dual function as a cash outlet, Aboriginal people have had little opportunity to learn how to manage their cash in a broader context. Finally, providing an essential service ‘for the people’ took precedence over the provision of stores ‘by the people’. The two key problems with operating and maintaining stores is the lack of facilities for training Aboriginal staff, particularly in management roles and the lack of service and support given, particularly in the financial side of operations. Addressing these challenges at a community level is the way forward.

Young, E 1984. Outback Stores: Retail Services in North Australian Aboriginal Communities, NARU, ANU, Darwin.

Key words
Stores, financial services, freight, store governance, store pricing, diet, culture.

Geographic area
Northern Australia.

This work is one of the only publications of its size that is entirely dedicated to a thorough discussion and rigorous analysis of stores in remote communities. Young conducted fieldwork in regions spread from the Kimberley to Cape York and south to the Pitjantjatjara lands. The resulting data are largely comparative, using numerous detailed case studies. The cultural factors that affect many aspects of the running of stores are taken into account at every step of her discussion. Stores in remote communities are an essential service, and this assumption forms the basis of Young's analysis. Their functions are broad and include retailing, banking and financial operations, social, economical, and educational functions and ensuring the physical wellbeing of the community. Hence Young's framework is informed by these diverse roles. Problems that stores face in association with isolation include difficulties accessing transport and communication services. Ownership of stores is largely in Aboriginal hands, whereas management is most often non-Aboriginal, and for staff employment, figures suggest that the split is fairly even. Details of variations between each of the stores pricing policies are provided as well as a discussion that illuminates the reasons behind many of the differences. For example, among ALPA stores mark-ups are not designed to make high profits and are differentially applied so that basic foodstuffs are reasonably cheap. On the other hand Aurukun store has higher mark-ups to cover the higher freight costs but another contributing factor is that the store is the main income-generating component within the community-owned enterprise organisation. The market basket cost $549.90 in the ALPA-owned Yirrkala store compared to $663.10 in Aurukun. Using the market basket survey, information on costing was standardised to give a Consumer Price Index used to compare all the case studies with their neighbouring towns. When stores operate as credit agencies they provide an important service, but in order to run smoothly and to avoid store closures several mechanisms should be put into place, for example placing a limit on the amount individuals can book-up or restricting book-up to non-tobacco and soft drink sales such as was implemented in Mowanjum. In relation to
nutrition Young states that there are no detailed analyses of the percentage of purchased food that make up Aboriginal diets in the Northern Territory and Western Australia. She estimates that it exceeds 80 per cent and in some places is well over 90 per cent. Stores are also discussed in terms of education and social interaction and the Aboriginal-European interface. If nothing else this volume highlights an incredible diversity in the practices, policies and situations faced by stores in remote Indigenous communities.


**Key words**
Stores, international, culture, freight, competition, store governance.

**Geographic area**
Remote Australia and remote Canada.

Young notes some basic challenges which many Indigenous people both in remote Australia and in Canada must face in the commercial world, namely isolation, the fulfilment of kinship obligations which can undermine conventional business practice, high freight costs and a chronic shortage of capital. The structure of Inuit stores differs from their Australian counterparts in two main ways, namely the development of Inuit producer cooperatives and the competition with the large and well-established trader, the Hudson’s Bay Company. Non-Indigenous people still largely manage Inuit stores, as is the case in Australia. Young stresses the importance of placing control of stores in Aboriginal hands and believes that the success of a store should be judged on social as well as economic grounds.


**Key words**
Economic development, enterprise, stores, culture, store governance.

**Geographic area**
Remote northern Australia.

Opening her paper Young highlights the interconnection between self-determination and social, economic and political development. What follows is a discussion of the opportunities for, and existing problems with, Aboriginal economic enterprises in remote communities. Young divides the reasons for failure of such enterprises into two groups, those endemic to northern Australia in general and those specific to Aboriginal enterprises. In the first group Young signals isolation, the poverty of the local resource base, the dominance of external operators in ownership, marketing and finance, and demographic factors. Factors that may negatively impact specifically on Aboriginal enterprises include cultural attitudes and behaviours and the nature of non-Indigenous support including managerial and associated needs. To illustrate these problems Young discusses the pastoral industry and retail stores
and the fundamental tension between the commercial and social aspects of community stores is again raised. She estimates that in the remote parts of northern Australia, around 90 per cent of peoples’ daily sustenance is procured from stores. However there is no empirical evidence provided in the text to support this figure. Yuendumu is discussed to illustrate the range of problems that afflict enterprises in remote areas. In terms of prospects for Aboriginal enterprises, Young signals the artefact industry as holding the potential for great success.


