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Tips for action





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2

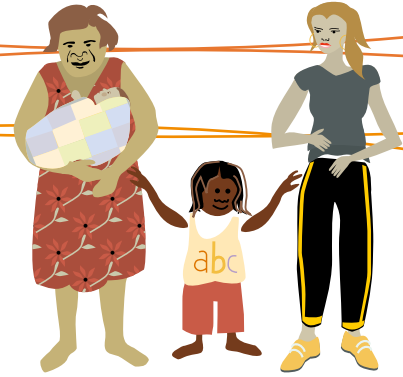
what people can do

When people are unhappy with the way book up is working in their town or community, they may want to think about taking some kind of action.

This chapter contains ideas about what an individual or family can do if they have problems with book up and where they can get further help or support to resolve these problems.

It also contains ideas about how communities or community workers can begin to deal with any book up problems they have. It includes strategies for:

- * identifying what the problems and issues are in the community,*
- * thinking about what kinds of changes would improve the situation (and whether these changes are possible),*
- * deciding on the best ways to make the changes, and*
- * monitoring and evaluating the changes to make sure they are achieving their goals.*



What's in chapter 2?

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> > *The fold-out book up map on pages 146–148 of this guide can help people work out what action is most appropriate for different book up problems. It summarises what particular communities have done to solve particular problems. It lists common problems, what individuals or communities might do to resolve them, where to find related information in this guide, and who can help. > >*

2.1 Taking individual action

Asking for the card back

A consumer may want or need their debit card back. Whether or not they have a legal right to get their card back will depend on their agreement with the trader.

>> see 6.4 *Contract between the store and the consumer*, page 106 >>

Some financial counsellors can help consumers by negotiating with the store to return the card. Often this is done at the same time the financial counsellor helps the consumer work out a plan to repay the current debt.

>> see 7.2 *Community*, page 120 >>

Cancelling the card or changing the PIN number

Banks and other financial institutions will cancel a card and/or issue a new PIN number in certain circumstances (including where the consumer's account is no longer secure).

A consumer can go to their bank or other financial institution and report that they do not have the card any more and ask that it be cancelled and a new one issued, or arrange to change their PIN number. In some cases, the bank may charge a fee to issue a new card.

Some consumers are reluctant to cancel their card and get a new one, or change their PIN number. But unless the consumer has specifically or impliedly promised the trader not to cancel his or her debit or credit card as a condition of access to book up, there is nothing wrong or illegal in doing this. In most circumstances, there is no legal reason why a consumer should not ask the bank to do this, especially where they believe the person holding their card and/or PIN number is acting unfairly.

However, the consumer may not want to take this action if they feel they need to keep using the book up offered by



that particular trader. Even where the consumer has agreed that they will allow the trader to keep their card until the debt is paid, it may be unfair (or 'unconscionable') for the trader to keep their card in certain circumstances, especially if the consumer can offer some alternate security.

> > see 6.2 Unfair conduct, page 101 > >

A financial counsellor or community adviser may be able to help a consumer explore how and why the card is being kept. If the consumer wants to continue the book up relationship, the financial counsellor or community adviser may also be able to help to get the card back in return for another form of security.



Negotiating a payment plan

A consumer may have built up a debt with the trader that is difficult to pay off in one payment period. The consumer may decide not to book up any more or to book up only a small amount each fortnight.

They may try to negotiate with the trader to pay off a portion of the debt each fortnight, but keep some money for their necessary expenses. It is a good idea to keep a record of all payments made to the trader.

Often it will help the consumer to get budgeting or other advice from a financial counsellor about reorganising their money and/or learning skills to help them manage better.

Getting out of the book up cycle

Financial counsellors and some consumer affairs agencies can offer help to individuals who want to change the way they use book up. Some of the ideas for community action in this chapter might also help individual consumers better manage their use of book up.

Complaining about breaches of the law

Individual consumers and communities can both take action if a trader is breaking the law or using unfair practices.

>> see 3.2 Taking action against unfair traders, page 47 >>

2.2 Getting started on community action

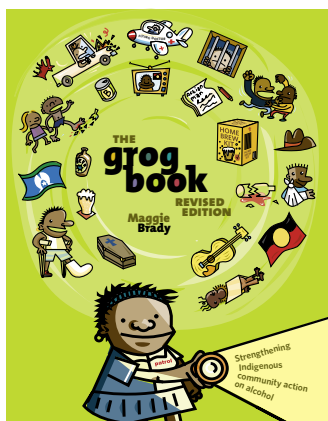
To find out what are the issues with book up in their community, people could do some 'local action research'. This research is a way to collect information about a problem from the point of view of the people experiencing the problem.

>> see 2.3 Identifying problems and possible solutions, page 25 >>

Communities may also decide to take action because of a crisis, or a problem may get to a point where people in the community feel 'enough is enough'.



