The Case for Asset-Based Interventions with Indigenous Peoples: Evidence from Hawai‘i

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This is the postprint version of the work. The definitive version was published in *International Social Work* as:

Rothwell, D. W. (2011). The case for asset-based interventions with Indigenous Peoples: Evidence from Hawai‘i. *International Social Work*, 54(1), 35-50. doi:10.1177/0020872810369119

This work was supported by ALU LIKE, Inc.; the Hawai‘i Community Foundation; American Savings Bank; and, the Bank of Hawai‘i.

Abstract

Two movements are shaping social work in the era of globalization: (a) the Assets Movement, and (b) the Indigenous Peoples Movement. Data from an asset-based Individual Development Account (IDA) program for indigenous Hawaiians are analyzed. Findings suggest that, under certain conditions, asset-based interventions may promote social development among indigenous peoples.

Key words: assets, indigenous, individual development accounts, Hawaiian

Two important social movements are influencing international social work in the 21st Century. The first is an effort to affirm the political rights and sovereignty for indigenous peoples and is referred to in this paper as the Indigenous Peoples Movement (IPM). The second is for social work interventions to be more asset-based and is referred to in this paper as the Assets Movement (AM). Both movements have serious implications for the ways that social work is taught, researched, and practiced in an increasingly globalized world. The purpose of this paper is to establish the conceptual and empirical reasoning for why asset-based interventions are important for indigenous communities.

The Indigenous Peoples Movement

Numerous attempts have been made to define indigenous peoples. Cobo (1983) provides a necessarily broad definition:

> Indigenous communities, peoples and nations are those which, having a historical continuity with preinvasion and pre-colonial societies that developed on their territories, consider themselves distinct from other sectors of the societies now prevailing in those territories, or parts of them. They form at present non-dominant sectors of society and are determined to preserve, develop and transmit to future generations their ancestral territories, and their ethnic identity, as the basis of their continued existence as peoples, in accordance with their own cultural patterns, social institutions and legal systems. (p. 50)

Estimates suggest there are over 350 million indigenous people spread over 70 countries (Naim, 2003). Although geography, politics, and social experience vary, indigenous peoples and nations from all continents have experienced a loss of population, land and other natural resources, traditional economic systems, governance practices and sovereignty (Gray, Yellow Bird, & Coates, 2008).

In the late 1960s and early 1970s, indigenous cultural practices and languages were revitalized. A sense of Native identity has expanded and the movement has been officially recognized by the United Nations with a declaration of the rights of Indigenous Peoples ("United

Nations declaration on the rights of Indigenous Peoples," 2007). Importantly, globalization has given voice to the IPM by publicizing the socioeconomic and environmental challenges that are facing Indigenous Peoples (Naim, 2003). The IPM is now aligned with thousands of advocacy and non-profit groups that utilize participatory and empowerment strategies. These groups stand for environmental and social justice by resisting corporate agriculture, logging, mining, hydroelectric power, oil and other natural resource development projects (Hawken, 2007).

Some have critiqued social work for being absent from the political effort to re-establish sovereignty and land control (Midgley, 2008). However, a momentum to value indigenous knowledge (Julia & Kondrat, 2005) and teach culturally-competent modes of intervention with indigenous peoples has emerged (Berman, 2006; Coates, Gray, & Hetherington, 2006; Weaver, 1999). Recent discourse has highlighted a need to differentiate the indigenization of social work from indigenous social work practice, with the latter focusing on culturally relevant modes and models of intervention (Gray & Coates, 2008).

The guiding principle behind indigenous social work is an appreciation of local values, and the inextricable relationship between human existence and the environment. Recent indigenous social work efforts have produced at least one international conference on social work issues within indigenous communities (Indigenous Voices in Social Work: Not Lost in Translation, held in 2007 in Makaha, Hawai‘i), a volume of social work scholarship devoted to indigenous social work in a globalized world (Gray & Coates, 2008), and the establishment of the peer-reviewed journal *Indigenous Voices in Social Work* published by the Myron B. Thompson School of Social Work at the University of Hawai‘i.

