

Indigenous Co-operatives in Australia: History and Role in Self-Determination

Thomas Levick, Indigenous Science Project Officer, Commonwealth Scientific and Industrial Research Organisation, Australia

Dr Sidsel Grimstad, Adjunct Senior Lecturer, Griffith Business School, Griffith University, Australia

Dr Liam Phelan, Associate Professor in Sustainability Science, School of Environmental and Life Sciences, University of Newcastle, Australia

Dr Branka Krivokapic-Skoko, Professor in Management, School of Business, Charles Sturt University, Australia

Abstract: There is around the globe a growing awareness of co-operative, mutual and community-controlled enterprises (CMEs) functioning as effective organisational strategies for service provision and community development. A key reason for this is the democratic governance models embedded within CMEs that give members their own voice in decision-making processes, whether through direct representation or by a member-elected Board. For Australia's Indigenous peoples, these models have proven to be effective vehicles for building self-determination by embedding decision-making power into their communities and providing Indigenous peoples with means to build social, cultural and economic wellbeing on their own terms.

The purpose of this paper is to document and analyse the Indigenous co-operative sector and to investigate the capacity of the co-operative model in facilitating (economic) self-determination. Using historical research and data in addition to figures obtained from the cooperatives registrar's data bases, this article seeks to assemble and gain more knowledge about and provide more insights into the history of Indigenous CMEs, their origins and resilience, and the barriers, challenges and opportunities they have been faced with. This in turn is also expected to provide insights into the changing status of Indigenous people in the Australian society, and how this has been reflected in legislation and institutions that were supposed to strengthen Indigenous self-determination.

Thomas Levick is a Yuwaaliyaay man and Indigenous Science Project Officer at the Commonwealth Scientific and Industrial Research Organisation (CSIRO), based at the Newcastle Energy Centre in New South Wales, Australia. In this role, he contributes to research and engagement initiatives that intersect scientific inquiry with Indigenous knowledge systems and community priorities, including projects that support Indigenous enterprise development and sustainable land and water use. Thomas's academic background includes a Bachelor of Science (Honours) and Master of Social Change and Development, as well as involvement in environmental advocacy, regional coordination roles, and community leadership. His research interests centre on Indigenous governance, co-operative and mutual enterprises, and community-led economic development. Through both professional and scholarly activities, he explores how Indigenous organisational forms enable community autonomy, culturally grounded governance, and enhanced self-determination in contexts shaped by historical and ongoing marginalisation. Author ORCID: <https://orcid.org/0009-0006-5898-1894>

Dr. Sidsel Grimstad (BAgric, MBA, PhD) is a management and business academic specializing in cooperative enterprise models, innovation, and societal change. As a Senior Lecturer at the University of Newcastle (2013-2022), she led Australia's only postgraduate program in Cooperative Organisation and Management. From 2023-2024 she was a Senior Lecturer at the Griffith Centre for Systems Innovation at Griffith University; she is now an Adjunct Senior Lecturer at the Griffith Business School. She has been Chief Investigator on Australian Research Council funded projects and has consulted for cooperative peak bodies in Australia, and the Asia Pacific region. She is the Chair of the ICA Asia Pacific Cooperative Research Committee and is an author in the recently published Elsevier Volume: *Exploring Asia Pacific Co-operative Models and Resilience – Thriving between the State and the Market*. Her current research explores the role of cooperatives in circular economy, digital platforms, and housing in the Asia Pacific region. Author ORCID: <https://orcid.org/0000-0001-5379-2783>

Correspondence address: Thomas Levick, tom.levick@csiro.au

Liam Phelan is an Associate Professor of Sustainability Science at the University of Newcastle, Australia. Liam's research interests span environmental studies and sciences, and tertiary education practice and policy. Author ORCID: <https://orcid.org/0000-0002-9306-3216>

Dr Branka Krivokapic-Skoko has a long term and impactful engagement with the Indigenous and CALD peoples, business and communities. She is interested in business issues related to social (in)equality, intersectionality and inclusion. Her research interests are particularly around the revitalisation of regional and rural Australia. Author ORCID: <https://orcid.org/0000-0003-3373-7124>

Keywords: Co-operatives, Mutuels, Indigenous, Entrepreneurship, Management, Governance.

Cultural Warning: Indigenous people are advised that this article contains mention of people who have passed away.

1. Introduction and objectives for the study

The study of Indigenous-owned Cooperative and Mutual Enterprises (CMEs) in Australia, as distinguished from private businesses or state enacted institutions, is of crucial importance in recording the journey of Indigenous self-determination. For the first half of the 20th century, Indigenous communities continued to suffer widespread exploitation through oppressive labour, land and social relations through race-based legislation. Against this backdrop of systemic exclusion and dispossession, Indigenous communities began to seek collective mechanisms through which they could reclaim control over their economic and social lives. In this context, Indigenous-led organisations, particularly co-operative and mutual enterprises (CMEs), offered a solution to the marginalisation experienced in mainstream Australian society. This is evident in the Indigenous co-operative story, as co-operatives provided a springboard for community-led development, returning some autonomy to Indigenous communities and acting as a 'vehicle for working through trauma' associated with the legacy of the Settler state (Joyce Clague MBE, 22 October 2020, personal communication).

Indigenous-owned CMEs deliver a diverse range of services through a holistic, integrated model that includes medical and community services, housing, arts and cultural programs, childcare, aged care, education, and financial assistance (Krivokapic-Skoko et al., 2018). Their co-operative structure effectively positions them to address community-specific challenges, including capability building and the advancement of local self-determination. Operating beyond the interests of individual members, these co-operatives aim to generate income, opportunities, and broader social value for the entire community, thereby contributing significantly to local social capital.

The existing literature predominantly examines housing co-operatives and Indigenous community-controlled organisations operating in the health, housing, and social-service sectors, many of which are not explicitly classified as Indigenous co-operatives (Panaretto et al., 2014; Grimstad et al., 2024). Nevertheless, the analytical frameworks and empirical findings within this body of work align closely with core co-operative principles, including collective ownership, member benefit, and democratic governance, and therefore remain highly relevant to the study of Indigenous co-operative and mutual enterprises. Scholarship focusing explicitly on Indigenous co-operatives in Australia remains limited, highlighting the importance of drawing on a diverse evidence base, including grey literature and sector reports, to strengthen empirical and conceptual analysis. Notably, Krivokapic-Skoko et al. (2018) constitute one of the few empirical studies that directly examine Indigenous co-operative enterprises. Given the frequent overlap between co-operatives and Indigenous community-controlled organisational forms, integrating insights from both co-operative studies and Indigenous-controlled service-delivery literature provides a robust and appropriate analytical approach for this study.

This study is guided by a conceptual framework that combines grounded theory with a focus on Indigenous self-determination, allowing patterns and themes to emerge inductively from the historical and contemporary data. By situating the analysis within this framework, the research seeks to understand how Indigenous communities have exercised agency in establishing and sustaining co-operative and mutual enterprises. Using historical data in addition to figures obtained from the cooperatives registrar's data bases, this article seeks to provide more insights into the

history of Indigenous CMEs, their origins and resilience, and the barriers, challenges and opportunities they have been faced with. This, in turn, is also expected to provide insights into the changing status of Indigenous people in the Australian society, and how this has been reflected in legislation and institutions that were supposed to strengthen Indigenous self-determination.

2. A Brief History of Indigenous Co-operatives in Australia

It is broadly accepted that, whilst Indigenous Australian communities held deep co-operative values in their self-management of community and livelihoods, their visibility and capacity as distinct economic units suffered from the violent and expanding European colonial presence (Newhouse, 2003). The earliest formal Indigenous co-operative enterprises in Australia can be traced to the late nineteenth century, particularly among Torres Strait Islander pearling and fishing communities, which operated with support from Christian and industrial organisations and were often motivated by resistance to state control (Patmore et al., 2024). But the emergence of formally recognised Indigenous organisations, including co-operatives, brought paternalistic oversight from the Australian state and thus a reconfiguration in the locus of decision-making authority, as Indigenous organisational autonomy was mediated through state regulatory and administrative control. The introduction of mission-based co-operatives, such as those at the Indigenous community of Lockhart River, reflected aspects of co-operative organisation, but remained under European control. It was not until the mid-twentieth century that fully Indigenous-initiated and governed cooperatives emerged, most notably the Aboriginal Cooperative Society founded in Melbourne in 1957 (Patmore et al., 2024).