Key words
Economic development, enterprise, cash, international.

Geographic area
Australia, Canada and Alaska.

Of only peripheral relevance (though international comparative data are used), this article stresses the importance of the economic context in which self-determination and community development operate. Land rights settlements in Alaska, Canada and Australia are discussed and it is argued that land rights should, though rarely does provide economic development for Indigenous people through enterprise. Young adopts a broad approach to enterprise that incorporates both cash and non-cash activity (see also Altman 1987c). Enterprise thus includes subsistence, pastoralism, the art and craft industry, tourism and mining ventures.


Key words
Economic development, stores, culture, store governance, international.

Geographic area
Australia and Canada.

This book addresses how development has affected Indigenous people in Australia and Canada and explores alternative strategies that may be available. In chapter seven, ‘Aboriginal community stores and development’, Young notes that community stores are one of the few services in remote communities that are expected to contribute to the economy by generating profits. They also act as places for people to congregate where cultural norms of reciprocity and kinship obligations are played out. In commercial terms, the performance of the store can be affected by the high costs of operation, problems of undercapitalisation and cash flow, and by staffing and management difficulties. Isolation from external markets, variation of trading patterns and harsh environments contribute to the high operational costs for example heating or cooling costs of stores both in the Arctic.
and in central Australia. Young bases her analysis on the tension, which occurs because of the dual and often conflicting role of the store as both the provider of an essential community service, and as an economic enterprise. In broader terms the former is accompanied by a whole host of social and cultural functions and the latter can tie the community more closely to industrialised society and the mainstream economy. Bureaucrats and policy-makers, says Young, have not properly taken this dichotomy into account. In addressing how stores can tread this tightrope Young turns to several models including the Arctic Co-operative, the Federation des Co-operatives du Nouveau-Québec, ALPA, Anangu Winkiku Stores and Yanangu Stores, and examines in some detail the ways in which each are run. Young also discusses the merits and difficulties of stores run as individual-owned small businesses, which in order to succeed must overcome many hurdles which are less problematic for community-owned stores and co-operatives. The fundamental challenge remains, how to ‘provide a socially appropriate store (a service) that remains financially viable (an enterprise)’ (p. 236).


Key words
Stores, enterprise, store governance, international.

Geographic area
Central Australia, Arnhem Land (Northern Territory) and North America.

In this volume Young compares support organisations for Aboriginal community stores in Arnhem Land, central Australia and North America. The Australian organisations discussed are ALPA, Anangu Winkiku Stores and Yanangu Stores. The second section of the book contains Crough and Christophersen’s rather critical analysis of ALPA. Support organisations help to provide better services to customers. ALPA’s work includes the bulk ordering of stock, appointing and supporting managers, encouraging employment of Aboriginal staff through training programs, and an accountancy service. In similar ways to ALPA, Anangu Winkiku Stores assists nine stores, including five stores outside of Pitjantjatjara lands. Yanangu has six member stores and specialises in wholesale distribution. The main comparisons to be made between these three Australian organisations and those in North America are their functioning in a cultural context, their support for self-determination and their attempts to reconcile the social and economic functions of stores. ALPA and the North American organisations differ mainly with respect to the nature of their political origins. The former was set up on a top-down basis that is reflected still today, with limited Indigenous participation in senior positions. The piece by Crough and Christophersen is based on interviews with Aboriginal people who patronise ALPA stores. Tensions arise when discussing the degree to which ALPA is an ‘Aboriginal organisation’. What happens with the dividends from ALPA stores is another point of conflict as ‘community purposes’ can be rather a loosely defined agenda. It is stated that in some communities dividends benefit a relatively small group of people. The authors suggest that ALPA may need to review their pricing policy and lower their store prices in a structured manner, which would reduce dividends but benefit all of their community members.
Part B: Unpublished material


Key words
Consumer literacy, consumer rights, culture, service delivery, financial services.

