SETTLER COLONIALISM IN AUSTRALIA AND THE CASHLESS DEBIT CARD

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ABSTRACT

Settler colonialism continues in Australia today. One way this occurs is through processes of assimilation such as targeting First Nations subjectivities with behavioural conditions on their social security payments. In this paper, I draw on a thirteen-month study examining one such program; the Cashless Debit Card trial in the East Kimberley region in North West Australia. Through restricting cash and purchases to curb alcohol consumption, illegal drug use and gambling, card aims to instil 'responsible behaviour' such as getting a job in the capitalist economy, accumulating private property and succeeding in English education. Through drawing on critical discourse analysis, I ask, what does the Cashless Debit Card tell us about the settler state's attempts of continued assimilation? The paper explores specific ways the state legitimizing assimilation through provoking narratives of First Nations dysfunction, depoliticising poverty and colonization, constructing evidence around success of policy, and constructing ideas of 'community' in order to regulate who speaks and who is overlooked. Whilst assimilation attempts are made, there is resistance and pushback in the trial site. Attempts of assimilation, not actual assimilation can only be observed.

KEY WORDS

Settler Colonialism, Income Management, Welfare conditionality, Indigenous policy, Australia.

ACKNOWLEDGEMENTS

I would like to thank all of the people who have contributed to this research, especially the many that supported and informed the research in an anonymous capacity. My thanks also to the East Kimberley Legal Services Network for their significant assistance, especially Sarouche Razi. I also thank Professor Jon Altman for his generous guidance, support and comments on drafts. I also thank the anonymous reviewers for their insightful and thoughtful comments on earlier versions.

CONFLICT OF INTEREST STATEMENT

There is no conflict of interest regarding this research.

This is the author manuscript accepted for publication and has undergone full peer review but has not been through the copyediting, typesetting, pagination and proofreading process, which may lead to differences between this version and the [Version of Record](#). Please cite this article as doi: [10.1111/spol.12576](https://doi.org/10.1111/spol.12576)

INTRODUCTION

Settler colonialism is primarily concerned with the removal of First Nations peoples off their land (Wolfe 2006; Coulthard 2014; Veracini 2008). Elimination of First Nations people has always been essential to the acquisition of land. Historically, elimination of First Nations people in Australia has been violent – through massacres, forced starvation, poisoning, rape, disease and incarceration (Reynolds 1996). Attempts to change subjectivities, behaviours, beliefs and values through attempts to assimilate First Nations has also been important to the acquisition of land as First Nations have what Kanaka Maoli scholar Noelani Goodyear-Ka'ōpua calls, “land-centered literacies” which are “...based on an intimate connection with and knowledge of the land” (Goodyear-Ka'ōpua, 2013: 30). Assimilation is a long term a strategy of elimination as those staying on country and resisting integration are a threat to liberal capitalism's need for unfettered access to land. Assimilation aims to change the conscious and unconscious norms held by First Nations people in culture towards those more amenable to settler norms and ways of being.

Assimilation was a feature of protectorate policies where children were taken from their First Nations mothers and forced into white settler households to, ‘inculcate European values and work habits in children, who would then be employed in service to the colonial settlers’ (Ramsland 1986 cited in Mason 1993: 31). The Federal Minister for Territories, Paul Hasluck at the Native Welfare Conference held in 1951, described assimilation through the forced removal of First Nations children, as “...in practical terms, that, in the course of time, it is expected that all persons of aboriginal blood or mixed blood in Australia will live like other white Australians do (Hasluck 1953:16). Assimilation is less about killing First Nations bodies outright occurring during the frontier warsⁱⁱ; rather elimination here has an emphasis on assimilating of first nations people to take on settler norms and subjectivities - removing Aboriginality from the body.

In current settler Australia, assimilation occurs through the targeting of subjectivities where behavioural conditions are placed on the use of state benefits. In this paper, I draw on a thirteen-month study examining an income management program; the Cashless Debit Card trial in the East Kimberley region, to examine contemporary assimilation in welfare policy. The stated aims of the Federal legislation (the *Social Security Legislation Amendment (Debit Card Trial) Bill 2015*) are behavioural; specifically to “encourage socially responsible behaviour” (p.4) ⁱⁱⁱ. Trials for the Cashless Debit Card began early 2016 in both Ceduna (South Australia) and the East Kimberley (Western Australia) quarantining 80% of state benefits received by all working age people in the trial site. The card regulates state benefit payments at the merchant level on restricted items. It also severely limits the amount of cash that can be withdrawn to 20% of the total money recipients receive.

