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Embedding Tikanga Māori into financial literacy training for Māori

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We report the findings of an exploratory study of 20 Māori who participated in a 12- or 14-week programme which used Commission for Financial Capability Sorted Resilience Workshops adapted to align with Kaupapa Māori principles. The study incorporated tikanga Māori and culturally tailored spending diaries. Analysis of diary and narrative data shows that effective financial education for Māori should acknowledge coloniser/colonised values, whanaungatanga and relational wealth. Despite the study's limitations, the breakthrough changes in money use by participants permit cautious policy recommendations, the foremost of which being the conducting of further research.

He aha te mea nui o te ao? He tāngata, he tāngata, he tāngata

What is the most important thing in the world?
It is people, it is people, it is people

I INTRODUCTION

Māori have lower levels of household income, assets and rates of saving than non-Māori households in Aotearoa New Zealand (Statistics New Zealand, 2016; Torrie & Bailey, 2017). Between 2014 and 2015 the Ministry of Business, Innovation and Employment and Te Puni Kōkiri released two reports promoting Māori financial literacy and saving: Financial Literacy and Savings and Whānau and Low-income Household Savings (Te Māngai Penapena Pūtea—Financial Literacy and Savings Partner Working Group [TMPP], 2014, 2015). The latter points to a "pressing demand to build a greater degree of tikanga Māori and Māori cultural values concerning wealth into financial literacy services offered in New Zealand, including the recognition of what 'wealth' means to different groups" (TMPP, 2015, p. 5). These reports also note a lack of research to inform the development of programmes and interventions.

Taking up that challenge, we embarked on Taking Control: Māori Responses to Money Management, Wealth and Saving (hereafter "Taking Control"), an exploratory study to identify how tikanga Māori (Māori practice/custom) and Māori cultural values concerning wealth could be embedded in financial literacy training. A secondary aim was to trial culturally tailored spending diaries for promoting self-reflection and behaviour change among Māori. This scoping study sought to generate and test ideas but, as action research, was at the same time an intervention to help participants (see Houkamau, Stevens, Oakes, & Blank, 2018). Twenty self-selected (mainly low-income) Māori who were aged 15–65 and resident in one of two South Auckland communities completed either five or seven two-hour weekly workshops. These workshops were significantly adapted forms of Commission for Financial Capability (CFFC)[1] Sorted Resilience Workshops. The two subgroups kept daily spending diaries for the whole 12 or 14 weeks of the study. Workshops were designed and delivered

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“personal, whānau and tribal variations **shape experiences and perspectives**”

according to Kaupapa Māori (Māori approach/philosophy), incorporating tikanga Māori and te reo Māori. The workshop learning materials blended Māori-relevant case studies and Māori principles of learning and teaching.

Participants shared a range of insights regarding their attitudes towards money, wealth and savings. In particular, whānau (extended family, often spanning households and several generations) relationships were identified as a key driver of behaviour and attitudes towards money. Sharing and lending money to whānau, travelling to spend time with whānau, and contributing to collective whānau needs were commonplace. Correspondingly, relational wealth, or a sense of well-being emanating from close, reciprocal interconnections with loved ones and community (Diwan, 2000), emerged as an important source of personal well-being. In a similar vein, recognising the need to balance whānau obligations or whanaungatanga (a sense of belonging) and cultural obligations with personal financial needs was a key learning for many participants. The spending diaries proved to be a useful tool for promoting self-reflection in this respect. As participants recorded and considered their spending behaviour, they became more conscious of their habitual choices during the course of the research. Breakthrough changes in money use occurred, including initiating saving and clearing years-old debt.

We propose that financial education programmes to help address Māori socio-economic disadvantage and financial literacy/capability may encounter disengagement unless the programmes reflect Māori cultural values, specifically relational concepts of wealth and well-being. By contrast, while this study is subject to major limitations, the clear promise of its results warrants further research along these same lines, which is therefore our foremost policy recommendation. Future programmes should, like ours, also acknowledge colonisation’s impact on Māori society and value systems. Local community adaptations should recognise Māori heterogeneity and that personal, whānau and tribal variations shape experiences and perspectives.

This paper varies from formal academic structure and style because it is addressed primarily to policymakers. Section II considers the socio-historical context. Section III then reviews research on Māori attitudes towards money, wealth and saving. Standard financial literacy/capability concepts and training predicating individualism and materialism are considered in Section IV. The research methods and the content of Taking Control (Section V) are set out in some detail. Findings (Section VI) and a discussion (Section VII) follow before cautious policy recommendations (Section VIII), important limitations (Section IX) and a conclusion (Section X).

Note this paper contrasts Māori views and values with Western ones (which, throughout, we broadly equate to Pākehā [New Zealand European] views and values). We acknowledge that our characterisations of Māori and non-Māori people and perspectives generalise by necessity; in reality there are marked within-group differences (see Greaves, Houkamau, & Sibley, 2015, for discussion) and overlap between groups.

II SOCIO-HISTORICAL CONTEXT

Cultural values guide people's concepts and beliefs (Schwartz, 1992). English language definitions present wealth as the "abundance of possessions or money" ("Wealth", 1993). In New Zealand, on the whole people are categorised as wealthy when they have accumulated material resources and have higher incomes (Statistics New Zealand, 2018). Western economic and accountancy discourse couches wealth as material well-being (Smits & Steendijk, 2014); accumulating tangible or intangible (but often monetisable) assets; money, savings, home ownership, investments and other financial capital (Arnott, 2006); and valuable resources or goods (Chappelow, 2018). As for wealth, we venture that the prevailing view of success in New Zealand with its largely Western culture (Ministry of Social Development, 2016) tends to emphasise material success achieved by individuals, for individual or at the most dependent nuclear family benefit.

By comparison, customary Māori cultural values trace back to pre-European contact, over 250 years ago, when Māori society was non-monetary and the "economy" did not exist apart from society at large, being totally embedded in social relations (Polanyi, 1944). Iwi (tribes), hapū (sub-tribes) and whānau lived in self-sufficient kāinga (villages) of common descent and depended on their immediate natural environment to survive (Royal & Kaka-Scott, 2013). Collectively, whānau and hapū hunted, trapped, fished, planted, harvested and gathered food. The economic unit of Māori society was whānau, and collective work for collective gain focused people's efforts towards consolidating relationships. Positive reciprocal relationships and harmonious working arrangements within whānau and hapū promoted successful food production, while less favourable relationships bred tension that also undermined prosperity (Dell, Staniland, & Nicholson, 2018). Key customary Māori cultural values therefore included whanaungatanga, collectivism and interdependence.