Geographic area
New South Wales
The central aim of this research project was to identify the key needs of Aboriginal consumers in different areas (urban, rural and remote) of New South Wales paying particular attention to cultural issues that may affect consumers. The research sought in part to determine the level of awareness of the role and functions of the New South Wales Department of Fair Trading. In order of importance, the main consumer and fair trading issues reported by Aboriginal people were: tenancy issues, access to goods and services, consumer service, equitable prices, financial matters and car purchasing and mechanical repairs. Taxis were singled out as a particularly problematic service with many people stating that taxi drivers refused to pick up Aboriginal people or asked that their keycard be provided by way of insurance. A poor level of service was also cited as a common problem, for example where Aboriginal people were sold items that did not suit their needs because the salesperson assumed that there will be no complaint. Many Aboriginal people can feel shame acutely and may be less likely to ‘cause a scene’ as a result. Some people also felt that where prices were not marked on goods they were charged at a higher rate than non-Aboriginal people would be. There was also perceived to be a lack of access to information on financial services including redress for faulty goods, contracts, bank fees and credit arrangements including book-up. It was found however that people in the younger age group were more aware of their consumer rights and were relatively confident in exercising them. The preferred means of information dissemination were found to be face-to-face discussion with an Aboriginal liaison officer, television and radio, and then pamphlets and posters. This data stands in contrast to the findings of the Department of Industry, Science and Tourism (1997) report which did not single out Indigenous-specific educational needs.


Key words
Consumer rights, consumer literacy.

Geographic area
Australia-wide.
Dodson states that one can examine any one of the eight consumer rights adopted by the United Nations in almost any context and show that it has been violated in Aboriginal communities. He considers these rights in the context of Indigenous health care consumption. The case of a tobacco company promoting cigarettes in an Indigenous community in the Top End is highlighted as an example of the lack of the right to safety. In a positive example consumer education strategies in Minjilang community led to greater provision of nutritious foods in the community store. The right to choose, says Dodson, is farcical in remote communities where stores are stocked with a narrow range of overpriced goods. To protect Indigenous consumers in keeping with international standards, government needs to act on what it hears from Indigenous voices.


Key words
International, competition, enterprise, economic development.

Geographic area
Montana, USA.

Certain socioeconomic factors on the Crow reservation in Montana are similar to those in remote Aboriginal communities in Australia. Crow country covers 2.29 million acres and has a population of 6,600 and an unemployment rate of 78 per cent. The per capita income is between one half and one quarter that of residents in surrounding counties. The reservation has one IGA supermarket and two other enterprises. Residents must travel to other towns between 12 and 60 miles away for some goods and almost all services. The level of competition is clearly minimal. Crow entrepreneurs struggle to get enterprises off the ground: there are difficulties in obtaining loans as the relationship between banks and Indigenous entrepreneurs has a strained history. The complete absence of financial institutions on Crow country is one reason that off-reservation investors are reluctant to invest in the community. Other reasons include the low physical capital, poor roads and an underdeveloped labour force. The authors argue that the implementation of a Crow Commercial Code, with an appropriate judicial system to enforce it, would stimulate economic development on Crow country. A commercial code specifies the conditions under which businesses may operate and the rules they must follow as well as the mechanisms under which commercial disputes will be resolved. More specifically, a code covers sales and leases, shipping of goods and bank deposits, and outlines rights and obligations within contracts and transactions. The authors argue that a code would clarify and strengthen the relationship between business and government in Crow country. The implementation of a this code would stimulate investment from outside the reservation and create enterprise development among Indigenous entrepreneurs.

Key words
Financial services, consumer literacy.

Geographic area
Australia-wide.

The roundtable was convened ‘to expand relations between Indigenous Australia and the Financial Services Sector’ (p. 4) and was launched with a $20 million commitment from the Department of Family and Community Services. The summary attempts to outline some general areas of future research. Most relevant aspects of the discussion centre on a commitment to building financial literacy and consumer awareness in Indigenous communities in forms which are culturally relevant.


Key words
Cash, alcohol, culture, expenditure, stores.

Geographic area
Cape York, Queensland.