The emergence of co-operative enterprises within Indigenous communities was characterised by a simultaneous expansion of collective economic organisation and the persistence of paternalistic control (Wolfe, 2006; Altman, 2009). While Indigenous communities were able to mobilise their labour into collective enterprises that generated economic and social benefits, these organisational forms were often established within, and constrained by, mission and state-administered systems that exercised extensive authority over Indigenous lives (Rowse, 2000; Sullivan, 2007). As a result, early Indigenous co-operatives cannot be understood solely as expressions of self-determination, nor merely as instruments of state control. Rather, they reflect an inherent tension between Indigenous agency and the co-optation of Indigenous labour within settler-colonial governance structures. This resists straightforward resolution and underscores the complexity of Indigenous economic organisation under conditions of colonial domination. Indigenous co-operatives can also be understood as representing a constrained reconfiguration of Indigenous economic activity within assimilationist governance structures that limited Indigenous autonomy, consistent with the broader settler-colonial 'logic of elimination' (Wolfe, 2006, p. 388).

A number of Indigenous co-operative enterprises were founded during the mid-20th century, many with the assistance of Indigenous organisations such as the Aborigines Advancement League and Trade Union Committee on Aboriginal Rights, Indigenous community leaders such as Kevin Cook and Daisy Bindi, and non-Indigenous allies such as Rev. Alf Clint and Don McLeod. These often struggled to survive in a legislative environment that followed a 'tutelary monocultural approach of individual "advancement"' within assimilationist policy (Scrimgeour, 2016, p. 16). The intended goal was the long-term integration of Indigenous labour (regarded at the time as highly mobile and prone particularly to racialized exploitation) into the Australian economy through Mission-based management – a form of 'guided assimilation' (Loos & Keast, 1992, p. 290). By 1952, several experimental cases such as the Papuan Co-operative Movement in New Guinea had shown the benefits of co-operative governance, and this, accompanied by structural faults in the Mission system, encouraged the presiding Australian Board of Missions (ABM) to experiment with the adoption of the co-operative model for the organisations under its remit (Loos & Keast, 1992).

In the period 1973-1996, Indigenous CMEs flourished as a result of the political landscape of the Indigenous civil rights movement, and the Whitlam Government's expansion of the Office of Aboriginal Affairs to a fully resourced Department, birthing the era of Indigenous self-determination through policy reform (Perche, 2024). This saw the emergence of hundreds of Indigenous-owned CMEs engaged in commerce as well as providing services such as health, education and training, legal and financial services across the continent. These not only provided direct services to their communities but represented an attempt at the re-construction of Indigenous institutions from the ground up. The late political activist, Yaegl elder, and co-founder of the Nungera Co-operative Society Ltd, Joyce Clague MBE, stated that the preference of the co-operative model over associations and corporations was 'because

we want to have an equal say, we want to share the responsibility, and we want to work together to improve our living conditions and our life chances' (Co-operatives Federation of New South Wales & RDA Mid North Inc., 2013, p. 25).

Land rights through the Native Title process (beginning with the *Aboriginal Land Rights (Northern Territory) Act 1976*) made gains for Indigenous wealth and commerce; in conjunction with increased access to financial support, the rights allowed many Indigenous communities to return to their traditional homelands to live autonomously. These communities developed and managed their own local economies through the revival of traditional practices such as fishing, hunting and gathering, in what Altman, Buchanan and Biddle labelled the 'hybrid (three-sector) economy' or 'customary sector' (Altman, 2007; Altman et al., 2006). Out of this suite of cultural and economic practices has emerged the Indigenous Land Management model, comprising innovative responses to environmental management and economic development, including carbon sequestration, biodiversity protection, natural resource management and eco-tourism (Zeppel, 2006).

Despite the proliferation of community-controlled organisations and growing advocacy for Indigenous self-determination, the establishment of state-designed institutions – including Local Aboriginal Land Councils in 1983 and Native Title Corporations in 1993 – was undertaken with limited meaningful input from Indigenous communities (Bauman et al., 2013). While these institutions provided marginal gains in self-governance, they simultaneously introduced tension within the organisational landscape, as representative authority shifted away from community control toward the administration of Indigenous affairs according to the Australian state's frameworks and procedures (Sullivan, 2018). At the same time, the corporation model became more practical for funding opportunities (due in part to a policy erasure of alternative models including CMEs), and this came at the expense of community control.

Capacity for self-determination was effectively tied to increasingly paternalistic funding guidelines, and this found Indigenous organisations competing for their existing funding against non-Indigenous equivalents (Page, 2018). After a period of comparative freedom, the trajectory of Aboriginal Affairs policy, Page states, thus became animated by 'a narrative of top down, undemocratic, racist and unaccountable programming by the Commonwealth' (2018, p. 186).

Throughout the late 1980s and into the 1990s the impact of neoliberalism on the wider co-operative economy came in two phases; changes in political economy that saw policy and legislative reforms sideline co-operative economics, and consequent marketplace changes that have facilitated the transition into a more aggressive environment for co-operative enterprises. Reduced visibility of co-operative and mutual management within policy, education and research compromised the perceived legitimacy of CME models, which contributed to the successive waves of incorporation and dissolution of enterprises. Internationally, lack of education and skills training specifically for co-operatives and mutuals (Kalmi, 2007) has led to a systemic lack of co-operative expertise in law, accounting and management, leaving co-operatives and mutuals alienated from adequate sector-specific support and thus affecting not only productivity but confidence in the model (Adams & Deakin, 2017).

The Indigenous sector experienced another radical policy change with the election of the Coalition government in 2013, with severe and wide-ranging cuts to Indigenous-specific programs and funding opportunities. With this came a highly competitive tendering process that explicitly prioritised corporations in its framework. For Indigenous organisations, the corporate model (established under the Corporations (Aboriginal and Torres Strait Islander) Act 2006) became increasingly more practical for grant funding due in part to the policy erasure of alternative models such as co-operatives and mutuals (Page, 2018). The threat this posed to Indigenous CMEs in funding their service provision has been compounded by concerns that community control will evaporate from within in favour of management expertise sought from outside the Indigenous sector. This study seeks to redress these issues of confidence and capacity by investigating how social and cultural values inform the governance mechanisms of Indigenous co-operatives, and how these mechanisms facilitate self-determination. As co-operative governance has been observed as a method for protecting cultural tradition for ethnic communities, understanding the current landscape of Indigenous co-operatives would bring visibility to a sector of Indigenous employment and provide a platform for stories of Indigenous self-determination (Dana & Light, 2011).

2.1 Indigenous Organisations and Self-Determination

The guiding principle of self-determination involves not only the self-management of health, housing or community services, but the reproduction of all aspects of life. The United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) asserts the rights of Indigenous peoples in practicing self-determination ‘by virtue of which they freely determine their political status and freely pursue their economic, social and cultural development’ (Assembly, 2007, p. 2). It then follows that a genuine project of self-determination would involve all aspects of life, including health, education, culture, and pertinently for many Indigenous peoples, language. Indigenous ways of conceptualising genuine self-determination are reflected in the UNDRIP, in that the scale at which we measure self-determination is most effectively realised at the community level (Porsanger, 2010, p. 437).

Collectively, Indigenous-owned CMEs employ hundreds of people and service thousands nationally (Patmore et al., 2024). Yet, for several decades, little academic attention has been paid to their role in Indigenous self-determination or their capacity for community development. There has been little focus in the literature on co-operatives and mutuals in Australia for decades, but this is changing, with several Australian researchers engaging (to varying degrees) in this field presently (Collins et al., 2016; Crabtree et al., 2019; Cutcher & Dale, 2022; Grimstad et al., 2021; Patmore et al., 2024; Phelan et al., 2012). Co-operative and Corporations Legislation has recently changed, providing a more consistent legislative environment for CMEs across Australia (NSW Government, 2024). This will have implications for CME development; with the legal changes having the potential to bring certainty and confidence to CME members. Whilst little research has been conducted on Indigenous co-operatives specifically, there have been promising outcomes of recent studies engaged in the wider Indigenous CME movement. As part of a series of research projects on community contributions among Indigenous enterprise, Krivokapic-Skoko et al., (2018) conducted an analysis of 68 Indigenous private, community-owned, and co-operative businesses across Australia. Using a qualitative questionnaire, data was collected to measure the extent to which each enterprise contributed to their local community. The results indicated that, compared to private and community-owned enterprises, co-operative enterprises were more frequently and intensely involved in community activities than either alternative, represented in terms of volunteer hours, goods and services provision and investments in sponsorship. Unpaid advice was found to be positively impacted by embeddedness in community and negatively impacted by entrepreneurial innovativeness and formal training in business management. This speaks to the issue of Western economic and organisational values penetrating Indigenous communities, as part of the wider neoliberal turn in which self-determination has become individualised. Predicated on individual power and mobility, the prioritisation of educational attainment represents a double-edged sword for Indigenous peoples; it ostensibly opens up doors for personal development, but may potentially disrupt the fabric of Indigenous cultural and political values.