According to Hēnare (2014), mana, often translated as "status", played a significant role in Māori economic activity. It influenced the behaviour of people and groups, and was sought through social achievements and successes as opposed to the accumulation of personal possessions. Hēnare extends this concept by referring to an "economy of mana". Dell et al. (2018) define this as an economic system where investment, production, consumption and wealth distribution depend on "mana-enhancing interactions between people and the environment" (p. 54).

Understanding Māori engagement with financial literacy education requires grasping how colonisation threw together Western and Māori systems (Baker, Williams, & Tuuta, 2012). In two and a half centuries Māori have been transformed from a self-determining culture in a whānau-based, non-monetary economy to a minority dispossessed of most of their land and embedded in a largely capitalist and now globalised economy. Colonisation brought warfare and led to the dispossession of the Māori economic base—land—through confiscations and dubious sales, as well as unspeakable pain and loss. The roots of contemporary Māori economic disadvantage and current financial literacy lie in this history. As Māori were marginalised from the 19th century on by colonisation, some withheld from embracing Pākehā and Western attitudes towards money and saving. The historian Ivan Sutherland (1935) insightfully observed:

> *It is fairly safe to say that Māoris [sic] will never fully accept European ideas regarding money. . . . They are not, and probably never will be dominated by the idea that the making and saving of money is really the sacred duty of man and the main means of happiness. (p. 197)*

Add to this the urbanisation and breaking up of iwi and hapū in the second half of the 20th century, which dissolved networks of support for culture and identity. Simultaneously, Māori access to well-paid, reliable employment has dwindled. Moreover, ongoing racism and discrimination, including in education and employment, disadvantage Māori trying to "get ahead" in the mainstream (see Houkamau & Sibley, 2015, 2017; Houkamau, Stronge, & Sibley, 2017). Writing 50 years after Sutherland, Broughton (1989) observed that the Māori struggle for survival amid an essentially foreign culture had caused "much psychological distress and anger directed at the 'institutions' of material wealth" (p. 20).

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III RESEARCH ON MĀORI ATTITUDES TODAY TOWARDS MONEY, WEALTH AND SAVINGS

A range of data sources indicate that despite intragroup variation, customary Māori cultural values (particularly whanaungatanga, collectivism and interdependence) continue to influence Māori perceptions, priorities and choices in relation to wealth and economic activities (Haar & Brougham, 2013; Harrington & Liu, 2002).

We suggest Māori values regarding wealth, at least in part, cohere around "relational wealth", defined as "non-material wealth based on service to the community and other people, a healthy environment and the time to develop and maintain personal relationships, rather than on consumer goods produced by the market" ("Relational Wealth", 2013). In addition to quality relationships, other aspects of experience have been highlighted by Māori as importantly contributing to a sense of being "wealthy" that does not require a material basis. In their insightful article on how assets are conceived in Māori culture, Craig, Taonui and Wild (2012) describe Māori conceptions, and approximate translations, of wealth which are multidimensional and fuse diverse forms, including social, cultural and spiritual domains. We also observe recurring patterns in research on contemporary Māori attitudes that indicate Māori impute value to time spent progressing Māori collective interests. For example, applying the Multidimensional Model of Māori Identity and Cultural Engagement (see Greaves et al., 2015; Greaves, Houkamau, & Sibley, 2017; Houkamau & Sibley, 2010, 2015, 2018) and the Māori Identity and Financial Attitudes Study, Houkamau and Sibley (2019) find traditional Māori values endure remarkably—albeit not uniformly or universally—today among self-identifying Māori. In their study of the attitudes of over 7,000 Māori, those with a more traditional belief system were less individualistic at work and reported they would take lower-paying jobs if these promoted Māori development. Consistent with identity economics (Akerlof & Kranton, 2000), and the value of relational wealth, collective Māori advancement overrode personal financial gain.

In relation to money management, Houkamau and Sibley (2017) earlier demonstrated the startlingly literal effect of relational wealth on savings behaviour among 563 Māori respondents to the New Zealand Attitudes and Values Study. More culturally engaged Māori were less likely to enrol in KiwiSaver yet foresaw greater future financial security. These respondents treated their Māori heritage and identity as if it equated to financial security.

In an in-depth study of New Zealand families, Fleming (1997) found that Māori and Pasifika families' approach to money management differed from that of Pākehā. In this project, 59 Pākehā couples, 20 Māori families and 32 Pasifika households were interviewed in 1992 and 1993. For both Māori and Pasifika participants, cultural obligations of reciprocity required individual members to contribute to the functioning of the whānau or extended family group. It was acceptable for money to be shared and gifted within Māori whānau. Māori differed from Pākehā, for whom reciprocity was restricted to relationships within couples or the parent–child unit—in other words, the nuclear family. Likewise, to Pākehā, money gifts were acceptable only between close family members and individual responsibility for money was emphasised. Māori and Pasifika respondents also reported that Māori and Pasifika children, growing up as part of an extended family, were taught to use their money to support and benefit the larger family group as well as for their own purposes. In contrast, Pākehā parents said that they trained their children towards financial independence and used money as a reward for task performance and as a source of self-respect and personal achievement.

In a small-scale study of eight whānau Māori who met the criteria at time of interview for "living in poverty" (households receiving under 60% of the median New Zealand income after housing costs were deducted), Houkamau (2016) found that whānau rarely defined themselves as being poor or in hardship—even though they often struggled to cover their basic needs for food, clothing and housing. Whānau defined wealth in terms of the quality of whānau relationships, whānau cohesion and children's capacity to thrive. When these criteria were met, whānau were subjectively happy. This should not be taken to mean whānau were happy being poor: rather their perceptions of what constitutes a good life were grounded in their relationships with each other. These perceptions enabled them to control their reaction to poverty and served as a coping mechanism to deal with the reality of material deprivation.