The Cashless Debit Card, while the specific subject of this paper, is one program in a series of policies in Australia, which enforces the uptake and assimilation of norms that underpin settler modes of understanding the world. Whilst it is not the intention of this study to claim there is a conscious nor homogeneous State or, what Tess Lea (2012) calls “organized totality” (111), the trial of the card exposes assemblages of discourses and tropes that guide and normalise decision making and policy by various agencies, governments, and individuals, that continue assimilation. The study also does not suggest that the Card is only a tool of assimilation, as it is used on non-First Nations people also which comprises of other important theoretical insights relating to the Card and class. Still, the focus for this paper is on *how* assemblages of assimilation work as following Snelgrove et al. (2014), “if we don’t understand how settlers are produced we run the risk of representing settlers as some sort of transhistorical subject with transhistorical practices... In short, we go from a disavowal of colonization, to its representation as inevitable” (2). This is similar to Carol Bacchi’s *policy as discourse* approach that challenges assumptions that “see governments as responding to ‘problems’ that exist ‘out there’ in the community. Rather ‘problems’ are ‘created’ or ‘given shape’ in the very policy proposals that are offered as ‘responses’”

(Bacchi 2010: 50). There is room for contestation and disruption by exposing the discourse to which legitimizes policy responses (for example the discourse of First Nations dysfunction and dependency), as well as critically examining the technologies and processes employed as a response (eg Cashless Debit Card). Therefore, this paper does not examine in detail the lived impacts of the Cashless Debit Card (whilst I summarise some of these findings below for context, an extended analysis can be found in previous research by the author including Klein and Razi 2018; Klein and Razi 2017). Instead, this paper rather asks, what does the Cashless Debit Card tell us about the State's attempts of continued assimilation?

I will proceed in four sections; first I will give a brief overview of the literature that highlights how welfare has been used the settler colonial attempts of elimination, and how welfare has changed in the neoliberal era. Secondly I explain the research methods used in this research. Thirdly, I discuss the research findings in relation to the research question of what does the CDC tell us about contemporary attempts of assimilation in Australia. This discussion of results includes not only shows how the CDC is a continued attempt of assimilation, but also the way in which the State has legitimised the Cashless Debit Card, including managing truth, social relations in trial site and depoliticising poverty. The fourth section concludes the paper.

LITERATURE REVIEW: WELFARE POLICY AND ASSIMILATION IN SETTLER COLONIAL AUSTRALIA

When First Nations people were granted citizenship in the 1967 referendum, there were arguably attempts by governments in law to provide avenues for First Nations self-determination through supporting choice and pluralism of First Nations livelihoods (Sanders, 2009), the establishment of First Nations institutions, and the growth of what has come to be called the 'Indigenous sector' (Rowse, 2002). Yet, the granting of citizenship meant that the constitution placed First Nations rights under the control and responsibility

of Commonwealth and State governments (Behrendt 2013; Moreton-Robinson 2009; Watson 2009). As Moreton-Robinson (2009) asserted, the very inclusion under the jurisdiction of the settler government has meant that First Nations peoples are subject to the will of government ideology that can use the legal framework to promote assimilation and further attempt elimination. For example, in 2007 the Howard government instituted the Northern Territory Emergency Response (NTER), known as the 'Intervention' that saw the implementation of a raft of racially targeted measures, made possible by the suspension of the Racial Discrimination Act (Watson 2009; Altman 2014). Measures under the intervention included bans on alcohol consumption, bans on pornography, quarantining of state benefits, highly regulated tenancy arrangements that disallowed different residential arrangements, compulsory acquisition of township leases from the legally recognised owners to facilitate governmental controls, and the appointing of government business managers with legal rights to monitor the meetings of community organisations and with absolute powers in townships (Altman 2007). This is just one example of the perverse ways in which the legal framework has been used by governments in attempts of assimilation of First Nations peoples. It also shows how welfare is a central lever to support assimilation with the increased use of behavioural conditions placed on First Nations peoples to receive their payments.

Scholars have long established assimilation of subjectivities as a mechanism to uphold colonial hegemony (Fanon 2008/1952; Coulthard 2014). For example in *Black Skin, White Masks*, Franz Fanon developed the concept of *colonized subjects*; a process he observed in French Algeria where colonial subjects developed thoughts, desires and behaviours that allowed the continuation of their domination (Fanon 2008/2951). Yet Geonpul Professor Aileen Moreton Robinson outlines how assimilation can never be successful with First Nations, "Indigenous people may have been incorporated in and seduced by the cultural forms of the colonizer, but this has not diminished the ontological relationship to land. Rather, it has produced a doubleness whereby Indigenous subjects can "perform"

whiteness, while being indigenous. In this sense, we are not “other” or “non-other” as Frantz Fanon describes the colonised subject in the Algerian context. There is always a subject position that can be thought of as fixed in its inalienable relation to land. This subject position cannot be erased by colonising processes, which seek to position the Indigenous as object, inferior, other ...” (Moreton Robinson, 2015: 11). Attempts of assimilation, not actual assimilation can only be observed.

