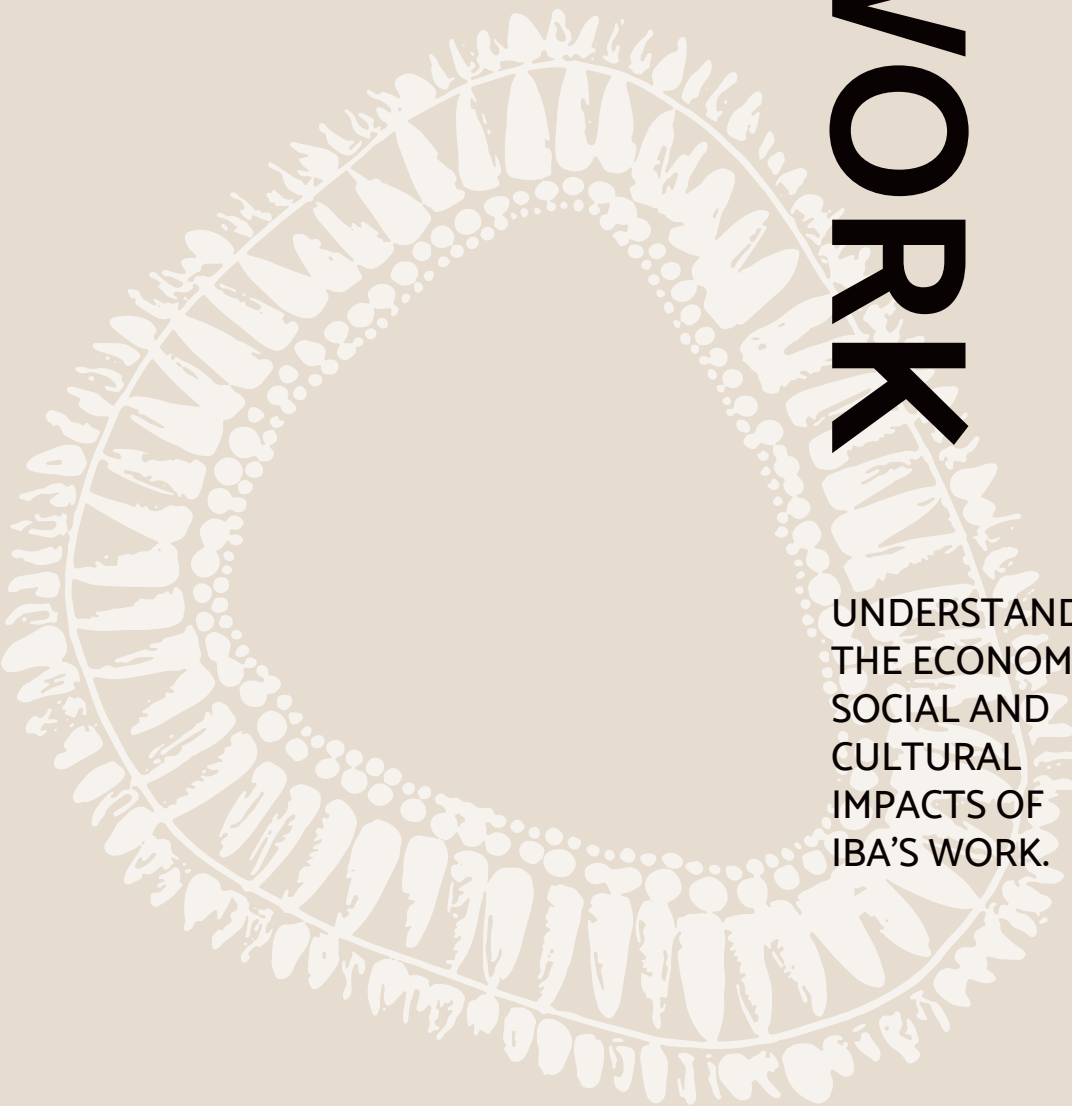


— IMPACT FRAMMEWORK

—
UNDERSTANDING
THE ECONOMIC,
SOCIAL AND
CULTURAL
IMPACTS OF
IBA'S WORK.



ACKNOWLEDGMENT

IBA PAYS RESPECT TO OUR
ELDERS PAST, PRESENT
AND EMERGING.

WE HONOUR THE RESILIENCE
AND CONTINUING
CONNECTION TO COUNTRY,
CULTURE AND COMMUNITY
BY ALL ABORIGINAL AND
TORRES STRAIT ISLANDER
PEOPLE ACROSS AUSTRALIA.

WE RECOGNISE THAT THE
DECISIONS WE MAKE TODAY
WILL IMPACT THE LIVES
OF GENERATIONS TO COME.





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INTRODUCTION

AS INDIGENOUS BUSINESS AUSTRALIA (IBA) ENTERS ITS 30TH YEAR, UNDERSTANDING OUR IMPACT IS MORE IMPORTANT THAN EVER BEFORE.

The economic landscape has changed significantly for Aboriginal and Torres Strait Islander people over the past 30 years, and so have the expectations and aspirations of our customers and stakeholders. Like many development agencies, historically IBA has primarily focused its reporting on outputs rather than outcomes. But as data capture, analysis tools and monitoring and evaluation frameworks continue to rapidly improve, so does our ability to understand the short, medium and long-term impacts we deliver for our customers, communities and wider Australian landscape.

This Impact Framework has been developed to enable IBA to improve our understanding of the economic, social and cultural impacts of our work and how these impacts generate change. It aims to guide how we monitor, evaluate and report on the impact of our activities, but also help us adapt and transform our products and services to maximise the beneficial impacts for our customers into the future.







1. OUR OPERATING CONTEXT

Since the arrival of the first fleet, the economic self-sufficiency, development and independence of Aboriginal and Torres Strait Islander people has been dismantled and controlled by non-Indigenous systems and structures. The legacy of this impact is ongoing, and despite important advancement in self-sufficiency and self-management, Indigenous Australians continue to experience economic and financial exclusion.

Following the 1967 Referendum, the Australian Government devised legislative and policy initiatives with the purpose of funding and delivering programs to generate economic development outcomes for Aboriginal and Torres Strait Islander people. While these commercially oriented programs have been an ongoing feature of Government since this time, total public investment in these types of programs has always remained small in comparative monetary terms to other Indigenous specific programs and initiatives.

In 1990, the Aboriginal and Torres Strait Islander Commercial Development Corporation (CDC) was established with a broad charter to engage in commercial and financial activities in accordance with sound business principles. The CDC was renamed as Indigenous Business Australia (IBA) in 2001, and in 2005 IBA assumed responsibility for the former Aboriginal and Torres Strait Islander Commission's Home Ownership Program and the Business Development and Assistance Program (Aboriginal and Torres Strait Islander Act 2005 (Cth) hereinafter the ATSI Act).

Since 2005, and building on the foundations established by the CDC since 1990, IBA has played a key role in assisting and enhancing the economic development opportunities of Aboriginal and Torres Strait Islander people across Australia.

The purposes of IBA are stated in section 146 of the ATSI Act. They are:

(a) to assist and enhance Aboriginal and Torres Strait Islander self-management and economic self-sufficiency; and

(b) to advance the commercial and economic interests of Aboriginal persons and Torres Strait Islanders by accumulating and using a substantial capital asset for the benefit of the Aboriginal and Torres Strait Islander peoples.