In other research, Oliver and Love (2007) found Māori reported more unpaid labour for the community, care for the elderly and childcare for extended family. Burns and Dwyer (2007) found that Māori were motivated to save so that they had access to money for family purposes. And a report by Wood (2016) found that Māori women discussed financial matters with each other as the first port of call for borrowing.

Finally, success for Māori ties into Māori views of wealth and could itself be seen as relational. Durie's (2001) influential "Māori Success as Māori" framework underpinned the Ministry of Education's (2008) Māori Education Strategy 2008–2012. The framework proposes three goals: living as Māori, participating as world citizens, and good health and a high standard of living. More recently, a small cross-section of Māori interviewees thought Māori success as Māori required both a strong Māori identity and success in a chosen field, although this extended to attaining Western-aligned success alongside maintained cultural identity (ACE Aotearoa Professional Development Steering Group, 2014). Some, but not all, ranked financial literacy or independence as less important than developing proficiency in things Māori. From this research, we take the point that Māori success as Māori needs elucidating; but, for some, it certainly connotes secure Māori cultural identity.

IV FINANCIAL LITERACY AND CAPABILITY TRAINING IN NEW ZEALAND

Although Māori are culturally heterogeneous (Houkamau & Sibley, 2019), the studies cited in Section III point to a disconnect between Māori deference to whānau obligations and those values enshrined in current mainstream financial literacy and capability[2] education in New Zealand, which retains a focus on educating individuals, personal savings and individual financial goals.

For example, the New Zealand Council for Educational Research (2015) defines financial literacy as "the knowledge and skills each person needs to participate in the modern economic world" (p. 1), while the Organisation for Economic Co-operation and Development (2018) defines financial literacy as "a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing" (p. 4). Financial capability has been defined as "the combination of attitudes, knowledge, skills and self-efficacy needed to make money management decisions that best fit the circumstances of one's life" (Center for Financial Inclusion, 2013, para. 2). Financial literacy education in New Zealand by and large targets not only financial wealth but broader "financial well-being". Yet, the focus remains on individuals' decision-making for largely individual benefit. Note, for instance, the individualism in this working definition of financial well-being from a recent literature review of this field as "the extent to which someone is able to meet all their current commitments and needs comfortably, and has the financial resilience to maintain this in the future" (Kempson & Poppe, 2018, p. 13).

So predicated, financial education is designed to develop individual skills and improve the financial situation of participants (Muir et al., 2017; Netemeyer, Warmath, Fernandes, & Lynch, 2017), or at most their dependent nuclear family. There are a variety of formal financial education programmes available to New Zealanders delivered by a range of providers, including banks, tertiary institutions, government agencies and private not-for-profit organisations. Delivery mechanisms range from classroom workshops to online programmes and tools. Financial literacy services tailored to Māori needs and culture are not as developed as general financial education (TMPP, 2014, 2015). Although the two reports by TMPP recognise that financial literacy education must be culturally tailored for Māori, at present it remains unclear exactly what such education should include or how it should be delivered. Against that background, and these calls for better understanding of how to tailor financial literacy services to the needs of Māori whānau, we embarked on the scoping study reported here.

V RESEARCH METHODOLOGY AND CONTENT OF THE TAKING CONTROL PROJECT

The study took place between August and December 2018. All researchers and participants were Māori. The first author, Carla Houkamau, collaborated with Alexander Stevens, who at the time held the position of manukura (leader) at CFFC and was based in Auckland. Danielle Oakes, a CFFC-affiliated facilitator and pou ārahi (learning facilitator) at Te Ahi Kaa Indigenous Training Solutions, delivered the workshops and financial literacy education. Marino Blank, then at the Mira Szászy Research Centre for Māori and Pacific Economic Development in the University of Auckland Business School, was employed as a researcher for this specific project.[3]

We first background our fundamental methodological stance, namely action research and Kaupapa Māori, and then detail how workshops incorporated Kaupapa Māori before setting out sample characteristics and research locations, research procedures and data collection, and data analysis, respectively.

A *Methodology: Community-based action research following Kaupapa Māori principles*

Methodologically, this study may be classified as community-based action research which followed Kaupapa Māori principles. Action research seeks social change through the simultaneous process of taking action and doing research (Lewin, 1946). As the name suggests, such an approach is action oriented and involves practical intervention and typically an educational element (Pine, 2008). In contrast to predictable, linear research procedures, action research is characterised by flexibility and reiteration (Cook, 2009). Such a methodology was deemed necessary for this particular study, which was essentially a workshop intervention and was logistically challenging, with a number of practical matters to contend with (not the least of which was coordinating research participants living in various locations in Auckland for an extended period). There is no one definition of Kaupapa Māori research, although it has been aptly described as research by Māori for Māori (G. H. Smith, as cited in L. T. Smith, 1999). G. H. Smith (1990) first enumerated the principles of Kaupapa Māori within the context of educational interventions and research. These principles have been extended and modified since, and readers are directed to Cram (2019) and Walker, Eketone and Gibbs (2006) for further consideration of their application in social research. Using Kaupapa Māori called for the incorporation of tikanga Māori (including in spending diaries) as called for by the above-mentioned government reports (TMPP, 2014, 2015).

B *How workshop design and delivery incorporated Kaupapa Māori*

To clarify how this project aligned culturally with Māori values and tikanga, we linked our intervention design and delivery to the six principles of Kaupapa Māori enumerated by Cram (2019), namely tino rangatiratanga (self-determination), ako Māori (culturally preferred pedagogy), kia piki ake i ngā raruraru o te kāinga (socio-economic mediation), whānau, he taonga tuku iho (cultural aspirations) and kaupapa (collective philosophy).

Taking the sixth principle first, kaupapa describes the researchers' shared vision for enhancing financial skills and confidence for Māori. With regard to Cram's (2019) second principle, as the name of Taking Control implies, this study sought to foster tino rangatiratanga via financial awareness. Danielle presented sound money management as a means of achieving collective whānau stability and security as well as personal financial security. Thus, saving and monitoring money was framed as a practical enabler of whānau goals as well as a mechanism to achieve personal aspirations. Financial literacy education was framed as one vehicle for the autonomy and empowerment of participants.