The Assets Movement

The second social movement has been founded upon critiques of welfare policy that emerged in the late 1980s arguing that income was necessary, but not sufficient for *development*. In the seminal work, Sherraden (1991) posited that ownership of assets leads to at least nine positive effects, including (1) household stability, (2) an orientation towards the future, (3) development of other assets, (4) focus and specialization, (5) risk taking, (6) personal efficacy, (7) social influence, (8) political participation, and (9) the welfare of future generations. Importantly, these asset effects are hypothesized to be independent of income. “While income feeds people's stomachs,” Sherraden (1991) explained, “assets change their heads” (p. 6).

Assets are defined as stocks of resources. Financial assets are liquid; they are exchanged easily and quickly, and normally refer to money held in savings and checking accounts, and stocks (investments, retirement plans, and certificates of deposits). Non-financial assets or real assets include traditional forms of capital such as land, buildings (including homes) and tools. While other intangible commodities such as human capital and social capital may be considered assets, this paper focuses exclusively on economic assets.

Based on the asset-based theory of social welfare, the Individual Development Account (IDA) was proposed in the US as a lifelong savings plan to address poverty through asset accumulation (Sherraden, 1991). The proposal was rooted in a macro-social work effort to redistribute wealth by making social interventions (viz., social welfare policies) more progressive. In implementation, IDAs are short-term matched savings accounts designed to increase savings and asset ownership among the poor. There are now well over 50,000 accounts in over 40 states and there are 22 state-supported IDA programs (Greenberg & Patel, 2006). The matched savings intervention has been widely adopted outside the US. For example, there are versions of IDAs for children in Singapore, Canada, the United Kingdom, Korea and the US (Loke & Sherraden, 2009). Other more specific programs are targeting orphans in Uganda (Curley, Ssewamala, & Han, in press) and poor families in Taiwan (Li-Chen, 2003).

The Confluence of Indigenous and Assets Movements

The fit between the AM and the IPM has yet to be critically examined in the social work literature. Some might argue the introduction of Western-based frameworks such as the AM into indigenous communities can be a form of cultural imperialism (Coates, et al., 2006). Further, economic development, competition, and asset accumulation may run counter to communal and reciprocity-based economies common in low-income and Native communities (Hicks, et al., 2005). I argue the contrary, however. Asset-based interventions are, in fact, aligned with indigenous values for several reasons.

First, asset-based interventions are investment-oriented and long-term. Theory (Shobe & Page-Adams, 2001) and research (Yadama & Sherraden, 1996) showed that assets positively influence the psychological construct of future orientation. IDA participants were more likely than control group individuals to earmark savings for long-term purposes (Sherraden, McBride, Hanson, & Johnson, 2005). This long-term focus associated with asset ownership may be compatible with indigenous values of planning for future generations. Native peoples, for example, have a saying about taking actions today that will have implications seven generations from now (Benham, 2004).

Secondly, asset-based interventions are social developmental in that social and economic impacts are interdependent (Midgley & Sherraden, 2009). One study demonstrated that IDA participation was associated with increased parent teacher association participation (McBride, 2003). Increased social participation may be valued more than economic outcomes within an indigenous Hawaiian worldview where identity is based on the quality of social relationships (e.g., family and community) and relationships with the land and spiritual world (Mokuau & Tauili'ili, 1992). In the intervention process these social objectives may be seen as intervention outcomes in themselves (Ewalt & Mokuau, 1995).

Above all, asset-based interventions promote empowerment and control that are important for the IPM. In Sherraden's (1991) terms, assets lead to "a command over resources" when people actively manage their assets, which is a stark contrast to the passive form of resource management associated with income transfers. With the accumulation of assets, individuals and families open new doors and opportunities to pursue the goals that matter to them. Danner (2004) explained poignantly the importance of assets as a means to an end for Native Hawaiians, "We build it [wealth] for the native endgame: to spend it on and to invest it in native goals, to achieve language revitalization… and to set a foundation for Native Hawaiian well-being" (p. 16). It follows then that asset accumulation functions as a vehicle to restore and revitalize indigenous sovereignty that was lost in the colonization process.

Background on Hawaiʻi and Native Hawaiians

Native Hawaiians are persons with traceable lineage to the Hawaiian Islands prior to Western contact in 1778. Since that time and like other indigenous peoples, Native Hawaiians have experienced a turbulent history characterized by loss. The population of Native Hawaiian and other Pacific Islanders in the US recently numbered 874,414 in the most recent Census (Greico, 2001).