Still, the settler state has consistently tried to assimilate First Nations people to take on settler norms and subjectivities. However, settler norms themselves have been changing under contemporary neoliberal regimes (Klein 2016). Since the 1990s, successive Labor and Liberal governments have moved away from the so called self-determination approach, and instead, focused on instilling a sense of individual responsibility and reciprocal obligation in First Nations populations (Strakosch 2015; Altman 2014). Welfare dependency has been a feature of this debate, overlooking how First Nations peoples have been made dependent on the Australian state through their removal from their lands and means of production (Cronin 2007). This “denial of sovereign rights has left Indigenous people with a welfare economy and has put us in a position of ‘dependency’ where we must rely on the benevolence of government” (Cronin 2007: 179).

The Federal and State government’s perusal of neoliberal rationality shadows neoliberal moves made globally (Altman 2014; Strakosch 2015). The discourse underpinning neoliberal logic is one of scarce economic resources where all citizens must accept State austerity and be self-disciplined in making the right (economic) choices. *Homo economicus* and related norms, aspirations and behaviour, is now the subjectivity pursued under contemporary assimilation policies. For example, responsible behaviour is defined as economically responsible – where people are dignified based on if they have a formal employment send their children to English schools to prepare for engagement in the labour force (Klein 2016; Altman 2014). However, it is not clear as to how relevant such

behaviours are for many people. Mainstream employment opportunities are very rare in remote communities without the previous Community Development Employment Program that paid people for productive labour on country (Hunter 2002, Altman et al. 2000). Even when mainstream employment opportunities are available, they may not be aspired for. Indeed, productive work has a much broader definition for many First Nations people, where living on country and engaging in hunting, art and cultural work are all deemed as productive activities (Altman and Klein 2017). Assimilation undervalues such notions of work just because they are not valued or seen as vital within Australian capitalism. Also, while it may have been the choice of some individuals to assimilate into settler Australia, the option not to, is not supported in policy. Tanganeald and Meintang-Bunganditj Professor, Irene Watson asks rhetorically, “What choice is available for Aboriginal peoples wanting to re-build and develop Aboriginal communities on traditional lands?” (Watson 2009: 1)

The assimilation of the *homo economicus* subjectivity does not just happen; it requires effort by the State and other actors such as applying the Cashless Debit Card to enforce norms conducive to the market. In what is called *new paternalism*^{iv}, governments and policy makers use nudges and sanctions to discipline First Nations agency to make the ‘right choice’ towards economic development. First Nations subjectivities are actively being discouraged through income management and work for the dole policies which both include behavioural conditionalities placed on recipient’s ability to receive their welfare. For example, income management places behavioural conditions on how people can spend their money, and work for the dole is conditional on people turning up to work like activities. Altman (2017) has viewed these policies as a form of cultural genocide whereby these policies attempt to replace First Nations cultures, and First Nations forms of resistance with individuals more conducive to capitalist logic and resource acquisition. Welfare, through conditionalities and levers, become a way to promote assimilation and catalyse elimination. The Cashless Debit Card is one example showing the attempts to

elimination aboriginality from First Nations bodies through assimilation of norms and behaviours.

RESEARCH METHODS

The current study draws on thirteen months of research into the trial of the Cashless Debit Card in the East Kimberley from April 2016. I employed a critical analysis of discourse, defined as “systems of thoughts composed of ideas, attitudes, courses of actions, beliefs and practices that systematically construct the subjects and the worlds of which they speak,” (Lessa 2006: 285), examining speeches by ministers, community leaders involved in the implementation of the Card, and people subjected to the card, as well as related documents such as government legislation for the Card, explanatory memorandums, policy briefings and policy communication documents to targeted communities. These documents and texts were all publicly available.

I also draw on archival research for historical accounts of assimilation, particularly in relation to the use of rations in the East Kimberley. Archives were accessed in the Western Australian State Records Office and mainly focused on records kept by stations, police outposts and government reports between 1890-1960. In analysing these documents, I focused on discourse around using rations to assimilate First Nations people into work on stations in the East Kimberley.

Discourse was analysed using NVivo where all documents and texts were compiled together. Themes then emerged through the reading and re-reading of the compiled texts and documents. These themes were also informed by the interview data, especially from key informants, which was being collected while the discourse analysis was also being conducted. This interview data has been used as a reference point to check the relevance of themes emerging from the discourse analysis. This has been helpful in tracing the sequencing of events, and to also provide further context to the themes emerging. Where discrepancies emerged between discourse themes and interview data (for example between

people put on the card and ministers implementing the card), I have interrogated why this may be so, as drawn out below. Finally, I assigned themes into NVivo nodes^v which helped identify links and between different themes.