The objects of the ATSI Act are set out in section 3. Those objects make it clear that IBA should work not just to further the economic development of Aboriginal persons and Torres Strait Islander people, but also to further their social and cultural development.

IBA's purpose can be summarised according to the three following elements, which are central to our Impact Framework, being drawn from our statutory purpose and Board vision:



ECONOMIC SELF-SUFFICIENCY – we build our customers' level of financial competency, their capacity to navigate and respond to financial obstacles and their overall financial position. From our experience, we know it is important to build our clients' financial literacy, financial management skills and confidence.



SELF-MANAGEMENT - we positively impact our client's capacity to manage the economic, social and cultural issues confronting them daily. Our clients are invariably confronted with a range of prevailing social issues which may include parenting and other family-related matters, general health issues including social and emotional wellbeing, and the various dimensions of cultural maintenance. Whilst we do not provide specific services for these social issues, we know that customer success is far more likely if clients can manage their social issues in a way that enables them to continue to fulfill their economic goals.



ECONOMIC EMPOWERMENT – we advance the commercial and economic interests of our customers by accumulating and using a substantial capital asset for their benefit. We do this by providing access to commercial opportunities, the capital to take advantage of these opportunities, and we develop capability to transform opportunity into economic success. We focus on nurturing asset ownership and investment partnerships with Aboriginal and Torres Strait Islander companies and organisational groups, to grow their wealth and to generate social and economic ripple effects.



IBA meets its purpose by delivering three primary product streams that have been created to help generate economic self-sufficiency and independence for Indigenous Australians – facilitating home ownership, business development and investment and asset management.

While the laws which prevented Indigenous Australians from accessing mainstream finance, products and services may be long gone, the constraining systems and structures that have taken their place (and are seemingly harder still to dismantle) have created barriers to economic participation. And while the benefits of home ownership, business development and investment opportunities for the individual are well established, there is much more to be learned about the longer term social, economic and cultural impacts. For example, this Impact Framework will help us to understand what economic empowerment means for different Indigenous Australian societies.

In recent times we have seen an increase in external drivers pushing for deeper monitoring, evaluation and reporting of the impacts of Indigenous programs and services. These policy drivers include strong signals from the Auditor-General, the Productivity Commission, the Department of Prime Minister and Cabinet and the Department of Finance's new guidelines on how to comply with the greater accountability and transparency provisions of the Public Governance, Performance and Accountability Act 2013 and the Public Governance, Performance and Accountability Rule 2014. Australia also has international obligations for Indigenous development under its commitments to the United Nations Declaration on the Rights of Indigenous Peoples and the United Nations Sustainable Development Goals.

Beyond these policy drivers and reporting drivers, we are also driven at IBA to understand our impact because of our desire to ensure that we positively affect our customer's well-being as we work to achieve our statutory purpose and Board vision.

FIGURE 01: HOW IBA WORKS

VISION

A nation in which Aboriginal and Torres Strait Islander people are economically independent and an integral part of the economy.

SERVICES



OUTCOME

Economic independence and inter-generational wealth for Aboriginal people and Torres Strait Islanders.



2. HISTORY OF ECONOMIC EXCLUSION

Since white settlement in Australia, Aboriginal and Torres Strait Islander people have been continuously endured economic exclusions in a myriad of ways. The long-term impact of extensive periods of assimilation where Indigenous Australians were stripped of their lands, property and resources through to devastating periods of forced servitude and stolen wage still persist today for many Aboriginal and Torres Strait Islander people.

1788: ERA OF ASSIMILATION

Theft of land, property and resources.
Stolen wages.
Forced servitude.
Intended economic exclusion.

120,000 YEARS AGO

Evidence of a hearth with shells and burnt stones at the mouth of the Hopkins River, SW VIC, at a roughly twice the presently accepted age of arrival of people on the continent.

Evidence of fire used to shape the landscape on Lake George basin in Southern Tablelands of NSW.

INTENDED ECONOMIC EXCLUSION



1967: REFERENDUM

Australians voted overwhelmingly to amend the Constitution to allow the Commonwealth to make laws for Aboriginal people and include them in the census.

CONTINUING ECONOMIC EXCLUSION





1975: RACIAL DISCRIMINATION ACT

The Racial Discrimination Act (RDA) made racial discrimination unlawful in Australia. The RDA also became significant for native title following the Mabo decision, because various acts to extinguish native title would detrimentally affect the property rights of one group of Australians - which involved a distinction based on race (to the detriment of Indigenous people).

2009: SUPPLY NATION FOUNDED

Supply Nation provides a database of verified Indigenous businesses to connect supply and demand in the Indigenous Business Sector.

2019: TIMBER CREEK COMPENSATION

The Timber Creek compensation case is the first assessment by the High Court of compensation for extinguishment of native title rights and interests under the Native Title Act, 1993 (Cth).

1992: MABO DECISION

The Mabo decision was a turning point for the recognition of Aboriginal and Torres Strait Islander peoples' rights, because it acknowledged their unique connection with the land. It also led to the Australian Parliament passing the Native Title Act in 1993.

2015: INDIGENOUS PROCUREMENT POLICY

The purpose of the Indigenous Procurement Policy (IPP) is to leverage the Commonwealth's annual multi-billion procurement spend to drive demand for Indigenous goods and services, stimulate Indigenous economic development and grow the Indigenous business sector through direct contracts and indirectly through major suppliers via subcontracts and employment opportunities.



3. CHALLENGES WITH MEASURING IMPACT

THE CHALLENGES WITH MEASURING IMPACT IN THE INDIGENOUS CONTEXT

As with all work defining impact, there are challenges in arriving at evidence-based descriptions of the economic, social and cultural impacts of IBA's work.

Aboriginal and Torres Strait Islander people are among the most researched people in the world. Since the arrival of non-Indigenous people to Australia, Indigenous Australians have continuously found themselves the subject of study and analysis with very little progress towards equality. There are many reasons for this including unreliable access to technologies and the extensive diversities of Indigenous Australian societies. A key problem is the general lack of understanding of what needs to be measured. The general lack of understanding of what the existing data and research is actually telling us, at its core represents the lack of genuine engagement of Indigenous people themselves.

Social indicators are generally an aggregated summary of statistics which attempt to reflect aspects of the social condition or quality of life. However, this data often has drawbacks in terms of providing a meaningful

representation of the social and economic status and culturally relevant interpretations of the wellbeing of Indigenous people (Taylor 2006).

More recently, some valuable ground-up research has been undertaken that provides guidance on how to tackle these challenges. Research has found that using western approaches and tools to determine and define Aboriginal and Torres Strait Islander wellbeing does not work. Part of the challenge and the solution is to genuinely engage community members and incorporate their values and priorities into policy and practice (Cairney et al 2017). For example, connections to family and community, to the land, and to culture and traditions, are all fundamental to how Indigenous people feel about themselves, and their sense of a good life. Presently, the sorts of indicators of social and economic development used to inform policymaking, or to evaluate policy or community initiatives, fail to represent such values in any meaningful way (Yap and Yu 2016).

Noting the above, IBA fundamentally believes that in order to truly understand the impact of our products and services, this framework needs to be deeply rooted in an Indigenous context with Indigenous designed research principles at its core.