The Hawaiian political systems were radically restructured through colonization. Prior to Western contact, the Native Hawaiian islands were governed by a hierarchical feudal system of chiefs (ali'i) who organized society based on an intricate *kapu* system of interpersonal relationships. King Kamehameha I united the separate islands in 1810 and established the Kingdom of Hawai‘i. In 1893, a group of American business leaders illegally overthrew Queen Lili’uokalani and replaced her with a Provisional Government that successfully annexed the Republic of Hawai‘i to the United States, ultimately becoming the Territory of Hawai‘i in 1898 and the 50th state of the US in 1959. This loss of political sovereignty for Native Hawaiian people has been linked to a loss of identity and purpose (Mokuau & Matsuoka, 1995) and this identity is critical to indigenous health and well-being (King, Smith, & Gracey, 2009).

Only a few generations following Western contact, King Kamehameha III implemented *The Great Mahele* of 1848 (*mahele* means “division”). This land redistribution designated land for government and Crown Lands, while providing the opportunity for chiefs and native tenants to claim private ownership (Chinen, 1958). Although signed into law by the monarch, it was foreigners familiar with private land ownership—sailors, traders, merchants and missionaries—who lobbied for the policy that left 80% of Native Hawaiians without land (Chinen, 1958; Kame‘elihiwa, 1992).

A period of rapid plantation development followed the Great Mahele. During this time the network of traditional irrigations systems were re-routed to feed the plantations (first sugar then pineapple) and later tourist resorts. Population growth and overdevelopment also contributed to irreparable damage to the island ecosystem (Mokuau & Matsuoka, 1995).

The tumultuous history of colonization, shift to capitalism and away from traditional economic and governance systems, and most recently globalization explain why Native Hawaiians are socio-economically disadvantaged and marginalized today. The rate of Native Hawaiian poverty is now more than double the state’s average, 15.0% compared to 7.1% (Naya, 2007). Native Hawaiians also disproportionately occupy low status occupations (Okamura, 2008), and home values of Hawaiʻi-born Native Hawaiians were only two-thirds the value of Hawaiʻi born, non-Native Hawaiians (Ong, 2006). These disproportionately low wages and asset values coupled with high poverty rates are directly related to other social outcomes (Kanaʻiaupuni, Malone, & Ishibashi, 2005).

Since statehood, the Hawaiian IPM has addressed some of the losses associated with colonization. For example, Hōkūleʻa, the traditional voyaging canoe, catalyzed an interest in Polynesian culture and became a powerful symbol of Hawaiian identity (Young, 1980). A series of land struggles, hallmarked by the reclamation of Kahoʻolawe Island, also occurred at this time. Together these movements spawned a renewed interest and investment in Hawaiian language, arts (e.g., hula), and Hawaiian studies that is generally referred to as the Hawaiian Renaissance (Kanahele, 1979). Despite progress, there remains a need within social work to refine and expand the knowledge about Native Hawaiian and other Pacific Islander populations (Mokuau, Garlock-Tuialiʻi, & Lee, 2008).

Intervention: The Kahikū Program

Kahikū was an Individual Development Account (IDA) program that served Native Hawaiians from 1999-2005. To be eligible, total household incomes must have been less than 200% of the federal poverty guidelines, and owned assets worth less than $10,000. Each participant was required to be Native Hawaiian. The qualified asset goals were first-time home purchase, postsecondary education fees, business costs, and home repair. The account term was 24 months and each participant was provided generalized case management. Participants were required to attend general and asset specific financial literacy classes to receive the match at varying rates: 3:1 for home ownership; and 2:1 for education, business, and home repair. See

Rothwell (2009) for an analysis of the individual and family-level predictors of Kahikū program enrollment and matched withdrawal from the IDA.

Method

Data Collection

A study was initiated in 2008 to understand the economic impacts of the Kahikū program. Two waves of data were collected and analyzed (Wave 1 during enrollment from 1999 to 2003, and Wave 2 in 2008). In addition to demographics, self-reported asset ownership and values (home, business, car, checking, savings, stocks and investments) were measured at both Waves. Of the 758 individuals in Wave 1, 328 responded to the Wave 2 survey, resulting in a minimum response rate of 43% (*Standard definitions*, 2008).