The broader study also included structured interviews with people on the card (51 total: 16 pre-trial and 35 during the trial), plus semi-structured interviews (37) with key informants (all names and affiliations are withheld for anonymity). Informed consent was obtained from people interviewed. People on the Card who took part in the research were invited to take part in a variety of ways. Legal services in both Kununurra and Wyndham agreed to use the survey with clients put on the Card. Clients were asked if they would take part in the thirty minute questionnaire about the Cashless Debit Card following their appointment on their legal matters. The legal services interviewed people before the trial began in April 2016, to understand the extent to which they had been consulted on or knew about the pending trial^{vi}. People interviewed during the trial were asked about the impacts of the Card on their lives including open questions about personal and community impacts, and also how they experienced the implementation of the trial. Interviews were also offered to people on the Card outside the legal service network, to broaden the range of people in the interviews. Those on state benefits interviewed were not a representative sample – of either community, gender, or age. However, their insights did give an important picture to supplement other observations of the trial.

The key informant interviews were with people from a diverse group implicated with the trial; yet all having knowledge of either the process involved with the Card's implementation, or dealing with the subsequent effects of the trial. This group included representatives from community services, local business owners, government officials involved in either the design or implementation, and leaders. The key informants were contacted directly by the primary researcher to take part in semi-structured interviews. In the semi-structured interviews, the key informants were asked about their understanding of

the trial (and implementation), their observations of the trial and any effects they had noticed.

The interview data is presented in this paper briefly as a way of providing context to some of the impacts people on the card felt. Ethics were approved by the University of Melbourne and followed the Australian Institute of Aboriginal and Torres Strait Islander Studies (AIATSIS) Guidelines for Ethical Research.

RESEARCH FINDINGS AND DISCUSSION:

This study asks, what does the Cashless Debit Card tell us about contemporary attempts of assimilation in settler Australia? In this section, I outline two contributions to this question. Drawing on discourse analysis supplemented by interview data, the first contribution outlines how the cashless debit card is an attempt of assimilation. The second contribution outlines the policy processes used by the state to legitimise the attempts of assimilation.

THE CASHLESS DEBIT CARD AND ASSIMILATION

Whilst official Government communications state the card is for both First Nations and non-First Nations welfare recipients, both the trial sites target First Nations people disproportionately because the majority of people on welfare in the East Kimberley are First Nations^{vii}. The Card was first proposed by mining millionaire Andrew Forrest in his review of Indigenous Employment and Training as an explicit recommendation (Forrest 2014). Forrest is a key figure in the development of the mining and iron ore industry in Australia through his company, Fortescue Metals Group (Fortescue). The 200 recommendations proposed in the Forrest Review went far beyond the conventional remit of employment and training, rejecting forms of productive labour outside the market and included paternalistic interventions on early childhood development, housing, school attendance and welfare reform (Klein 2014). In his review, Forrest originally termed the Card the “Healthy Welfare Debit Card” and proposed 100% of all welfare received by

Indigenous people to be quarantined (this recommendation was peeled back to 80% as seen in the current trials).

The normative view underpinning the trial was that responsible behaviour needed to be installed in First Nations people; one that supported assimilation into settler norms through capitalist employment, home ownership, and English education, and discourages anything else. For example, the playing of card games among First Nations peoples in the East Kimberley is described very simplistically and pejoratively as gambling. Yet researchers have examined card games in First Nations communities and have suggested that whilst there may be some negative effects, card games are important social interactions and means of economic distribution (McMillen and Donnelly 2008; Altman 1985). This cultural activity has been reduced to ‘gambling’ and now targeted under the Card. Assimilation of consumption behaviours is another area in which the card tries to intervene.

The trial also assumed poverty and hardship is a matter of behaviour. By getting the economic incentive/disincentive structure right, these people’s behaviour will improve to be at a level consistent and acceptable with the rest of the [neoliberal] population. Andrew Forrest (2014:133) states in the chapter Breaking the Welfare Cycle in the Forrest Review; “...for most people a quick, small ‘hit to the wallet’ can be the most effective incentive to change behaviour” (133).

Whilst the CDC attempted to assimilate the behaviours of First Nations people, it is only an attempt. Responses to the CDC included ways for people to reclaim power over imposed bureaucratic power. For example, there were protest meetings in trial sites and petitions for the Government to stop the trials signed as many saw the Card as an extension of the government’s ongoing desire to regulate and control First Nations lives and subjectivities. People forced onto the card found ways around the card, such as swapping goods paid for by the card for cash (often for a lower amount). Some people just never picked up their

card, and thus cut themselves off State payments to avoid being subjected to the trial. Within weeks of the rollout, the card was given an entirely new name amongst those on it: the “White Card”. At no stage has the card been white so this is a curious reflection. The card is silver. When asked, both those on the card and government workers reflected that the card was reclaimed as the “white card” because it was imposed by white people. It is unclear how this name emerged, but its impact was instant. Within weeks, there were few people who continued to call it anything else in the East Kimberley. Every time the name “White Card” was uttered, a space of subtle resistance was created. The response from the government and Indue (the private company contracted to roll out the Card) reflected this: survey participants told us that Indue refused to serve clients who called the card ‘White Card’.

