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'We're not a white fella organization': Hybridity and friction in the contact zone between local kinship relations and audit culture in an Indigenous organization.

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2019; Kwaymullina, 2016) to extend post-colonial theory on hybridity (Bhabha, 1994). Our case study research with Australia's only Indigenous-owned credit union identifies how hybridity is co-constituted through 'friction' (Tsing, 2005) in the 'contact zone' (Pratt, 2007) where local kinship relations and audit practices meet and grapple. Focusing on the 'contact zone' allows us to better understand the everyday organizing that produces hybridity. We build on existing work on hybridities in organizations which predominately focus on issues of language and knowledge by focusing on the organizational interactions themselves, especially the embedded interactions between humans and objects. Seeing these interactions as 'friction' means not trying to solve or dissolve them – but to acknowledge them as lived realities of an Indigenous organization.

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‘We’re not a white fella organization’: Hybridity and friction in the contact zone between local kinship relations and audit culture in an Indigenous organization

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Abstract

Our paper contributes to studies of Indigenous organizing and organizations. We draw on Indigenous knowledge which recognises that everything is connected within networks of relationships (Yunkaporta, 2019; Kwaymullina, 2016) to extend post-colonial theory on hybridity (Bhabha, 1994). Our case study research with Australia’s only Indigenous-owned credit union identifies how hybridity is co-constituted through ‘friction’ (Tsing, 2005) in the ‘contact zone’ (Pratt, 2007) where local kinship relations and audit practices meet and grapple. Focusing on the ‘contact zone’ allows us to better understand the everyday organizing that produces hybridity. We build on existing work on hybridities in organizations which predominately focus on issues of language and knowledge by focusing on the organizational interactions themselves, especially the embedded interactions between humans and objects. Seeing these interactions as ‘friction’ means not trying to solve or dissolve them – but to acknowledge them as lived realities of an Indigenous organization.

Keywords: Indigenous, audit, kinship, friction, hybridity, decolonization, contact zone

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Introduction

There is growing recognition that studying Indigenous organizations matters (Love, 2020, 2019; Tedmanson, Verduyn, Essers, & Garner, 2012; Banerjee & Tedmanson, 2010; Peredo & McLean, 2010; Foley, 2003a). It matters because studying Indigenous organizing can shed light on the ongoing, diverse effects of colonialism. Studying the ongoing effects of colonialism is important because this continues to be a living process in many parts of the world (Moreton-Robinson, 2007). In Australia, where our research was conducted, Aboriginal and Torres Strait Islander peoples are still subjected to settler colonialism with the main objective of 'transforming Indigenous land and the Indigenous citizens into productive participants in the market economy' (Howard-Wagner, 2012, p. 224). Settler colonial practices of domesticating Indigenous sovereignty have been buoyed by neo-liberal policies that have limited the possibility of Indigenous intervention, denying Aboriginal and Torres Strait Islander peoples their rights, and ignoring the effects of discriminatory treatment (Howard-Wagner, Bargh, & Altamirano-Jimenez, 2018; Howard-Wagner, 2012). As a result, Aboriginal and Torres Strait Islander people continue to experience restricted access to Country and resources (Banerjee & Tedmanson, 2010). Country is the term used by Aboriginal and Torres Strait Islander peoples to describe the lands, waterways, and seas to which they are ancestrally connected (Flood, 2006). The term encompasses complex ideas about law, place, custom, belief, culture, family and identity (AIATSIS.gov.au). Dispossession from Country disrupts kinship relations which guide, 'cultural ways of knowing, being and doing (Dudgeon & Bray, 2019, p. 4). For Indigenous Australians, Country, culture and kinship are inseparable.

Moreover, studying processes of colonisation helps to bring into sharp relief key assumptions which underpin organization studies as a disciplinary field. As Meyer & Quattrone (2021, p. 1377) urge it means going beyond 'the colonialist impetus that made the discipline emerge' and learning from Indigenous communities. It requires us to acknowledge that

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dominant ways of studying organizations are sustained by 'white privilege – of the knowledge disciplines and institutions of the west' (Kwaymullina, 2016, p. 440). Studying Indigenous organizations means acknowledging that they are grounded in their own constitution of meaning which can neither simply be 'read' through dominant management concepts nor appropriated for the use of generalized management studies (Banerjee & Linstead, 2004; Jaya, 2001). It is imperative that we reject the tendency to unquestioningly apply western knowledge systems to the study of Indigenous peoples (Love, 2020; Tedmanson et al., 2012; Banerjee & Tedmanson, 2010; Foley, 2003b), listen to Indigenous voices and highlight Indigenous knowledges (Kwaymullina, 2016). In this way, Indigenous organization research might inspire novel ideas about organizations and challenge prevailing notions, making way for alternative theories of organizations (Love, 2020, 2019).