Participants

Of the 328 individuals who responded to the survey, 96 made matched withdrawals from the IDA and were called program graduates. A total of 232 survey responses were received from the second group of non-graduates (n = 156) and non-participants (n = 76). Non-graduates were persons who opened an account, but did not make a matched withdrawal. Non-participants were individuals who applied to the program, but never opened an account. Together, non-graduates and non-participants comprise the comparison group that served as a counterfactual to IDA graduation.

Data Analysis

Data were cleaned for missing and outlying values. Ten cases were removed from the sample because of program ineligibility. The first analysis produced two binary logistic regression models predicting business ownership and college degree at Wave 2. IDA program graduation (intervention) was dummy-coded, graduation = 1, comparison group members were coded 0. A total of 13 Wave 1 variables were included as covariates: gender; age; marital status; total household size; geographic residence; human capital; employment; welfare receipt; the income-to-needs ratio—monthly household income divided by the family size adjusted federal poverty guidelines—was used as the proxy measure for income; three asset ownership variables were savings account ownership, business ownership, and home ownership. The presence of credit card debt was included as a liability variable. The second analytical procedure used Ordinary Least Squares (OLS) multiple regression to predict net worth at Wave 2. A difference-in-difference (DID) method estimated the treatment effect (Baker, 2000). Net worth was calculated as total assets (sum value of checking, savings, stocks, retirement accounts, home value, business value, and vehicle value) minus total liabilities. Liabilities included vehicle loan(s), mortgage, business loan, debts to friends and family, outstanding household bills, outstanding credit card balance, student loans, and medical bills.

Results

The sample characteristics are presented in Table 1. Bi-variate tests showed that home ownership was the only observed difference ($p < .05$) between graduates and non-graduates at Wave 1 χ^2 (1, N = 311) = 5.51, p = .02.

[Insert Table 1 here]

Predicting Asset Ownership

Results of three logistic regression models are presented in Table 2. Columns 2-3 show the model predicting business ownership that was significant (max-rescaled R^2 = .19, χ^2 (14, N = 297) = 41.76, $p < .001$). IDA graduation was not significantly related to business ownership. Furthermore, the residual chi-square test of adding the IDA graduation variable to the model was not significant χ^2 (1, N = 297) = .52, p = .47.

[Insert Table 2 here]

Columns 4-5 show the second regression model of college degree ownership at Wave 2. The model was significantly different from zero, max-rescaled $R^2 = .49$, $\chi^2\,(14, N = 298) = 133.07$, $p < .001$. IDA graduation was significantly related to the probability of holding a post-secondary degree at Wave 2 ($OR = 2.26$) and the residual chi-square test of adding IDA graduation variable to the model was significant $\chi^2\,(1, N = 298) = 5.07$, $p = .02$. Columns 6-7 in Table 2 show the model predicting net worth that was significant and explained 24% of the variance $F\,(16, 460) = 9.16$, $p < .001$. The DID coefficient was significant; IDA graduation's impact on net worth was estimated at $130,331.

Discussion

Movements to promote indigenous rights and sovereignty (IPM) and to make interventions more asset-based (AM) are influencing international social welfare in the globalized economy. This paper makes a unique contribution to the social work literature by (a) drawing the connections between the two movements, and (b) using data from an asset-building program with Native Hawaiians to make the case for asset-based interventions. I show that graduation from the Kahikū program explains nominal ownership of college degrees and net worth. These findings are especially important because differences between IDA graduates and a similar but non-randomized comparison group were sustained five years (on average) following program termination. The study has implications for policy and practice with Native Hawaiians and more broadly for international social work.

Implications for Policy and Practice with Native Hawaiians

There is reason to believe that assets are culturally relevant to Native Hawaiians and that asset accumulation in the form of education and net worth increases the opportunities to live the lives they wish to pursue. Via these opportunities, Native Hawaiians counter the socioeconomic marginalization they have faced as a result of the imposed capitalist system. In this interpretation, assets function as a means to pursue what Danner (2004) called the Native *endgame*. Native asset holders become economically, socially, and politically relevant on their own terms.