While existing accounts provide detailed insight into the individuals and organisations involved in the establishment of early Indigenous co-operatives, less attention has been given to the operational characteristics of these enterprises. Early Indigenous co-operatives in Australia were typically established to deliver essential goods and services that were otherwise inaccessible to Indigenous communities, including housing, retail supply, employment generation, credit provision, and community infrastructure. Membership was generally drawn from local Indigenous communities, with eligibility often linked to kinship, residence, or community affiliation, reflecting collective rather than individualised economic objectives.

Governance arrangements varied considerably across time and place. In some cases, co-operatives were governed and managed directly by Indigenous members through elected boards and collective decision-making structures, consistent with co-operative principles of democratic control. In other instances, particularly during earlier periods, non-Indigenous actors – including missionaries, government officials, and advocacy organisations – played a significant role in establishment, administration, or oversight. While such involvement was often framed as supportive or facilitative, it also reflected the broader settler-colonial constraints imposed on Indigenous economic participation. Importantly, even where external support was present, these co-operatives frequently operated as practical instruments of Indigenous self-determination, enabling communities to exercise collective authority over economic resources, labour, and service provision, and to incrementally expand Indigenous control over organisational governance within restrictive institutional environments.

3. Indigenous CMEs: Legislative Models and Self-Determination

The Indigenous CME sector consists of several enterprise and incorporation models (see Table 1); enterprises incorporated under the *Corporations Act 2001*; *Corporations (Aboriginal and Torres Strait Islander) Act 2006*; *Incorporated Associations Acts* (of relevant State/Territory) and the recent *National Co-operative Law* legislation (of relevant State/Territory) (Australian Uniform Co-operative Laws Agreement, 2024). This has changed over time as well, with a number of enterprises having transitioned from co-operative to corporate status but maintaining levels of community control. The mutual sector now entirely comprises enterprises incorporated under three Acts: *The Corporations Act 2001*; *the Corporations (Aboriginal and Torres Strait Islander) Act 2006*, and the relevant State/Territory iterations of the *Incorporated Associations Act*. These legislative changes have ostensibly reduced the administrative and regulatory barriers that were historically characteristic of the CME sector.

Table 1. Overview of different organisational types available to Indigenous enterprises, their governance model and incorporation/registration.

Organisation Type	Governance Model	Legislation	Incorporation
Corporation	Mutual	<i>Corporations Act 2001</i>	Corporation
		<i>Corporations (Aboriginal and Torres Strait Islander) Act 2006</i>	Indigenous Corporation
		Incorporated Associations Acts (State equivalent)	Incorporated association
	<i>Indigenous Corporation</i>	<i>Corporations (Aboriginal and Torres Strait Islander) Act 2006</i>	Indigenous Corporation
Co-operative	Multi-stakeholder co-operative	State Co-operative Acts and <i>Co-operatives (Adoption of National Co-operative Law) Act 2012</i>	Co-operative
	Enterprise co-operative		

Australia's legislative landscape for Indigenous CMEs reflects both federal fragmentation and the historical marginalisation of Indigenous economic initiatives. State and territory co-operative laws were originally designed for agricultural, credit, and consumer co-operatives, with little attention to Indigenous governance or collective cultural obligations. As a result, Indigenous CMEs often navigate multiple legal regimes while striving to maintain community-led decision-making, inclusive membership, and culturally embedded accountability practices.

Indigenous CMEs are governed under a combination of state co-operative legislation and, in some cases, federal corporations law. The Co-operatives National Law provides some harmonisation of registration, governance, and reporting standards, but significant variation remains across jurisdictions. Statutory frameworks emphasise financial compliance and conventional corporate governance, which may not reflect Indigenous models of collective ownership, kinship-based membership, or community accountability. This highlights the need for legislative flexibility that recognises Indigenous governance forms and supports enterprises in exercising self-determination while meeting statutory obligations.

From an accounting and management perspective, these legislative conditions have direct implications for Indigenous CMEs. Multi-service, community-oriented enterprises pursue social, cultural, and economic objectives simultaneously, yet existing reporting frameworks remain financially focused, potentially obscuring the broader value generated. Greater recognition of Indigenous governance structures would enable contextually appropriate

accountability mechanisms, supporting transparency, community trust, and sustainable resource management. Such reforms would strengthen the capacity of Indigenous CMEs to exercise self-determination and provide co-operative scholars with richer insights into governance, performance, and accountability in culturally grounded enterprises.

The legislative framework governing the establishment and operation of CMEs is dispersed across federal, state, and territory laws, creating administrative complexity. This fragmentation has been partially addressed through the adoption of the National Co-operative Law across all jurisdictions as of 2020 (NSW Fair Trading, 2020). However, several states and territories – including Queensland, South Australia, Tasmania, and the Northern Territory – do not provide public access to information on registered co-operatives. This gap could be addressed by implementing a uniform requirement for all jurisdictions to maintain publicly accessible directories, similar to those in New South Wales, Victoria, and Western Australia (Apps, 2016).

Against a backdrop of fragmented legislative models, Indigenous co-operatives provide critical opportunities for tangible self-determination. The following two sub-sections provide illustrations of self-determination in two key sectors.

3.1 Indigenous Health and Community Control

Contemporary studies have illustrated the ways in which Indigenous communities build alternative assemblages for production (Bargh, 2012; King & Cormack, 2024) and alternative institutions for service provision (MacArthur & Matthewman, 2018). Many of the community-owned organisations that now comprise the Aboriginal Community Controlled Health Services (ACCHS) or Aboriginal Medical Services (AMS) sector, in the words of the late Puggy Hunter, emerged 'through a process of Aboriginal community struggle in response to the perceived failure of mainstream health services to meet health care needs' (as cited in Couzos & Murray, 2008: p.vi). For decades ACCHSs have administered holistic and culturally informed healthcare to Indigenous communities, particularly in regional and remote areas.

Recent Australian studies on ACCHSs have highlighted their considerable contributions to improving Indigenous health in Australia (Lavoie et al., 2010; Campbell et al., 2018; Coombs, 2018). Whilst research on the topic is comparatively limited, available evidence supports the claim that ACCHSs have played a crucial role in improving the health of Indigenous people (Coombs, 2018). ACCHSs operate more effectively than conventional health services due in part to their provision of culturally appropriate care. This is particularly evident in rural and regional areas where healthcare services are far less accessible than in urban areas, and where centralised (top-down) frameworks typically fail or produce friction when applied contextually within the diverse range of cultures and language groups that comprise Australia's First Nations (Panaretto et al., 2014; Coombs, 2018).

In regional and remote areas, ACCHSs account for around 50% of total Indigenous patients, indicating strong community trust in the model as a 'practical embodiment of Indigenous self-determination' (Coombs, 2018, p. 39). Similarly, research conducted by the Lowitja Institute highlighted the considerable capacity for ACCHSs in addressing the mental health needs of Indigenous communities, an outcome of their emphasis on cultural care and efforts to develop 'a greater level of trust and cultural credibility with their clients and local community' (Lowitja Institute, 2018).

However, since the election of the Coalition Government in 2013, federal policy has diminished the role of ACCHSs in their own field, most significantly through the implementation of the Primary Health Network (PHN) initiative. Coombs (2018) describes the political nature in which the PHN initiative came about; in essence a de-funded and consolidated version of Labor's Medicare Locals, the PHN initiative was originally targeted at assessing primary healthcare issues and identifying service gaps across the sector as 'third party payers' (Wade, Smith, Peck & Freeman, 2006, p.3, as cited in Coombs, 2018, p. 39)).

Presently the PHN initiative describes its key objectives as 'increasing the efficiency and effectiveness of medical services' and 'improving coordination of care' (DOH, 2020a) but the cost of consolidating the existing Medicare Local system was 'estimated to be as high as [AUD] \$200 million' whilst the PHNs resemble 'either consortia of former Medicare Locals or have a former Medicare local as lead partner' (Coombs, 2018, p. 3). Indigenous health is one of

the seven key priority areas of the PHN initiative, with specific attention on intersecting health issues such as social and emotional wellbeing, suicide prevention and alcohol and other drug services (DoH, 2016).