The fourth principle is whānau and, by extension, whanaungatanga and whakawhanaungatanga (getting to know and relate to each other through introductions). This principle builds in the responsibility of the researcher to nurture these relationships, and the connection between the researcher and participants. Accordingly, during whakawhanaungatanga, both researcher and participants shared information about their background, and participants added their aspirations for joining the workshops. Each workshop series began with a whakawhanaungatanga and then repeated them regularly throughout the five or seven weeks. Participants were invited to report back to the group their learning from the previous week, either informally during the workshops or as a set opening activity. This helped to establish and maintain a context in which learning was experienced as a group activity. A sustained focus on nurturing whanaungatanga fostered peer-to-peer learning and was a crucial element of the intervention. This is captured in a quote from Danielle:

> *People have to feel vulnerable to open up. I have to provide them with a sense of being safe. That needs to happen every week—I cannot just do a five-minute whakawhanaungatanga at the start of the programme and expect that to last the whole series of workshops.*

In relation to the fifth principle, he taonga tuku iho, it was important in this research to ensure that Māori cultural protocols were followed. Tikanga Māori, te reo Māori and mātauranga Māori (traditional knowledge) were woven into workshop practices. For example, karakia (prayer) opened and closed each learning session and kai (food) was provided by researchers each week at workshops, to be shared by the class. Both karakia and communal kai were conducive to a relaxed atmosphere, which normalised Māori ways of being. So did Māori-relevant exemplars, case studies and humour, all of which were used throughout workshops. Danielle also focused on ensuring a no-judgement zone which honoured participants and their mana, as emerges from this following quote:

> *Upholding mana is important. Upholding my mana means giving them mana. That means no judgement. Giving them a chance to express their opinions even if they disagree with what I am saying. I do not want people to buy into my values and beliefs: I want to honour and respect their beliefs too.*

The second principle, ako Māori, embraces reciprocal and relationship-based teaching and learning practices preferred by Māori custom. The workshop content itself comprised standard CFFC training content, including financial goal setting, needs versus wants, setting and meeting a budget, retirement planning, enrolling in KiwiSaver, saving and investing, insurance, repaying debt, financial products and services, and debt consolidation and repayment. But in including the ako Māori principle, Danielle delivered content using respect, warmth, humour and reciprocity. She shared her personal background in connection with the content, including financial challenges she had faced. Danielle openly acknowledged Māori spirituality. The following quote tracks how she sees her relationship with students through the ako Māori principle as they progress through the way stations of an intimate spiritual journey:

> *Whenever I enter into a programme facilitation, I know they will be in search of Te Kore [the realm of potential being or void]—meaning there is a lot of potential for them to grow and change. Some people might come with a lot of knowledge, others with little. There is a mix of emotions; nervous, anxious, excited, committed and agitated. People can be very apprehensive about what is about to happen. That is the space of Te Kore. The space of potential. But they need to wake up and take a good look at themselves. No more hiding their bills in drawers and trying to forget they are there. Once they can see where they really are, they enter into Kahu Pō [literally, "the cloak of night"]. That is the next stage; this is when they start to be conscious of the issues that they need to change. Getting out of Kahu Pō will not happen on its own. I have to take hold of their mamae [hurt/pain]—I have [to] help pull it out and push it away. I have to take leadership to allow people to heal that stage as a group. That is when we head into Te Ao Mārama [the natural world, where mārama means light]; they realise they can change, they are good enough, it is okay to have money and not feel guilty or bad. That is the journey we have to go on with them, and when they leave the programme they can carry that with them. I have to prepare them, give them the tools and resources not to go back into te pō [the darkness]. That is what all training should be: it should give participants the knowledge and skills they [need] to be free of Kahu Pō.*

Examples of content included breaking the classes into groups and asking them to collectively resolve culturally relevant fictional challenges. Class examples also acknowledged that for some Māori it is normative to give regular contributions to marae (traditional meeting house/grounds) maintenance accounts. Model or typical Māori exemplars were used. For instance, one dealt with a situation in which all whānau members are living collectively but have collective and individual debts to repay, thus requiring a budgeting and savings plan that whānau members all agree and adhere to. In another simulation activity, groups were asked to imagine they were managing a marae koha (donation) of $2,500 to host a marae wānanga (course) for 150 people and had to budget for food and necessities.

The following quote provides insight into one of Danielle's techniques for incorporating culturally relevant concepts:

> *I connect them to the concepts I teach by bringing in stories about whakapapa [genealogy] relevant to them. I knew that most of the participants were [from the iwi] Tainui on the programme; I drew a lot on stories of Te Puea [a local leader of the Kīngitanga or King Movement]. That is why training needs to be locally tailored for each specific hapū and iwi. I teach a lot of Tainui and Ngāpuhi so I make sure I use the stories from their iwi. I would never go down to Ngāti Porou and talk about the Kīngitanga, for example. No—you have to make sure each programme is tailored for each marae.*

In addition, various concepts around financial management that took into account Māori cultural sensibilities were introduced, including saving collectively (to purchase a whānau home or other assets) or allocating each week small amounts from one's personal finances to whānau needs if appropriate. Danielle also aired the stress associated with money (as mentioned above) for some Māori whānau and underlined the emotional aspects of financial management that some people need support to address. She describes below one of the techniques she used to shift participants' relationship to, and perspective on, money, from a cultural orientation towards spending (on others) to one including more saving (partly for themselves):

> *It is their relationship with money which is crucial to change—I help people to see that they can have a relationship with money in way that is uniquely their own and that changes everything. I have a thing I do where I give them a $20 bill and I get them to hold it. Then we go around the room, I ask everyone what the money means to them. At the start of the programme, they all say things like "I see lollies for my moko [mokopuna: grandchildren], I see a nice lunch for me and my friend, a gift for someone" but by the end of the programme they change. They start to see the money as something to save and protect. That they can invest and pay debt off with it—they can have more choices in the longer term if they just save a bit more now.*

Finally, the third principle above, kia piki ake i ngā raruraru o te kāinga, seeks to "mediate and assist in the alleviation of negative pressures and disadvantages experienced by Māori communities" (Cram, 2019, p. 1513). We were alive to this throughout the study and were careful to remove any financial barriers to participation. Participants were given a weekly meal at the workshop venues and, when each workshop ended, a koha of $20 was given to each participant to recognise their travel costs and their ongoing commitment to completing their spending diary. In this way, the project not only honoured cultural protocols around giving koha, but also dealt with the practical problem that, again, socio-economic problems chronically strain some Māori whānau—and which, ironically, could jeopardise their attending and completing a financial literacy course.

