

# MONEYMINDED IMPACT REPORT | SEASONAL WORKERS FROM FIJI

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**MoneyMinded Impact Report | Seasonal workers from Fiji**

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Note: all participant quotes in this report appear verbatim from the data.

## FOREWORD

In these unprecedented times, it is more important than ever that we share the valuable work ANZ is doing to promote financial wellbeing in Fiji with our key stakeholders.

Fiji was hit hard by COVID19 and we know it will take some time to recover. We are committed to supporting our customers and communities over the long term.

Improving the financial wellbeing of individuals and communities helps people make the most of their money.

In 2020, ANZ Fiji delivered our flagship adult financial literacy program MoneyMinded to more than 4800 Fijians.

This report focuses on the impact of MoneyMinded on the 254 seasonal workers from Fiji who completed the program before going to New Zealand for work.

Seasonal work programs provide significant economic benefits to workers, their communities and to their host countries.

The seasonal workers completed MoneyMinded in face-to-face sessions as part of their pre-departure training. The program covers topics such as budgeting, saving, internet banking, ANZ apps, international money transfers and Smart ATMs.

There was overwhelming evidence that MoneyMinded helped them to make the most of their income from the seasonal work trips and invest back into their household and community.

After all, remittances in the Pacific are about more than money: they are about family, safety, culture, and community.

Many were able to diversify income streams, invest in their homes or small businesses, prepare for unexpected expenses, and better afford education for their children.

Overall, we've seen Fijian seasonal workers who completed MoneyMinded start planning and saving money and setting goals for a sustainable financial future.

I want to thank the seasonal workers who took part in this research. Your feedback will help us continue to adapt the MoneyMinded program to suit our future participants' needs.

I would also like to acknowledge our MoneyMinded accredited staff who delivered the program tirelessly and who have contributed to the positive changes in the lives of these seasonal workers.

We aim to support seasonal workers and others in the community through MoneyMinded so they can improve their livelihoods and manage their finances for the future.



**Rabih Yazbek**  
Country Head, ANZ Fiji

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## SUMMARY

MoneyMinded, ANZ's financial education program has reached over 700,000 people in Australia and across the Asia Pacific since 2003. The program has played an important role in strengthening the financial capabilities of individuals, households and communities. In 2019-2020 4,871<sup>1</sup> people in Fiji participated in MoneyMinded.

This report provides a specific focus on the impact of MoneyMinded on seasonal workers from Fiji. Seasonal work programs are an important economic benefit to workers, communities and host countries. In Fiji, MoneyMinded plays an important role in the pre-departure training program for seasonal workers to help workers maximise their income and facilitate longer-term, sustainable financial outcomes.

This report presents the results of survey interviews with 50 Fijians (43 men, 6 women and 1 identifying as 'other') who had completed MoneyMinded and participated in a seasonal work program. The aim of the research was to explore the effects of MoneyMinded on participants' financial wellbeing, their financial behaviours, attitudes, skills and knowledge upon returning to Fiji from their seasonal work program.

### RESULTS

To have financial wellbeing means being able to meet financial commitments and manage day-to-day, being able to feel financially comfortable to make choices that allow you to enjoy life and having financial resilience for the future including being able to cope with unexpected expenses.

Overall, Fijian seasonal workers who had completed MoneyMinded reported adopting financial behaviours of planning and saving money and setting goals for a sustainable financial future. There was overwhelming evidence that MoneyMinded helped them to make the most of their income from the seasonal work trips and invest it back into their household and community. Many were able to diversify income streams, invest in their homes or small businesses, prepare for unexpected expenses, and better afford education for their children.

### FINANCIAL WELLBEING

96 per cent of seasonal worker participants in this study reported that MoneyMinded had a positive impact on their financial wellbeing. The financial wellbeing score of research participants improved from 36 prior to completing MoneyMinded to 69 out of 100 at the time of the survey.<sup>2</sup>

<sup>1</sup> Included in this figure are 124 people who completed Business Basics, an adaptation of MoneyMinded for small business owners

<sup>2</sup> Based on the Kempson et al., (2017) financial wellbeing scale.

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To have financial wellbeing means being able to meet financial commitments and manage day-to-day, being able to feel financially comfortable to make choices that allow you to enjoy life and having financial resilience for the future including being able to cope with unexpected expenses.

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#### Meeting commitments

- After doing MoneyMinded 58 per cent of participants rarely or never ran short of money for food or other regular expenses compared to 20 per cent before MoneyMinded.
- 78 per cent of participants found it easier to pay bills after MoneyMinded compared to 29 per cent before MoneyMinded.
- 60 per cent of participants never or rarely were unable to pay bills at the final reminder, compared to 42 per cent before MoneyMinded.

#### Feeling financially comfortable

- After doing MoneyMinded 47 per cent of participants had money left over after paying for necessities compared to 20 per cent before the program.
- 82 per cent of participants felt more confident about their financial situations after doing MoneyMinded compared to 22 per cent before the program.
- After doing MoneyMinded 85 per cent of participants felt their finances allowed them to do the things they wanted such as help family and enjoy life compared to 38 per cent before MoneyMinded.
- 96 per cent of participants felt they had more control over their money compared to 16 per cent before MoneyMinded.

#### Financial resilience

- 53 per cent of participants had savings for unexpected expenses after MoneyMinded compared to 20 per cent before MoneyMinded.
- Prior to MoneyMinded, 40 per cent of participants said they would need to borrow money from the bank, family or friends for an unexpected expense and after MoneyMinded only seven per cent would need to borrow.
- After MoneyMinded 60 per cent of participants had saved at least one month's income and 20 per cent had saved between one and three months' income.

### **Changed behaviours & attitudes**

- 71 per cent of participants reported a saving habit after doing MoneyMinded including 45 per cent who became regular savers. Before MoneyMinded 59 per cent of participants were unable to save.
- Before MoneyMinded only 10 per cent of participants kept their money in a bank account, 54 per cent kept money close to them and hidden. After MoneyMinded, 53 per cent kept their money in a bank account.
- After MoneyMinded 94 per cent of participants cut back on their weekly or monthly spending to help them save compared to 16 per cent of participants before MoneyMinded.
- After MoneyMinded 96 per cent of participants were able to plan ahead compared to 20 per cent before MoneyMinded.
- After doing MoneyMinded, all participants had set a financial goal to achieve in the following 12 months compared to 20 per cent having a financial goal before MoneyMinded.
- 98 per cent of participants felt confident in making financial decisions after MoneyMinded compared to 24 per cent before doing the program.
- 84 per cent of participants felt better able to manage their family's financial requests after doing MoneyMinded compared to 16 per cent before MoneyMinded.

### **Personal wellbeing and community outcomes**

#### ***After MoneyMinded***

- 92 per cent of participants shared information they learned in MoneyMinded with others
- 92 per cent felt more connected to the community
- 100 per cent felt better able to provide for their families
- 98 per cent were less stressed about the future

Qualitative evidence showed that after doing the program some participants reduced expenditure on alcohol, kava and smoking to help them reach their financial goals, which also has positive impacts on longer-term health. They also were better able to budget for cultural events and obligations. Participants felt more positive about their future when they had a plan and actively pursued their goals. Those who were able to invest in home improvements were able to enjoy a better quality of life for themselves and their family.

#### **Barriers to financial wellbeing**

Although these results are extremely positive, the participants identified ongoing challenges to their financial wellbeing. These fall under the following themes:

1. Meeting cultural and traditional obligations
2. Sickness and death of family members
3. Meeting the financial requests of family
4. Individual behaviours
5. Natural disasters
6. Not having adequate equipment for farming and earning an income

## 1.0 INTRODUCTION

This report explores how ANZ's financial education program, MoneyMinded, has impacted the financial lives of Fijians who have participated in seasonal work programs.

Since 2010, ANZ has invested in the delivery of MoneyMinded across Asia Pacific with significant success in helping individuals and households improve their financial capabilities, reach financial goals and build resilience (Russell et al., 2019). MoneyMinded has been an important resource in helping the Fijian government and the Reserve Bank of Fiji to meet the financial inclusion and financial capability targets of the National Financial Inclusion Taskforce 2016-2020.

The Fiji Seasonal Work program brings significant economic benefits to Fijians at an individual, household and community level. MoneyMinded is included as part of the seasonal worker pre-training program provided by the National Employment Centre (NEC), part of the Ministry of Employment, Productivity & Industrial Relations, to help participants maximise their income and savings when they return to Fiji.

This report will focus on exploring the outcomes of MoneyMinded for participants who take part in the Fiji Seasonal Worker program. 50 participants were interviewed by an in-country researcher using a survey instrument that collected quantitative and qualitative data.

We asked participants about how MoneyMinded prepared seasonal workers to manage their income and savings and how they then used their income once they returned to Fiji. Participants shared their views on what financial wellbeing means to them, their challenges and if and how MoneyMinded impacted their financial wellbeing. We asked about specific behaviours such as savings habits, planning and budgeting and setting financial goals.

## 2.0 SEASONAL WORKERS FROM THE PACIFIC

Seasonal work programs are well-established global initiatives with a dual aim of addressing labour shortages in some places while providing employment opportunities and economic benefits to people from other countries where there is under-employment in certain industries (OECD, 2019). For the Pacific Island countries the most relevant seasonal work programs are those offered by New Zealand and Australia. Seasonal work programs have the potential to provide a “triple win” (Gibson & McKenzie, 2014a) offering opportunity for economic and social benefits for the worker, their home community and the host country. Research into the New Zealand Recognised Seasonal Employer (RSE) program found that:

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**‘the RSE has indeed had positive development impacts that dwarf those of other popular development interventions. It has increased income, consumption, and savings of households; durable goods ownership; and subjective standard of living’ (Gibson & McKenzie, 2014b, p.229).**

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Indeed many policymakers and researchers are calling for an expansion or lifting of the caps to allow a greater uptake of seasonal work programs. For example, research by the Australian Lowy Institute found that if only one per cent of the population of Pacific Island Countries were to participate in seasonal work programs, this would ‘bring more benefits to the people of the Pacific than what Australia currently gives in aid’ (Berkelmans & Pryke, 2016, p.1). There is an even greater urgency for increased participation since COVID-19 which has left many horticultural businesses struggling due to lack of available workers (McGarry, 2020).