The high net worth gains attributed to IDA graduation that were observed in this study are likely explained by increased home ownership over time (Rothwell & Han, in press). Importantly, home ownership may be culturally relevant based on Native Hawaiians' close the relationship to the ʻāina (land). Like many indigenous peoples, the connection to the land is fundamental to Hawaiian cultural identity (Kanaʻiaupuni, 2004). "Land/ʻāina, defined as 'that which feeds', is the everything to our sense of love, joy, and nourishment", explained Aluli-Meyer (2008, p. 219), "Land is our mother." This interpretation supports previous research demonstrating that the role of assets in indigenous communities is different from the role of assets in non-indigenous low-income communities (Adamson, Black, & Dewees, 2003). Therefore, future interventions may be more effective based on the extent to which they ground services in cultural values and allow participants to self-determine program goals.

Several organizational features of the Kahikū program may explain how a Western intervention model can be successfully adapted to serve Native clients. First, the non-profit organization that administered Kahikū has an established and positive legacy among many Native Hawaiians (Young, 1980). Secondly, staff and program administrators were Native Hawaiian or from Hawaiʻi and operated with the cultural norms and value systems practiced by Native Hawaiians. These personnel knew well the context and had worked in their respective communities long enough to establish relationships with clients and their families. Third, staff suggested anecdotally that concepts in the financial literacy curriculum were adapted from Western models to better fit the Hawaiian context. This adaptation of program materials represents a form of local control over the program's administration that has been cited as necessary for success in Native asset-building approaches (Hicks, et al., 2005). Historical legitimacy, local staffing, and adaptation of program curriculum may be important for practice in other indigenous communities.

Implications for International Social Work

The AM and the IPM are major social movements that collectively involve millions of people worldwide. The increase over the past decade in the number of developing and developed nations that are experimenting with asset-based interventions demonstrates the growth of the AM. Such interventions involve social workers who work in governments, non-governmental organizations, and philanthropic foundations. Efforts to expand asset-based interventions are likely to be mirrored by efforts to restore and affirm the rights of indigenous peoples. Often supported by social workers, indigenous peoples are engaged in various forms of political processes to redress the wrongs of colonization and occupation. One such example of an ongoing political effort is the Native Hawaiian Government Reorganization Act of 2009 that seeks to establish nation within a nation federal recognition for Native Hawaiians from the US government (S. 1101, 2009). This and similar endeavors by indigenous peoples are expected to continue throughout the 21st Century.

Social workers will play crucial roles in the development of these two movements as they work daily with families, indigenous and non-indigenous, who struggle in poverty. First, social workers function as *advocates*. It is incumbent upon social workers to pursue social justice, which is the ultimate goal of both the AM and IPM. Social workers might promote the benefits of asset-based interventions at community meetings or demand self-determination for indigenous peoples from political representatives. Second, social workers function as *critical analysts*. As more countries pilot matched savings and micro-lending projects, social work practitioners, educators, administrators, and researchers must critically evaluate the merits and limitations of the AM and feedback these assessments to policymakers. Third, social workers will function as *coordinators*. Social workers familiar with the historical and contemporary challenges facing indigenous communities are well-positioned to creatively integrate the AM and the IPM. Such integration might be based on the thesis of this paper: that the values underlying the two movements (i.e., investment and long-term orientation, social participation, choice and control, and economic sovereignty) can be congruent.

Limitations

The findings presented in this analysis are suggestive, but not definitive. Prospective studies with randomized comparison groups are needed to more accurately infer treatment impact. Unobserved differences between graduates and non-graduates (e.g., motivation and financial knowledge) must be considered. The more substantive limitation of the study is that it does not examine the meaning and relevance of assets to Native Hawaiians. What are situations and circumstances under which assets are important for indigenous peoples? Does asset accumulation and participation in the economy necessarily lead to movement away from cultural traditions and practices as suggested by some (Smith, 2000)? Qualitative inquiry is much needed to explore these deep questions. Other limitations include the 43% survey response rate at Wave 2 and a possible cohort effect based on the unique political economic context. For example, the median price for a single family home on Oʻahu rose substantially, more than doubling between

2001 and 2008—from $299,000 to $600,000 (*Monthly Statistical Report*, 2001; *Monthly Statistical Report*, 2008).

This paper argues the relationship between two important social movements (the AM and IPM) that attempt to achieve social justice. Findings from the study of indigenous Native Hawaiians suggest that asset-based interventions may promote social development under certain conditions. The findings are promising in the context of globalization and years of income-maintenance policies that have failed to significantly reduce poverty among indigenous and non-indigenous peoples. Moving forward, the challenge for social workers will be to design and advocate for a system that allows flexibility and self-determination.

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