However, as Coombs (2018, p. 41) illustrates, the PHN guiding framework seems to contradict several key pieces of existing Government policy relating to Indigenous health (as well as ignoring recommendations from the Closing the Gap Steering Committee), leading to confusion and frustration among ACCHSs. The current guidelines stipulate the PHNs must establish Community Advisory Committees working in tandem with GP-led Clinical Councils with the responsibility of communicating locally relevant clinical and consumer issues to the PHN Board. Of these bodies, 'it is expected' Indigenous health organisations and their workers will be represented, but this is not required (DOH, 2016, p. 8). In some cases, this textual vagueness resulted in lack of engagement with appropriate ACCHSs by some PHNs (Coombs, 2018, pp. 41-43). As ACCHSs build upon decades of locally specific knowledge and trust, as well as long-standing relationships with communities and the resulting social capital, this lack of engagement regarding PHNs can potentially create institutional amnesia within the sector. In this instance, institutional amnesia can directly compromise service delivery by 'disrupting routines of behaviour or by robbing agents of the capacity to reinterpret policy when faced with uncertainty' (Stark & Head, 2019).

The evaluation of the PHN Program identified several unmitigated weaknesses of the policy, including a centralised bureaucracy with little connection to local communities and a hierarchical funding model that constrains the capacity for Indigenous self-determination and breeds conflict through competition for funds. Coombs argues that the increasing reliance on the PHN program has meant 'the project of self-determination appears to have been abandoned' and argued that the PHN Program 'fundamentally undermine[s] the principle of Indigenous self-determination' (Coombs, 2018, p. 41).

The service model developed for the PHN initiative thus leaves little room for genuine community consultation. PHNs embrace a particularly hierarchical structure, with assessment, procurement and funding responsibilities vested exclusively within the commissioning body (the PHNs). This leaves services providers (i.e., ACCHSs) with little oversight or control, which can be particularly detrimental to communities that build trust relationally over time.

With the Covid-19 pandemic, the ACCHS sector was posed with a threat and an opportunity. An article by Darumbal and South Sea Islander woman Amy McQuire (2020) appearing in *The Saturday Paper* delineated the journey that the sector has embarked upon since the first signs of a pandemic appeared. The sectors' capacity for gathering and disseminating information has proven incredibly effective, communicating not only between local communities and across state and territory boundaries, but as far away as the First Nations of Canada. This arguably stands as a testament to the adaptability of ACCHSs in the face of complex challenges and, as McQuire writes, the sector has made considerable groundwork in responding to past health issues such as H1N1 swine flu in 2009. One of the primary factors at work in the sector's responsiveness is its awareness of its community and the specific forms of care that their community require. For this reason, despite chronic underfunding and the legacies of racialized health inequality, the sector sees increasing demand for its services every year, reflecting the satisfaction of community-controlled health on the ground.

In this context, two themes have emerged out of the Covid-19 pandemic and the response by the ACCHS sector and the wider health community. Firstly, the pressure elicited in Indigenous organisations in their efforts to protect their communities has highlighted the fundamental value in sovereignty. Indigenous sovereignty over their lands remains a contested issue, with Native Title and associated legislative concessions having allowed some communities to exercise only a small measure of autonomy. Critical to this is the question of resource allocation, and the ACCHS sector has endured chronic underfunding amidst increasingly aggressive marketisation of social services, compounded by the vacuum in which Indigenous representation continues to be left. McQuire (2020) points to the paternalistic discourse that reinforces the notion that Indigenous lives are 'simply a "problem" to be solved, a "gap" to be filled'.

Secondly, Indigenous community-controlled healthcare operates on a holistic model, with services embedded in the localities they serve. This allows communities to directly shape the services provided by their organisations, resulting in highly efficient resource allocation. So it was that by the time Australia had its first confirmed case of Covid-19,

Indigenous health organisations such as the Apunipima Cape York Health Council were already producing public health information (in local languages and vernacular), sourcing equipment and discussing border closures (Finlay & Wenitong, 2020).

3.2 Indigenous Finance and Community Control

Globally, financial CMEs are the largest providers of microfinance services to poor and marginalised communities. This is often attributed to their capacity to contribute to wealth generation through local ownership and control of capital, which facilitate and protect investment within local communities (Pomeroy, 1995). In global terms, CMEs represent 78 million clients living below USD \$2 per day, and in South Asia alone, provide finance to 54.4% of those living under the extreme poverty line (MacDonald et al., 2013, p. 112). In the state of Kerala, India, co-operatively owned finance has played a pivotal role in providing economic mobility to women and developing food security (Reed et al., 2012). CMEs can provide a crucial service for marginalised communities by generating economic mobility and facilitating financial inclusion (Ghosh, 2013).

In Australia, up until the 1980s, credit unions were subject to their own legislative requirements and were afforded tax incentives. Not being subject to the same strict reporting requirements as the large mainstream banks and benefiting from reduced taxes helped sustain a wide range of credit unions that serviced discrete memberships. However, a range of structural changes, most notably demutualisation of consumer and producer co-operatives, privatization of the public sector, and deregulation of the financial services sector made it increasingly difficult for smaller credit unions to survive. There were also major issues of unprofessional handling of members' money, and the sector itself accepted that it needed to be regulated to improve their reputational standing in communities. The result was a raft of amalgamations, which saw credit union numbers fall from 549 in 1983 (Lewis, 1996) to 88 in 2013 (APRA, 2013). However, whilst amalgamations and incorporations reduced the total number of credit unions, the remaining credit unions underwent a process of professionalisation, thus maintaining the trust of customers, and saw their customer bases endure with many increasing. The sectoral makeup of credit unions and mutuals changed considerably with the professionalisation and marketisation reforms of the 1980s and 1990s with many changing from credit unions for members of a specific profession or workplace, to becoming Mutual Banks open to all customers.

Demutualisation and corporatisation of large agricultural, consumer and other rural co-operatives were popularised by new incentives for private companies and a systemic lack of CME expertise in accounting and management sectors, leaving the sector without adequate administrative and financial support. Often the primary cause of demutualisation came from those unfamiliar and/or unskilled in CME management:

In most cases, demutualisation is caused by the choices of the cooperative executives, with the support of outside consultants and with the acquiescent consensus of the boards of directors; very rarely is it a product of pressure from the members. (Barberini, 2009, in Co-operatives Australia, 2010, p. 2)

There does remain, however, a sizable portion of the CME sector that chose not to expand through concentration of ownership, but by re-investing in human capital through education and training, community building and sponsorship, and responding to their own communities' specific needs (MacDonald et al., 2013; MacPherson, 2007, 2008).

Catturani and Cutcher (2015) provide the example of Traditional Credit Union (TCU) the first fully Indigenous-owned credit union in Australia. As self-described 'First Nations banking specialists' the TCU provide financial services in thirteen remote communities and two urban centres across the Northern Territory (NT). These offices are complemented by twenty-five ATMs across the NT, as well as up-to-date mobile and internet banking services developed to allow members to access services without needing to leave their community.

TCU invests their surplus into staff training and development because:

- This maintains accreditation and compliance requirements

- This reduces stigmatisation of and within communities by providing professional services (Collard et al., 2003)
- People with a history of (financial) marginalisation are more wary, less trusting, and respond most effectively to professional services even if it comes at a higher cost (Jones, 2008; Catturani & Cutcher, 2015)

In conjunction with their financial services, TCU also provides financial literacy programs in their communities.

4. Methodology and Approach

Given the absence of a comprehensive and authoritative register of Indigenous co-operative and mutual enterprises in Australia, this study adopts an inductive analytical approach that moves from empirical evidence toward the development of broader organisational and sectoral insights (Glaser & Strauss, 1967; Strauss & Corbin, 1990; Foley, 2010). Grounded theory is employed to systematically engage with available data in order to generate conceptual understandings of the structural characteristics, governance arrangements, and service orientations of Indigenous co-operatives, mutuals, and community-controlled organisations. This methodological approach supports the development of analytically robust insights that are appropriate for strategic and policy-relevant analysis in a context where established theoretical and empirical frameworks remain limited.