In Australia there are two complementary programs – the Seasonal Worker Programme (SWP)<sup>3</sup> and the Pacific Labour Scheme (PLS)<sup>4</sup>. The SWP is managed by the Department of Education Skills and Employment and allows workers from nine Pacific Island Countries and Timor Leste to work for Australian employers in the agriculture sector across Australia and accommodation in some locations for up to 9 months. The SWP commenced in 2012 after a four year pilot program and has brought over 17,000 workers to Australia (World Bank, 2018).

The Pacific Labour Scheme, which was introduced in 2018 is managed by the Department of Foreign Affairs and Trade and also allows workers from nine Pacific countries and Timor-Leste to come to Australia for temporary employment. The industry sectors relevant to the PLS are non-seasonal and includes agriculture, forestry, fishing, aged and disability care, hospitality and tourism in rural and regional locations. Workers can be employed in Australia for up to three years.

In New Zealand the Recognised Seasonal Employer (RSE) program has been operating since 2007<sup>5</sup>. In 2020 there were 180 employers across New Zealand and in 2019 there were approximately 11,000 workers participating in the program from nine Pacific Island Countries. The workers are employed for a period of 7-9 months in the agriculture and viticulture industries (Bedford et al., 2020).

For the Australian and the New Zealand programs, most of the seasonal workers come from Vanuatu, Tonga and Samoa with smaller proportions from Fiji and Kiribati. The majority are male workers and only about 10 per cent of women participate in the seasonal work programs (Bedford et al., 2020).

While there are economic and social impacts accrued by the host employers and regions where seasonal workers are employed, the focus of this report is on the seasonal workers and in particular their financial lives. The research available on the impacts to seasonal workers overall is largely positive, especially regarding the economic impacts (Gibson & McKenzie, 2014; World Bank, 2018; Bedford et al., 2020).

### 2.1 ECONOMIC IMPACTS FOR SEASONAL WORKERS

The economic impacts for the individual worker and their families are perhaps the most significant and widely recognised outcome of seasonal work programs. The potential financial gains are what motivates individuals to participate and also to undertake repeat trips. Many workers are subsistence farmers and while their immediate day-to-day needs may be met, they find it difficult to earn enough income to save for larger expenses, or unexpected events such as natural disasters or to pay for education for their children. Seasonal work programs provide the opportunity for participants to earn larger amounts of money for a period of time than what they would have earned at home.

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<sup>3</sup> <https://www.employment.gov.au/seasonal-worker-programme>

<sup>4</sup> <https://dfat.gov.au/geo/pacific/engagement/pacific-labour-mobility/Pages/default.aspx>

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<sup>5</sup> <https://www.immigration.govt.nz/about-us/research-and-statistics/research-reports/recognised-seasonal-employer-rse-scheme>

The economic impacts include:

- **Increased income:** The World Bank (2018) evaluation of Australia's seasonal worker program found that seasonal workers increased their earnings on average by a factor of 4.3. On average they remitted AUD\$2,200 whilst working abroad and brought home on average AUD\$6,650 in savings. 86 per cent of seasonal workers were remitting money home which has benefits to the household and community (World Bank, 2018).
- **Increased investment in durable assets:** Seasonal workers typically use the money they have earned and saved to invest in home improvements, create or improve a small business such as a shop, purchase boats for fishing, farming equipment and farm animals to improve their longer-term earning capacity (PACNEWS, 19 October 2020; Bedford et al., 2020; World Bank, 2018).
- **Expanded skills and knowledge sharing:** Seasonal workers have the potential to gain and share valuable employment skills, knowledge and training in their host country. The enhanced skill development can not only improve their longer-term income potential but can be shared with their community back home. A high proportion of workers are unemployed before participating in the program and others are likely to be subsistence farmers. Learning new horticultural methods in their host country also improves their knowledge and skills for when they return home, allowing them to transfer these to others (Dun et al., 2018). Indeed, researchers have called for this knowledge and skill transfer to be more formalised and embedded in the structure of the seasonal work programs (Dun & Klocker, 2017) especially in the horticulture sector. There is a rejection of the notion that seasonal workers are 'unskilled' and some researchers see the program as a 'farmer exchange' opportunity where there is a circular flow of knowledge and skills between the host and home countries (Dun & Klocker, 2017).

While there are clear economic benefits from the seasonal work program, there are some identified issues that if addressed could perhaps help workers to maximise the potential of these programs.

- **Pre-departure training:** Only 42 per cent of workers in the SWP have the opportunity to take part in pre-departure training such as the add-on skills training (AOST) (World Bank, 2018). Greater efforts can be made to ensure all participate in the training.
- **Mandatory financial and digital literacy training:** Seasonal workers will have the opportunity to have more money in a short period of time than they would normally have back at home. Only 11 per cent of SWP workers said they acquired pre-departure training in financial literacy skills, 9 per cent digital skills and 7 per cent numeracy skills. Providing information on how to manage, and use the money to maximise benefits to the workers and their families should be a mandatory component of pre-departure training (World Bank, 2018; Bedford et al., 2020). In Fiji this is offered with MoneyMinded training, the subject of this report.

- **Increase opportunities for women participation:** In Australia only 14 per cent of the seasonal workers are women even though they have on average higher levels of education and usually save and send more money home than their male counterparts (World Bank, 2018). Making a wider range of industries available and family friendly arrangements would help make seasonal work programs more appealing to women.
- **Reduce costs for remittances:** While remittances play an important economic role for the family, community and country, it can be very costly for the seasonal worker to make the cash transfers. There are variable fees associated with the range of banks and institutions that provide transfer services and the worker is not always aware of the variation in costs. Providing information in the AOST pre-departure training would help workers make informed choices about how they transfer their money home (World Bank, 2018).
- **More affordable communication with family:** Keeping in touch with family can be costly for the seasonal worker. It can cost an estimated NZ\$560 for a mobile plan for 7 months which is a sizeable proportion of the worker's earnings (PACNEWS, 19 October 2020). Discounted or subsidized plans would help to ease the social and financial cost of being away from family.

## 2.2 SOCIAL IMPACTS FOR SEASONAL WORKERS

There are some positive social impacts on seasonal workers and their families and communities. And there are also some social costs associated with participating in the program.

Positive impacts include:

- **Investing in education:** Seasonal workers have greater capacity to invest in education for their family. Saving for education costs is quite prohibitive if unemployed or working as a subsistence farmer (Bedford et al., 2020).
- **Improving living conditions:** The investments made possible into housing – renovations or building new homes, buying or leasing land have enormous social benefits for the individual, family and community (Bedford et al., 2020).
- **Sharing with community:** Giving to the community is an important custom among Pacific Islanders and seasonal workers contribute generously to their church, and other community initiatives or events with money earned from their seasonal work trips (Bedford et al., 2020).

Social costs have been identified as:

- **Negative impacts on families in home country:** For many seasonal workers, they leave behind a spouse and family for long periods of time. This puts extra burden on the parent who remains back home to put food on the table, look after the children and in many cases elderly parents as well. Being separated from family can put strain on relationships and on the child's experience of living with an absent parent (Hill et al., 2018; PACNEWS, 19 October 2020; Bedford et al., 2020).
- **Eroding of traditional culture back home:** Workers are exposed to cultures and practices that are not aligned with their home and community life and this can erode or dilute the traditional culture of the home village. For young seasonal workers the temptations that can arise from 'fast money' and 'social freedom' can potentially have negative effects on them as an individual, their family and community (Bedford et al., 2020).

### 3.0 MONEYMINDED IN FIJI

In 2019 – 2020 4,871<sup>6</sup> people completed MoneyMinded. Table 1 shows the characteristics of MoneyMinded participants in Fiji as reported by MoneyMinded facilitators.

**TABLE 1. CHARACTERISTICS OF MONEYMINDED PARTICIPANTS IN FIJI**

Characteristics	%
Male	56.4
Female	43.6
Sole parents	10.4
Unemployed	69.4
Language other than English	79.4
Seasonal workers	55.3
Disabled persons	0.7
Carers	15.7
Over 65 years of age	10.2
ANZ employees	8.8
Students	21.1
Small business owners	14.0
Other	7.0

A large proportion of MoneyMinded participants are seasonal workers (55.3%). Other participants are from other sectors within the community.

MoneyMinded is usually conducted as a one-day workshop with topics including ‘planning for the future’, ‘making money last until pay day’, ‘needs and wants’, ‘budgeting’ and ‘assertiveness & learning to say “no”’. After completing the lessons, participants are encouraged to commit to a specific action that will help them improve their financial wellbeing. Changed behaviours or adopting new behaviours are critical to successful financial education programs and helps to prolong the effect of the program. After doing any type of intervention program, motivation is commonly high at the completion of the program but can quickly dissipate if immediate action is not taken. Incorporating this commitment to action contributes to the success of MoneyMinded.

### 3.1 MONEYMINDED WITH SEASONAL WORKERS

The Fijian government have a strong and successful policy to promote overseas work in Australia and New Zealand. Seasonal workers in Fiji are recruited through the National Employment Centre (NEC). The NEC approached the ANZ bank in 2017 to deliver MoneyMinded as part of the pre-departure program for seasonal workers. In addition, MoneyMinded Business Basics was offered for returning seasonal workers.

Through the NEC, MoneyMinded has been delivered to 194 seasonal workers in seven programs in October 2019, January 2020 and March 2020. MoneyMinded Business Basics was delivered to 69 seasonal workers upon their return across three programs in October 2019. In total 263 Seasonal workers have completed MoneyMinded.