INDIGENOUS LEAD IMPACT MEASUREMENT

Following an extensive investigation phase lead by Indigenous evaluation expert Dr Kevin Dolman, Eastern Arrernte, IBA's Impact Framework draws heavily from Ninti One's Interplay Wellbeing Project.

The Interplay Wellbeing framework and indicators were developed as a collaboration between the Ninti One Foundation, Department of Prime Minister and Cabinet and Flinders University as part of the Cooperative Centre for Remote Economic Participation (CRC-REP).

In developing the Interplay Wellbeing framework, Ninti One worked extensively with more than 800 Aboriginal participants in order to design a purpose-specific framework to address the challenges in monitoring and evaluating impact within the Indigenous context.

The Interplay Wellbeing framework provides users with a scientific mapping tool that can measure wellbeing holistically by melding Government priorities with Aboriginal or grass-roots community priorities, resulting in a six key domains and indicators (three from a community perspective and three from a government perspective), that collectively can be used to demonstrate Indigenous wellbeing (Figure 2).

While IBA's Impact Framework is not an exact replica of the Interplay Wellbeing model, Ninti One and Professor Sheree Cairney have given approval for IBA to utilise key elements of the model to guide our impact measurement process.

To read more about the Interplay Wellbeing model please visit www.interplayproject.com.

IBA fundamentally believes that in order to truly understand the impact of our products and services, this framework needs to be deeply rooted in an Indigenous context.





4. INTERPLAY WELLBEING FRAMEWORK

The Interplay Wellbeing Framework provides an evidence base for an objective measure of the complex interrelationships between economic participation, health, wellbeing and education and the role of culture, community and empowerment. The IBA Impact Framework draws upon Interplay Project's domains, sub domains and their interrelationships which provide important insight into how IBA can apply appropriate indicators to tell economic, social and cultural story of IBA's impact.

FIGURE 02: THE INTERPLAY WELLBEING MODEL



“Empowerment reflects cultural, social, and environmental contexts; for Indigenous Australians, spirituality and personal values and strengths are particularly linked to empowerment. Empowerment has potential to address broad socio-economic inequalities, such as those borne by Aboriginal Australians, because it enables individuals and communities to participate in and drive structural change. The process of empowerment is of particular importance for Aboriginal Peoples because it depends on cultural context and contributes to wellbeing.” (Shultz et al 2019, p.2)



DOMAINS

SUB DOMAINS

CULTURE

LANGUAGE, COUNTRY, LAW, CEREMONY,
FAMILY, IMPORTANCE OF CULTURE, PRACTICING
CULTURE, CULTURE IN SCHOOL

COMMUNITY

LEADERSHIP, SAFETY, CONNECTEDNESS,
TRUST AND RESPECT, SERVICES

EMPOWERMENT

INCLUSIVENESS, MOBILITY, RESILIENCE,
SELF-EFFICACY, IDENTITY, AGENCY, HOPE

EDUCATION

ACHIEVEMENTS/OUTCOMES, ENGLISH LITERACY
AND NUMERACY, FOCUS, MOTIVATIONS,
BARRIERS, PATHWAYS TO WORK

WORK

PAID JOB, VOLUNTEER WORK, CULTURAL AND
FAMILY WORK, PATHWAYS FROM EDUCATION,
CULTURE AT WORK, MOTIVATIONS, BARRIERS,
WORK LIFE BALANCE, VALUE/MEANING IN WORK

HEALTH

NUTRITION, FOOD SECURITY, EXERCISE,
SUBSTANCE USE, ANXIETY, DEPRESSION,
MEDICAL CONDITIONS, PHYSICAL HEALTH,
DENTAL HEALTH, HEALTH SERVICES, BARRIERS

WELLBEING

NOW, PAST, FUTURE



5. DESIGN FOR CHANGE

Impact on individuals, communities and economies is ever evolving and subject to shifts in culture, society and environment. What may have a significant impact on an IBA customer one year may shift dramatically the next and therefore it is critical that our Impact Framework is agile enough to adapt over time.

At its heart, measuring impact is an organic process. Quantitative and qualitative data can provide a subjective snapshot of specific things at a specific point in time. But true insights come from stitching together this information with context over a longer period of time.

In 2019, Commissioner Romlie Mokak, released the issues paper for the Indigenous Evaluation Strategy being undertaken for the Productivity Commission. While the draft report is not expected until May 2020, the purpose of the evaluation has been clearly detailed in the issues paper:

"There are increasing calls from the Aboriginal and Torres Strait Islander community for a greater focus on monitoring and evaluation to improve program design, delivery and accountability. 'Too often, evaluations of key Indigenous reforms have been of limited usefulness for Indigenous people and policymakers. The evidence about what works, including for whom, under what circumstances, at what cost, and why, remains scant!'"

IBA has a long history of providing effective monitoring and reporting of our program outputs. Through our comprehensive reporting cycle (including Annual Reports, Corporate Plan, monthly and quarterly internal reporting and more), we are able to provide a clear analysis of the what, where, when and how much we are doing. However, as with many of our contemporary agencies, it remains difficult to truly outline and explain the impact we have on our customers lives over the course of time.

In developing the Impact Framework, IBA has been mindful to avoid tying ourselves to pre-existing assumptions and measuring 'what we know' and instead leave space for the Framework to develop overtime as new insights come to light.

Importantly this means that while the overarching impact categories we are trying to understand are likely to remain the same, the questions we ask, the data we seek, the indicators we use and our attribution of impact will evolve to reflect the changes in both IBA and our customers.

Data and information capture can only ever provide a subjective snapshot of specific things at a specific point in time. But true insights come from stitching together all of these snapshots over a longer period of time to truly understand the bigger picture.



PART A: IMPACT FRAMEWORK





6. IMPACT FRAMEWORK

AIM

The aim of the Impact Framework is to enable IBA to better understand the economic, social and cultural impacts of our work and how we can design products and services to maximise this impact.

SCOPE

This Framework defines what we mean by 'impact', describes the types of impacts we are looking to monitor and how we aim to generate them. It also guides how we will monitor, evaluate and report on the intended and unintended economic, social and cultural impacts of our work.

The aim the Impact Framework is to enable IBA to better understand the economic, social and cultural impacts of our work and how we can design products and services to maximise this impact.

GUIDING PRINCIPLES

With our customer focus front and centre, this framework has been designed in accordance with IBA's mandatory statutory accountability standards and recognised good practice in Indigenous community development and evaluation.

Its implementation and ongoing refinement is guided by the following principles:

Transparency, Accountability and Continuous Improvement

- Public Governance, Performance and Accountability Act 2013 (PGPA Act)
- Public Governance, Performance and Accountability Rule 2014 (PGPA Rule)
- Department of Finance Developing good performance information Resource Management Guide No. 131, April 2015.

Good practice for impact monitoring and evaluation

- Consistent with Centre for Social Impact and Impact Measurement Project guidance
- Customer-focused approach to track the economic, social and cultural impacts of IBA work
- Nurturing deliberative, inclusive and humble dialogue that supports ongoing scientific discovery and generation of new knowledge
- Balancing the time and costs of data collection, analysis and reporting against the data needs.