This analysis provides an estimate of the number and distribution of Indigenous Co-operative and Mutual Enterprises (CMEs) in Australia, disaggregated by State and Territory and by primary service sector. Its purpose is to present a nationally consistent, evidence-based overview of Indigenous CMEs. The analysis is designed for strategic, policy, and sectoral understanding rather than regulatory or compliance use.

The primary data source for this work is the Business Council of Co-operatives and Mutuals (BCCM), particularly its 2021 *Indigenous Inclusion in the Co-operative and Mutual Sector* report, which provides the most widely cited national estimates of Indigenous CMEs and their distribution across states and territories. This material was supplemented by the Care Together Co-operative and Mutual Enterprise Directory, academic and sector research on Indigenous community enterprises, and publicly available information from state co-operative registries and Indigenous community-controlled organisation reporting. No single dataset provides a complete enumeration of Indigenous CMEs; therefore, this methodology synthesises the most comprehensive and credible sector-level evidence currently available.

For the purposes of this analysis, an Indigenous Co-operative and Mutual Enterprise is defined as an organisation that is Indigenous-owned, Indigenous-controlled, or Indigenous-community-governed; operates on co-operative, mutual, or collective principles such as member or community benefit and shared governance; and is recognised in sector research as part of the co-operative and mutual economy. Organisations are included regardless of whether they are incorporated under the Co-operatives National Law or alternative legislative frameworks, including co-operative-like entities operating under other legal forms. This definition reflects BCCM's sector classification approach and acknowledges the diversity of legal structures used by Indigenous organisations.

Each enterprise was assigned to a single primary service sector, based on its dominant activity. Where organisations deliver multiple services, classification was determined by reference to the organisation's primary purpose as stated in governing documents or its core service emphasis in public reporting. The sector categories used throughout the analysis are Health and Medical Services; Community and Family Services; Arts, Culture and Creative Industries; Education and Training; Employment, Business and Economic Development; Housing and Community Infrastructure; Sport, Recreation and Youth; and Multi-service or Unclassified. Assigning a single dominant sector avoids double-counting and reflects standard practice in sectoral economic and social analysis.

Organisations were allocated to a single State or Territory based on their principal place of operation or registration. Where organisations operate across jurisdictions, allocation was determined by the primary service footprint. State and Territory totals were reconciled to national totals to ensure internal consistency across all tables.

All figures presented are best-available estimates rather than exact counts. Numbers are rounded to whole organisations, and sector and state totals reconcile exactly to a national total of 224 Indigenous CMEs, consistent with BCCM reporting. No statistical weighting or extrapolation beyond documented sector distributions was applied.

Several limitations should be noted. Australia does not maintain a single official register of Indigenous Co-operative and Mutual Enterprises. Some Indigenous organisations operate under the Corporations (Aboriginal and Torres Strait Islander) Act 2006 or other legal frameworks and may not be consistently classified as CMEs across datasets. Service sector classification necessarily simplifies the activity of organisations that operate holistic, multi-service models. In addition, small, remote, or recently established enterprises may be under-represented in publicly available data sources. For these reasons, the figures should be interpreted as conservative, sector-level estimates suitable for strategic planning and policy analysis rather than precise enumeration.

Despite these limitations, the methodology reflects the most authoritative national sector research available, applies consistent classification across jurisdictions and service sectors, and makes transparent assumptions that can be replicated or refined as new data emerges. As such, the analysis provides a credible and defensible national picture of Indigenous Co-operative and Mutual Enterprises in Australia.

4.1 Self-Determination as a Guiding Framework

Self-determination comprises the accumulated totality of human development; social, cultural, political and economic rights are interdependent and inextricably linked. The concept of self-determination cannot be reduced to simply political or economic rights, as Moses (2000) and Muehlebach (2003) argue. Rather at the core of all conceptualisations of self-determination lie two key themes: consent and control (Porter et al., 2017).

Indigenous CMEs provide a practical response to the marginalisation and disempowerment created by settler-colonial policies, including land dispossession, restrictive labour regimes, and exclusion from mainstream economic and political institutions. By enabling communities to collectively own and manage resources, deliver housing, health, and social services, and make decisions through culturally grounded governance structures, these enterprises allow Indigenous people to exercise self-determination in tangible ways. Indigenous CMEs are not merely symbolic; they structure economic activity and community decision-making to restore autonomy, support social cohesion, and counter the ongoing effects of historical dispossession. Analysing these organisations therefore reveals how governance, membership, and service provision intersect as mechanisms through which Indigenous communities assert agency and rebuild authority over their economic and social futures.

The emergence of Settler Colonial Studies two decades ago marked a new development in the discussion on coloniality and decolonisation within the conceptual landscape of colonialism, supplementing the considerable work by Indigenous scholars living under settler colonialism collectively regarded as Indigenous Studies. Veracini (2011, p. 3) in their introduction to the inaugural issue of the journal *Settler Colonial Studies*, argues that there exists an academic obligation to disentangle colonialism from settler colonialism due to the fundamental distinctions innate in each politico-historical process. Veracini asserts that whilst both systems are prescribed by displacement and unequal relations, it is in the specific spatial nature and the established hierarchical distinctions that most distinguishes the two forms and their impact on Indigenous communities; colonialism sought to absorb the dispossessed communities into its economic machine, whilst settler colonialism sought to deny the existence of any community at all; put simply, ‘if I come and say: ‘you, work for me’, it’s not the same as saying ‘you, go away’ (Veracini, 2011, p. 1).

Patrick Wolfe (2006) situates Indigenous dispossession within the broader framework of settler colonialism, describing it as governed by a “logic of elimination” (p. 388). Unlike the franchise-colonial relationships of the British Raj or the Dutch East Indies, settler-colonialism is not primarily extractive; rather, it seeks to replace Indigenous populations on their land with an imported labour force that extracts surplus value from the colony’s resources (Wolfe, 2006, p. 868). This perspective highlights how Indigenous populations are systematically marginalised, dispossessed, and incorporated into economic systems in ways that are both structural and enduring. Understanding these dynamics provides a conceptual foundation for analysing the specific historical and contemporary experiences

of Indigenous peoples in Australia, where settler colonial institutions shaped the emergence, governance, and limitations of Indigenous co-operative and mutual enterprises.

In this context, Indigenous self-determination can be understood as both a political and economic response to the enduring structures of settler-colonialism. While Wolfe's analysis highlights the systemic dispossession and exploitation that underpinned the establishment of settler societies, Indigenous communities have consistently sought to assert control over their social, cultural, and economic affairs despite these constraints. Self-determination encompasses the capacity of Indigenous peoples to organise collectively, manage resources, and make decisions that reflect community priorities and cultural values, rather than being subordinated to externally imposed governance or economic systems. In the Australian context, mechanisms such as co-operatives, mutual enterprises, and community-controlled organisations have provided practical avenues through which Indigenous communities can exercise this agency, reclaim autonomy over service delivery, and pursue development pathways aligned with local knowledge, collective wellbeing, and intergenerational sustainability. These structures demonstrate that self-determination is not merely a legal or rhetorical principle but a materialised form of governance, economic participation, and cultural continuity that directly counters the ongoing legacies of dispossession described by Wolfe (2006).

4.2 Data collection methods

A scoping review was conducted using secondary source material – this comprised registry data from State Government co-operative registries, the BCCM co-operative and mutual directory, and University of Western Australia's Australian Co-operative and Mutual Enterprise Index (Mazzarol et al., 2015; BCCM, 2024b).

Due to the structural similarities between co-operative and mutual models – and the recent history of co-operatives transferring to the mutual model – this article analyses both mutual and co-operative enterprises in Australia today, referring to them thus as CMEs. Several challenges in the collation of (particularly Indigenous owned) CMEs in Australia have presented themselves; namely, the range of registrations applicable to the enterprises, the lack of up-to-date databases owing to the fluctuating nature of the CME sector, difficulty identifying the nature of CME ownership, and the lack (or unreliable nature) of online resources for many enterprises.

Regarding the range of registration requirements, these comprise separate federal, state and territory-based legislation; this has been somewhat mitigated with the establishment of the National Co-operative Law legislation across all States and Territories as of 2020 (NSW Fair Trading, 2020), but some States and Territories (Queensland, South Australia, Tasmania, and Northern Territory) do not provide public access to co-operatives within their jurisdiction, making cross-references and identification difficult. This could easily be mitigated by a uniform requirement for States and Territories to provide freely accessible directories of their registered co-operatives similar to those in New South Wales, Victoria and Western Australia.