An extensive evaluation of the Seasonal Workers Program has been conducted by the World Bank. In their 11 recommendations for the program, recommendation 9 is to:

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**Provide tailored financial advice and savings options for Pacific seasonal workers upon return.**  
*(World Bank, 2018, p. xiii)*

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Ideally financial education should also include the families of the seasonal worker as they will also be responsible for the use of the remittances. Achieving longer term financial goals and implementing financial plans, budgets and saving behaviour requires a family / household approach and should not just rely upon an individual.

<sup>6</sup> Included in this figure are 124 people who completed Business Basics, an adaptation of MoneyMinded for small business owners

## 4.0 RESEARCH METHOD AND SURVEY PARTICIPANTS

### 4.1 RESEARCH PROCESS

The research is based on data from a survey interview conducted with 50 MoneyMinded participants in Fiji. All the participants had been part of the New Zealand seasonal worker program – the Recognised Seasonal Employer (RSE) scheme.

FIGURE 1. PROCESS EXPERIENCED BY MONEYMINDED RESEARCH PARTICIPANTS



The survey instrument was developed by RMIT and included an adaptation of the validated financial wellbeing scale developed by Kempson, Finney, and Poppe (2017). This scale has been previously used to measure levels of financial wellbeing in Australia and New Zealand (ANZ, 2018a, 2018b) and for specific cohorts such as older Australians (Russell, Kutin, Stewart, & Cai, 2018) and Saver Plus participants (Russell, Kutin, & Stewart, 2018), participants in Fiji (Russell & Kutin, 2019) and in Kiribati (Russell & Kutin, 2019). The survey also included items specific to the MoneyMinded content.

An independent researcher based in Fiji travelled to a range of provinces in Fiji between January and August 2020 to conduct the face-to-face survey interviews with seasonal workers who had participated in MoneyMinded. A total of 50 survey forms were completed. 29 participants completed the survey on their own (with the interviewer available for queries) and 21 people completed the survey with the interviewer (effectively an interview).

### 4.2 RESEARCH PARTICIPANTS

Most respondents had participated in MoneyMinded more than a year before the interview (76%) and some had completed the program seven to 12 months before the interview (24%). A small group of respondents had also completed the MoneyMinded Business Basics program (14%).

Table 2 and Table 3 have the full list of participants' characteristics. In summary, of the 50 research participants:

- 86 per cent were men
- 44 per cent were aged between 35 and 44 years
- 46 per cent had completed forms 5, 6 or 7 at secondary school
- 58 per cent were married
- The average household size was 5.4, comprising 3.6 adults (including participant) and 1.8 children
- Respondents mostly worked in farming or fishing industries
- Only 12 per cent earned income from wages and salary, 74 per cent earned income from selling fish or crops

**TABLE 2. PERSONAL AND HOUSEHOLD CHARACTERISTICS (N = 50)**

Characteristics		Per cent %
<b>Gender</b>	Male	86
	Female	12
	Other	2
	Total	100
<b>Age</b>	20-29	28
	30-39	38
	40-49	30
	50-59	4
	Total	100
<b>Highest level of education completed</b>	Primary school	10
	Junior secondary	20
	Secondary (form 5 & 6)	42
	Secondary (form 7)	4
	Technical institute	12
	On-the-job, Trade school	4
	University	8
Total	100	
<b>Marital status</b>	Married	58
	De facto	10
	Divorced/separated	0
	Widowed	0
	Single	32
	Total	100
<b>Number of children under 18 years in household</b>	None	30
	1	20
	2	20
	3	10
	4	14
	5, 6 or 7	6
Total	100	
<b>Number of adults in household (not including participant)</b>	Only adult	6
	1	24
	2	22
	3	20
	4	14
	5	6
	6	8
Total	100	
<b>Housing type</b>	Public rental board	2
	Own house	2
	Relatives	56
	Friends	38
	Rent free	2
	Total	100

**TABLE 3. SOURCE OF INCOME AND EMPLOYMENT CHARACTERISTICS (N = 50)**

Income or employment		Per cent %
<b>Work situation</b>	Paid employee (private sector)	10
	Self-employed, own business	4
	Producing goods for sale	2
	Subsistence	74
	Unemployed	6
	Student	4
	Total	100
<b>Work type</b>	Farming or fishing	78
	Tourism and hospitality	6
	Service worker	6
	Shop and market sales worker	4
	Not applicable	6
	Total	100
<b>Source of income in Fiji</b> <small>(can select more than one and therefore column total does not add up to 100%)</small>	Wages and salaries	12
	Subsistence activity	18
	Sell fish or crops	74
	Remittances and gifts	2
Other income	16	

#### 4.3 FINANCIAL SITUATION OF MONEYMINDED PARTICIPANTS

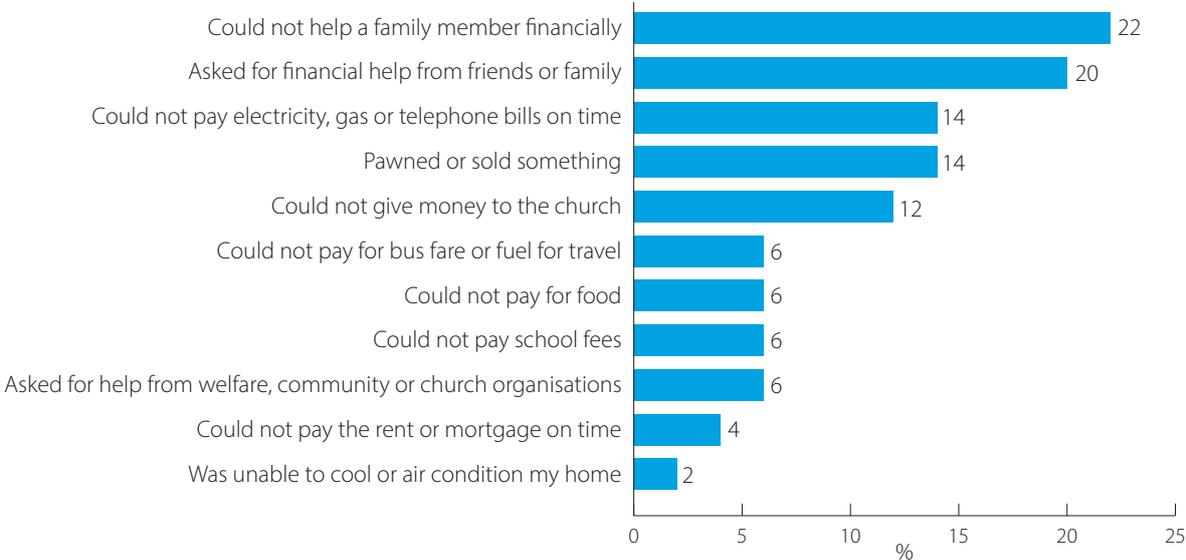
From the research data and the national statistics, it is clear that many people living in Fiji experience financial hardship and stress (UNDP Pacific Centre, 2010).

We used a measure of financial stress to report the financial difficulties the survey participants experienced in the year prior to the survey (Australian Bureau of Statistics, 2016). We also added two additional items 'could not give money to the church' as it is an important custom in Fiji for people to be able to donate to their local church, and 'could not help a family member when they asked me for financial assistance'.

Figure 2 shows that 14 per cent of participants had not been able to pay a utility bill on time (in the previous 12 months) due to a shortage of money. 20 per cent had asked for help from friends and family and 12 per cent could not give money to the church because of a shortage of money. Six per cent of participants did not have enough money to pay for food.

**FIGURE 2. INDICATORS OF FINANCIAL HARDSHIP EXPERIENCED IN THE LAST 12 MONTHS**

Participants were able to select more than one answer



In combining the number of financial stressors experienced in the previous 12 months we found that 76 per cent of participants experienced 'No financial stress' (one or no indicators reported). 'Moderate stress' (two to four stress indicators) was reported by 14 per cent of participants and 'High stress' by the remaining 10 per cent of participants (five to all 11 indicators).

## 5.0 SEASONAL WORKERS & MONEYMINDED

All 50 respondents had undertaken their seasonal work program in New Zealand and all had worked on farms (horticulture, fruit/vegetable picking, growing, sorting and packing). 42 per cent worked for a four to six month period, and 58 per cent worked for seven to 12 months.

For 30 per cent of workers, it was their first time they had been part of the seasonal worker program. 34 per cent had been twice, 22 per cent three times and 12 per cent four or more times.

We asked a series of questions about their income before, during and after their most recent seasonal work trip.

Participants were asked what their average income was per week in Fiji before their seasonal work trip and their average income per week in Fiji once they returned. Table 4 shows that at the time of the survey, participants' median income was significantly less after returning from their seasonal work trip than before they went. The main reasons for this were: they had just returned from their trip and hadn't returned to work; or they were living off the money they had made from their seasonal work; or their earning capacity was impacted by COVID-19.

**TABLE 4. WEEKLY INCOME IN FIJI (FJD) (N = 47)**

	MIN	MAX	Median
Earnings per week before seasonal work (FJD)	\$0	\$600	\$150
Earning per week in Fiji after seasonal work (FJD)	\$0	\$500	\$40

We also asked participants how much they earned each week while working in New Zealand, how much they sent home via remittances and how much they brought home (see Table 5). Median weekly earnings while in New Zealand was \$550 and the median amount of money sent home was \$4271. At the end of the work trip, the median amount of money brought home was \$3,874.

**TABLE 5. EARNINGS AND SAVINGS IN NEW ZEALAND (NZD) (N = 49)**

	MIN	MAX	Median
Earnings per week in New Zealand (NZD)	\$132	\$1,500	\$550
Money sent home to Fiji (remittances) (NZD)	\$840	\$14,000	\$4,242
Money brought home at the end of seasonal work (as savings) (NZD)	\$500	\$13,434	\$4,000

## 6.0 CHANGING FINANCIAL BEHAVIOURS

This participant's comment reflects the common changes that MoneyMinded has helped participants make to their financial lives.