Martin’s thesis provides a detailed account of a remote Aboriginal community in Cape York. Through a sustained examination of the principles and values which Wik people bring to everyday life, the thesis elucidates social process in such areas as the raising of children, gender relations, the utilisation of cash, gambling, work, alcohol consumption, and conflict and violence. In particular, there is a highly detailed treatment of the cultural understandings underlying the use of cash incomes (primarily welfare based), using data on community-wide weekly aggregate incomes and expenditures over a twelve-month period. The data include expenditure patterns in the store, alcohol canteen, and food takeaways. In relation to alcohol purchases, the data suggest that demand is highly price-inelastic.


Key words
Diet, service delivery.

Geographic area
Northern Territory.
This publication reviews the 1995 Northern Territory Food and Nutrition Policy and identifies directions for public health and nutrition for the five-year period. Food supply (affordability, quality and quantity) is the main focus in servicing the needs of remote Indigenous communities.

Queensland Health 1995. Queensland Aboriginal and Torres Strait Islander Food and Nutrition Strategy, Queensland Health, Brisbane.

Key words
Diet, stores, enterprise, financial services.

Geographic area
Queensland.

This strategy document provides a framework aimed at improving the health and nutrition of Indigenous people in Queensland. Stores can obviously play a pivotal role in nutrition, particularly in remote communities. The report highlights the importance of Indigenous involvement in food-related business and enterprise and identifies the need to work with community stores to this end. The coordination between money supply and food supply should be investigated, including issues such as access to banking services. The authors recommend that community stores be reviewed and evaluated in terms of practices and policies, in comparisons with other states. Programs for store managers and staff are recommended with particular reference to stock management, food handling, nutrition and marketing strategies. Store pricing is not directly addressed.


Key words
Financial services, consumer rights, stores, cash, competition, ACCC/TPA.

Geographic area
Australia-wide.

Book-up can result in financial hardship for its users through the exploitation of their weaker bargaining power. In cases where stores are sent social security cheques (addressed ‘care of’ the store) a captive market is gained which can result in price exploitation. Renouf notes that in stores which do not label their prices people paying by book-up may end up being overcharged compared to those paying with cash, although no empirical evidence of this practice has been found. It is important to note that book-up is not always seen in negative terms by consumers who use it. Advantages can include not having to carry around one’s key card or cash (and therefore not having to hand out cash or relinquish access of the card to family members) and having help in using the card. In most rural and remote communities (although book-up has also been found to occur in Darwin and regional centres) face-to-face banking services have closed, or may never have existed. Thus book-
up can offer consumers a personal encounter when dealing with financial matters. In terms of the TPA, book-up may result in cases of a lack of competition (consumers tend to be tied to using only one store) and unconscionable conduct.


Key words
Store pricing, market basket survey, expenditure.

Geographic area
Central Australia.

Empirical research was conducted with the aim of informing local Indigenous people about resource management issues. Cost of living was an important element within this and, using a health framework, research was conducted on income and store pricing. Bush tucker is often only accessible with a vehicle and according to the authors most Anangu get most of their foodstuffs from community stores. A hypothetical family income was calculated at $600 per week, and a ‘stores box’ was created based on the needs of keeping the hypothetical family healthy for one week. Using the stores box a survey was conducted across all eight stores on Anangu Pitjantjatjara Lands as well as in three Alice Springs stores by way of comparison. It was found that average regional prices are 23 per cent higher than in Alice Springs; the report does not make mention of whether this may be due, at least in part, to transport costs. The survey determined that the average price of the weekly stores box came to $500 per family per week. Based on this model it was found that an Anangu family would spend 85 per cent of their income on health necessities. It was found that many people may have income levels less than their cost of living. It was calculated that a 40 per cent reduction in store prices of the specified items would result in 50 per cent of income being spent on the healthy food basket. Such a pricing structure could not be borne by the stores. Other relevant findings include: prices not being shown on goods in some stores, in one community the cash register was not used in the store and store management and policy were not effectively controlled by local councils. Also, the increase in employment of non-local, non-Indigenous staff was resulting in higher prices. A computer program for checking store prices and nutrition for food baskets was developed during the course of research and the authors are creating a regional stores policy which it is hoped will be completed in September 2001 and may include a pricing policy.