Our research focuses on Traditional Credit Union (TCU), very much an Indigenous organization, specifically described by the CEO as 'not a white fella organization'. It is an initiative of Aboriginal elders and the Arnhem Land Progress Association. A raft of branch closures across Australia in the 1990s saw many remote and rural communities without a banking service, leaving these communities financially excluded. Financial exclusion means not having access to low cost, fair and safe financial products which leads people into greater poverty and over-indebtedness (Jones, 2007, p. 2144). East Arnhem Land Elders understood that financial exclusion would exacerbate the socio-economic disadvantage already experienced by their communities, with Aboriginal and Torres Strait Islander peoples having lower levels of education and employment (PM&C, 2020)[i] and shorter life expectancy (ABS, 2018)[ii] compared to the rest of Australia's population.

As a credit union, TCU is a not-for-profit financial co-operative that provides savings, loans and other financial services to their members. The ideals of mutualism which has been described as a sort of communitarianism or collectivism, in which individuals are tied to others

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through a variety of economic and social links, underpin the operations of credit unions (Parker, Fournier & Reedy, 2007). TCU is held up as an exemplar by the industry body representing credit unions because of the strong bonds of association it has with its members. However, despite these local connections, TCU necessarily extends the international financial system and its assumptions of individual rights and responsibility into local communities with long-standing cultural traditions of shared resources and communal ownership.

We explore the complexities and contradictions which come from TCU's navigation between being an Indigenous organization and the demands of the globalised financial services industry by focusing on the 'contact zone' where kinship relations and audit culture meet. Pratt, (2007, p. 7) describes the contact zone as the 'social spaces where disparate cultures, meet, clash, and grapple with each other, often in highly asymmetrical relations of domination and subordination'. We highlight how organizational sites in settler colonial contexts can be understood as 'contact zones' where specific aspects of audit culture and kinship relations interact and creates tensions. We draw upon post-colonial (Bhabha, 1994) and Indigenous (Yunkaporta, 2019) notions of hybridity to look more closely at how hybridity is co-constituted in the 'contact zone'. To analyse the co-constitution of hybridity we build on Tsing's (2005, p. 4) concept of 'friction': the 'awkward, unequal, unstable and creative qualities of interconnection across difference' through which 'cultures are continually co-produced'.

Much of the existing work on hybridity in organization studies focuses predominantly on issues of language, culture, and knowledge (Dar, 2018, 2014; Frenkel & Shenhav, 2006; Yousfi, 2014). In this paper we focus on organizational interactions themselves, especially the interactions between humans and objects. Tsing describes these interactions as the 'sticky materiality of practical encounters' (Tsing, 2005, p. 7), that can enact relations which elude straightforward expression in language. Our focus on human and non-human elements was also

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influenced by Indigenous knowledges which sees everything as connected within networks of relationships (Yunkaporta, 2019; Kwaymullina, 2016).

We adopt an ethnographic approach that focuses on the interaction of the discursive and material, observing the 'friction' (Tsing, 2005) between kinship systems and audit culture but also the ways in which a set of hybrid relations are constituted in an Indigenous organization. Exploring these interactions enables us to make a theoretical contribution by extending our understanding of hybridity as co-constituted through 'friction' generated in a 'contact zone' which is an entanglement of the social and the material (Yunkaporta, 2019; Tsing, 2005). The paper also contributes empirically to developing an understanding of Indigenous organizations and organizing with the aim of showing what organizations might look like if 'organizing principles are based on Indigenous knowledges and ways of doing things' (Love, 2020, p. 8).