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“After I took the MoneyMinded training, I learnt so many things. (1) The importance of saving money, (2) Planning for the future and having financial goals and to save so that I can achieve those goals. (3) To not have a life of borrowing (4) When we plan, it helps us to meet unexpected family, church and traditional obligations.”

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The quantitative and qualitative data showed strong results confirming the impact of MoneyMinded on the financial behaviours of participants. The qualitative data showed that planning, saving and goal setting were the behaviours that participants were most likely to adopt after doing the program. Being able to say 'no' to financial requests from family was also a common outcome.

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“I learnt how to practice saving – to spend only on what is necessary (not overspend). I also learnt how to budget and to spend my money on useful things (set target). I was able to use the money that I earned as a seasonal worker to achieve my targets.

Helped me manage my spending, especially enabled me to save so that the money could be used on the things that I had planned before I went e.g. children's education, the house, plantation and cattle.”

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### 6.1 BUDGETING AND PLANNING

Planning, budgeting and setting goals are important topics in the MoneyMinded workshops. Creating a budget, managing income and expenses helps people avoid running out of money before their next income payment is due. It also helps in knowing how much money can be put away for savings and the future.

MoneyMinded helped participants to improve their planning and money management behaviour. There was a predominance of comments from participants about how planning and budgeting has been the key to having control over their money.

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“Having a plan, working and earning income to help achieve that plan, which was to extend and improve my home in the village. So going to New Zealand for the seasonal work, I was focused on earning, saving and being able to complete renovations for my home. Also to expand my canteen business - which would not have been possible without MoneyMinded and seasonal work. Also learnt much from MoneyMinded about savings.”

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Table 6 shows that before MoneyMinded only two per cent of participants said they often and six per cent said they always made a plan or budget for their regular income. After doing MoneyMinded these figures increased to 22 per cent of participants who often made a plan or budget and a further 30 per cent who said they always made a plan or budget.

**TABLE 6. HOW OFTEN DO YOU MAKE A PLAN OR BUDGET FOR YOUR REGULAR INCOME?**

	Before	After	Change
Never	70%	0%	↓ 70%
Rarely	6%	6%	–
Sometimes	16%	42%	↑ 26%
Often	2%	22%	↑ 20%
Always	6%	30%	↑ 24%
<b>Total</b>	<b>100%</b>	<b>100%</b>	

Behaviours and feelings associated with budgeting and planning include being organised, knowing how much money is needed for living expenses, being able to make ends meet and feeling in control of the household money. Table 7 shows changes in these indicators for MoneyMinded participants.

After completing MoneyMinded, participants were more organised with managing their money. Before the program, only 12 per cent of participants reported being financially organised and after the program all participants reported being organised with their money management (see Table 7).

Before MoneyMinded 12 per cent of participants knew how much money they needed for their daily expenses and after MoneyMinded all participants said they were aware of their daily living costs (see Table 7).

Meeting day-to-day expenses involves being able to make ends meet, paying bills on time and feeling in control of one's finances. Before MoneyMinded 24 per cent of participants reported being able to make ends meet and after MoneyMinded all were able to do so (see Table 7).

Before MoneyMinded 16 per cent of participants felt they had their household money under control and after the program 96 per cent of participants felt they were more in control (four per cent were undecided) (see Table 7).

**TABLE 7. BUDGETING BEHAVIOURS (% AGREE OR STRONGLY AGREE)**

	Before <sup>1</sup>	After	Change <sup>2</sup>
I am organised with regards to managing my money	12%	100%	↑ 88%
I know how much I need for my daily living expenses	12%	100%	↑ 88%
I am able to make ends meet	24%	100%	↑ 76%
I feel I have my household money under control	16%	96%	↑ 80%

Note 1. None of the participants selected 'Strongly agree' on the 'Before' measures.

Note 2. Change from Before 'Agree' to After 'Strongly agree' or 'Agree'.

Table 8 shows that participants were also able to expand their planning timeframes. Having a future orientation is an important trait that contributes to financial wellbeing. The proportion of participants who didn't plan before MoneyMinded was 80 per cent and after MoneyMinded this figure was only four per cent. Conversely the proportion of participants who planned their saving and spending over the next year increased from four per cent before MoneyMinded to 26 per cent after MoneyMinded.

**TABLE 8. HOW FAR AHEAD DO YOU PLAN YOUR SAVINGS AND SPENDING?**

	Before	After	Change
I don't plan	80%	4%	↓ 76%
Over the next week or fortnight	4%	36%	↑ 32%
Over the next few months	10%	24%	↑ 14%
Over the next year	4%	26%	↑ 22%
Over the next 2 years or more	2%	10%	↑ 8%
<b>Total</b>	<b>100%</b>	<b>100%</b>	

## 6.2 SETTING GOALS

Planning for the future and setting goals are important to financial wellbeing. In delivering MoneyMinded in the Pacific region, facilitators use a 'vision board' to help participants bring their financial goals to 'life'. The vision board is a powerful tool for participants goal setting behaviour and has consistently been reported as an activity that has helped keep them motivated to achieve their goals.

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"I found the vision board very useful lesson - I now have it hanging in my home which I have shared with my family for us to achieve in the next 4 years. I am now working on building my home."

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"Setting goals has helped in focussing my money on more long-term plans e.g. planting yagona in my home village. which will be a good secure source of income when it matures in 3-5 years' time."

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"The vision board really helped give me direction on what I wanted to achieve. My goals were to renovate our house, education for my two children and to meet all the expenses for my traditional/church wedding. I have been able to achieve all these through that training."

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"Before I took the MoneyMinded training, I used to waste so much money. After I took the training, it brought about a change and new insight into my life - being able to set goals and to achieve them."

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Table 9 shows that participants were more likely to make financial plans after completing MoneyMinded compared to before MoneyMinded. 98 per cent were able to plan ahead after doing MoneyMinded compared to 30 per cent before the program.

After MoneyMinded, 100 per cent of participants had set a financial goal to achieve in the following 12 months compared to 20 per cent before MoneyMinded (see Table 9). This positive result is perhaps influenced by the action-oriented nature of MoneyMinded delivery in the Pacific where participants are encouraged to commit to an action before completing the program.

**TABLE 9. FINANCIAL GOALS AND PLANS (% AGREE OR STRONGLY AGREE)**

	Before	After	Change
I am able to plan ahead	30%	98%	↑ 68%
I have a financial goal to achieve in the next 12 months	20%	100%	↑ 80%

## 6.3 SPENDING RESTRAINT

Practicing spending restraint is a behaviour that contributes to financial wellbeing. Being less impulsive and considering needs vs wants helps participants to save towards their goals.

There were many comments from participants about how they have changed their spending habits to help them achieve their goals. By using the budgeting techniques and seeing where their money actually went, participants were able to reduce spending on items that weren't aligned with how they saw their future.

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"It helped me manage my spending, especially enabled me to save so that the money could be used on the things that I had planned before I went e.g. children's education, the house, plantation and cattle."

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“There were a number of things that I learnt from this MoneyMinded program. I learnt the importance of spending money only on what is necessary. Many times I waste money on food, clothes etc. I have now disciplined myself to spend less on food and clothes and to save more. I have seen that this has really helped my family as we have now been able to build a house, buy a car, buy household items and also meet/ contribute to family, church and traditional commitments.”

“MoneyMinded really helped me in reducing and being more careful about spending on food, clothes and other things. Also helped me to say ‘no’.”

Table 10 shows that following MoneyMinded, participants were more likely to cut back on their spending to help them save (94 per cent compared to 16 per cent before MoneyMinded) and 96 per cent were also taking the time to consider whether their next purchase was something they could afford compared to 16 per cent before MoneyMinded. Participants also reported a reduction in impulsive purchases – from 74 per cent saying they bought impulsively prior to MoneyMinded, to 22 per cent after MoneyMinded.

**TABLE 10. SPENDING RESTRAINT (% AGREE OR STRONGLY AGREE)**

	Before	After	Change
I cut back on my weekly or monthly spend in order to save	16%	94%	↑ 78%
Before I buy something I carefully consider whether I can afford it	16%	96%	↑ 80%
I am impulsive and buy things even when I can't really afford them	74%	22%	↓ 52%

There was evidence that participants who had completed seasonal work trips before MoneyMinded was introduced as part of the pre-departure training, had not managed their incomes as well after those trips than after subsequent trips that included MoneyMinded.

“I learned how to manage my spending. First trip to New Zealand, I was able to only save NZ\$2000 and spend most of my money on eating food out in New Zealand. And sending more for needs in Fiji. After MoneyMinded and my second trip, I have been able to save a lot more and cut down a lot more on unnecessary spending.”

“I learnt about how to make decisions on spending and saving money. Saved a lot more money during my second trip, after MoneyMinded. I used/spent my money carelessly during my first trip.”

“The MoneyMinded program is a really good program. Firstly, when we went to New Zealand everything was so cheap or at low prices e.g. clothes, shoes etc. which made it very tempting to just buy especially for us indigenous Fijians. The program helped in making me pause and think twice before buying.”

## 6.4 FINANCIAL CONFIDENCE

Fijians and people from other Pacific islands have strong family and community networks. Being able to rely on immediate and extended family for financial help is a valuable resource that provides resilience when things go wrong. The strong social ties though can also be a source of obligation that can add financial stress to a family member or household if they can't afford to give money to others when they ask for it. Budgeting for financial support of others is an important part of financial life in the Pacific but when the requests become stressful it is helpful to know how to deal with them while still maintaining healthy relationships within the family or community. MoneyMinded gives participants the tools and resources to build their confidence to be able to say 'no' when they can't afford to provide financial support when it's asked of them.