C *Sample characteristics and research locations*

The two participating Auckland-based community organisations, Te Ahi Kaa Indigenous Training Solutions of Pukekohe and Raukura Hauora o Tainui of Wiri, provided venues for workshops and helped the researchers find participants. Alexander and Danielle asked the staff at Te Ahi Kaa and Raukura Hauora to approach potential participants in their communities and whānau networks. Staff passed the contact details of anyone interested to Alexander or Danielle, who provided verbal and written information about the study. Information sheets and consent forms were available in both English and te reo Māori. Once sufficient participants had been identified, all were invited to attend workshops. Twenty-four participants (21 females and three males) started the project and signed consent forms. Twenty (18 females and two males) completed the study. Ages varied, and the participants included one 15-year-old high school student and two over-60-year-olds, with the rest aged 25 to 40. Participants were thus self-selected. Most had low incomes.

D *Research procedures and data collection*

For purely logistical reasons, one half of participants (Group One; n = 10) completed a 14-week programme at Wiri (on the premises of Raukura Hauora) while the other half (Group Two; n = 10) did the same programme over 12 weeks in Pukekohe (on Te Ahi Kaa premises). All 20 participants were asked to attend weekly two-hour CFFC Sorted Resilience Workshops which had been modified to align with tikanga Māori. For Group One the content of these workshops was delivered over seven weeks; Group Two received the same content over five weeks. Danielle was the facilitator at all workshops. For the whole of their respective study periods, participants were also asked to record their financial behaviour daily in diaries supplied by the researchers. Diaries required participants to tick columns to record spending behaviours and comprised the following categories: the date, the description of the item purchased, the amount spent and how the item was paid for, how individuals were feeling at the time of making the transaction and whether the item purchased was a need or a want. Diaries also asked participants to record saving, lending, borrowing and financial products and services used, again with how they were feeling when making each decision. Alexander and CFFC designers, alongside Carla and Marino, ensured diary styling reflected Māori cultural concepts and imagery. For example, diaries incorporated Māori language and imagery, whakataukī (proverbs), and emotiki (Māori emojis) provided by Rotorua-based organisation Te Puia. Diary templates and other features can be seen in the Appendix to this paper.

E *Analysis of diaries and researchers' narrative data*

Marino collected diary data weekly (photocopying the entries) and collated insights from participants by attending all workshops and writing comprehensive notes during group activities. To verify the content of the field notes, and also to gather additional insights regarding what occurred during the workshops, Carla received regular updates during the study and interviewed Danielle twice, once via Skype during the study and once informally at its end. Over the study period, although participants were reminded to complete their spending diaries weekly, researchers did not pressure respondents to complete their diaries "perfectly". Financial choices are a personal matter. Although participants were remarkably open with the information they shared, some weeks some participants chose not to record every transaction for personal reasons. This was not seen as problematic because the main purpose of the diaries was to encourage participants to become more conscious of their own behaviour. Moreover, we considered that participants should have autonomy to decide what they were prepared to share. When the workshops had finished, the research team met twice to discuss the overall findings of the project and identify their own key observations.

Diary data for all participants were transferred to a Word document and anonymised. Data from each participant across the period, however, was kept together, making it possible to examine changes in each person's behaviour over the 12 or 14 weeks. Data were analysed for individuals' changes in behaviour and affect (mood) over the study period and broad patterns were identified. All the material in participants' diaries and narrative data (Marino's field notes) were analysed by Carla following seven steps: (1) reading and re-reading workshop notes and diary data and briefly noting relevant points, (2) checking notes for patterns of comments and concerns from participants, (3) categorising comments across more than one or two respondents, (4) dividing categories by concepts evident among six or more (a majority) from each group of 10, (5) comparing themes to potentially merge some categories, (6) re-reading all notes for exemplars of each theme, and (7) seeking feedback and alignment from the three co-authors to verify findings and quotes.

Next we present the findings that arose from the spending diary and narrative data, theme by theme. These findings lead to the discussion in Section VII and form the justification for the policy recommendations in Section VIII.

VI FINDINGS

We organise our findings by three themes: participants' learning areas, the role of whānau, and reconciling Western/Māori (whānau) goals in socio-historical context.

A *Participants' learning areas*

Data from the workshop discussions indicate that participants' learning outcomes spanned five areas. The first four were unfamiliar financial concepts, vocabulary and conversational skills for already-familiar financial concepts, boosted confidence in new financial concepts, and growing confidence in talking about familiar financial concepts. These outcomes align with the five workstreams of the New Zealand Government's National Strategy for Financial Capability (CFFC, 2015, p. 3), specifically: talk, learn, plan, debt-smart and save/invest. Such practical skills were very useful to participants as an intervention and improved their reported financial management behaviour and confidence. Participants verbally reported changes in spending behaviour, including initiating saving and (in the case of four participants) clearing debts. Some broached novel topics about banking, insurance and other financial products and services. The following comments were made by different participants during a whakawhanaungatanga session which opened week six of the Group One workshops:

> *My thing is bills. I'm proud. I paid off a big bill. Before I came, it took me three years to pay them off. Since the programme I can do my bills. I keep to a budget.*
>
> *I've paid off four bills this week. It's all because of this. I didn't know what to do, how to do it. I paid off the smallest first . . . now I've knocked off four. The goal is to only have one bill.*
>
> *I am learning, I suppose. I have been excited, I've been waiting and waiting. I have financial goals. I want to buy a home. Since I've started this programme I've turned into going through all my bills, going through my partner's bills, going through the dollars and cents. Saving where I can. That way I've paid off two big bills. I looked at my bills, some of those happen through bad choices in the past. I can't do anything about that. My partner, he doesn't want to think about it. I am always recording what I spend on my phone. I use cash, that way I spend less.*

"Completing daily diaries and reflecting carefully on personal choices **empowered participants**"

The fifth aspect of participants' learning outcomes derived not from the content of the course itself but from the careful self-reflection on behaviour that developed as a result of completing daily spending diaries. Some participants were taken aback when confronted with their regular spending behaviours. The following comments by several workshop participants evince both the sometimes-unpleasant insights stirred by the diaries and the breakthrough moments and pride in the resulting change:

My key learnings, when I look at my diary entries there are two majors, bills and food. Not groceries, food. That's my highest expenditure. That is where I can start the saving. I want to start changing [my food spending]. I did notice that one of my bank accounts rounds off my change and shoots it off to savings. I had forgotten about that. After next week, I want to ask myself, how can I change?