Good practice for monitoring and evaluation in Indigenous contexts

- Refer to Department of Prime Minister and Cabinet Indigenous Advancement Strategy Evaluation Framework 2018
- Refer to Australian Institute for Aboriginal and Torres Strait Islander Studies Guidelines for Ethical Research in Aboriginal and Islander Studies 2013

Good practice Indigenous community development

- Refer to strengths-based approach
- Refer to the Interplay Wellbeing Project (Indigenous wellbeing and empowerment)
- Refer to United Nations Declaration on the Rights of Indigenous Peoples
- Refer to United Nations Sustainability Development Goals



7. IMPACT PATHWAYS

IBA's work generates a range of economic, social and cultural changes in our customers' circumstances, as well as aggregated and indirect impacts in the wider community. Some of these changes occur by the way we engage with our customers (for example, via IBA's customer service principles and cultural capability frameworks), some occur as a result of our work with

customers (for example, via access to products and services) and some occur over a longer period of time outside of our direct action (for example, inter-generational benefits of our products and services).

We expect our work to generate a chain of causal impacts over three stages:





8. THEORY OF CHANGE

Establishing a clear Theory of Change for IBA and our core products and services is a critical step in developing an Impact Framework as the Theory of Change clearly outlines:

- Why we exist (our purpose)
- What we do (our products)
- How we do it (our approach)
- Where the change occurs (our change mechanisms)
- What we're aiming to achieve now (our customer impacts)
- What we're aiming to achieve in the future (our broader impacts)

By having a clear Theory of Change for IBA overall and our core products and services, we are able to clearly connect actions to desired impact, which is a critical element of designing the Impact Framework.

IBA's work generates a range of economic, social and cultural changes in our customers' circumstances, as well as aggregated and indirect impacts in the wider community.





FIGURE 03: IBA'S OVERALL THEORY OF CHANGE

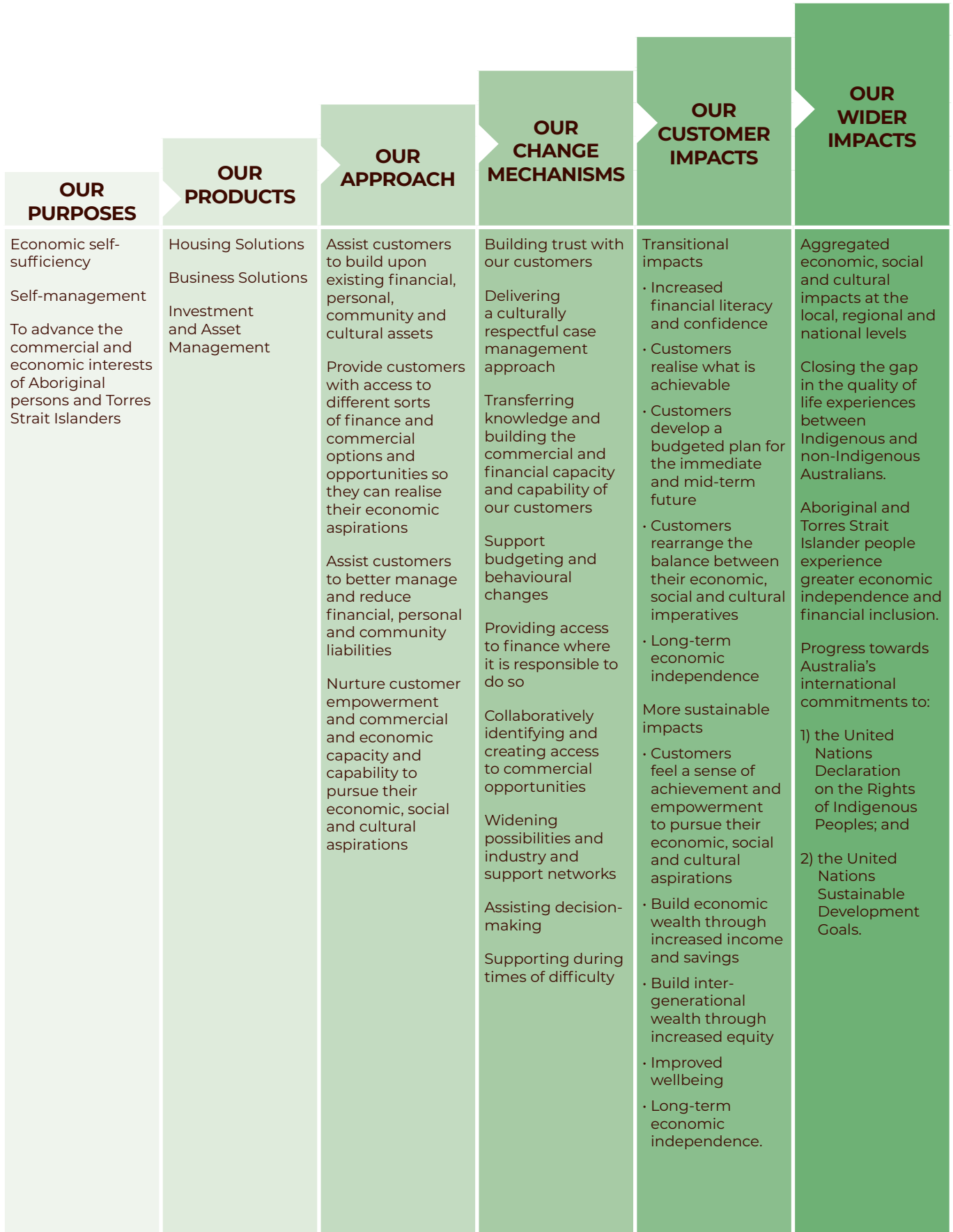




FIGURE 04: HOUSING SOLUTIONS PROGRAM THEORY OF CHANGE

OUR PURPOSES	OUR PRODUCTS	OUR APPROACH	OUR CHANGE MECHANISMS	OUR CUSTOMER IMPACTS	OUR WIDER IMPACTS
<p>Facilitate access to home ownership for prospective customers who do not meet the market requirements of mainstream lenders</p> <p>How do we do that?</p> <p>Understand customer barriers to home ownership, including lower incomes, lower savings, lack of credit history and limited experience with loans.</p> <p>Target promotions to the pool of prospective customers that highlight the economic, social and cultural values of home ownership including economic independence and family wellbeing</p> <p>Value cultural identity and Indigenous empowerment</p>	<p>Providing sensitive, supportive and responsible inquiry, application and approval processes</p> <p>How do we do that?</p> <p>Understand the economic, social and cultural aspirations and needs of prospective customers</p> <p>Form trustful relationships with customers through a safety net case management approach</p> <p>Encourage and highlight the achievability of pathways to home ownership</p> <p>Design suitable home loan products and processes that are tailored to the prospective customer base e.g. low interest rates, assist with deposit requirements</p> <p>Ensure an organisational culture of continuous learning and improvement</p>	<p>An effective and efficient service that increases the number of Aboriginal and Torres Strait Islander home owners</p> <p>How do we do that?</p> <p>Maintain strong performance of end-to-end customer satisfaction</p> <p>Improve end-to-end guidance for the customer guidance with a single case manager and greater clarity about the steps in the overall process and customer expectations</p> <p>Provide timely assessment and approval processes</p> <p>Work smarter and more sensitively with the Withdrawn, Ineligible and Declined customer base</p> <p>Ensure products meet customer demands</p>	<p>Collaborating with customers to ensure their readiness to proceed to home ownership</p> <p>How do we measure that?</p> <p>ECONOMIC SELF SUFFICIENCY</p> <ul style="list-style-type: none"> - Customers understand the risks and commit to lifestyle changes - Customers make changes to their household budgeting practices - Increase in customer confidence and competency with home loan finance processes <p>ECONOMIC EMPOWERMENT</p> <ul style="list-style-type: none"> - Customers start to feel a sense of increased certainty and stability 	<p>Aboriginal and Torres Strait Islander households become economically independent with a strong sense of wellbeing</p> <p>How do we measure that?</p> <p>ECONOMIC EMPOWERMENT</p> <ul style="list-style-type: none"> - Increase in household income and wealth <p>SELF-MANAGEMENT</p> <ul style="list-style-type: none"> - Homeowners ability to make long term plans including children's education, travel for cultural practices and pursuing economic aspirations - Homeowners sense of stability and safety - Changes in the prevalence of mental health and justice-related issues in the household 	<p>Contribute towards the growth of an asset base for Aboriginal and Torres Strait Islander people from which to pursue other business, investment and wealth creation opportunities and which will provide the security and stability to enable better health, education, self-esteem and other social impacts</p> <p>How do we measure that?</p> <p>Calculate IBA contribution to Closing the Gap of home ownership rates</p> <p>Aggregation of customers influencing family and friends to aspire and/or proceed to homeownership</p> <p>Aggregated customer experience of improved economic, social and cultural status and overall wellbeing</p> <p>Government investment in IBA home loan capacity increases</p> <p>Increase in demand for Housing Solutions products</p>