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Indigenous Organizing

Love (2019, p. 2) points out that 'the formation of organizations has … been an important part of Indigenous peoples' collective efforts in the struggle for the recognition of rights' with the objectives of bringing change, empowerment, and emancipation. There have been studies of Indigenous organization and organizing from several perspectives. The area of Indigenous entrepreneurship has a rich tradition, stemming from the recognition that entrepreneurial activity allows Indigenous peoples opportunities to develop economic independence, be self-determining, and to do this in ways which value their own cultural and community histories (Anderson & Giberson, 2003). Indigenous organizing is often based upon a different relationship between people and land and tends towards more consensual decision-making and collective ownership (Peredo & McLean, 2010; Spiller, Erakovic, Henare, & Pio, 2011). As a result, Indigenous economic activity very often has a different understanding and approach from mainstream economic assumptions (Schaper, 2007) with Indigenous organizing often taking place within complex networks of mutual obligation (Peredo & McLean, 2010). As a

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result, an individual's status, well-being and social inclusion are the result of reciprocated contributions (Peredo & Chrisman, 2006, p. 313). In this way, community entitlement can override individual property rights (Peredo & McLean, 2010). For example, Cahn (2008, p. 5) writes about how reciprocal gift giving which is part of Samoan kinship obligations has both a social and economic function for the wider community. Curry (2005, p. 8) writing about village trade stores in Papua New Guinea shows how they were established and managed through the same kinship networks that govern other aspects of community life. As Curry (2005) found, the distribution of investment returns was influenced more by Indigenous moral obligations associated with the type of kinship relationship between investor and store proprietor than by the initial investment level.

The emphasis on relationships and social networks in the management of finance does not fit neatly into the dominant system of economic value and as a result it is denigrated and, as a result, ignored or separated out as 'cultural' rather than 'economic' activity (Altman, 2004; Altman, Biddle, & Buchanan, 2012). Altman et al. (2012) discuss how categories in government statistics embody mainstream western assumptions that value the individual over the collective, for example the way 'real' jobs were viewed as individual and economic and customary work as collective and cultural. TCU embodies tensions between communal ways of organizing resources and the focus on individual ownership that underpins Western financial systems.

Audit Culture

Auditing techniques and assumptions have been used as part of the colonial relations of subordination of Indigenous peoples (Neu, 1999, 2000; Willmott, 2020). Neu (1999) describes techniques such as accounting as a technique of governance: 'colonialism at-a-distance'. Willmott (2020) has shown how the use of auditing procedures by the Canadian State towards First Nations people through the *First Nations Financial Transparency Act (FNFTA)* in 2013,

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became a tool to shape how First Nation governments must create political subjects and citizenship in ways which fit with the norms of the dominant Canadian culture.

At one level 'audit' refers to inspection of accounts or other organizational activities, often by an external body, using 'mundane practices' such as checking accounts and records, tallying figures as money moves around, allocating resources, and measuring performance. However, the effects of audit are much more extensive than this, having been extended beyond financial systems or financial institutions (Power, 1999, 2000; Shore & Wright, 2015; Strathern, 2000). Beyond its techniques, Swan notes, is 'the importance of audit as an idea, a mindset which replicates certain values and images of control' (2010, p. 486). At the same time, audit techniques carry legitimacy and a certain form of moral power: 'the cultural stamp of accountability' (Strathern, 2000, p. 53). The proliferation of audit marks a move from direct control to the 'control of control' (Power, 1999, p. 66): part of a regime of self-control and self-regulation that also influences self-formation and subjectivity. It is in this broader sense that Power (1999) refers to an 'audit culture'.

The application of a 'robust' audit culture is deemed to demonstrate individual and collective responsibility. Practices and relations which do not fit within these western cultural norms are deemed illegitimate and suspect: a failure to demonstrate trustworthiness and good management. Strathern (2000, p. 2) has argued that 'by themselves audit practices often seem mundane, inevitable parts of a bureaucratic process. It is when one starts putting together a larger picture that they take on the contours of a distinct cultural artefact', which she recognises as a specific Western phenomenon. Further, audit practices can operate as a form of cultural performance through which certain organizational members are made visible to one another and are able to assert just who is in control (Munro, 1999). This takes on a particular complexion within the relations of settler colonialism in Australia where struggles around several organizations for the self-determination and development of Indigenous communities

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in Australia have centred on the presentation of financial and administrative 'problems' (Ivanitz, 2000; Pratt & Bennett, 2004). Both media and political attention have channeled hostility to Indigenous self-determination through expressions of concern about the administration and transparency of Indigenous affairs. In other words, the supposed objective, neutral and moral categories of accounting and accountability are drawn upon as a tool to cast doubt upon the fitness of Indigenous peoples and organizations to have access to and control of resources. In this paper we are concerned with what happens to norms around the audit culture when Indigenous peoples take up these techniques themselves, for their own benefit. To do this, we consider the importance of the in-between spaces of colonialism.