I've stopped spending as much as I used to, only because I am writing it down made me think about it. The only thing I can't control is the petrol. So I am thinking if I use my HOP card [Auckland public transport pass] in the weekends, and walk as much as I can.

This week I kept a close eye on the spending. A lot was spent on clothes and groceries. The clothes spending has gone up. I found a bit of a worry, a $5.00 card fee. It's from my debit card. I have a normal EFTPOS card. I'm pretty sure they didn't tell me about the debit card fees. Because I argued with them and they refunded me $30.00.

B *The role of whānau*

The narrative data showed that whānau heavily influenced participants' attitudes and behaviours through parental teachings, modelling by close/older whānau members, and other members' current behaviours. Most participants had unconsciously eschewed reflecting on their financial habits, instead perpetuating the whānau norm. For nearly all participants this study was their first real opportunity to reflect deeply on managing money.

Although researchers did not ask participants about this matter directly, at least half of the participants mentioned prioritising whānau needs over their own (at least some of the time) during the course of the study. This behaviour was indirectly referenced by some participants who also reported an underlying shame and embarrassment about money, especially relative to whānau members. Hoarding it, or keeping it for oneself, could cause guilt and discomfort. Participants therefore felt awkward talking about money and prioritising money management for themselves. Standing out from the whānau by having more money was not seen as entirely favourable. Nearly all participants acknowledged that money could flow quite freely between whānau members and beyond the immediate family or household. Extended family members in need were routinely supported financially when required. Sometimes whānau would help each other with bills, groceries and things for children. While culturally acceptable, this was found to sometimes create lasting stress and anxiety through the sense of obligation entailed and worry about needing help. Some recognised that certain members of their whānau were the best budgeters and "the savers", and turned to them in times of need.

C *Reconciling Western/Māori (whānau) goals in socio-historical context*

The third overall theme we found was the importance of viewing contemporary Māori engagement with money, wealth and savings decisions in a socio-historical context. Some participants were conscious of the intergenerational legacy of deprivation of Māori culture and language. A related tension was expressed between Māori values on the one hand and, on the other, values about success that were perceived as Pākehā. This echoes the socio-historical context of colonisation set out in Section II above. Seeing banks as Pākehā institutions, some participants reported racism, or feeling judged or looked down on, when visiting them. Some relied on whānau to explain banking, insurance and other financial products and services. Participants felt there should be a way to promote Māori financial capability that accords status to whānau goals about money, recognising and reconciling the values mismatch with implicitly individualist and materialist money management. Danielle summed it up, suggesting the need to reconcile this mismatch in the final line of this quote:

Money as a dollar value . . . ultimately when we look at the Māori-Pacific view, it's how we look after our whānau. We are told to save to put aside our money first; it doesn't fit the whānau space. You strip that from us, we drown. We see this all around us, urbanisation has done it to us. We are bombarded with messages that don't belong to us. We can have our values and still live well.

VII DISCUSSION

In Taking Control we embarked on an exploratory study primarily to generate and test ideas about how tikanga Māori and Māori cultural values concerning wealth could be embedded in financial literacy training. A secondary aim was to trial culturally tailored spending diaries for promoting self-reflection and behaviour change among Māori. The study was at the same time an intervention for the immediate participant group.

In terms of the first goal, our Kaupapa Māori approach to embedding tikanga Māori won participants' very considerable engagement for the duration of the study. From the qualitative narrative data and the broad trends seen in the diaries, we see this approach as effective in the context of this intervention. Honouring tikanga Māori and Māori values, and leveraging in particular the concepts of ako and whanaungatanga, helped us establish and maintain meaningful relationships with participants. The findings show participants reported genuine change.

Regarding the second goal, keeping daily spending diaries proved a valuable self-awareness tool—identified above as the fifth aspect of participants' learning outcomes. Nearly all participants reported that the diaries awakened them to the changes necessary in order to meet long-term financial goals. Completing daily diaries and reflecting carefully on personal choices empowered participants to make small changes to seemingly innocuous behaviours that had previously run unchecked and brought about unnecessary financial stress. Notably, some participants were living week to week financially before the study, at which point savings, investment and buying things other than weekly necessities were not possible. For some, the struggle to make ends meet compounded other stresses and undermined the very decision-making that could help them survive financially. The amplifying feedback loop between stress and unconscious decision-making perpetuated unwanted choices. However, during the study participants reflected deeply and started altering their behaviour to become more intentional and self-conscious about money management. As a result, four participants reported clearing their debts during the study.

> "**customary Māori cultural values…** continue to influence Māori perceptions, priorities and choices in relation to wealth and economic activities"

Overall, our study found that relationships with whānau members and interconnectedness between people indeed play a central role in how Māori manage and treat money. This aligns with the research on contemporary Māori attitudes to money, saving and wealth summarised in Section III. On the other side of the coin, as it were, participants were guided towards ways to form and follow culturally compatible personal financial goals without feeling as though they were hoarding. They were also guided to reduce their personal debts and mitigate their own financial stressors, and to legitimately start to save for themselves as well as whānau (and sometimes marae). By the facilitator inviting discussion about the toll of unbalanced whānau obligations, participants were helped to see when unsustainable giving was jeopardising their mental and financial well-being. Thus they were encouraged to take better care of their own needs by prioritising such debt reduction, establishing these individual goals, addressing unwanted spending behaviours, and taking time to deeply self-reflect on their money management attitudes and styles. Together these two sides of the coin provided a form of reconciliation between Western and Māori (whānau) goals. Participants' customary values were honoured.