Activities used in MoneyMinded such as the vision-board and 'bucket of water' were very effective in making somewhat abstract concepts real to participants. The vision board activity involved participants putting pictures of their goals on a board as visual reminders and the bucket of water analogy refers to thinking of money as water in a bucket – when it runs out, it's gone, and if the bucket has a leak in it there will be wasted money.

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“The MoneyMinded program has really helped me minimise my spending. I don't give money away easily now so more of my earnings are saved.”

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“The “bucket of water” has also encouraged me not to give our money away unless there is a good purpose of when some return will come out of it.”

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“The other important lesson for me is saying “no” to requests made by my family.”

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Table 11 shows that participants reported an increase in confidence in being able to say 'no' when they could not afford to help their family or friends. 84 per cent of participants felt better able to manage their families' requests after doing MoneyMinded compared to 16 per cent before MoneyMinded.

MoneyMinded participants reported increased levels of confidence after completing the program when they reflected on how they felt when making financial decisions, dealing with financial problems and thinking about the future. Table 11 shows that 98 per cent felt confident in making financial decisions after MoneyMinded compared to 24 per cent before doing the program.

Everyone deals with financial problems from time to time. MoneyMinded has helped participants, through confidence and knowing how to make effective decisions, deal with financial problems when they arise. Table 11 shows that after MoneyMinded 94 per cent of participants felt they were better able to deal with financial problems compared to 26 per cent before MoneyMinded.

Table 11 shows that after MoneyMinded, participants were more likely to be aware that how they managed their money in the present had the potential to impact their future. After MoneyMinded, 86 per cent of participants realised the connection between managing money now and their future compared to 32 per cent before MoneyMinded.

**TABLE 11. CONFIDENCE IN FINANCIAL DECISION-MAKING (% AGREE OR STRONGLY AGREE)**

	Before	After	Change
I feel confident saying 'no' when family members ask for money and I am not able to help	16%	84%	↑ 68%
I feel confident about making financial decisions	24%	98%	↑ 74%
I am able to deal with financial problems	26%	94%	↑ 68%
I believe the way I manage my finances affects my future	32%	86%	↑ 54%

## 6.5 ACTIVE SAVING

Saving is a critical behaviour that contributes to financial wellbeing. Having savings builds resilience and a saving habit can turn financial goals into reality. Saving and having savings increases confidence, reduces stress and expands one's horizon in planning for the future. Adopting a saving mindset and behaviour is one of the most important changes that MoneyMinded participants take away from the program.

Participating in the seasonal work program provides people with an opportunity to acquire relatively large amounts of savings that they can use for investing in their home, business, crops or education when they return home. Doing MoneyMinded gives seasonal workers the tools to make the most of their income and savings while they are in the host country and when they return home.

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“The benefits and discipline of saving - putting money aside for savings for plans or goals into the future. I was very happy with what I was able to achieve from the savings that I had put aside, having a purpose to save and being able to achieve something substantial with the money that I earned in New Zealand.”

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Table 12 shows that after MoneyMinded, 45 per cent of participants were able to save a set amount regularly compared to four per cent before MoneyMinded. This is quite an achievement given that many participants have irregular income especially with subsistence farming or relying on other unpredictable sources of income. A further 27 per cent of participants were also able to save what was left over after expenses on a regular basis. There were also 27 per cent of participants who were able to save the odd amount when they could. After MoneyMinded only one per cent of participants indicated they were unable to save, whereas before MoneyMinded 59 per cent of participants had been unable to save.

**TABLE 12. CHANGE IN SAVINGS BEHAVIOUR**

	Before	After	Change
I save a set amount on a regular basis	4%	45%	↑ 41%
I save what is left over after expenses on a regular basis	12%	27%	↑ 15%
I save odd amounts when I can	25%	27%	↓ 2%
I am unable to save	59%	1%	↑ 58%
Total	100%	100%	

There were many comments from participants about the impact savings had made on their lives and how it helped them work towards goals and transform their plans into reality.

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“It taught me about how to divide my money for different purposes and how to plan and spend my money on more useful things rather than just buying things that I saw and wanted. It also make me more determined to save. I make sure when I was in New Zealand I sent money straight back to my bank account each pay and only kept a small amount for my daily expenses. Made me save for what I had planned when I came back, i.e. extending my house.”

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“I learnt how to save and to have some targets. I was able to save and to also achieve my target. I built my home, furnished it well (bought household items) and also bought some cows to standby for future needs or emergency. I also stopped drinking which used up so much of my money before.”

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## RAINY DAY SAVINGS

Only 22 per cent of participants said that before MoneyMinded they had enough money or savings for emergencies if they got sick or lost their job, whereas after MoneyMinded, 94 per cent said they had emergency savings. Increasing resilience has been an important outcome for many participants whose income from selling crops and farming is often volatile due to natural disasters.

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“I learnt how to save when I took the MoneyMinded training. It really helped me a lot. I started to save and minimized the amount I spent on food in the house to \$20 per fortnight so that I could put aside \$5 in the bank for unexpected expense or death in the family. So I really learnt a lot – to put aside amounts to save for ‘soli’ to the church or any unexpected need or expense.”

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## INCREASED AMOUNT OF SAVINGS

49 (out of 50) participants provided estimates of how much they had in savings before and after MoneyMinded. The median amount in savings prior to MoneyMinded was FJD\$0<sup>7</sup> (MIN = 0, MAX = FJD\$4,500). After MoneyMinded the median savings level was FJD\$500 (MIN = 0, MAX = FJD\$10,000). There was significant improvement in the amount of savings held by the seasonal workers.

## 6.6 KEEPING MONEY SAFE

A significant issue in any society and household is keeping money safe. Fiji has high levels of financial exclusion due to limited physical access to financial institutions and services (Department of Foreign Affairs and Trade, 2014) and lower levels of financial literacy and confidence in engaging with the formal financial sector.

The MoneyMinded program provides participants with options on ways to keep money safe. Prior to MoneyMinded a very small number of participants kept their money in a bank account (10%) and most people ‘kept their money close to them and hidden’ (55%). After MoneyMinded 53 per cent of participants were keeping their money in a bank account but 19 per cent were still keeping their money near them and hidden (see Table 13).

TABLE 13. KEEPING MONEY SAFE (%)

	Before	After	Change
Deposit in a bank account	10%	53%	↑ 43%
Deposit in a savings group	2%	8%	↑ 6%
Keep it somewhere close to me and hidden	55%	19%	↓ 36%
Give it to someone else to look after	4%	6%	↑ 2%
Hide it in or near my home	25%	12%	↓ 13%
Other	4%	2%	↓ 2%
Total	100%	100%	

<sup>7</sup> October 2020 1 FJD = 0.66 AUD and 0.71 NZD. 1 AUD = 1.07 NZD (approximately).

## 7.0 PERSONAL WELLBEING AND COMMUNITY OUTCOMES

MoneyMinded had a positive impact not only on participants, but for participants' families, friends and their communities. Figure 3 shows that after MoneyMinded all participants felt they were better able to provide for their family and 98 per cent of participants reported increased levels of confidence.

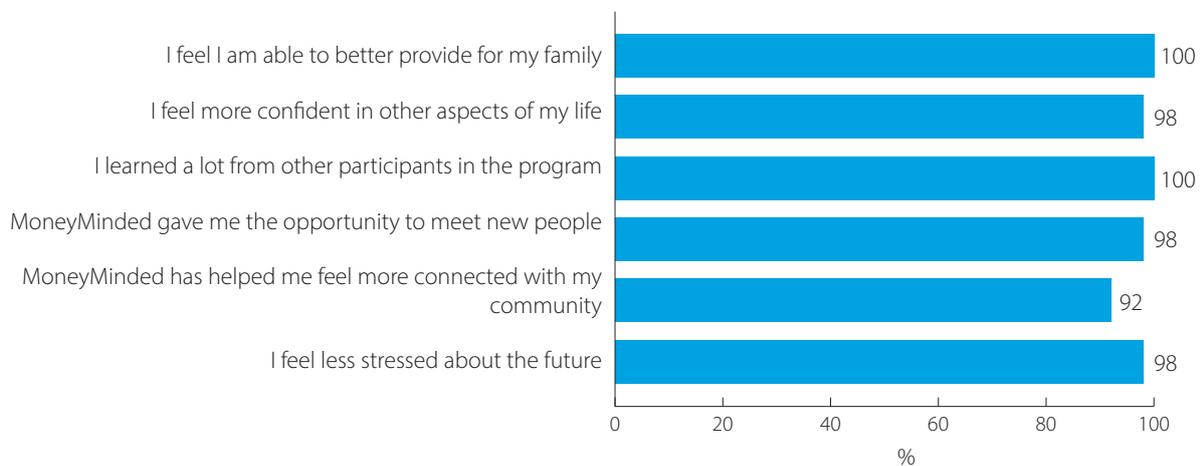
The majority of participants reported decreased stress (98%), 92 per cent felt more connected to the community and everyone learned a lot from other participants in the program (see Figure 3).

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“This training has helped me provide for my family. It has improved my ability to achieve and also broadened my mind.”

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FIGURE 3. WELLBEING OUTCOMES FOR PARTICIPANTS (% AGREE OR STRONGLY AGREE)



There was also evidence that after doing MoneyMinded, setting longer-term goals and also identifying spending leaks, or finding areas where they could reduce spending, some participants were motivated to give up smoking and alcohol or reduce the use of these substances. These outcomes, although not intended by MoneyMinded, have the potential to improve the health and wellbeing of participants.

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“Before MoneyMinded, I used to be very careless about the way I spent my money on food and family events and commitments. Also spent a lot of money on drinking yagona [kava], smoking and drinking. After the training, I cut down on my spending, I don't drink anymore, reduced my smoking and my consumption of yagona - to reduce my spending. All that we have been able to save has been redirected to the family and to our children's education. Even in New Zealand, I only spent money on food - did not shop or spend too much on clothes etc.”