¹⁰ 2nd edition
Department of
Health & Ageing,
2005



The Grog Book by Maggie Brady¹⁰ was written to encourage and stimulate community-based action about alcohol problems. It has many useful ideas about how to 'get going' on community problems generally.

The Grog Book says that the first and most important thing is to 'start out with the issues that most concern local people', no matter how they are defined.

Enough is enough!

Haasts Bluff (Ikuntji) is a community of about 200 people not far from Papunya in the Northern Territory. Most community members have bank debit cards and receive payments electronically.

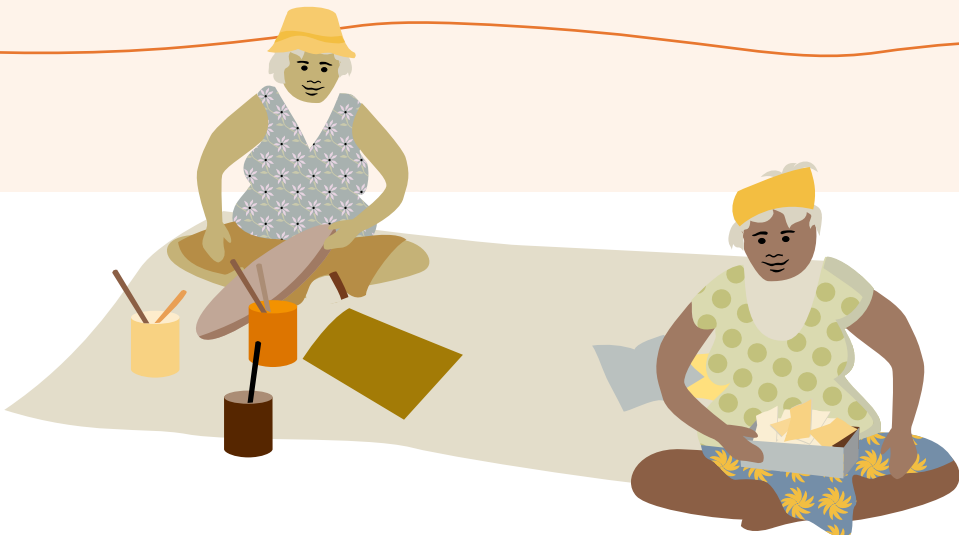
About three years ago, the community decided to ban book up at the community-controlled store. People had been complaining about the book up system for some time. Some community members believed that the store was taking more money from their bank accounts than was due. There was no way of checking this because book up record keeping was poor. Eventually community members decided it was time for action.

Around the same time as book up was banned, the community made changes in the management of the store

> > *see 3.1 Setting standards for traders, page 34* > >

After book up was banned, the store's turnover increased significantly, indicating that community members were able to purchase more goods from the store. The community later introduced a carefully regulated form of book up.

> > *see 3.3 Limiting book up, page 49* > >



Concern about debts and fees

At a community in Cape York, the store owner allowed people to book up because he was worried that families could not buy food when they ran out of money. But when debts were not being repaid, the store owner began to impose high administration fees to discourage book up. Despite the fees, consumers still used book up. Their debt levels kept increasing and so did the total amount owed to the store.

Local leaders and the store owner were concerned about the levels of debt. Staff of the Family Income Management (FIM) project and a local Aboriginal Corporation discussed the problem with the store owner. The solution they agreed on was for FIM workers to negotiate affordable automatically deducted repayments with each consumer.

Consumers now make payments into 'nutrition accounts' using Centrepay or the CDEP wage payment system. Consumers do not take cash to the store. Instead they take a purchase order provided by FIM that indicates how much they want to spend. The purchase order is limited by what is in their FIM nutrition account. The store is paid later by FIM.

The solution to the book up problem was initiated by concerned local people. It was successful because of the willing cooperation of the store owner and the availability of an alternative system to book up (that is, saving into the nutrition accounts and minimising the use of cash).

The solution is not perfect (consumers need to go to FIM before they go shopping, and the paper-based accounts system is time consuming), but it is an improvement on the problems of the pre-existing book up system.



2.3

Identifying problems and possible solutions

Once a community has decided that something needs to be done, it is useful to identify exactly what problems need to be solved, so that the community can then develop a plan of action.

How people do this will depend on the community's circumstances, the type of book up problems in that community and the kind of help that might be available.

Ways to go about identifying problems and possible solutions include:

- * asking questions,
- * listing problems,
- * brainstorming solutions, and
- * using an outside facilitator.



Asking questions

One way to explore a problem in the community is to ask questions. Often people assume that the way things are now is how they must always be. By asking as many questions as possible, people can understand the current situation better and begin to think about changing it.

> > *see the questions on page 134 of 8 Key facts as a starting place for thinking about book up and related issues* > >

Listing problems

Asking questions can lead to listing all the different problems that are associated with book up, or that are part of the underlying causes of people's need to rely on book up.