In terms of access and analysis of contemporary data, several issues persist. Firstly, very few people have sought to tabulate data specifically on Indigenous CMEs, and of those, the primary aim has typically not involved investigating the Indigenous CME sector specifically, but rather the overall CME sector (the exceptions being Collins et al., 2016; Collins et al., 2017; Mazzarol, 2017; Krivokapic-Skoko et al., 2018, Krivokapic-Skoko, 2018). Secondly, whilst annual returns are required for each organisation within its State, this data is not freely accessible, as aforementioned, and thus would involve a burdensome length of time and resources for organisations or individuals to maintain complete and contemporary records. As well as this, some organisations tend to submit their returns late which would further complicate third-party data collection, as this can be perceived as evidence of insolvency and/or dissolution. Thirdly, CMEs have been converting to corporations in considerable numbers over the past two decades, and this has been no different for Indigenous CMEs.

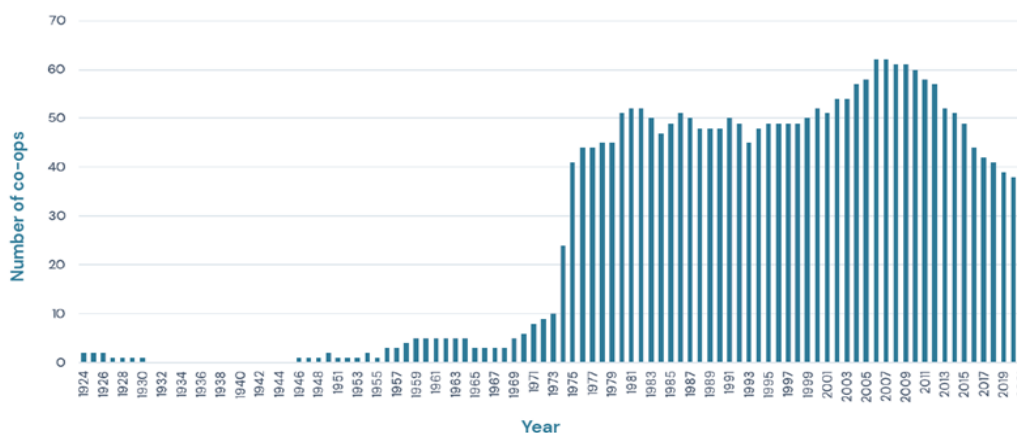
This paper has also benefitted from historical records over Indigenous Co-operatives collected as part of the Visual Historical Atlas of Australian Co-operatives research project (Patmore et al., 2024). Acknowledging the aforementioned difficulties in providing accurate statistics for CMEs, current approximations conclude the number of co-operatives in each State/Territory are as follows in the next section.

5. Findings and Discussion

5.1 Indigenous CMEs in Australia over time

The vast majority of Indigenous co-operatives still in operation have their roots in the early 1970s – specifically the 3-year period coinciding with the Whitlam Labor Government (1972-1975). There seem to be two key reasons for this plateau post-1977. Firstly, the Whitlam Dismissal and consequent Fraser Government represented a considerable loss for the struggle for self-determination. Under the new federal slogan of ‘self-management’ the relatively new Department of Aboriginal Affairs saw a 43% budget cut – of this, funding reserved for Indigenous enterprises had \$8 million cut of its AUD \$10 million annual budget (The Canberra Times, 1976). Secondly, *Commonwealth Aboriginal Councils and Associations Act* 1976 introduced a simplified form of incorporation for Indigenous organisations, providing an alternative to the co-operative model popular during the first half of the 1970s.

Figure 1. Number of Indigenous Co-operatives and Mutuals in Australia



Source: Patmore et al., 2024

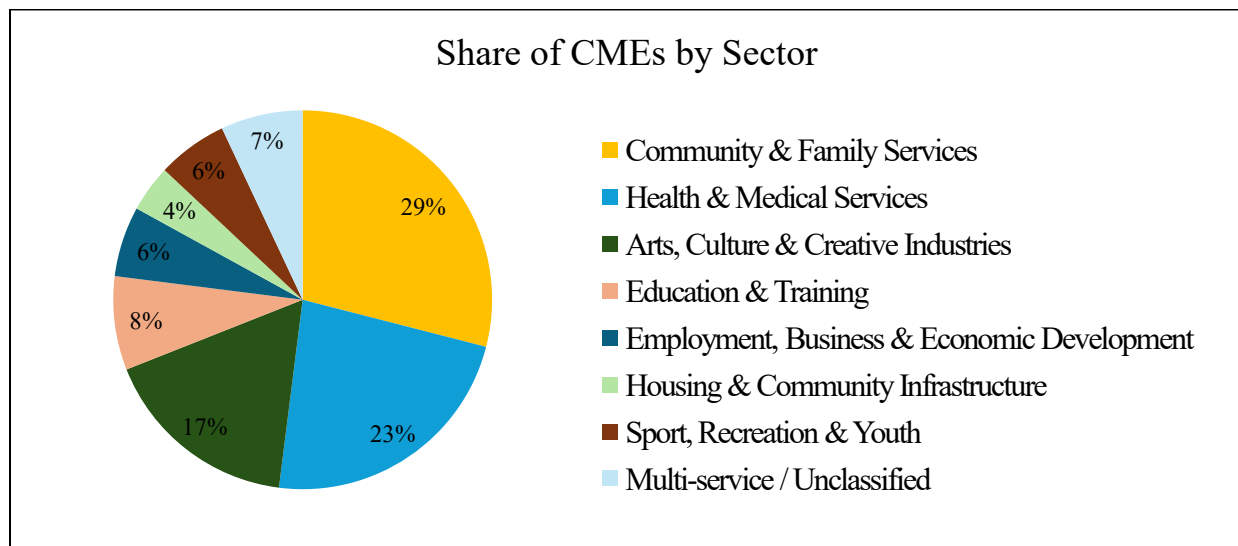
There was a continued growth of Indigenous co-operatives, reaching a recorded peak in the Visual Historical Atlas of Australian Co-operatives (VHAAC) of 95 in 2007. A significant example was the Traditional Credit Union (TCU), which was founded by East Arnhem Land elders in the NT in 1995, concerned that financial exclusion, which was being exacerbated by the closure of bank branches in regional and remote communities, would increase the socio-economic disadvantage of Indigenous communities. By October 2009 the TCU had a head office at Casuarina, a Darwin suburb, and ten full-service branches in remote Indigenous communities. It offered a financial literacy education program for its members and sponsored community festivals, sporting events and university scholarships. Indigenous co-operatives became involved in legal struggles to improve the lives of Indigenous Australians with the Bur-del Co-operative Advancement Society, at Ayr, Queensland, acting against the state government in 1979 under the federal Racial Discrimination Act for its refusal to allow a caravan park lease (Cutcher & Dale, 2022, p. 2; Patmore & Westcott, 2021, p. 54).

Table 2. Verified State/Territory count of Indigenous CMEs with a sector allocation based on industry distribution trends from sector data

State / Territory	Health & Medical	Community & Family	Arts & Culture	Education & Training	Employment & Economic	Housing & Infrastructure	Sport & Youth	Multi-service / Unclassified	Total
NSW	14	18	10	5	4	3	4	8	66
QLD	12	14	8	4	3	3	3	8	55
VIC	8	10	6	3	2	2	2	8	41
NT	9	10	5	2	2	1	2	6	27
WA	5	7	6	2	1	1	2	6	20
SA	3	4	2	1	1	0	1	0	12
ACT	1	1	0	0	0	0	0	0	2
TAS	0	1	0	0	0	0	0	0	1
Australia	52	65	37	17	13	10	14	16	224

Table 2 and Figures 2 and 3 present the geographic and sectoral distribution of Indigenous CMEs across Australian States and Territories, revealing significant variation in scale and service focus. New South Wales and Queensland exhibit the highest concentrations, reflecting both larger Indigenous populations and more established histories of Indigenous community-controlled organisations. Victoria, the Northern Territory, and Western Australia show moderate but diverse presence, while South Australia, the ACT, and Tasmania have comparatively few CMEs, highlighting uneven national development.