Whilst the card failed to change behaviours, it did cause hardship to people’s lives through targeting consumption and dramatically limiting the amount of cash people had access to. The perception that the overuse of alcohol, illegal drug use and gambling are caused by excessive access to cash is disconnected from the reality of people living on state benefits. For example, one 46-year female on the card illustrated that mismanagement is not an issue for her, only that she doesn’t have enough money, “I am capable of managing my own money. I don't need government to tell me how to spend. Why tag all of us on the CDC?” Also 50-year-old female interviewee on a carer’s payment also stated, “I don't like it because it’s taking us back to the ration days, telling me how to manage my money as I don't drink and smoke”.

Of the 51 people we interviewed, most people reported that their biggest cause of poverty was not behavioural or the mismanagement of funds, but simply not having enough money. Further, from the 35 interviews of people on the card, 31 people said the CDC trial had made the management of their money harder (4 people did not answer the question). People interviewed said that the card made the management of money difficult because they did

not know where their money was going, and some even reported that the card took fees they did not know about (25 out of the 35 people interviewed on the card thought they had been charged fees, and nine people were not sure if they had).

The CDC limits the amount of cash people have. Cash is also important for people engaging in the private and public sectors to purchase goods to meet their basic needs. Whilst the logic of the Card is one about reducing the amount of cash people have to spend on alcohol, gambling or illegal drugs, it has actually caused difficulty for people who use cash for supporting basic needs. From the 51 people interviewed in this research, the kinds of key items people reported difficulty paying for since the card came into circulation included transportation, which is a key need for people to get to their work-for-the-dole responsibilities (that have harsh penalties for not showing up), shopping for food, taking children to school, buying gifts and attending social events (Klein and Razi 2018).

On the Cashless Debit Card described it like ‘taking us back to the ration days’. This continuity is important to examine as rations were used in the East Kimberley (and elsewhere) prior to the 1970s, ‘to control Aboriginal movement and labour, as well as to try and discipline people out of ‘Aboriginal’ behaviours’ (Anthony, 2012: 63). Examining Western Australian archives on East Kimberley rations regimes, I identify two specific ways rations and CDC overlap. First, both rations and CDC are about controlling consumption – what people can consume and how much they can consume. They do this by limiting or removing access to cash and allocating specific items to be consumed. Rations included no cash (although there are a few instances where Aboriginal workers on stations were given a small amount of cash alongside rations) and rations comprised of specific bare necessities such as tea, sugar, meat and flour. With the CDC, cash is reduced and payment is through the visa card, which restricts purchases to specific outlets to encourage the purchase again of necessities, whilst restricting items such as alcohol and gambling products to be purchased. Rations were also a tool used to stop the killing and

consumption of station stock. The disintegration of people's access to land and livelihood pauperized First Nations people, forcing them to spear cattle for sustenance, an act that angered pastoralists and increased attacks on First Nations groups by the settlers. For example, in a report inspecting the conditions of First Nations people in stations along the Ord River Stations Road, colonial inspector George Marsden wrote to the Aborigines Protection Board in 1896, "This station is according to Mr McClannan [the Ord River Station manager] greatly troubled by the outside blacks who kill his bullocks and spear and maim many more..." (George Marsden May 14th 1896 Ord River Station : 4-5)^{viii}. Giving rations to First Nations people were seen as a way to feed people in order for them to stop killing station stock at their whim. Secondly, rations and CDC are both about the broader assimilation of First Nations people. Rations were about encouraging people to come to the stations to work. Rations were also used as a way to sediment the hunter gather population and to make people dependent on stations and their rations (Smith 2000). As outlined above, CDC is also about controlling work ready behaviour and getting First Nations people into the limited formal labour market.

LEGITIMIZING THE CASHLESS DEBIT CARD AND ASSIMILATION

The legitimization of the CDC is important to understand how assimilation continues to operate in contemporary Settler Australia. Processes undertaken by government actors to legitimise the card include promulgating narratives of First Nations dysfunction, alcoholism, drug use and gambling, constructing evidence of program success through a flawed evaluation process, depoliticising settler colonialism and relational poverty, and propelling narratives of community and consultation to infer a locally led program.

THE MANAGEMENT OF TRUTH

The first way the State managed narratives about the Cashless Debit Card was to deny it was primarily targeted at First Nations people. This is despite placing trials in areas with a high proportion (over 75%) of welfare receipts as First Nations peoples. It is also despite

the Card being a specific recommendation in Andrew Forrest's Indigenous Training and Employment Review (2014).