After the problems are listed, they can be tackled one by one. Some may be easier to solve and others may be more difficult.

> > *see the fold-out book up map on pages 146-148 for some ideas* > >



Brainstorming solutions

'Brainstorming' can help develop solutions that are best suited to a particular community or location. Brainstorming involves people getting together to talk about what might be done.

When people start brainstorming, put up (or write down) all possible ideas, no matter how impractical they seem at first. Then consider each idea and choose the one or ones that seem most likely to work in the particular situation.



Using an outside facilitator

An outside facilitator can help a community, council or group of residents better understand the problem and think about possible solutions. They can do this by finding out what the community is thinking and experiencing and reflecting it back to the community.

A facilitator can:

- * listen to what people are saying are their problems,
- * get people to talk together,
- * do a survey of people's experiences or attitudes to the problem,
- * contact outside organisations that may be able to help,
- * help to motivate the community,
- * get information for the community (including information about what other communities have done),
- * report back to the community on what they have found out, and
- * help the community to decide on a course of action and follow through.¹¹

¹¹ See M Brady
The Grog Book
Department
of Health &
Ageing, 2005

2.4

Deciding what to do

A community can do many different things to deal with particular book up problems. The next four chapters of this guide look at some approaches taken by other communities. They include ideas for:

- * promoting good book up by setting standards for store management, taking action against unfair traders, or limiting or banning book up,
>> see 3 *Better book up*, pages 31–54 >>
- * increasing the services available to community members,
>> see 4 *Other ways*, pages 55–80 >>
- * helping community members manage their money better,
>> see 5 *Money skills*, pages 81–96 >>
- * seeking government support to improve the laws if the problems are beyond the community's scope,
>> see 7.1 *Government*, page 112 >>

What action a community takes will depend on their particular situation and what is possible for them. A community might decide to take only one approach, or combine several approaches.

>> *The fold-out book up map on pages 146–148 of this guide can help a community decide what action to take. It lists some common problems, what individuals and communities might do to solve them, where to find related information in the guide, and which agencies can help. >>*

2.5

Monitoring and evaluating action

Not all changes work as anticipated. Sometimes there are unintended consequences of changes. Sometimes the changes simply don't create the benefits that were hoped for, or they are only partly implemented because of unexpected problems.





On the other hand, the changes may be relatively successful, but a few people who are unhappy with the changes may complain that they haven't worked based on their own particular experiences.

For all these reasons, it is important to keep a close watch on the effects of any action taken in a community. Decide upfront how the success of changes will be measured, and if necessary have a process to formally evaluate what has worked well and what has been less successful.

Monitoring what is done gives people a sense of having made progress. And it allows a community to decide if the action has been effective and to continue with it, or change it if necessary.

Evaluation is a large subject and many books are written about it. One example is *Everyday Evaluation on the Run* by Yoland Wadsworth,¹² which includes a practical discussion of evaluation. This book can readily be used by communities or community organisations.

¹² Allen & Unwin,
1997

One way to evaluate any action taken in a community is to list:

- * the questions the community first asked,
- << see 2.3 *Identifying problems and possible solutions*, page 25 <<
- * what the answers were then,
- * what solutions the community considered, and
- * what the community decided to do.

Then ask these same questions six months later.

What has changed for the better and what has changed for the worse?



A sample evaluation

Question

Can we check our account balance at the store or the bank?

Answer

No. There is no bank close by and all transactions are made through the store, which does not provide records.

Possible solutions

Get an ATM, set up internet or phone banking, access giroPost, discuss record keeping practices with the store, initiate better record keeping, and/or develop a store policy.

Action taken

The community council supported the store to get an ATM. While they were waiting for the ATM, the store changed its procedures so that consumers are advised every time they make a transaction how much they owe, and can look at their store account details whenever they like.

Evaluation

Did any of our actions address the problem?

Consumers are now better informed about how much they owe the store, and can check their bank account balance at the ATM.

Did any of our actions cause new problems?

Consumers are paying extra fees for checking their account balance all the time. (Possible solution: We may need to provide more support or education about ATMs.)



2.6

More information

There is lots of information for consumers about managing their money on ASIC's MoneySmart website at www.moneysmart.gov.au

Some useful books on community action are:

- * M Brady *The Grog Book: Strengthening indigenous community action on alcohol*, Commonwealth Department of Health and Ageing, 2nd Edition, 2005
- * Y Wandsworth *Everyday Evaluation on the Run*, Allen and Unwin, 1997
- * E Stringer *Action Research: A Handbook for Practitioners*, SAGE Publications, 1996

> > *For information about industry, government and non-government organisations that can help an Aboriginal community develop an appropriate response to book up, see 7 Getting help, pages 109–128 > >*