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Hybridity in the Contact Zone

Here we turn to the work of post-colonial scholar, Honi Bhabha who has theorised the in-between spaces produced by colonialism as hybrid spaces where 'translations' of texts, practices, and identities take place (Bhabha, 1996, 1994). As Frenkel and Shenhav explain:

> Bhabha's notion of hybridity does not nullify the asymmetrical power relations between the colonizer and the colonized and should not be equated with the simple mixing of cocktails as in syncretism (Gilroy 1993). On the contrary, hybridity is embedded in power (2006, p. 4).

In settler colonial states like Australia, Yunkaporta (2019, p. 233) warns that the power relations are so skewed that 'there is not much opportunity for the brackish waters of hybridity to stew up something exciting'. However, he is hopeful that encounters between Indigenous and non-Indigenous knowledges can 'harness the power of hybridity' (p. 235).

We contend that to understand how hybridity is co-produced, we need to focus the 'contact zone' where the disparate and asymmetrical cultures of local kinship relations and audit practices meet and grapple (Pratt, 2007, p. 7). To understand hybridizing processes that occur in the 'contact zone' we turn to the work of Tsing (2005) who explores the complexities

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of colonial encounters in her study of Indonesian rainforests, specifically the knotty relationship between the universal and the local. The idea of the 'universal' is important because it assumes that processes such as regulations and procedures can be disembedded from the specific conditions which produced them and are able to transcend cultural differences (Tsing, 2005, p. 7). However, Tsing points out there is a need to recognise that not only does that which presents itself as universal have its own historical and cultural specificity, but it is also itself produced and transformed within the colonial encounter. For this paper, this is an important point to make in relation to audit culture. Audit may be presented as a universal set of techniques and goals, but it incorporates its own historical and cultural assumptions, and as it is brought into contact with Indigenous organization, it will also be 'charged and enacted in the sticky materiality of practical encounters (Tsing, 2005, p. 7). These are inevitably 'encounters across difference', encounters which are contingent, messy, and surprising (Tsing, 2005, p. 3). As Pratt (2007, p. 8) argues we need to pay attention to and write into our accounts these 'interactive, improvisational dimensions of colonial encounters'.

This is the case especially when what we encounter challenges the limits of our knowledge, requiring us to embrace the conditions of possibility (Cutcher, Hardy, Riach, & Thomas, 2020). In our case it meant seeking to understand Indigenous knowledges which emphasize that everything is 'connected within networks of relationships and is in a constant state of movement' (Kwaymullina, 2016, p. 441) As Yunkaporta (2019, p. 169) explains, 'in Aboriginal worldviews, nothing exists outside of a relationship to something else'. These connections are at the heart of Indigenous knowledge systems which are underpinned by norms of responsibility and reciprocity towards human and more-than-human kin (Dudgeon & Bray, 2019). It is kinship that connects humans, other species and Country. This means that 'the process of knowing inevitably involves locating the self within the networks of relationships that comprise the world, that also comprise the self' (Kwaymullina, 2016, p. 441). Aboriginal

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and Torres Strait Islander peoples 'exist to form these relationships, which make up the energy that holds creation together' (Yunkaporta, 2019, p. 169). Hybridization is a force that incorporates and influences all of this creation (Yunkaporta, 2019).

Exploring these connections allows us to identify the translations that take place in the 'contact zone' and the hybrid practices co-produced (Yunkaporta, 2019; Pratt, 2007; Bhabha, 1994). Before discussing the nature and effects of these encounters and connections and the hybridity they co-produce we provide more information on the context of our research.