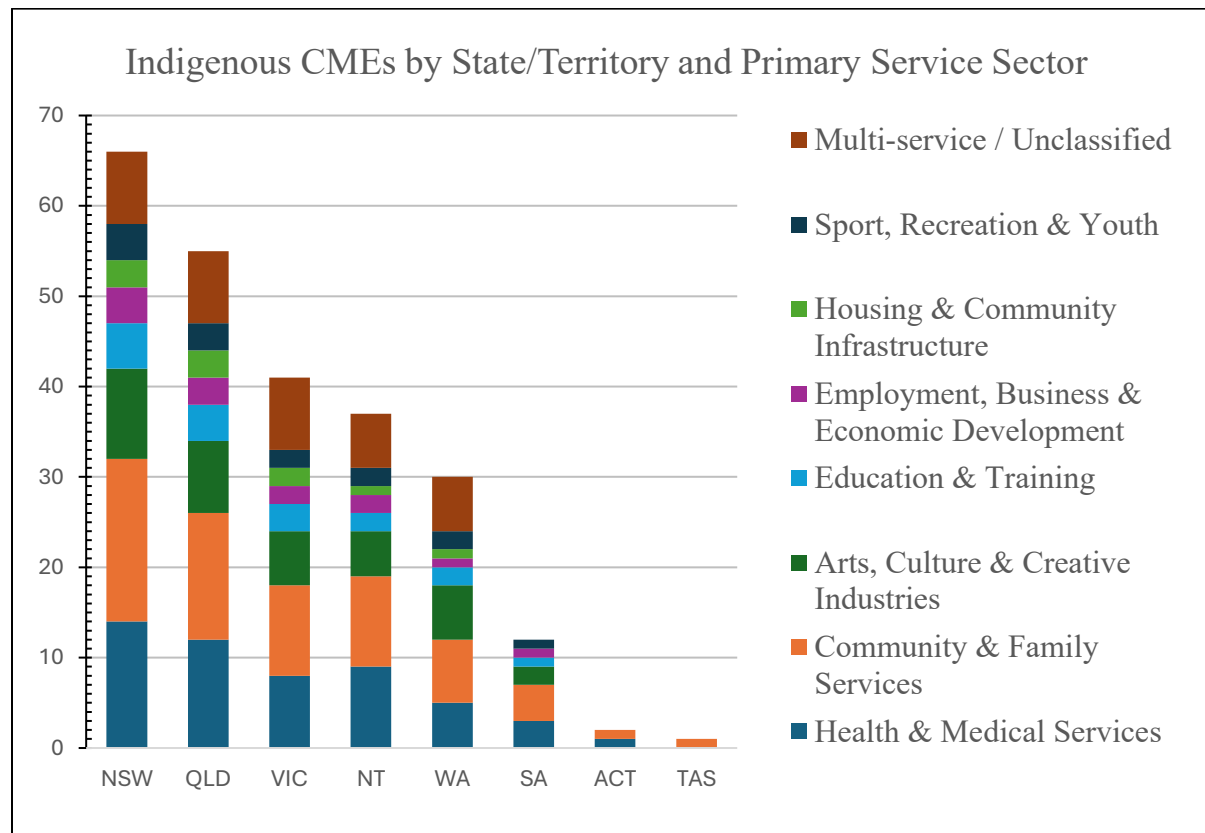
Figure 2. Indigenous CMEs by Primary Service Sector based on industry distribution trends from sector data



Across jurisdictions, CMEs predominantly operate within community and family services, health and medical services, and arts, culture, and creative industries, emphasizing collective wellbeing, cultural continuity, and social

reproduction over purely commercial aims. Education and training, employment and economic development, and housing and community infrastructure are less prominent, often embedded within multi-service models. The notable presence of multi-service or unclassified CMEs underscores their multifunctional nature and the limitations of conventional industry classifications when applied to Indigenous-controlled enterprises.

Figure 3. Indigenous CMEs by Primary Service Sector across States/Territories based on industry distribution trends from sector data



From a governance and self-determination perspective, this sectoral profile suggests that Indigenous CMEs serve as vehicles for communities to exercise collective authority over service delivery, resource allocation, and decision-making. The integration of diverse services within single organisations reflects place-based governance and locally defined priorities. For accounting and management, such multifunctionality complicates standard performance measurement and accountability frameworks, as Indigenous CMEs pursue social, cultural, and community outcomes beyond financial metrics. These complexities necessitate analytical approaches that accommodate the hybrid economic and social objectives characteristic of Indigenous co-operatives, reinforcing the importance of context-sensitive frameworks within co-operative accounting and management scholarship.

5.2 Historical trajectory – Analysis and Discussion

Co-operative and mutual models have suggested promise as effective vehicles for a diverse range of political, economic and social functions. Recent studies in innovation and sustainability transitions have highlighted the capacity for co-operative firms to influence change within dominant socio-technical configurations, addressing challenges of eco-system degradation. Under the appropriate conditions co-operatives have acted as ‘intermediary negotiating organisations’ to facilitate landscape management (Franks, 2016) and connected workers to collaboratively regulate resource extraction (Griffith, 2008; McCay et al., 2014).

Of the presently registered Indigenous co-operatives, their provided services are diverse and multifunctional; for example, medical co-operatives not only provide relevant medical advocacy and support services, but very often also provide social and community services; housing co-operatives often provide legal and community services. This speaks to the holistic nature of these organisations; as they are community controlled, their services provision reflects the direct needs of their local members.

Neoliberal public management renewed pre-existing race-based discrimination through the bureaucratisation of cultural imperialism, criticised by one of Sullivan's Indigenous interviewees as 'part of a larger scheme to downgrade community control of resource agencies and the role they play' in providing value for their communities (2018, p. 207). Preliminary research into the registrations of Indigenous businesses provides an insight into the substantial share of co-operatives that have incorporated over the past two decades. A study in 2015 established the number of registered co-operatives at seventy-six (Mazzarol, 2015). As of 2020, approximately forty-three remain (active) registered co-operatives; the shortfall attributed to incorporation, dissolution and amalgamation. Understanding this process and its impact on community control and self-determination would be a potential outcome of this work.

There remains a chronic shortage of specialist accounting, legal and planning advice for Indigenous CMEs. This forces CMEs to employ services of professionals with appreciation for neither Indigenous nor co-operative governance. Through this process arises the risk of the Rochdale cul-de-sac, a process of co-operative restructuring by which the responsibilities of management and service provision are removed from the membership and ascribed to (external) managerial agents. By employing non-Indigenous professionals, a (racialized) principal-agent relationship may develop, in which the community becomes de-tethered from management and decision-making mechanisms.

5.3 Current status – Organisational Diversity and Self-Determination

In Australia and around the world, there is a returning focus on co-operative, mutual and community-controlled enterprises (CMEs), particularly in functioning as effective organisational vehicles for service provision and community development. A key reason for this is the democratic governance models embedded within CMEs that allow members their own voice in decision-making processes, whether through direct representation or by a member-elected Board. For Australia's Indigenous peoples, these models have proven to be effective vehicles for building self-determination by embedding decision-making power into their communities and providing Indigenous peoples with means to build social, cultural and economic wellbeing on their own terms.

Indigenous co-operatives, mutuals, and community-controlled organisations in Australia exhibit considerable diversity in their organisational forms, reflecting differences in size, service focus, membership structures, and governance arrangements. For example, some Indigenous CMEs operate as housing co-operatives, providing affordable and culturally safe housing managed collectively by community members. Others focus on health and social services, such as Aboriginal medical services or family support organisations, governed through community-elected boards. There are also arts and cultural enterprises, including Indigenous arts co-operatives, which combine economic activity with cultural preservation and community engagement. This heterogeneity has significant implications for governance and self-determination, as organisational form shapes decision-making processes, accountability mechanisms, and the degree of community control exercised. Multi-service or integrated co-operatives often incorporate kinship-based representation and culturally embedded decision-making practices, enhancing local agency, while smaller or single-purpose enterprises enable targeted community-directed outcomes. Recognising this diversity is crucial for co-operative accounting and management, as conventional reporting frameworks may not fully capture the hybrid social, cultural, and economic objectives embedded within Indigenous enterprises, and underscores the ways organisational form can strengthen self-determination.

As co-operative governance has been observed as a method for protecting cultural tradition for ethnic communities, understanding the current landscape of Indigenous co-operatives would bring visibility to a sector of Indigenous employment and provide a platform for stories of Indigenous self-determination.

As Indigenous enterprises are known to play crucial social and economic roles within Indigenous communities (including income generation, employment, and community development) many have argued for them to be essential to any plan to Close the Gap (Hunter, 2015; Collins et al., 2017). The growing body of empirical data on

Indigenous entrepreneurship has offered insight into the vital role community plays in economic development and challenged the nascent race-based stigma that continues to accompany Indigenous (entrepreneurs and) communities in Australia (Mazzarol & Reboud, 2020).