FIGURE 05: BUSINESS SOLUTIONS PROGRAM THEORY OF CHANGE

OUR PURPOSE	OUR PRODUCTS	OUR APPROACH	OUR CHANGE MECHANISMS	OUR CUSTOMER IMPACTS	OUR WIDER IMPACTS
<p>Encourage and assist prospective customers to start, purchase or grow viable businesses</p> <p>How do we do that?</p> <p>Promote business ownership as a rewarding and challenging work pathway to economic independence and family wellbeing</p> <p>Understand our prospective customer bases e.g. young people, women, professionals, existing businesses, regional and emerging markets, current customers including IBA home lenders</p> <p>Identify and nurture aspiring entrepreneurs</p> <p>Value cultural identity and Indigenous empowerment</p>	<p>Providing a diverse customer base with the opportunity to work collaboratively with culturally sensitive and skilled staff to analyse business opportunities and develop viable business plans</p> <p>How do we do that?</p> <p>Understanding our customers business and the business needs</p> <p>Provide access to careful, ongoing tailored support</p> <p>Provide a range of financial products</p> <p>Facilitate access to public and private sector supply contracts</p> <p>Enable access to industry networks, partnerships, market intelligence and peer group networking</p> <p>Provide access to culturally-safe business capacity workshops and other business education mechanisms</p> <p>Encourage and motivate our customers</p>	<p>A culturally and technically invested source of expertise, with a range of responsive financial products and industry connections, for prospective customers located in remote, regional and urban settings, who wish to establish, strengthen the viability of, and/or increase the productivity of their business</p> <p>How do we do that?</p> <p>Recruit and retain skilled staff who are genuinely interested in generating customer success</p> <p>Provide timely access to products and services</p> <p>Assist our customers to understand and manage the risks and opportunities associated with their business</p> <p>Assist customers to develop holistic business models that meet their economic, social and cultural aspirations</p> <p>Work with customer to develop an achievable plan to remedy business issues</p>	<p>Collaborating with customers to ensure their readiness to move their business to the next step in the business life cycle</p> <p>How do we measure that?</p> <p>ECONOMIC SELF-SUFFICIENCY</p> <ul style="list-style-type: none"> - Customers more informed about financial and personal risks - Customers have an increased understanding of market opportunities - Customers have improved business administration, planning and financial management <p>ECONOMIC EMPOWERMENT</p> <ul style="list-style-type: none"> - Number of businesses we helped establish are increasing 	<p>Aboriginal and Torres Strait Islander people are highly capable entrepreneurs with successful businesses and economically responsible stewardship to achieve social and cultural aspirations</p> <p>How do we measure that?</p> <p>ECONOMIC EMPOWERMENT</p> <ul style="list-style-type: none"> - Business customers experience improved profitability - Identify increases in employment - Customers' businesses are sustainable and survive <p>SELF-MANAGEMENT</p> <ul style="list-style-type: none"> - Customers feel more independent and have greater capacity to make choices - Business owners' personal wellbeing has improved 	<p>Aboriginal and Torres Strait Islander businesses are an integral part of local, regional and the national economies</p> <p>How do we measure that?</p> <p>Aggregate and identify patterns in the economic, social and cultural impacts of our work as advised by our customers</p> <p>Assess our aggregated impacts against total national demand, supply and performance metrics</p> <p>Assess impacts related to the promotion of the value of Indigenous culture to Australian identity</p> <p>Government investment in IBA Business Solutions is sustained or increases</p> <p>Improved wealth creation and economic sustainability for families and communities</p>



FIGURE 06: INVESTMENT & ASSET MANAGEMENT PROGRAM THEORY OF CHANGE

OUR PURPOSE	OUR PRODUCTS	OUR APPROACH	OUR CHANGE MECHANISMS	OUR CUSTOMER IMPACTS	OUR WIDER IMPACTS
<p>Support prospective customers to access sustainable commercial investments in order to build a substantial asset base for the benefit of Aboriginal and Torres Strait Islander people</p> <p>How do we do that?</p> <p>Understand the aspirations of our prospective customer base and the more general Aboriginal and Torres Strait Islander population</p> <p>Be aware of suitable commercial opportunities in the regions of our prospective customer base</p> <p>Understand the barriers to commercial investment arising from the historical exclusions of Aboriginal and Torres Strait Islander peoples</p> <p>Value cultural identity and Indigenous empowerment</p>	<p>Applying our self-funded capital, experience and skills to access financially sound opportunities; bringing together Aboriginal and Torres Strait Islander peoples, industry specialists and private investors; and building commercial capability through partnerships, hands-on mentoring, employment and training</p> <p>How do we do that?</p> <p>Through responsible risk-management, we match commercial opportunities with commercially capable Indigenous organisations</p> <p>Enabling access to commercial capacity and capability development</p> <p>Providing Aboriginal and Torres Strait Islander organisations with opportunities for asset ownership</p> <p>Understanding the types of economic, social and cultural impacts that can be generated from different types of commercial investment opportunities</p> <p>Developing access to supply chain contracts and employment and training opportunities</p> <p>Reinvesting returns from our loan and investment portfolios, and injecting additional capital from previous investments</p>	<p>Financial returns and wealth creation for Aboriginal and Torres Strait Islander co-investors in the form of distributions and other payments; increased equity; generation of employment and supply chain opportunities</p> <p>How do we do that?</p> <p>Manage an investment portfolio that has \$200 million of investment by Indigenous investors by 30 June 2020 (increasing to \$220 million by 30 June 2021)</p> <p>Enter into 70 Indigenous co-investment partnerships by 30 June 2020</p> <p>Provide customers with co-investment opportunities with IBA with forecast returns of CPI + 3.5%</p> <p>Ensure IBA subsidiaries and associates purchase goods and services from Indigenous suppliers (at least 15% of the total number of purchases with a financial value of 5% of total purchases)</p> <p>Identify sustainable investment opportunities with IBA subsidiaries and associates that maximise the employment of Indigenous Australians (40% of all employees)</p>	<p>Promote the growth of asset base with earning potential</p> <p>Access for co-investors to opportunities to grow their commercial capability</p> <p>How do we measure that?</p> <p>Undertake due diligence and risk management assessments of prospective customers and potential commercial opportunities</p> <p>Assess the quality of our returns and investments</p> <p>Assess amount invested</p> <p>Assess number of co-investors</p> <p>Assess value of co-investment</p> <p>ECONOMIC SELF-SUFFICIENCY</p> <ul style="list-style-type: none"> - Customers more informed about investment strategy, risks and opportunities - Customer increases capacity to read and interpret financial reports - Customer reports ability to make better commercial decisions <p>ECONOMIC EMPOWERMENT</p> <ul style="list-style-type: none"> - Growth in wealth of co-investors 	<p>Aboriginal and Torres Strait Islander organisations experience improved ability to advance their commercial and economic interests and to experience greater economic empowerment</p> <p>How do we measure that?</p> <p>Assess meaningful changes that have occurred from our investments</p> <p>Assess stories and case studies</p> <p>Assess asset-level outcomes from our investments</p> <p>SELF-MANAGEMENT</p> <ul style="list-style-type: none"> - Customers feel more independent and have greater capacity to make choices - Customers report an improved sense of personal wellbeing <p>ECONOMIC EMPOWERMENT</p> <ul style="list-style-type: none"> - Customers' wealth increases - Customers report an improvement in commercial acumen 	<p>Grows the wealth and economic power and economic independence of Aboriginal and Torres Strait Islander organisations</p> <p>How do we measure that?</p> <p>Aggregate and identify patterns in the economic, social and cultural impacts of our work as advised by our customers</p> <p>Assess our aggregated impacts against total national demand, supply and performance metrics</p> <p>Assess impacts related to the promotion of the value of Indigenous culture to Australian identity</p> <p>Government values the return on investment and injects capital to widen IBA's capacity to meet the demand</p> <p>Assess number of Indigenous people trained, employed</p> <p>Assess number of Indigenous businesses accessing supply chain contracts and amounts</p>