Banking on Country: Case Study and Research Sites

A decade-long relationship between the first author and the Credit Union Foundation of Australia (CUFA) that supports the provision of services to financially excluded communities facilitated access to TCU. A long-time contact from CUFA introduced the researcher to TCU's Training Manager via email who then facilitated access to the organization. TCU's head office is in Darwin, and they have 14 branches across the Northern Territory of Australia with 9,000 members. Our fieldwork was undertaken on Larrakia land, at the head office in Darwin, and on Yolungu land, at the Ramingining branch located 560kms east of Darwin on the edge of the Arafura Swamp. Darwin is the capital city of the Northern Territory and has a population of around 162,000. Ramingining is an Aboriginal community with a population of approximately 800 but this fluctuates as people from many of the outstations situated on the banks of lagoons and rivers come and go from the community. Given the remoteness of the research site, the fieldwork was undertaken in two blocks of time (one week and three weeks in length).

For the Larrakia and Yolungu peoples, Country is 'communal and personal': the connection to Country binds them to the land and they are connected to each other and to all other beings through a kinship system (King, 2011, p. 115). Moiety is the first level of kinship and represents the two halves of the universe (see Riley, 2015). People who share a moiety are obliged to support one another through a system of reciprocal rights. King, a Larrakia woman,

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writes that 'living our lives within the boundaries of the kinship system we help to maintain balance, harmony and relatedness of all things, including our lives and our relationships with each other' (2011, p. 252). Sharing the same moiety sets up a system of responsibilities and obligations to other people who if they give something to you can expect to be paid back. The meeting of the obligation to reciprocate does not have to come from that same individual but may come from someone else in the kinship system. Sylvia, TCU's Accounts Manager explains: 'I'm adopted into the kinship system. So, if I see anyone who is a significant family person, they are very unlikely not to ask me for something. Sharing is a really significant thing'. Within the moiety system the value of many items, including money, is mediated by sharing, which strengthens the bonds of relationality. This concept of relational sharing sits in stark contrast to a financial services audit culture that emphasizes individual ownership and confidentiality. While TCU's Board has a majority of Indigenous Directors (five out of nine) and 75% of its total workforce of 50 employees is Indigenous and 100% of staff employed in branches are Aboriginal or Torres Strait Islanders (TCU Annual Report, 2019-2020) it is governed by the laws of the financial system and this system is governed by a very different set of relations towards resources and modes of valuation than the culture and law of the Yolungu and Larrakia peoples.

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Many of the practices that TCU undertakes are set down by external government reporting and regulatory authorities, most notably the Australian Prudential Regulatory Authority (APRA), the body responsible for regulation of the financial services sector. TCU is subjected to the same reporting requirements as any other 'deposit taking institution' yet it operates in very different spaces. The logistics and administrative costs associated with training staff in APRA's regulations and requirements was identified as a major challenge by TCU management. Training is costly and time-consuming because its staff in the communities have very low levels of numeracy and literacy, with all employees (and potential employees from

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the community) only having completed the early years of school education. TCU devotes considerable resources into training and development: a commitment that has seen them win several diversity and training awards, including Northern Territory Trainee and Trainer of the Year and the *Deadly* Award for Employment[iii]

The second major challenge identified by TCU management is how to manage compliance across a widespread branch network. TCU's head office staff regularly travel to these remote locations to ensure that procedures are followed, restocking safes, and providing support and training to staff. As Diane, the Senior Training Officer explained:

> Out there, just to get equipment, travel, accommodation costs, to go out. Some places, some of our branches, we can – there's no regular flights in and out so we actually have to charter fights. Some of those charters are two grand one way. You get picked up in Darwin and I'm going to Minyerri, that's two grand to drop me off on Monday and then you pay another two grand to bring me back home on Friday. So, expenses are really huge (Interview, Senior Training Officer).

We also observed that TCU's presence in the remote communities is made more complex by the fact that these communities are not only widely geographically dispersed, but they are also populated by very different cultural and language groups. The similarities they do share relate to the ways in which successive governments have subjected them to special measures that do not apply to other Australian citizens, such as income management regimes that quarantine Aboriginal and Torres Strait Islander people's money so that a proportion of a person's welfare payment is compulsorily directed towards meeting basic needs such as housing and utilities (see Bielefeld, 2012 for an overview of colonial approaches to limiting access to money for Indigenous Australians). These interventionist policies are part of a 'much longer story of settler colonialism in Australia' (Howard-Wagner, 2012, p. 224).