VIII POLICY RECOMMENDATIONS

Because this action research was simultaneously an intervention and an exploratory study, there are distinct limitations on the conclusions we can draw. Our policy recommendations are offered here with caution, although we are confident from the breakthrough changes witnessed during the study that there is real potential in the approach we have outlined in this paper.

Consonant with that, our main recommendation is that policymakers fund, commission or conduct further research to verify the efficacy of the Kaupapa Māori approach we utilised. Apart from this research incorporating the key principles of Kaupapa Māori covered at some length in Section V, we emphasise in particular that it is important to offer financial literacy education that targets whole extended families as well as individuals.

A major finding of this research was that financial well-being and wealth emerged as a relational issue connected with broader whānau networks; they were not simply a matter of people making choices in isolation from social context and for their own or at most their dependent nuclear family's benefit. Thus, we recommend that not only should financial goals acknowledge whānau, but that the learning context be whānau-centred in encouraging family members to attend classes and learn together, so that they can support each other both inside and outside the programme. Given the diversity within Māori society, this approach needs to be seen as contingent on the needs of each learning group; at the very least, financial literacy instructors working with Māori need to keep this in mind.

> "Financial literacy training for Māori should **expressly acknowledge and honour** Māori history"

Another key to this programme's success was group work (including role plays, games and other exercises) and group discussions, which enabled participants to learn peer to peer through their co-discussants' experiences. We therefore stress the importance of incorporating Māori cultural concepts such as kanohi-ki-te-kanohi (face-to-face) interactions into training. Specifically, we recommend weekly face-to-face workshops as an effective delivery mechanism. Similarly, TMPP (2014, p. 25) concluded from a very useful review of financial literacy needs and training for Māori that online channels may be a less effective delivery mechanism for financial literacy training for Māori.

We also recommend that financial literacy training for Māori should expressly acknowledge and honour Māori history. That may include discussing the cascading multi-generational trauma of colonisation and inviting participants' views on, and responses to, this. Additionally, educators should be mindful of discrimination, past and present. These factors may further keep Māori from even the most basic mainstream financial services (Houkamau & Sibley, 2015) and financial literacy training.

The diaries successfully used in this study were meant mainly as prompts to personal reflection and change (our secondary aim), not just a way of collecting data. Therefore, we recommend culturally tailored spending diaries as a valuable tool.

Besides national socio-historical context, we believe that tailoring to local communities is crucial. As Danielle recognised by using different cultural references for different places, iwi and marae membership is part of Māori heterogeneity for many Māori. Moreover, financial education should harness existing community capacity and leaders to encourage participation. Trainers need the skills to connect effectively with learners and create a safe, inclusive, supportive learning environment. In fact, it is hard to imagine the issues participants raised and their frank discussions around experiences of racism, relative Māori/Pākehā cultural values and the historical legacy of colonisation being surfaced and confronted outside an all-Māori group. Therefore, we further believe that facilitators of Māori-focused financial literacy courses need to be sufficiently fluent in, and sensitive to, Māori history and Te Ao Māori in order to handle discussions around cultural, political and historical issues.

We recommend programmes be voluntary only in order to increase motivation. Likewise, financial literacy courses should be free to attendees to reduce barriers to participation. While our participants additionally received incentives to engage (meals at workshops and koha weekly after that), supplying these may be impractical for financial literacy service providers. However, the act of sharing food, even if the participants have to bring it, is important since it is a culturally steeped practice. Moreover, in our findings the casual conversations over meals helped to bond group members and to dissolve any remaining hierarchical "teacher–student" dynamic.

IX LIMITATIONS AND FURTHER RESEARCH

This study has significant limitations. The project was necessarily exploratory and scoping in nature because the topic is poorly understood and has been little investigated. While we propose that this research supplies novel insights into the sensibilities, preferences and responsiveness of Māori learners in financial literacy education, and while the findings were promising and consistent with previous research on Māori values, our sample was small and the present findings are therefore not generalisable to all Māori.

Furthermore, the participants in this study were from two Auckland communities and we anticipate differences across and between various iwi, hapū, whānau and other groups within Māori communities. Outcomes may thus differ across locations, and policymakers should take this into account. Again, we do not claim universal generalisability. However, if programmes are tailored to communities as ours was, this obstacle should be somewhat mitigated. Moreover, and very notably, the study was primarily conducted with Māori women, who may respond differently from Māori men. Previous research in New Zealand shows marked gender differences in access to money within Māori and non-Māori households (e.g., Fleming, 1997). Generalising about "Māori" can mislead anyhow by overlooking demonstrated intra-group variation (Greaves et al., 2015). Additional data and larger numbers are necessary in further trials to explore our findings' broader relevance.

We also note that our collaboration was significantly unusual in that Alexander (a key community conduit) and Danielle (a well-respected community worker) brought vital cultural capital and were important factors in the study's success. They already enjoyed a sound reputation in their communities. That Danielle, who was known and trusted by local Māori, both facilitated the programme and is a researcher in her own right made it more attractive to participants, and her particular skills in creating a comfortable and safe learning environment were essential. We nevertheless hope the sample quotes and commentary on her methods and on Taking Control's content can be emulated to some extent, and of course put to further tests. In Danielle's classroom environment participants opened up quickly and shared their honest views about money.

Although every effort has been made to explore and explain patterns in the data gathered, given that not all discussions in the workshops were recorded verbatim and not all diaries were fully completed every day for 12 or 14 weeks by all participants, the changes that we observed are general patterns only. Again, more research on similarly tailored content and delivery is called for to verify whether the data we present here may be extrapolated to a wider population.

While this paper is adapted for policymakers, a relevant limitation is that we do not attempt a survey of policy literature and existing programmes (see TMPP, 2014, and Torrie & Bailey, 2017, for a more comprehensive review). Nor do we offer a ready-to-go template for training. More research is required to develop training materials. Some of these recommendations might also apply to other cultures, especially to Pasifika regarding the extended family. However, Māori have a unique history and are Treaty of Waitangi partners, and require to be treated as such.