This Impact Framework has been designed to monitor key economic, social and cultural impacts at both the customer-level (both potential customers and serviced customers) and the wider community. To assist the tracking of these impacts, we have developed a series of relevant indicators for the economic, social and cultural impacts for each of IBA's three core program areas.

The nature and content of these impact indicators has been informed by IBA's existing financial and non-financial data sets, the substantial body of research undertaken by IBA over many years, and a purpose-specific Indigenous empowerment and wellbeing framework called the Interplay Wellbeing Project.

These indicators will form the basis of the qualitative and quantitative data sets which will be gathered each year to generate IBA's Impact Report (i.e., what data we gather and what questions we ask customers).

As part of our commitment to continuous improvement, indicators will be reviewed each year to ensure they remain relevant in light of societal, cultural, economic and environmental shifts.



HOUSING SOLUTIONS

ECONOMIC IMPACTS	WHO	INDICATORS
Household budget responsibilities	Customer	Homeowner reports making changes to their household budgeting practices
Financial competency	Customer	Homeowner feels more confident managing a home loan and the other household bills
Financial stability	Customer	Homeowner reports fewer non-home loan financial liabilities
Financial wealth	Customer	Homeowner home equity and personal savings have increased
Economic empowerment	Customer	Homeowner has made other significant purchases e.g. car, furniture, recreation equipment, family travel
Community role modeling	Community	Other family members and/or Indigenous friends have bought a home because they were influenced by the customer's good experience with IBA
Other economic impacts indicated by customer	Community / Customer	Open question designed to capture other homeowner or wider community level economic impacts as perceived by the homeowner

SOCIAL IMPACTS	WHO	INDICATORS
Life changes	Customer	Homeowner has experienced changes to their lifestyle since becoming a homeowner e.g. impacts from a more responsible household budget (Positive to Negative scale)
Work and Career	Customer	Homeowner describes any impacts on their work motivation and career aspirations
Work/life balance	Customer	Homeowner describes any impacts on their work/life balance
Education pathways	Customer	Homeowner describes any impacts on individual and family education
Health	Customer	Homeowner describes any impacts on the health status of any members of the household since purchasing a home (e.g. changes in feelings of stress, worry, anxiety, sadness)
Wellbeing and self-efficacy	Customer	Homeowner feels their overall wellbeing and their capacity to achieve their aspirations has improved since purchasing a home
Social stability	Customer	Homeowner describes impacts on their feelings of stability and extent of social networking

CULTURAL IMPACTS	WHO	INDICATORS
Practicing culture	Customer	Homeowner reports on whether owning a home mortgage has had any impacts on their capacity to practice culture
Pride in culture	Customer	Homeowner reports impacts on cultural pride
Connection with family and community	Customer / Community	Homeowner reports impacts on connections with family and community
Cultural empowerment	Customer	Homeowner reports on impacts to feelings of empowerment to live in both worlds



BUSINESS SOLUTIONS

ECONOMIC IMPACTS	WHO	INDICATORS
Business management competencies	Customer	Business owner reports increased business competency through working with IBA (e.g. more informed about business risks, growth opportunities and strategies, ability to manage staff). Results from post-workshop surveys
Financial skills competencies	Customer	Business owner reports increased financial skills competency through working with IBA (e.g. interpreting general purpose financial reports, tax issues) Results from post-workshop surveys
Business productivity	Customer	Business has improved processes and/or expanded (e.g. number and/or quality of products has increased; enabled access to new markets; business revenue and/or profitability has increased)
Employment	Community	Business employs Aboriginal and Torres Strait Islander people
Financial stability and wealth	Customer	Business owner income and wealth has increased (savings, investments and equity) and/or better able to manage personal and family financial responsibilities
Economic empowerment	Customer	Business owner reports a widening of economic, social and/or cultural choices as a result of increased stability and wealth (e.g. pursuing other commercial opportunities, made substantial personal purchases such as a new car, recreational equipment, travel, enabling cultural practices)
SOCIAL IMPACTS	WHO	INDICATORS
Work and Career	Customer	Business owner reports any impacts on their business and career aspirations
Education pathways	Community	Business has supported education and training of Aboriginal and Torres Strait Islander employees
Health and Wellbeing	Customer	Business owner reports impacts on overall wellbeing since owning a business
Self-efficacy	Customer	Business owner feels capacity to achieve their aspirations has improved since owning and operating a business
CULTURAL IMPACTS	WHO	INDICATORS
Practicing culture	Customer	Business owner advises whether having a business has had any impacts on their capacity to practice, engage and/or promote culture
Pride in culture	Customer	Business owner reports impacts on cultural identity
Connection with family and community	Customer / Community	Business owner reports impacts on connections with family and community
Cultural empowerment	Customer	Business owner feels more empowered to live in both worlds



INVESTMENT AND ASSET MANAGEMENT

ECONOMIC IMPACTS	WHO	INDICATORS
Investor empowerment	Customer	Co-investor reports being more empowered as an Indigenous investor through a relationship with IBA and describes what that increase in empowerment looks like
Business management competencies	Customer	Co-investor reports being more informed about investment strategy, risks and opportunities
Financial skills competency	Customer	Co-investor reports increased capacity to read and interpret financial reports and make better commercial decisions
Economic empowerment	Customer	Co-investor's capital wealth has increased
Community wealth	Community	Investment has increased employment of Aboriginal and Torres Strait Islander people
Community wealth	Community	Investment has increased procurement from other Aboriginal and Torres Strait Islander businesses