Secondly, the Cashless Debit Card was developed in response to a deficit narrative of an assumed alcohol, gambling and drug crisis in First Nations communities, fuelling violence and disinterest in capitalist formal employment. For example, Andrew Forrest (2014: 109) in marking his case for the Cashless Debit Card in the Forrest Review, argues that,

“[c]ommunities, especially remote first Australian communities, are desperate to stop the incoming tide of drugs and alcohol [enabled by unconditional state benefits]. They have exhausted every possible option in the search for effective methods for restricting the flow of cash to harmful uses and redirecting it to paying for essentials while in temporary and occasionally difficult circumstances, such as unemployment” (pg 102).

These narratives of deficit allow certain assumptions about First Nations dysfunction to prevail regardless of whether or not they are real. There is a need to critically engage with the racialised targeting, the lack of research establishing the actual extent of alcohol, illegal drug and gambling addiction^{ix} (St Vincent 2017). The timing of the declaration of crisis and the intervention of the Card is of concern as there have been attempts by community leaders previously to have government support for various culturally significant programs. For example women's groups in the East Kimberley concerned about community development, put forward a series of measures to government to address issues, which have not been taken up by the government^x. Finally, through declaring a crisis, radical and racialised measures such as the cashless debit card are justified, where in ordinary circumstances they would not be acceptable (Watson 2009). The framing of crisis also bypasses inconvenient truths about the causes of trans-generational trauma relating to economic and colonial dispossession and continued structural violence.

Thirdly, truth was also managed through the disavowal of previous failed income management programs. The government just simply stated that the Cashless Debit Card was not a form of Income Management. This put distance between previous government commissioned evaluations of income management that failed to show any proof income management achieves its aims. For example, the Federal Government's 2014 evaluation of its compulsory income management program in the Northern Territory showed that despite the \$AU410.5 million dollars spent, the results were poor (Bray et al. 2014).

Fourthly, truth was also constructed through government 'evidence'. The Federal Government employed ORIMA, a private company to evaluate the trial. ORIMA conducted the interim evaluation of the Card in August-September 2016 and the final evaluation in May-June 2017. The ORIMA interim evaluation was a key plank in the 'evidence' used by the government to justify the ongoing extension of the trial in March 2017. The final evaluation was used to justify an extension of the trial to three other sites proposed. The interim and final ORIMA evaluations were critiqued for flaws in its poor analysis and claims of causality^{xi}. For example both evaluations claim there has been a reduction in the consumption of alcohol, illegal drugs and gambling. This is despite an absence of baseline data to test this assumption.

Both the interim and final ORIMA evaluations overlooked or superficially analysed important data that was not favorable to the trial. Whilst mentioning reports of a possible increase in crime^{xii}, domestic violence^{xiii} and hardship on children in the East Kimberley, the interim report dismissed these increases as unviable and not having enough data to draw conclusions instead of further examination. Also, in the final evaluation, 49% of people on the card said they could not look after their children better on the card. Instead, the evaluation found that in a three-month period, 52% of people on the card ran out of money to buy food, 45% ran out of money to buy things that their children needed like books, and 35% did not have money to pay for bills. Yet despite the methodological flaws and

overlooking significant hardship stated by survey participants, the government claimed that the trial in the East Kimberley (and Ceduna) was a success (ORIMA 2017a; ORIMA 2017b).

DEPOLITICISATION OF POVERTY AND UNEMPLOYMENT

The material poverty experienced by people receiving state benefits in the East Kimberley has structural and historical roots. Yet, the Card reconfigures and rearticulates socio-economic and settler colonialism as a crisis of the individual. Material poverty for First Nations people in the East Kimberley is linked to colonial processes (as elsewhere in Australia), where wealth generated has been through the exploitation of First Nations labour and land. The development of the town of Kununurra was contingent upon the flooding of Miriuwung country to create the Ord Dam and Lake Argyle, the largest lake in Australia. The damming of the Ord River flooded over half of Miriuwung country, including songlines (Sullivan 1996). Yet, as Grudnoff and Campbell (2017) reported, despite \$2 billion spent on the Ord River Scheme, economic benefits have only been enjoyed by a few. The Scheme has resulted in only 260 (predominately non First Nations) jobs (Grudnoff and Campbell 2017). Indentured and unpaid First Nations labour built the pastoral industries of the East Kimberley and many families suffered through Stolen Generation policies where their children were taken and used as slave or indentured domestic labour in settler households. The 2006 Senate Inquiry into Indigenous Stolen Wages also acknowledges how unpaid First Nations labour in the Kimberley was extracted to build the very industries generating private profits in the East Kimberley today (Parliament of Australia 2006). The Inquiry also noted how this exploitation of labour has clear links to the material poverty many First Nations peoples currently experience (Parliament of Australia 2006). Material poverty in the East Kimberley is therefore relational (Mosse 2010); it is a persistent “consequence of historically developed economic and political relations, as opposed to ‘residual’ approaches which might regard poverty as the result of being marginal to these same relations” (Mosse 2010: 1157).