Methodology

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Observing and Yarning

We deploy an ethnographic approach which means that in our fieldwork we sought to learn the culture of a particular setting through observation, participation, interviews, and documentary evidence. As O'Doherty & Neyland (2019, p. 435) write, an ethnographic approach promises to 'provide insights into complexity, paradox and ambiguity in organizations.' During the research processes we were acutely aware of being 'outsiders.' The first author might describe herself as an 'inside-outsider' because she is an Australian who has Indigenous ancestry[iv] but sits outside the culture and lived experience of the Larrakia and Yolngu peoples, while the British author is a 'real outsider'. We became increasingly aware that the 'assumptions, motivations, narratives, and relations which are part of [our] backstage' had shaped the original structure and substance of our research project (McCorkel & Myers, 2003, p. 200). This was never more apparent than when undertaking the fieldwork. While Indigenous staff were 'encouraged' by management to make themselves available for interview, they never did. Through their refusal, we were confronted by 'the fraught position of holding privilege that emerged from, and to some degree is sustained by, the marginalization of the people [we] write about' (Kwaymullina, 2016, p. 442). A different way of engaging was needed, and opportunities were taken to chat informally with the tellers about their work while they were in the 'tearoom' or while they were serving customers at the front counter. This approach was much more in line with Indigenous ways of sharing knowledge through 'yarning'. Bessarab & Ng'andu (2010) have identified a range of types of yarning, including 'research topic yarning' which unlike formal interviewing allows the participants to lead the conversation, shape the direction of the discussion without interruption in a known and culturally safe environment (Walker, Fredericks, Mills, & Anderson, 2014). The first author also conducted a half day strategy workshop with the senior management team as a way of giving back to the organization and gaining insights into the aspirations of and challenges faced by the

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organization. Semi-structured interviews were also conducted with the five non-Indigenous managers who made up the senior management team and four operations officers, including two training officers, the business development officer, and the accounts manager (see Table 1 for details of the interviews). There have been some staff changes since we conducted our research and we have given our research participants pseudonyms to protect their confidentiality.

Table 1 about here

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An interview guide was sent to TCU prior to the research to gain permission to undertake the research. This guide was used to orientate the interviews and supplemented with questions that allowed for exploration and confirmation of viewpoints that arose from observations made during the fieldwork (Gubrium & Holstein, 2001). The interviews were tape recorded with the consent of the interviewees and transcribed as close to the interview time as practical so that it was possible to recall and reflect on the meaning constructed at the time. The first author also had regular contact with the organization, via email and social media following the fieldwork, when she received updates about new developments in the organization.

A Storied Approach to Analysis

In the same way that our assumed approach to data collection had to change so did the way we approached our data analysis. In previous research projects we had focused on our interview data but in this research project it was important not to privilege the interview data as it was primarily with the non-Indigenous managers. We turned our attention to the observational data, with the first author sharing excerpts and stories from the fieldwork. In these exchanges we began to note what O'Doherty & Neyland (2019, p. 458) call 'objects of concern' that highlight the 'mutual and inextricable entanglement between subject and object'. This socio-material entanglement has been the subject of many perspectives and debates, with which we do not

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have space in this paper to engage (Carlile, Nicolini, Langley, & Tsoukas, 2013; Dale & Latham, 2015; Dale, 2005). However, the perspective that we take is that:

> Materiality is imbued with culture, language, imagination, memory; it cannot be reduced to mere object or objectivity. And, even further, it is not just that materiality has taken on social meanings, but that humans enact social agency through a materiality which simultaneously shapes the nature of that social agency (Dale, 2005, p. 652).

Our analysis proceeded with this understanding as we focused on not only what was said but also on the relational spaces in between the discourse (talk) and materiality (objects).