SOCIAL IMPACTS	WHO	INDICATORS
Personal empowerment	Customer	Co-investor reports an increased sense of personal empowerment and describes what that increase in empowerment looks like
Education and/or training pathways	Community	Investment has supported education, training and career pathways for Aboriginal and Torres Strait Islander people
Health	Community	Co-investor or other sources report evidence of any positive impacts on community health
Wellbeing	Community	Co-investor or other sources reports evidence of any positive impacts on community wellbeing

CULTURAL IMPACTS	WHO	INDICATORS
Practicing culture	Community	Co-investor reports evidence of positive impacts on practicing and promoting culture
Pride in culture	Community	Investment demonstrates the success, achievements and positive identity of Aboriginal and Torres Strait Islander people and culture
Connections with family and community	Customer / Community	Co-investor reports evidence of positive impacts on Aboriginal and Torres Strait Islander community connection and social capital
Cultural empowerment	Customer / Community	Co-investor and their community reports feeling more empowered to live in both worlds.

PART B: MONITORING & EVALUATION PLAN





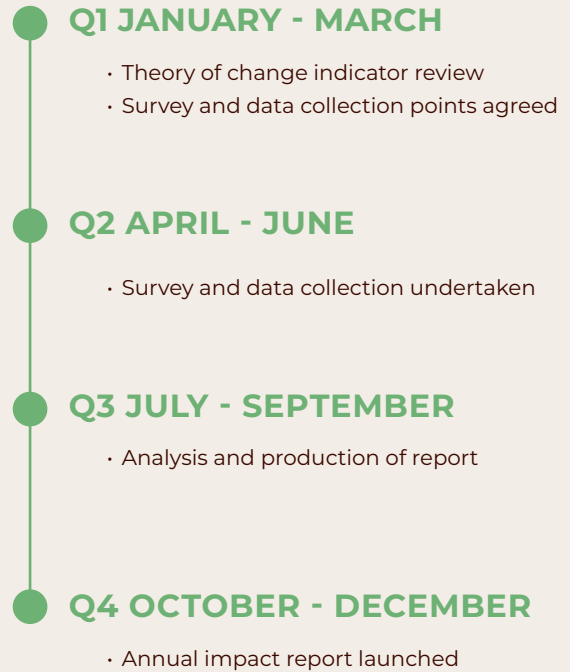
9. DATA COLLECTION, REPORTING & EVALUATION

The Impact Framework monitoring and evaluation plan has been designed to sit alongside IBA's existing performance monitoring and reporting systems, which include:

- Monthly and quarterly Performance Reports
- Commonwealth Government's Portfolio Budget Statement
- Government funding agreements reporting requirements
- Program specific reporting analysis
- Annual Report
- Corporate Plan
- Strategic Plan
- Annual customer satisfaction surveys.

It is intended to utilise existing systems and processes to capture the qualitative and quantitative data required for the Impact Framework and avoid any duplication or creation of new systems or processes wherever possible.

ANNUAL IMPACT FRAMEWORK CYCLE





10. PROGRESS & ROADMAP

IBA currently undertakes annual customer satisfaction surveys. These annual cross-sectional surveys are conducted by a third-party and take a random sample of customers in the preceding year to present a picture of customer satisfaction. These surveys will be updated to incorporate additional questions that support data collection under the Impact Framework.

Survey questions will be developed for each impact indicator with a scoring system used to understand a customer's perception of that impact, as shown in the box below. Each question will be designed to elicit a response regarding a customer's perception about both the size of the impact and IBA's role in generating that impact, thereby not requiring further questions to better understand the attribution of impacts to IBA.

The survey will provide the opportunity for customers to provide further qualitative commentary around their perceptions of how IBA has generated impact for them or their broader community. This may also include any negative impacts. The survey will also include links to independent sources of support for customers to assist them with common issues that might be raised by the survey (e.g. financial counseling).

Data will also be collected and/or accessed (from pre-existing sources internal to IBA) to confirm when the customer first engaged with IBA. This will allow exploration of how impacts vary with time.

All survey questions will be reviewed, tailored and tested by an independent third-party service provider to ensure that the survey data is collected the required information and that the information is collected in a culturally sensitive and appropriate manner.

The evaluation of qualitative and quantitative data collected through the survey will be led by IBA's Organisational Reporting team. Survey data will be complemented by other data and information collected in program areas and as part of IBA's internal reporting processes. The central focus of this evaluation will be to identify what outcomes and impacts have occurred for IBA's customers and their communities as a result of IBA's activities and outputs.

Building on the scoring system utilised in the survey, an aggregated score will be estimated for each of IBA's identified impacts. Consistent with the survey questions, the aggregated score will indicate impact along a spectrum, from "significant negative impact", to "no noticeable impact" to "significant positive impact" and will allow for targeted evaluation of IBA's impacts and where opportunities for improvement exist. These aggregated scores will also be combined to provide a Social, Economic and Cultural score for each of IBA's program areas.

Preparation of the annual impact report will present these impact scores together with commentary and case studies that demonstrate how IBA delivers its impact. Each report will also identify key areas where IBA can improve its impact and potential options to do so. This material will inform the development of IBA's Corporate Plan, which sets out its intended goals and activities for the coming financial year.

SURVEY QUESTION EXAMPLE

This example shows the style of question that could be asked. Survey questions will be developed for each impact indicator with a scoring system used to understand a customer's perception of that impact, as shown below.










Q1. Please indicate how your home budgeting practices have changed because of your relationship with IBA?

Significant negative impact		Negative impact		No detectable impact		Positive impact		Significant positive impact
1	2	3	4	5	6	7	8	9

Could you please provide any comments to explain and support your above score?



FIGURE 07: IMPACT ASSESSMENT

WHO	Who are we servicing and impacting?	Potential customers	Served customers	Community and society
HOW	How are we delivering impact?	Housing Solutions <ul style="list-style-type: none"> • Finance • Workshops 	Business Solutions <ul style="list-style-type: none"> • Loans • Workshops • Leasing • Cashflow finance • Mentoring 	Investment & Asset Management <ul style="list-style-type: none"> • Partnerships • Investment options • Advice
WHAT	What is the impact?	Transitional  Economic self-sufficiency  Economic	Sustainable  Economic empowerment  Social	Broad  Self management  Cultural
HOW MUCH	How much of an impact is occurring that is attributed to IBA?	Significant negative impact 	No detectable impact 	Significant positive impact 





APPENDICES



APPENDIX 1: INDIGENOUS WELLBEING

Source: Yamaguchi, J (2017), The Interplay Project – Considerations for Policy and Practice, Presentation on Tuesday 21 March 2017, Ninti One and CRC Remote Economic Participation, Darwin.

1. Key Findings – Culture Domain: Practicing culture builds empowerment and strengthens identity and spirituality leading to improved wellbeing.

Policy considerations:

- Support and space is provided to practice culture
- Culturally aligned and culturally safe practices are built into programs and service delivery
- Governance structures are culturally aligned and culturally safe (Yamaguchi, Presentation 21 March 2017).