The trial creates a nexus between unemployment and excessive use of alcohol, illegal drugs or gambling, and also suggests that behaviours, norms and aspirations of all people receiving welfare are currently problematic and need to change (which will lead to employment). Yet the key cause of unemployment in the East Kimberley is not a behavioural issue, but the absence of formal jobs (KDC, 2013). The Kimberley Development Commission (KDC 2013), argues that based on the current labour market trends, First Nations employment parity will not be met in the Kimberley until around 2040. Government policy has also abolished programs that were supporting First Nations labour such as the Community Development Employment Program (CDEP). CDEP was progressively abolished from 2004, but since its abolition, unemployment has increased 20% in the East Kimberley (KDC 2013).

CONSTRUCTING COMMUNITY

Another way the government has legitimised the trial was through construction of community. Government claims that the trial was community-based and was driven by the community. For example, Alan Tudge the Minister for Human Services who has led the introduction of the CDC in the East Kimberley, stated in a media release the day he introduced legislation into the House of Representatives to authorise the trials of the Card,

“Government has been working closely with communities on the ground co-designing the parameters of the trial... When community leaders stand up and call for reform to better their community, governments should listen and that is exactly what we are doing” (Tudge 2015:1).

The declaration of working with the community gives the perception that the trial was ‘invited’ and ‘approved’ by those in the East Kimberley, despite the trial being a government program proposed by mining billionaire Andrew Forrest. The government recruited a limited number of residents and organisations operating in the East Kimberley to become the ‘community’ face of the trial. This group’s involvement was key and

continues to be, given a high degree of contestation for the card across the East Kimberley. The leaders signing onto the card, whether intended or not (see below regarding issues with the consultation process), took on work of the Government through the card trial. This included espousing government rhetoric about the card and speaking in the name of the diverse population in support of the card, administering aspects of the card, and importantly, taking the brunt of criticism from people on the card. The extent of the impact on the leaders' community relationships is hard to gauge; they endured ongoing backlash from other members of the region including distrust in their legitimacy as leaders, however they all continued in their organisational leadership roles.

The trial is highly contested, and the decision for the card was anything but a community decision representative of the region's diverse population. Tudge and others use the term 'community' to imply homogenous support, but the 'community' of the East Kimberley is a diverse peoples in colonial, class and gender dynamics. Some people had more of a say than others, and the claim that the CDC trial was community led is misleading. In their submission to the Senate Inquiry into the Cashless Debit Card, the Miriwung Gajerrong Corporation raised concerns about the unrepresentative nature of the trial noting that whilst the "Department of Social Services (DSS) states that the Cashless Debit Card program was co-designed with local leaders in Kununurra. In reality, only four local leaders were consulted in relation to the introduction of the CDC in Kununurra..."

The State claims consultation was conducted but large groups of people in the East Kimberley, especially dissenting voices to the Card, were dismissed and excluded. Overlooked were the views of many recipients of state benefits who were to be put on the card. These people were portrayed as not understanding or having the ability to understand the logic of the card. There was also never an option to implement initiatives other than the Card.

Even the leadership signing up on to the card had confusion over the intent of the trial and what it would entail. Some had agreed to take the card as a way to get much needed funds for service delivery as some First Nations organisations in the East Kimberley were feeling extreme financial pressure in a tight funding environment after witnessing the defunding of First Nations organisations through the Federal Government's Indigenous Advancement Strategy. Other leaders felt that the trial was an opportunity for the government to finally take Indigenous leadership seriously. Both reasons point to a situation where there is little real choice but to accept the Card.

The pressure placed and tactics used on communities by the government to accept the trial can be further seen with the example of Halls Creek. Halls Creek was an initial location identified by the government to trial the Cashless Debit Card, but the Shire rejected the proposal. The Halls Creek Shire conducted their own extensive consultation with remote communities garnering the views of their residents about the proposed trial. These consultations found that residents had considerable informed concerns about the introduction of the trial^{xiv}. The Shire councillors voted against having the trial, even though they were visited by Minister Alan Tudge who placed considerable pressure on the councillors to accept the trial. Minutes from the council meetings refer to a visit by the then Minister for Regional Development in the Liberal WA government, Terry Redman, warning the Shire they may miss out on funds from the WA government, if they said no to the trial^{xv}. After Redman's visit, the Shire Councillors again voted no to the trial. This shows the pressure placed on leaders when they disagree or refuse the government's will. The implications of saying no to the trial remain to be seen, given the Regional Reform funding is still being worked out at the time of this publication.