In future, it would be ideal to conduct follow-up interviews with each participant at timely intervals to gauge whether changes made during the workshop period were sustained by participants. Additional data could also generate information on strategies participants have developed to balance immediate whānau responsibilities against personal financial aspirations and savings goals. We also believe the next phase of research should be the design and development of workshop content that comprises Māori-oriented learning material (simulations, case studies, exemplars) that can be delivered according to a Kaupapa Māori approach, as outlined here. Māori need to be charged with designing the content, and it is possible that those already working in financial literacy education would be best placed to take the lead in this process.

Extending Broughton (1989, p. 20), we suggest that future research might additionally consider how some Māori react to Western/Pākehā trainers delivering financial education to them. In New Zealand most financial literacy education is not delivered to Māori learners by Māori trainers. Therefore, current trainers may well not address the socio-historical context of colonisation, which we believe demands frank airing to promote a learning situation that is authentic for Māori and faces up to this "elephant in the room". We also underline the importance of further testing the specifics of the Kaupapa Māori approach to workshop delivery, which relies upon drawing on Māori cultural priorities and practices. This we see as a necessary element of recognising the impact of colonisation in imposing a financial system which many Māori have been understandably reluctant to embrace or wholeheartedly commit to becoming literate in. However, it may need fine-tuning, especially among different communities.

X CONCLUSION

This exploratory action research project trialled techniques for embedding tikanga Māori and Māori cultural values concerning wealth in financial literacy training for Māori. Māori in our small programme of adapted workshops, group exercises and spending diaries showed unambiguous changes in their financial behaviours and attitudes over either 12 or 14 weeks. Subject to key limitations, our methods and programme content, and our findings, yield cautious recommendations to deliver on calls for similar programmes in recent government reports. First and foremost, we recommend policymakers fund, commission or conduct further research to test and refine our basic approach. Fundamentally, to be effective financial education for Māori must go beyond symbolism and internalise tikanga and wider Kaupapa Māori, as detailed here in design and delivery, and also target and harness the strengths of local communities. It must explicitly recognise and honour (without imposing) multidimensional Māori concepts of wealth and success.

Naku te rourou nau te rourou ka ora ai te iwi.

With your basket and my basket, the people will live.

APPENDIX: Sections from the Sorted Spending Diary

The journey ahead

This spending diary is all about how we use our money and what motivates us to spend. It helps us focus and achieve the things we want in life now and in the future.

Spending diaries can also help us with:

— Paying off our credit cards early

— Save for a family holiday next year

— Buy a house in five years' time

— Build a nest egg for retirement

"The important thing is to write down what we spend.
We can achieve so much more than we realise."

SIX EASY STEPS FOR SUCCESS

- ✓ Everyday fill out this diary
- ✓ Please record EVERYTHING that you and your family spend
- ✓ Try to do it as soon after spending as possible, because we might forget if we leave it too long
- ✓ Review your spending diary at the end of each week
- ✓ Some weeks we spend more than others. Some bills are weekly, others are every month. That's why we can't just do this for one week; we need to make it something we do every week.
- ✓ Bring your spending diary with you each week

How was I feeling?

Our emotions can strongly influence how we use our money. Whether we are happy, sad, angry or feeling amazing it's important to understand the connections to how we feel on a day and how it can relate to what we spend our money on. In a world first, we are going to use a range of Emotiki to help us visually understand how we feel each day. See the instructions below on how to use them.

What are emotiki?

Te Puia has developed the first Māori emoji app, which you can **download online for free; Go online and use the** keyword **"Emotiki"**

"Developed by Te Puia for the world to share"

LOVING IT	HAPPY	NEUTRAL	SAD	ANGER

USING THE DIARY EMOTIKI

For this diary there are five Emotiki to choose from.
Circle ONE Emotiki that best describes how you are feeling each day.

Wiki whā / Week four

Whakapau: Spending **Ra whitu:** Day seven

Tuhi ā-ringa: write in these columns			✓	✓	✓	✓	✓	✓
Rā: *Date*	**Whakaaturanga:** *Description*	**Kaute:** *Amount*	**Putea:** *Cash*	**Kāri nama:** *Credit card*	**Moni tango:** *Debit*	**Moni whakahoki:** *Borrowed*	**Hiahia:** *Need*	**Wawata:** *Want*

Circle ONE Emotiki that best describes how you are feeling on this day.

LOVING IT | HAPPY | NEUTRAL | SAD | ANGER

A budget that just works

Jimmy and Aroha live with their 3-year-old daughter in Hastings. When they bought their first house they decided to work out a budget together

Building their budget took time but, once it was done, Jimmy and Aroha could see where their money was going. They found there were some areas where they could spend a bit less and put that money towards paying off debt.

While the budget was hard to stick to at first, Jimmy and Aroha have now paid off their hire purchase and saved $5,000 towards an emergency fund that they can use when they need it.

Jimmy's top tip is to be realistic when working out a budget. At the start, Jimmy and Aroha just wanted to pay off their debts and they didn't leave enough money for their weekly expenses. So they changed their budget to have a bit more money to spend each week – making that change meant the rest of their budget could work after all.

For more Māori resources on Financial Capability, go to our Sorted Putea page at **sorted.org.nz/Maori**

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Endnotes

[1] The Commission for Financial Capability is an Autonomous Crown Entity under the Crown Entities Act 2004. The Commission is the office of the Retirement Commissioner and to better reflect its work its name was changed from the Commission for Financial Literacy and Retirement Income to the Commission for Financial Capability in December 2014. The Commission aims to improve the financial capability of all New Zealanders through education, information and promotion of other activities.

[2] The CFFC states: "The terms 'financial literacy' and 'financial capability' are closely related. . . . Financial capability incorporates not just having [financial literacy] skills and knowledge, but extends to a person actively employing them to make informed financial decisions" (New Zealand Council for Educational Research, 2015, p. 1). This paper primarily refers to financial literacy, but the point of improving financial literacy is that the person will then actively employ it in informed decision-making. We therefore treat the terms interchangeably, taking the view that literacy supports capability; while conceptually distinct, experientially they go hand in hand.

[3] From now on, the authors of this paper are referred to by their first names.

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