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“Before MoneyMinded, I used to consume most of the supplies for our store. We had a liquor license for our store so we sold beer and groceries (including ice cream) here at our store (attached in front of our home) most of the beer that we were supposed to sell I consumed and that took up most of my time and affected the profitability of our store. I made drastic changes after MoneyMinded, I stopped drinking alcohol, I learnt to say “no” when my relatives asked to take groceries/ alcohol on credit so our debt decreased and profitability improved.”

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“I was happy after the training before our trip to New Zealand because it really helped me to cope with all the new things I experienced there. This training helped me to spend my money more wisely, I was able to save and bring back some money to use on the things I had planned, lessened my difficulties and helped me to put aside \$10 every week for any unexpected need. It also helped me to spend my time more wisely and to make better decisions e.g. I no longer smoke which used to use up (waste) a lot of my money.”

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“Before MoneyMinded I bought a lot of clothes, shoes and lots of unnecessary things. I ate a lot of McDonalds as it was very cheap in New Zealand, I spent on a lot of unnecessary wants, I did not save as much as I could have and sent money to my mum on a weekly basis - I did not really have a financial plan before I left. After MoneyMinded I have been able to plan - to extend our home so that we can now have 2 bedrooms for the family, to have a bath/toilet inside the house and to have some basic household items like beds, dresser and dining table for our home. I keep money aside now for my own savings.

I was able to send money on a weekly basis to my mother for all our household expenses as well as for their major changes to our home. I was able to meet all the responsibilities as the eldest in my family and to also finance caregiving for my maternal grandfather.”

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## **7.1 SHARING MONEYMINDED LESSONS WITH OTHERS**

Participants were keen to share the information with their family – especially with their partners, husbands or wives. Case study 1 provides a great example of how important it is for families to work together to achieve goals and optimise saving behaviour.

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“I told my spouse that the training was very useful. Before I used to spend money carelessly. But now I know how to manage my spending.”

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“I shared the benefits of managing our income and using it to generate additional income, plus the importance of savings with my husband. He has been very good now at not using money unnecessarily and generating income - so we charge for anyone using our generator and sell our yagona [kava] more profitably now. I also discuss and talk about reducing our spending with my housemates that I lived with and worked with in NZ.”

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“Having financial goals - and being able to manage savings, putting aside a little money every week to be able to achieve our goals. One of my sons also went to New Zealand - so we have been able to save together. When I came back, I also called my children and partner together to further discuss what I had learnt and what we needed to do as a family.”

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However, doing MoneyMinded just before leaving (sometimes the actual day before) to do their seasonal work program, meant that participants didn't always get a chance to talk to their families about the program. Many participants wished that their families or at least their spouse could attend MoneyMinded with them so they could all be 'on the same page' about managing money, especially regarding the use of the earnings from seasonal work.

Some participants have had multiple seasonal work programs, doing MoneyMinded prior to each trip. This has helped in them working with their family to set in place financial goals and ways to invest their seasonal work income that will have long term benefits.

From the qualitative data repeated seasonal work trips and repeated completion of MoneyMinded is beneficial to reinforcing the lessons and providing timely top-up reminders or nudges about maintaining optimal behaviours for planning, saving and goal setting (See case study 2).

Participants who did MoneyMinded together and then went to the same location for their seasonal work were able to talk to each other about their goals and reinforced the lessons they learned while they were on their work program. Following are comments shared by the participants.

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“We weren't able to share information with others because we left a day after the MoneyMinded program. But we discussed it as colleagues while we were in New Zealand - reminding each other about our financial goals, managing our savings and especially managing what we sent back home on our weekly/monthly basis.”

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“We talked about our individual vision boards and what our targets were - to achieve through our seasonal work. I have yet to check whether we are all achieving what we had targeted to do.”

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“I shared the information with other seasonal workers in construction/housing etc, who has not taken the MoneyMinded program that we met in New Zealand. Also shared my plans with my boss in New Zealand so he was aware of my intentions and use of my income in Fiji, also assisted my fellow workers who did not speak English well.”

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Table 14 shows with whom participants shared their MoneyMinded lessons. They were most likely to share the information with their partners or spouses (58%), followed by friends (38%), other family members (30%) and co-workers (20%).

**TABLE 14. SHARING INFORMATION WITH OTHERS**

<b>Partner, husband or wife</b>	58%
<b>Friends</b>	38%
<b>Other family members</b>	30%
<b>Co-workers</b>	20%
<b>Children</b>	14%
<b>Nobody</b>	8%

Note: They could select more than one person.

## 8.0 MEASURING FINANCIAL WELLBEING

Financial wellbeing (FWB) is more than just having financial knowledge and the ability to implement that knowledge. It combines psychological traits and attitudes whereby people feel satisfied or content with their financial lives. Financial wellbeing incorporates the following components: being able to meet financial commitments, feeling financially comfortable and able to enjoy life; and having financial security or financial resilience for the future (Kempson & Poppe, 2018).

Financial wellbeing is of course influenced by a variety of factors, some of which are outside the control of individuals. The social, cultural and economic conditions in which people live have a significant impact on the financial behaviours and outcomes of individuals and households. In Fiji along with other collective societies, culture plays a strong role in determining people's attitudes towards money. The cultural expectations around the use of money within a household and in the community need to be considered in the design and delivery of financial education programs. MoneyMinded, when delivered in Pacific Island Countries includes a useful component to help participants manage the financial expectations of family and community within the cultural context of each country.

We used two methods to measure financial wellbeing: 1) participants' self-rating of financial wellbeing and 2) the Kempson et al. (2017) scale of 11 items. We also asked participants an open-ended question 'What does financial wellbeing mean to you?'

The Kempson et al. (2017) financial wellbeing scale has been adopted by ANZ in their national survey in Australia (ANZ, 2018a), in New Zealand (ANZ, 2018b), in Kiribati (Russell & Kutin, 2019a) and Fiji (Russell & Kutin, 2019b), for older Australians (Russell, Kutin, Stewart, et al., 2018) and in a sample of Saver Plus<sup>8</sup> participants (Russell, Kutin, & Stewart, 2018). The scores have been scaled from 0 to 100. A score of 100 represents the highest level of financial wellbeing.

For this report, we adapted the scale to suit the Fiji context.<sup>9</sup> The sample size is also very small (N = 45)<sup>10</sup> so comparing scores of the Fiji Seasonal Worker sample with other financial wellbeing results should be done with caution.

### 8.1 WHAT DOES FINANCIAL WELLBEING MEAN TO SEASONAL WORKERS IN FIJI?

When participants were asked what financial wellbeing meant to them, the majority described it as more than money – there is a strong connection to family, home, community and relationships. Financial wellbeing is a means to strengthening social and cultural elements of their lives.

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“Having a house/home, having a boat and a car and being able to expand my plantation through leased land where I can raise cattle/pigs. Achieving this plan would be financial wellbeing for me.”

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“Being able to provide things for the family that was not possible before e.g. having a good house, vehicle, and children are well educated and well looked after i.e. fees and all school needs are met.”

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“For me, it would be having a good relationship with my family and relatives, being able to share what I have and to help others when needed. So it would mean, working very hard to be able to provide and meet my family's needs as well as share with my extended family.”

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<sup>8</sup> Saver Plus is ANZ's saving and financial education program <https://www.anz.com.au/promo/saver-plus-program/>

<sup>9</sup> Changes made to the scale are available on request.

<sup>10</sup> 45 participants completed all questions in the scale.

## 8.2 IMPACT OF MONEYMINDED ON FINANCIAL WELLBEING

Table 15 shows that almost all seasonal workers reported an improvement in their self-rating of financial wellbeing. Only one participant's score did not change. Reflecting back, only two per cent of participants said their financial wellbeing before doing MoneyMinded was 'high'. After MoneyMinded, at the time of the survey, four per cent said it was 'very high' and a further 36 per cent said their financial wellbeing was 'high'.

**TABLE 15. HOW WOULD YOU RATE YOUR LEVEL OF FINANCIAL WELLBEING, BEFORE MONEYMINDED AND NOW AFTER MONEYMINDED (N = 50)**

	Before	After	Change
Very high	0%	4%	↑ 4%
High	2%	36%	↑ 34%
Average	8%	60%	↑ 52%
Low	38%	0%	↓ 38%
Very low	52%	0%	↓ 52%
Total	100%	100%	

Participants described the ways MoneyMinded has impacted their financial wellbeing:

“It change my mindset, on how to save money - encourage myself to save the little that I have. I have enlightened my own family so that they are also aware and understand this.”

“Has really helped us both as a couple - to say “no” to relatives when they ask for money, to reduce our spending on unnecessary things and to better achieve our plans and financial goals. We don't have too many discussions about savings as we both agree and support each other to save.”

“I have really changed the way I spend my time and my money so that I am better able to achieve my plan and the goals I have set for myself. Everything I do now revolves around my SMART goals. more focussed and very determined now. So whether I go back to New Zealand (borders opening) I am still staying on track to achieve my plan.”

## 8.3 FINANCIAL WELLBEING SCORES

Overall, the average financial wellbeing scores improved significantly from participants' retrospective assessment of their financial wellbeing levels before doing MoneyMinded compared to the time of the survey, after MoneyMinded.

Table 16 shows that before MoneyMinded, we calculated their average financial wellbeing score to be 36 out of 100. After MoneyMinded their average score increased to 69. These scores were very similar to the 2019 study of the impact of MoneyMinded in Fiji with the scores being 36 prior to MoneyMinded and 67 after MoneyMinded (Russell et al., 2019).

There is clearly a large improvement in the participants' abilities to manage their income sustainably and adopt behaviours that contribute to financial wellbeing. The large difference in improvement could be attributed to two reasons which are somewhat related. Firstly, there is a growing recognition in the financial wellbeing research area that subjective indicators are just as important as objective indicators in financial wellbeing. That is, how people feel about and perceive their financial wellbeing are important in people's actual financial wellbeing. We are realising that it's not just about actual amounts of money one has or their level of savings for example, but the feelings of confidence and satisfaction contribute a lot to financial wellbeing (Netemeyer et al., 2018).