CONCLUSION

The Cashless Debit Cards is an example of settler colonial elimination through attempting to assimilate behaviours of First Nations peoples. Elimination is sought through the

targeting of subjectivities where behavioural conditions are placed on people's consumption. If people exhibit behaviours that are conducive to settler society (increasingly neoliberal), then they are not subject to such measures and deemed responsible. If they remain economically unviable and resistant to assimilation, (eg, unemployed), they are subjected to the Card. Despite the historical and structural links to poverty and unemployment, those targeted for the Cashless Debit Card trial are judged on their apparent failure to be good economic citizens by the very account that they are in need of state assistance. It is assumed their poverty or hardship is a matter of behaviour. Yet, poverty and inequality are not matters of individual behaviour, but are relational features of Australian settler colonial capitalism.

Through examining the case of the Cashless Debit Card, we have seen ways in which the settler state legitimise interventions specifically through narratives of dysfunction and depoliticising poverty, while constructing evidence and community. Moreton-Robinson (2009) has observed similar practices by the Australian settler state, with the focus on "the problematic characteristics of Aboriginal people, not patriarchal white sovereignty's right to disavow Aboriginal sovereign resource rights." (70). Assimilation in settler Australia is pernicious, as shown through the Cashless Debit Card. First Nations dispossession continues whilst Australian capitalism benefits.

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- ii Although there has been a considerable amount of people dying in police custody, or through systemic health impacts of colonialism such as suicide and other illnesses (Burbank 2011).
 - iii The specific aims of the trial outlined in the Federal legislation (Parliament of Australia 2015), is to: a) *'reduce the amount of certain restrictable payments available to be spent on alcoholic beverages, gambling and illegal drugs'*; b) *'determine whether such a reduction decreases violence or harm in trial areas'*; c) *'determine whether such arrangements are more effective when community bodies are involved'*; and d) *'encourage socially responsible behaviour'* (p.3-4).
 - iv A helpful distinction between 'old' and 'new' or neo-paternalism can be found in Dee (2013) where neo-paternalism is the commitment to secure behavioural change through conditions placed on state assistance and support. 'Old' paternalism does not necessarily have an explicit behavioural change focus.
 - v Nodes are a specific tool available in Nvivo to be able to group quotes from qualitative data in specific themes.
 - vi No one was paid to take part in the current study, and 0% of people on the card refused to take part in the survey. Some key informants did decline an interview, particularly those working in government departments.
 - vii 565 of the 752 people are First Nations in the Ceduna trial and 984 of the 1199 people in the East Kimberley trial are First Nations (Australian Human Rights Commission 2016: 91-91).
 - viii "Reports on: Flora Valley Station, Ord River Station, Argyle Station, Newry Station by George Marsden, AU WA S3027-cons495 50, pg 1-8
 - ix The ORIMA evaluation commissioned by the government to test the trial did not register any quantitative consumption data nor responses from trial participants prior to the roll out of the card. Instead, the 'Initial Conditions Report' is primarily based on qualitative research (interviews and focus groups) with key stakeholders (mainly services) in each of the trial sites.
 - x See also Watson (2009) who showed how crisis was used to bring in the Northern Territory Emergency Response in 2007.
 - xi See Hunt (2017) for a good summary of the key methodological flaws in the ORIMA evaluation.
 - xii ORIMA evaluation also notes the increase in crime and in particular youth crime where "many stakeholders reported an increase in the following illegal/harmful behaviours among youth people/children: Robberies/thefts/vehicles and dwellings – stakeholders reported that in these cases young people were in search of cash; and, petty crime (eg. Pickpocketing and "snatch and grab") – stakeholders reported that children on bikes were often the perpetrators in these cases" (ORIMA 2017: 163).
 - xiii The ORIMA evaluation does state that "a few stakeholders identified some increase in domestic violence/intervention orders – although it was not clear whether the increase was due to changes in reporting requirements, the policing approach or increased community awareness, understand and willingness to take action" (ORIMA 2017: 163)
 - xiv Independent to the Shire's own consultation, Prime Minister and Cabinet conducted their own meetings with residents in remote parts of the shire. Documents received via Freedom of Information show that questions recorded from the residents to the Department also show informed concerns about the trial.
 - xv The Shire meeting minutes held on the 19th of November 2015 state, "That the council notes that the Minister of Regional Development met with the President and Chief Executive Officer on 11 November 2015; notes that the Minister expressed concern regarding the Shire's public opposition to the trial of the cashless debit card in the Shire and as part of a wider trial in the East Kimberley; notes that the Minister indicated that if the Shire was not to be part of the East Kimberley trial area it would not benefit from investment resulting from the Regional Services Reform for the Kimberley" (pg.9)

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Title:

Settler colonialism in Australia and the cashless debit card

Date:

2020-01-29

Citation:

Klein, E. (2020). Settler colonialism in Australia and the cashless debit card. SOCIAL POLICY & ADMINISTRATION, 54 (2), pp.265-277. <https://doi.org/10.1111/spol.12576>.

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