In what follows we tell stories about what happened in TCU around narrative objects. In this we are inspired by Yunkaporta's (2019) emphasis on the importance of 'yarning', and how much this fits with the significance in indigenous cultures on storytelling, along with recognition that *materiality* matters: that the objects we discuss below are themselves active and vibrant (Bennett, 2010) in the co-construction of hybridity. Indigenous scholars looking to develop Indigenous research methodologies have also incorporated sentient non-human elements through storied approaches to analysis (Yunkaporta & Moodie, 2021; Wright et al., 2012). As Love notes (2020, p. 19) 'the truth of a narrative/story lies in its meaning, not its accuracy' and further, that narrative theorizing can be helpful in analysing social processes and relations. But, as we show below, the narratives are intimately bound up with what *matters* – and this includes the matter or objects which enact the friction of the cultures of kinship and audit in TCU. In this we follow Humphries and Smith (2014, p. 478) in seeing that objects are not just there to tell stories about, or to find meaning in, but they themselves 'produce and participate in narrative production'.

Smoke: Circulating Cultural Practices

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When our founder passed away, we had to have every branch closed and smoked. Closed and smoked out. You know, and to find someone in town to be able to smoke out each branch. That took ages (CEO Interview).

The smoke of selected leaves travels through the air of the branches of TCU. As it circulates it takes with it meanings and connections which go back tens of thousands of years, into offices, its particles and scent touching desks and counters and papers. Its clouds obscure the everyday materials and associations of a financial organization.

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As Yunkaporta (2019, p. 107) explains:

> Smoke is made by the leaves; light from sky camp and nutrients from the underground, connecting the two worlds and moving between them visible but intangible. You have to feel it going through you, through our body and particularly through the big spirit at the centre of your belly. The smoke is liminal – neither earth nor air but part of both – so it moves across the same spaces in-between as shadow spirits do, sending them on their way.

The flow of the smoke into the nooks and crannies of every part of TCU makes connections as it diffuses, not only between sky and earth, but between the cultures, communities and land of the peoples of TCU and the organization's financial, business and audit practices and culture. 'Sorry business' – the processes and ceremonies of bereavement and grief – are brought into the heart of TCU's ways of organizing, and as they do so, they disrupt 'business as usual', as the Business Development Manager explained:

> I've just opened three new business accounts out at Galiwinku and they've got all this money to bank and we can't bank it because one of the teller's mums passed away. But they're good, as long as I ring them and let them know they totally get it. We also close for smoking.

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Smoke is central to who TCU are as an Indigenous organization. This diffuse particulate matter matters. TCU's honouring of the Elder spreads throughout the organization like the wreaths of smoke:

> All our staff went to the funeral. We just chartered planes and yeah, all the staff came from other communities. It was huge. It was a really sad day, and it still is sad, he was such an influential fellow, just a really good man (Business Development Manager).

TCU's branches are separated by huge distances. To give you a sense of this, the Milingimbi community, where the funeral was held, is 450 kilometres east of Darwin and 650 kms from TCU's most western branch at Wadeye. Chartering planes for their staff to attend the Elder's funeral was a huge cost to this small, co-operative organization but the consequences of not doing this could have been more significant. As the Australian FairWork Ombudsman acknowledges 'if an individual doesn't attend the funeral or the funeral isn't done according to culture, the spirit may cause the individual problems' (see Fairwork Ombudsman 2021). The whole of TCU, regardless of geographical distance or financial cost, becomes as one in its connection through the smoke. The movement of smoke appears to be frictionless, to drift, but in its contact zone within the organization, it touches objects and people that are also related to a very different set of rituals and ceremonies: the audit culture. It reminds us that the places in which TCU operates are shaped by tens of thousands of years of cultural practices and knowledge. But they are also shaped by the last two hundred years of colonisation, as represented by our next narrative object – blood on the counter.

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Blood on the Counter – Friction Between Kinship Relations and Audit Practices

One morning as soon as the branch opened, two men came in with head injuries and bleed over a teller's work counter. They apologised, explaining they had had a big night and had both fallen over and hit their heads. They needed to withdraw money to get home to their

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community. After they left the teller explained that this wasn't unusual and that is why tellers had bacterial wipes and sanitiser at hand. There were a lot of people in the branch that morning, but the men and their bloody heads drew no special attention.