Secondly, the large difference in scores could also be partly influenced by respondents' positive feelings about the program and wanting it to continue. 'Socially desirable responses' (Kelly, 2015) can affect the results of surveys (de Vaus, 2014; Krosnick, 1999). This possibility should be taken into account when considering the results of the financial wellbeing measure.

The seasonal workers who completed the survey on average had significantly improved financial wellbeing scores (on subscales and the total score). It can be seen however, similar to other samples, the financial resilience score is lower than meeting commitments and feeling financially comfortable.

**TABLE 16. FINANCIAL WELLBEING SCORES (N = 45)**

Fiji MoneyMinded participants	Meeting commitments	Feeling financially comfortable	Financial resilience	Total financial wellbeing score
Before MoneyMinded	43	37	26	36
After MoneyMinded	74	74	58	67

When participants were asked to indicate the effect MoneyMinded had on their financial wellbeing, 56 per cent of participants said that MoneyMinded had a 'positive' effect and 40 per cent said it had a 'very positive' effect on their financial wellbeing.

#### 8.4 MEETING COMMITMENTS

44 per cent of participants would often or very often run short of money for food and other regular expenses before doing MoneyMinded whereas after MoneyMinded none reported running out of money often or very often; 31 per cent never ran short of money (compared to 2 per cent before MoneyMinded).

Before MoneyMinded, only 29 per cent of participants found it easy (extremely easy or somewhat easy) to pay bills and other financial commitments and after MoneyMinded 79 per cent found it easy.

Similarly, before MoneyMinded 39 per cent of participants 'often' or 'very often' were unable to pay bills or other financial commitments at the final reminder because of a lack of money. After MoneyMinded this figure reduced to 4 per cent.

#### 8.5 FEELING FINANCIALLY COMFORTABLE

Before MoneyMinded, 20 per cent of participants would 'often' or 'very often' have some money left over after paying for necessities whereas after MoneyMinded 47 per cent reported having some money left.

When asked how they viewed their household financial situation, only 22 per cent of participants reported it to be 'good' or 'very good' before the program. After MoneyMinded 96 per cent of participants viewed their financial situations optimistically ('good' or 'very good').

Furthermore, 82 per cent felt confident ('very confident' or 'confident') about their financial situations for the 12 months following the time of the survey (compared to 22 per cent prior to the program).

85 per cent of participants felt ('agreed' or 'strongly agreed') that after doing MoneyMinded they were more able to do the things they wanted such as helping family and enjoying life compared to 38 per cent feeling this way before the program.

Nearly all participants (96 per cent) felt more in control of their money after doing MoneyMinded compared to only 16 per cent feeling in control before doing the program.

We did include a quantitative measure to gauge the impact of gift giving within the Fijian society. The US Consumer Financial Protection Bureau (CFPB, 2015) include in their measure of financial wellbeing an item that addresses gift giving. It implies there is sufficient financial comfort to be able to give gifts without causing financial strain. We thought for the context of Fiji, this was a useful item to include in the survey.

Table 17 shows that there was a positive change in the proportion of participants who would find it less of a financial strain to provide gifts after doing MoneyMinded. Before MoneyMinded 29 per cent of participants strongly agreed and 45 per cent agreed that giving a gift would cause them financial strain. After MoneyMinded only four per cent strongly agreed and 29 per cent agreed that it would cause strain to give a gift for a special occasion.

**TABLE 17. GIVING A GIFT FOR A WEDDING, BIRTHDAY OR OTHER OCCASION WOULD PUT A STRAIN ON MY FINANCES (N = 49)**

	Before	After	Change
Strongly agree	29%	4%	↓ 25%
Agree	45%	29%	↓ 16%
Neither agree nor disagree	14%	20%	↑ 6%
Disagree	12%	45%	↑ 33%
Strongly disagree	0%	2%	↑ 2%
Total	100%	100%	

#### 8.6 FINANCIAL RESILIENCE

Having financial resilience means being able to cope with a financial shock such as an unexpected large expense without suffering financial hardship or going into debt (ANZ, 2018a; Kempson et al., 2017). In societies such as Fiji where there are high levels of social connectedness and sharing of resources, there is already to a large extent a foundation of financial resilience that is not enjoyed in many western cultures where individualism dominates. The role of culture in financial wellbeing needs to be further explored to better understand how it relates to financial resilience and the management of individual and household money. From the indicators in the survey, there is evidence that participants have improved their financial resilience by increasing their saving behaviour, diversifying their income streams and investing in durable assets.

Before MoneyMinded only 20 per cent of participants felt they would have enough money ('most of it' or 'all of it') to pay for an unexpected expense equivalent to a month's income. After MoneyMinded 53 per cent of participants felt they had saved enough to cope with such an expense.

Before MoneyMinded 40 per cent of participants said they would need to borrow ('to cover most of it' or 'to cover all of it') money from the bank, family, friends or use a credit card to meet an unexpected expense of a month's income. After MoneyMinded this figure dropped to seven per cent.

Participants reportedly had increased their savings since doing MoneyMinded which has helped to strengthen their financial resilience. Before MoneyMinded, 84 per cent of participants reported that they had 'zero to four weeks' worth of income in savings. After MoneyMinded, this figure was 40 per cent, and also 20 per cent of participants had 5 to 12 weeks' worth of income in savings, 22 per cent had 13 to 24 weeks' worth of income in savings, and 13 per cent had 25 to 52 weeks of income in savings. Two people reported having more than 52 weeks of income in savings.

The seasonal work opportunities combined with MoneyMinded has boosted participants' savings and capacity to cope with unexpected expenses.

## 8.7 BARRIERS TO FINANCIAL WELLBEING

We asked participants what barriers or challenges they faced in achieving financial wellbeing. The barriers are very different in Pacific Island Countries to what individualistic societies face.

Listed in order of most common to least commonly reported barriers to financial wellbeing faced by participants are:

1. Meeting cultural and traditional obligations
2. Sickness and death of family members
3. Meeting the financial requests of family
4. Individual behaviours
5. Natural disasters
6. Not having adequate equipment for farming and earning an income

Following is a sample of qualitative data illustrating the participants' challenges to financial wellbeing.

## MEETING CULTURAL AND TRADITIONAL OBLIGATIONS - PLANNED AND UNPLANNED

By far, cultural and traditional obligations, which often blurred with family obligations presented the biggest challenges for participants. Cultural events, giving to the church and contributing to the village are inextricably part of the lives of Fijians. Most participants after doing MoneyMinded have managed to include these types of expenses into their budget but the qualitative data suggests that apart from the planned or known obligations there are also many unplanned requests along with peer pressure.

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"I am aware that when we live in a village, we have many relatives so the biggest challenge would be meeting all our obligations to the family, clan and village. This tends to delay my ability to achieve my own plans."

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"The obstacles are my friends - going out together drinking, and the small and big family, clan and village events and obligations."

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"When things are needed traditionally, from the church and from relatives it creates challenges to our plans as we are too embarrassed to tell them that we already have our plans."

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"Obstacles include weddings, deaths, things that I have to contribute to traditionally, for the village as well as consuming way too much yagona [kava]."

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“Living with relatives and the obligations that come with living in a traditional community setting.”

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“Traditional/family obligations as well as church obligations - they can be huge challenges as they drain our resources needed to achieve financial wellbeing.”

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### **SICKNESS AND DEATH IN THE FAMILY**

Ill-health and death were common issues participants reported as being a challenge to them keeping on track and maintaining financial wellbeing. The World Health Organisation estimate Fijians life expectancy as 67 for men and 73 for women<sup>11</sup> which is much lower than Australia. They also face quite serious health challenges including diabetes, heart disease, stroke as well as an increasing rate of communicable and non-communicable diseases.<sup>11</sup>

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“Sickness, poor health or death in the family challenge me achieving financial wellbeing.”

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“Sickness and my ill health are also very costly for us and hinders us from achieving financial wellbeing.”

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“Death of relatives and family in a sudden death and birthday. The expectation of me to return from overseas. The expectation is high and the demand might be big.”

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“Unexpected family obligations e.g. death in the family. The family depends on me to meet these obligations.”

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### **MEETING THE FINANCIAL REQUESTS OF FAMILY**

Family and community financial commitments were identified as a barrier to achieving financial wellbeing. Participants found it difficult to deal with funerals and the needs of older members in their villages. However it is important to note that the economic wellbeing of communities is often dependent upon shared income and resources (Borovnik, 2005) and provide a level of financial resilience for households within the community.

### **INDIVIDUAL BEHAVIOURS**

Although MoneyMinded has shown to be successful in changing financial behaviours of participants, like for any of us, temptations and lapses in habits are always present. Importantly, the qualitative data shows that the awareness is still high of when and why their financial behaviours are not always aligned with their plans.

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“Overspending at times. Mismanagement of time.”

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“Trying to say no. Not using money wisely. Not having a plan.”

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<sup>11</sup> [https://www.burnet.edu.au/countries/4\\_fiji](https://www.burnet.edu.au/countries/4_fiji)

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“Misuse of money on something that cannot bring back money to you.”

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“Not sticking to my plan and being distracted with other commitments.”

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### **NATURAL DISASTERS AND COVID-19**

Natural disasters have long presented challenges to the financial wellbeing of participants. While some participants have used seasonal work to diversify income streams, the devastating effects of cyclones are hard to overcome.

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“Not being able to earn because of deferment of NZ trip because of COVID-19.”

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“Unexpected events like cyclones that destroy my plantation, family/village commitments during deaths etc are challenges that affect me achieving financial wellbeing.”