2. Key Findings – Community Domain: People and communities who are more empowered – have higher levels of community functioning and more effective service delivery

Policy considerations

- Long-term visions and funding
- Support for mobility, transport, resources, housing and infrastructure
- Adequate investment in time (engage/consult, build understanding, relationships and empowering partnerships)
- Place-based approaches

3. Key Findings – Empowerment Domain: Successful pathways from education to employment depend on the capacity of related programs to build empowerment

Policy considerations

- Community contribute their visions to planning and funding priorities
- Local representation on governance boards, and decision-making processes
- Building empowerment – conceptually developed from the ground up and community driven

4. Key Findings – Education Domain: Education outcomes are better for those who learn Aboriginal literacy as a stepping stone to English literacy, and learn about culture in school. Strong relationships between the community and school improves education outcomes.

Policy considerations

- Curriculum is sensitive to Aboriginal styles of learning
- School has strong relationships with families and community
- Two-way learning is practiced
- Building empowerment approaches into teaching and learning styles

5. Key Findings – Employment Domain: Work that is meaningful and empowering has better wellbeing outcomes. The more work programs empower people, the more likely they are to succeed.

Policy considerations

- Clear and attainable pathways, local employment at all levels
- Support and mentoring available
- Jobs with a sense of community pride
- Staffing Strategy - right people for the job, retention of staff/knowledge
- Flexibility for cultural needs
- Housing options for implications when working and no longer on welfare

6. Key Findings – Health and Wellbeing Domains: Wellbeing is holistic and influenced by many interrelating factors. Integrating culture into health services improves wellbeing.

Policy considerations

- Solutions must be considered at the 'whole of system' level. Services are integrated for support of both physical and mental health problems
- Services are culturally safe
- Community members have genuine input into the development and practice of health-related programs



APPENDIX 2: UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

SDG1: NO POVERTY

SDG2: ZERO HUNGER

SDG3: GOOD HEALTH AND WELLBEING

SDG4: QUALITY EDUCATION

SDG5: GENDER EQUALITY

SDG6: CLEAN WATER AND SANITATION

SDG7: AFFORDABLE AND CLEAN ENERGY

SDG8: DECENT WORK AND ECONOMIC GROWTH

SDG9: INDUSTRY, INNOVATION AND INFRASTRUCTURE

SDG10: REDUCED INEQUALITIES

SDG11: SUSTAINABLE CITIES AND COMMUNITIES

SDG12: RESPONSIBLE CONSUMPTION AND PRODUCTION

SDG13: CLIMATE ACTION

SDG14: LIFE BELOW WATER

SDG15: LIFE ON LAND

SDG16: PEACE AND JUSTICE, STRONG INSTITUTIONS

SDG17: PARTNERSHIPS FOR THE GOALS

<https://dfat.gov.au/aid/topics/development-issues/2030-agenda/Pages/sustainable-development-goals.aspx>



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Dr Kevin Dolman is an Eastern Arrernte man who has worked for thirty years in the government, private and community sectors across a spectrum of Indigenous social, economic and cultural policy.

He is the Principal of Indigenous Evaluation Services, a niche consultancy that delivers careful and culturally appropriate assessments for performance monitoring and evaluation of services in Indigenous contexts.

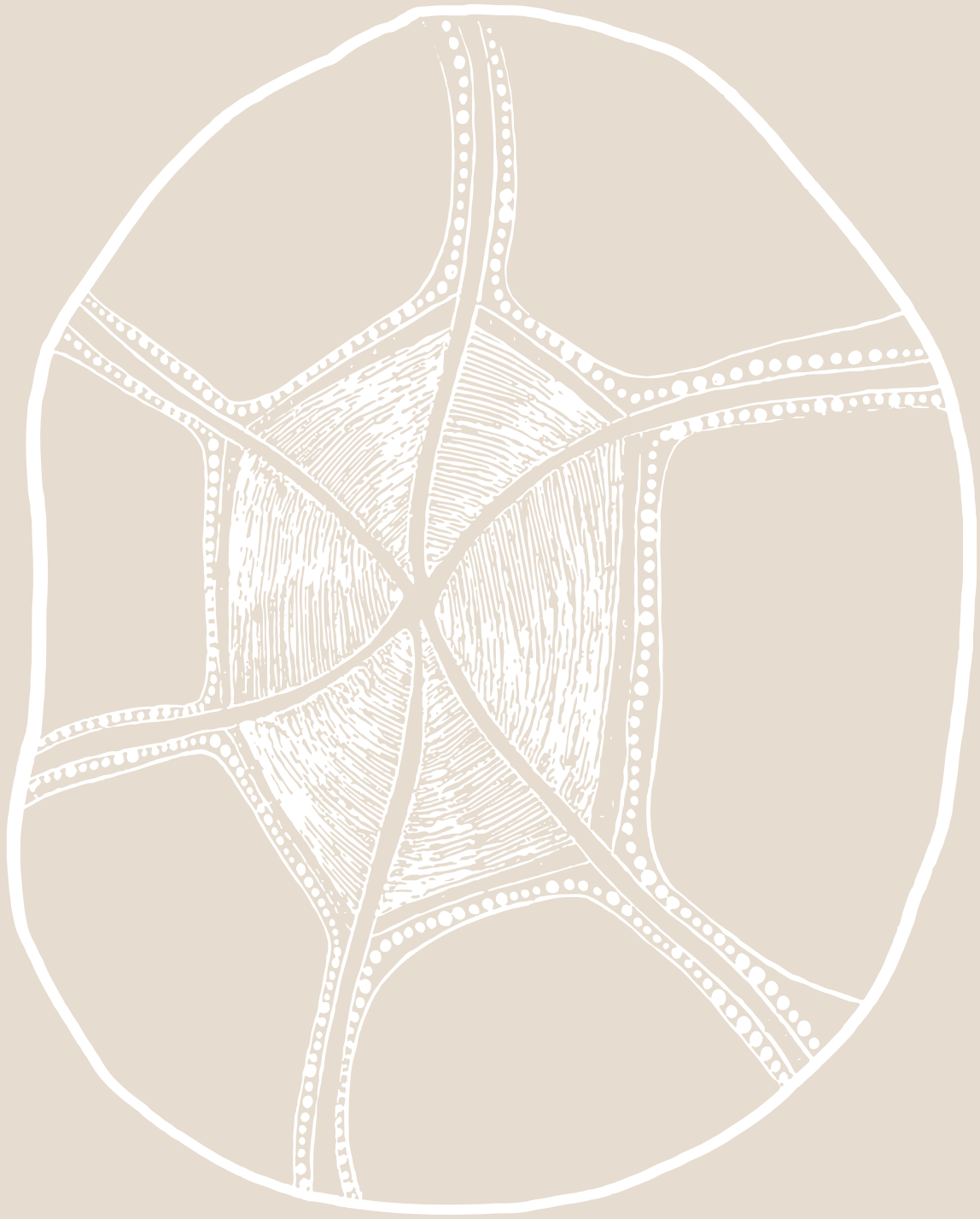
Kevin has degrees in law and commerce, and a PhD which focused on the quality of public administration in the Indigenous affairs system, with a case study of the Council of Australian Governments Indigenous Whole-of-Government Trials Project 2002-2007.

Kevin is an active member of Australian Evaluation Society and involved in a range of activities to increase the number of Indigenous evaluators, and foster the conduct of culturally ethical evaluations.

He has two adult children and a large extended family kinship network.







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