5.4 Self-Government and Self-Governance

A pertinent point of difference is in what self-determination means in the political sense – self-government or self-governance. ‘Government’ comprises jurisdictional control over a space, whereas ‘governance’ comprises processes and institutional capacity to be able to exercise that control through sound decision-making. The discursive difference is considerable. Governance is a conditional practice afforded to a group, comprising concessional autonomy. Governance is transitory; good ‘governance’, on the other hand, comprises the means to establish this with the ultimate aim of achieving the social, cultural, and economic developments sought by citizens. If this is the aim of good governance, then the questions that follow are:

- How do we know when this is accomplished?
- What information is required to establish this?
- What data are available to assist in answering these questions?
- Who is involved in the evaluation?

Over the past decade, interest in co-operatives and mutual enterprises (CMEs) in Australia has grown significantly, driven by their capacity to support inclusive, community-led economic development. This trend is well-documented in the annual *National Mutual Economy* (NME) Reports by BCCM, based on the Australian Co-operative and Mutual Enterprise Index (ACMEI) led by Professor Tim Mazzarol at the University of Western Australia (BCCM, 2024a).

Today, there are approximately 222 Indigenous-owned and controlled CMEs in Australia, with a combined turnover of approximately AUD \$1.3 billion (BCCM, 2021). These organisations operate primarily in healthcare, social services, cultural education and employment, and are recognised for fostering community empowerment and local economic development (BCCM, 2024c).

The 2024 NME Report shows that the top 100 CMEs generated AUD 43.2 billion in revenue in 2022–23, a 16.1% increase on the previous year. Net profits more than doubled to AUD 1.83 billion, and assets (excluding superannuation funds) totalled AUD 191.6 billion (BCCM, 2024a). The 2025 report confirms continued growth, with revenue reaching AUD 47.7 billion by June 2024, up 38.6% from FY2021 (BCCM, 2025a).

The sector also has a substantial social and economic footprint. In 2023, CMEs employed approximately 89,000 people and supported more than 68,000 small business members (BCCM, 2024b). BCCM member organisations alone represent over 14.4 million individuals and around 60,000 businesses (BCCM, 2025a).

BCCM’s research extends beyond financial metrics to include social inclusion. Its 2021 report *Doing Business Together* highlighted cultural parallels between Indigenous values and co-operative principles, including community control and democratic governance (BCCM, 2021). This led to the development of a Reflect Reconciliation Action Plan (RAP) aimed at supporting Indigenous participation in the sector (BCCM, 2022).

However, structural barriers persist. Under the Indigenous Advancement Strategy, only entities incorporated under the *Corporations (Aboriginal and Torres Strait Islander) Act 2006* are eligible for large grants (above AUD \$500,000), excluding many co-operatives from critical funding opportunities (Senate Economics References Committee, 2016). This limitation pressures some Indigenous organisations to abandon co-operative structures despite their alignment with cultural values.

To address these challenges, BCCM has introduced targeted initiatives such as the *Care Together* program and the *Bunya Fund*. These aim to support co-operative development in social care and regional services, including in Indigenous communities, through funding and technical assistance (BCCM, 2025b).

Similarly, the regulatory environment for co-operatives and mutuals in Australia has undergone significant reform, with two primary developments shaping the sector: the introduction of the Co-operatives National Law (CNL) and

the 2019 amendments to the *Corporations Act 2001 (Cth)* through the *Treasury Laws Amendment (Mutual Reforms) Act 2019*.

The CNL, first adopted by New South Wales in 2014 and subsequently implemented across most Australian jurisdictions, created a harmonised legal framework for co-operatives (BCCM, 2024a). This eliminated the need for dual registration across states, reducing compliance costs and enabling co-operatives to operate more efficiently across borders (NSW Fair Trading, 2020). The framework also simplified governance and reporting requirements, particularly for small co-operatives, thereby supporting grassroots and regional enterprise growth (Fressoli et al., 2014).

The Mutual Reforms Act 2019 marked the first substantive legislative recognition of mutual entities under federal corporate law. It provided mutuals – particularly customer-owned banks, health funds, and motoring clubs – with a mechanism to raise investment capital without compromising their member-owned structure (ICMIF, 2019). Prior to this, mutuals were disadvantaged in capital markets due to the lack of a legal framework distinguishing them from shareholder-owned firms (ICA, 2020).

These reforms enhanced sectoral legitimacy and competitiveness. They also aligned the regulatory framework more closely with international cooperative standards, as advocated by the International Cooperative Alliance (ICA, 2020). Furthermore, BCCM has argued that these changes were instrumental in stimulating growth and diversification in the sector (BCCM, 2024a).

Despite these gains, challenges remain. The BCCM's 2025 report *Modernising Australian Co-operatives Regulation* identified structural inefficiencies in the current regulatory regime, including delays in rule approvals, outdated model rules, and the lack of mechanisms such as asset-lock provisions and digital governance tools (BCCM, 2025). The report recommended a suite of reforms aimed at enhancing regulatory flexibility, strengthening transparency, and modernising cooperative governance in line with corporate best practices.

Western Australia has recently acted on some of these issues. In 2024, the WA Parliament passed amendments to the Co-operatives Act 2009 and the Associations Incorporation Act 2015 to enable hybrid and virtual meetings, improve member privacy protections, and clarify rules around proxies and electronic signatures (WA Government, 2025). These changes are expected to improve accessibility and participation, particularly in remote and regional communities.

The reforms over the past decade at both the national and state levels have reduced regulatory barriers, increased operational flexibility, and provided mechanisms for sustainable capital raising. However, further modernisation is needed to ensure the sector remains competitive and inclusive in a rapidly evolving economic landscape.

6. Conclusion and Future Research

A scoping review of existing datasets reveals significant structural and data-related barriers to accurately mapping the Indigenous CME sector in Australia. While resources such as the BCCM directory and the ACMEI provide a foundation, a lack of consistent, accessible, and up-to-date registry information – especially across states like Queensland, South Australia, Tasmania, and the Northern Territory – makes comprehensive identification difficult. These challenges are exacerbated by the diversity of registration pathways, delays in annual returns, and the ongoing trend of CMEs converting to corporate models. Moreover, most research has not focused specifically on Indigenous CMEs, leading to a scarcity of targeted, reliable data. Without uniform public reporting standards across jurisdictions and sustained investment in culturally informed data collection, the visibility and understanding of Indigenous CMEs will remain fragmented. This has implications for policy, funding, and Indigenous economic development, as accurate data is crucial to supporting the sector's growth and sustainability.

From the 1970s onward, Australia's approach to Indigenous affairs underwent major shifts, from Whitlam-era policy of self-determination to Fraser-era emphases on self-management, to the later dominance of neoliberal public management. Early initiatives allowed some Indigenous communities to return to traditional lands and build local economies through what became known as the 'hybrid economy'. However, this momentum was disrupted in the

1980s and 1990s by increasing state intervention, corporatisation, and policy-driven restructuring that eroded community control. Many Indigenous co-operatives either dissolved or restructured under pressure to conform to funding and governance models that marginalised culturally aligned forms like CMEs. In recent years, however, there has been renewed interest in CMEs for their alignment with Indigenous values, their capacity to promote self-determination, and their growing recognition in sustainability transitions globally. Indigenous medical and housing co-operatives now provide not only essential services but also act as holistic community hubs. Yet significant challenges remain, including limited access to culturally informed legal and financial expertise, which risks disempowering communities through external management. For co-operatives to support Indigenous self-determination meaningfully, structural reforms must ensure these enterprises remain rooted in community control while equipped with appropriate, culturally competent support.

The privileging of the corporate model, due to restrictive funding policies and the marginalisation of alternatives like co-operatives and mutuals, have further weakened Indigenous autonomy. In contrast, the recent resurgence of interest in CMEs, supported by organisations like the BCCM, reflects a renewed recognition of their alignment with Indigenous values such as collective ownership, democratic decision-making, and community empowerment. While legislative reforms and sector growth have enhanced the legitimacy and capacity of CMEs, structural barriers – including limited funding eligibility for Indigenous co-operatives – continue to constrain their potential. Achieving meaningful self-determination requires not only governance capacity but also regulatory and financial frameworks that recognise and support Indigenous-led co-operative models on their own terms.

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