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### **NOT HAVING ADEQUATE EQUIPMENT FOR FARMING AND EARNING AN INCOME**

Improving business and farming equipment and methods takes time and significant resources. The seasonal work program certainly helps participants accumulate funds to invest in what they need for their farm, however it may take many trips to have enough and COVID-19 has put many participants' future trips on hold.

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“I still don't have all the farming implements and seedlings or shoots that I need for my plantation. My plantation also gets damaged by stray animals.”

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“The challenges for me to achieve financial wellbeing include my ploughing, cattle dying or not having my tools or equipment for work.”

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## 9.0 CASE STUDIES

### 9.1 MAKING FINANCIAL DECISIONS TOGETHER AND SECURING THE FAMILY'S FUTURE

Orisi\*, a 46-year-old husband and father of six children completed MoneyMinded in 2019 before participating in the Fiji Seasonal Worker Program. As a subsistence farmer, Orisi's income and wellbeing is closely tied to land and crops. While farming provided enough for Orisi and his family to live on, it was difficult to save enough money to make financial plans for the future and to pay for his children's education. Having six children, with four sons in secondary school, one in university and a daughter in year one at primary school, there are many years of education expenses ahead. Orisi worried how he would meet them.

Orisi saw the seasonal worker program as an opportunity to obtain funds that could be invested in growing his livelihood, renovating his house and putting away money for his children's education. Orisi worked in New Zealand picking fruit from June to December 2019 and was able to save and send money home during this time.

While the Seasonal Worker program gave Orisi the means to a greater income, MoneyMinded enabled Orisi to make a plan to invest that income for his future. MoneyMinded expanded his horizon in how he thought about his farming practices and the income he could earn from his land.

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“Before I did MM, I was not so concerned about my yagona plantation and the theft of my crops, but after the training, I have realised the value of these crops as potential income for me and my family. So I am putting in more attention, time and effort to increase cultivation and to secure my crops so that I can fully realise the value/income from my plantation.”

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Importantly, since doing MoneyMinded, Orisi and his wife make financial decisions together. They talked about the plans for the Seasonal Worker income before he left for New Zealand, and upon return they set a family budget.

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“We are now working as a couple and making joint decisions about the way we spend and save our money. We want to also start spending and saving according to a set budget.”

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Before MoneyMinded, Orisi and his wife didn't have a budget, but after doing MoneyMinded they plan their everyday saving and spending, including their obligations to their church, family events and contributions to their village. Orisi and his wife have also set very specific saving goals for their future which Orisi proudly said were to:

- upgrade our canteen to a small shop, to be adjoined to our home,
- secure about 10 acres of traditional family land to raise cattle i.e. four female and two male cows which would cost about \$400 each, and
- establish trust funds for the family over a five-year period.

MoneyMinded gave Orisi and his wife the tools to make the most of the income from the Seasonal Worker program. Making financial decisions together and supporting each other in providing for the family not only brings about success in achieving their goals but sets a valuable example for their children.

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“Now I support my wife and her efforts to run our canteen and generate income through my crops and her 'kai' sales.”

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We are really happy with what we have been able to achieve and also being able to contribute to our families, village and the church.

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\*not participant's real name

## 9.2 THE POWER OF MONEYMINDED'S SMART GOALS

For Esira\*, completing MoneyMinded changed his approach to life. Esira is 38 years old, a subsistence farmer living in a village on Ovalau Island. Uncommonly, Esira is a man not yet married or with a family of his own, and lives with his parents. Esira was the Youth Leader and Turaga ni Koro (Village Headman), and has been very active in the community and the church.

Esira has been a Seasonal Worker in New Zealand on three occasions, and was hoping for a fourth trip when COVID-19 halted those plans. As part of the pre-departure training activities for seasonal workers, he completed MoneyMinded three times. Esira said that each time he did the training, the lessons were reinforced and helped him to continually commit to the plans that were securing his long-term income.

The pivotal change for Esira was learning about SMART goals (Specific, Measurable, Achievable, Realistic, Timely) and working to achieve them.

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“So whatever I did, work in New Zealand, or in my plantation here in Fiji and in whatever projects I planned, I focused on using the SMART approach and found that things were more achievable.”

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Before MoneyMinded Esira lived day-to-day financially with the income from his crops. He said all his money would be spent on food, village and church commitments. Being single, he said that ‘he only kept money when there was a need for it’. Special occasions and big expenses would put a strain on Esira’s finances and he would have to try to sell more Yaqona (Kava) to meet those needs. He often worried about the effect of a natural disaster on his crops and after MoneyMinded he put in place other revenue streams to create more resilience against financial set-backs.

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“I have really changed the way I spend my time and my money so that I am better able to achieve my plan and the goals I have set for myself. Everything I do now revolves around my SMART goals. I am more focused and determined now.”

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“So whether I go back to NZ (if borders open post-Covid-19), I am still staying on track to achieve my plan.”

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Esira’s future is now planned in detail and he has a longer-term view of his financial life. MoneyMinded, through the use of the vision board activity, has helped him clearly articulate the specific outcomes he wanted from his seasonal work trips. And they are all coming to fruition. Importantly, the plans have all contributed to greater earning potential back home in Fiji.

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“After MoneyMinded, I planted and estimated my earnings to match what I wanted to achieve. Before my second work trip to New Zealand, I had a plan on what to come back and do. I also made a target for my savings. I bought household items for my parent’s house and extended their home, which I look after for them.”

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“After my third trip, I was able to build my farmhouse, which I stay in when I am planting and harvesting so that I am able to start much earlier and not waste time going to and fro from the village and helps me to keep an eye on my crops. And I have also purchased my boat and its engine. I will use this boat to fish and sell what I catch. It becomes another source of revenue for me.”

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“My aim now is to extend my farm,  
procure land for farming cows and pigs  
and for additional planting and then  
purchase a vehicle – ALL of this was on my  
MoneyMinded vision board.”

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And to cap off his plans for his future, Esira was excited to tell that he is now engaged to be married and looks forward to having a family of his own.

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“And after my fourth trip to New Zealand,  
I plan to also get married – I already have a  
girlfriend.”

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His goal as a youth leader in his village is to encourage young people to “plant with a purpose” and to plan for the future and have goals.

Esira would like MoneyMinded to be more widely available in the Fijian villages so everyone can have the chance to learn to use money from their crops wisely.

**\*not participant’s real name**

### 9.3 EMPOWERING WOMEN THROUGH SEASONAL WORK AND MONEYMINDED PROGRAMS

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“I feel - being able to meet my family’s financial needs e.g. putting food on the table, meeting educational expenses having a roof over our head, having a car for transportation and generally being able to afford what we need, at the same time being happy together as a family – is financial wellbeing.” – Mereseini\*, single mother of six children

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While there are far fewer women engaging in seasonal work programs than men, the impact of MoneyMinded and seasonal work opportunities can be an empowering combination for women. Mereseini\*, a single mother of six children, ranging in age from 15-31 years, has been able to start a new business and meet the goals she has long held for her children after participating in seasonal work and doing MoneyMinded.

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“MoneyMinded has helped further improve and enhance our financial wellbeing as a family especially at a time when I separated from my husband and became the breadwinner for the family.”

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Before separating from her husband, Mereseini found it difficult to meet the daily needs of the family. She didn’t even know how much her husband earned and she had to ‘make do’ with whatever money he gave her. Mereseini had a small side business of making and selling lunches to nearby workers at an industrial plant which helped, but wasn’t always enough. Mereseini said that there was “no such thing as a budget” in their lives and she often had to call on her sister for financial support. Even though things were so difficult financially, Mereseini had goals to provide the best for her children and she felt the pressure of being the ‘breadwinner’ for the family after her marriage ended.

She always wanted to own a home, have a car and be able to afford to educate her children. These goals seemed unachievable without the opportunity of three seasonal work trips to New Zealand and the pre-departure program which included MoneyMinded.

Mereseini’s goals are coming to fruition because now she has a plan in place and has actively made financial decisions.

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“The MoneyMinded program has helped greatly in making my plans and managing my spending and savings as I am new at making financial decisions for my family – it has been timely.”

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“I have been able, in the short time I began earning from New Zealand, to provide for my children’s educational needs, to purchase/deposit a car for my family and to afford the things that my family/children did not have before.”

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After the third trip and doing MoneyMinded, Mereseini has also started her own business. She buys and sells fish and fuel and works hard to build her customer base.

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“I have made 2 trips to Vanuabalavu and one trip to Kadavu since returning from New Zealand – things that I would not have dreamt of doing before – to assess and establish links/partners to be able to generate business or revenue with.”

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Mereseini is also thinking ahead and planning to buy a vehicle to transport passengers in Kadavu, where she noticed a gap in the market.

Her goals for the next five years are:

- Get our home built at Tovata which my working children can contribute to and we save current rent money.
- I am also looking at adjacent land, potential for growing/ gardening crops and vegetable which can be sold at nearby new Laqere Market. The Tovata area is densely populated so potential to also have a canteen to sell groceries to neighboring homes.
- Focus on home and invest at Unit Trust and then working on business initiatives and saving.

MoneyMinded has expanded Mereseini's horizons and capabilities and she feels so proud that she has been able to give her children the education and home life she hoped for. A happy family life is an important part of wellbeing for Mereseini and she believes the seasonal work trips and MoneyMinded has helped her achieve this. When asked how the programs have affected her family life and overall wellbeing, Mereseini answered

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“I'm not so stressed like when my children were young, all now grown up and more independent. I have been able to bring them up and still looking after and have a good relationship with them – despite the separation.”

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“I was not really worried about anything so much- just focusing on getting our home built so that we can cut out the rent expenditure.”

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“So happy that children are now independent. Encouraging them to take up further studies.”

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Mereseini has made enormous sacrifice to embark on the seasonal work trips, being apart from her children while in New Zealand, but has seen the value of longer-term benefits in being able to better provide for her family and improve their financial wellbeing. Mereseini's example gives a compelling case to create seasonal work programs that are more suitable to the needs of women.

**\*not participant's real name**

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