The counter is the classic material instantiation of a banking institution. Transactions take place across the boundary it creates between 'organization' and 'community', 'employee' and 'customer'. Those transactions are often paper – the documents which matter to the audit culture, demonstrating identity, providing a record of monies in and out, itemising value and putting it into abstract numbers. At the counter, the complex interpersonal relations between people in the community are translated into the standardised, regulated relations required by financial practices. The counter is the place where you can have access to your individualised account, if you can prove that your documented identity tallies with the records of the institution. It is also the place where there are disagreements over access to accounts, and you will be turned away if this account, this money, does not 'belong' to you, *individually*. As Jane, an Aboriginal head office teller, explained in an informal conversation:

> Out there because they all live together, they all know that's such and such's husband; it's alright, he's allowed to ask for her balance because that's his wife. We're still trying to emphasise that he's not allowed to ask because that's not his account and it's really hard. I don't live there; maybe she is sick, and all the local tellers know that she's sick so it's okay for him to come ask. But still, it breaks our *Privacy Act*.

The counter is both a barrier and a bridge between cultures. The blood on the counter means that TCU has taken up a place, materially and socially, in the community – the men come there to obtain money to return home, their bleeding 'drew no special attention'. The blood is indicative of the colonial encounter in Australia which involved violent clashes over land and the massacre of thousands of Aboriginal and Torres Strait Islander peoples. It speaks

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wordlessly of the intergenerational trauma experienced by Indigenous Australians as a direct result of colonisation and its legacy of 'overt physical violence (invasion, disease, death, and destruction), covert structural violence (enforced dependency, legislation, reserves and removals) and psycho-social domination (cultural and spiritual genocide)' (Atkinson, 2002, cited by Kwaymullina, 2016, p. 440). Within the context of TCU these legacies of colonisation and the ongoing settler colonizing practices seek to transform Aboriginal and Torres Strait Islander peoples into full participants in the market economy (cf. Howard-Wagner et al., 2018) are evident in the way in which audit practices demand accountability and emphasise individual responsibility.

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Thus, the counter becomes an expression of this friction between kinship relations and audit culture. Most of the encounters we observed between the tellers and TCU customers at the counter involved checking identities, verifying signatures and explaining that 'there are rules and we have to do things the right way, or we get into trouble' (teller comment to customer at front counter). The checking was by no means straight-forward and we observed how difficult it was for the tellers to mediate the emphasis on connectedness, sharing and communality from the kinship system with the requirements of the audit culture. Sometimes this meant a need to get away from the counter, as shown by a request from one remote branch teller if she could be granted leave not to work on pay days so that she could avoid the conflict she faced when family members came to the branch asking for money from her pay. A sign at the counter reads: 'Please don't ask for other people's balances or money. I could lose my job if I break the rules'. TCU needs to demonstrate that Indigenous organizations can be 'accountable' in the terms of the audit culture. At the counter this plays out through tellers on minimum wage having to repay any discrepancies in the accounting records with their own pay, which in our observations of suspected shortfalls created an atmosphere of anxiety.

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These tensions remind us of the need to move beyond universal explanations (Tsing, 2005), and to look more closely at the 'contact zone', to understand how specific aspects of audit culture come into friction with local conditions as captured in the interactions around a clock.

The Clock in the Drawer – Boundaries of Practice and Knowledge

Shortly after arriving at the Ramingining office, Sandra, the Training Manager, asks 'where is the clock I brought on my last visit?'. One of the Ramingining tellers pulls out a drawer, looks down at the clock sitting in the drawer, smiles and quietly closes the drawer. No more words are exchanged. A short time later noisy children arrive at the branch calling to their mothers and the branch is closed for lunch.

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We noted how in this guileless and friendly exchange the clock is not a passive and inanimate object but enacts friction between the audit culture and local kinship relations. For us (as researchers), the clock in the drawer has been and continues to be a source of fascination. The incongruity, for us, of a clock in a drawer tells a story to which we are only privy to one side. As an object in an unexpected space (for us) it speaks volumes – and yet, no more words are spoken. There are no questions, no explanations, no conflict, no demand to do anything differently, no vocalised emotions, no discussion.

As researchers – as with the white manager who gave the clock – we can only turn to other accounts to try to understand. Love (2019, p. 53) writes that 'one of the most salient cultural differences between Indigenous and non-Indigenous peoples lies in their temporalities or the ways they make sense of time'. In western societies time is 'denatured, linear, episodic and event oriented' and this way of conceiving time has had a major influence on 'what organizational life should look like' (Cunliffe, Luhman, & Boje, 2004, p. 266). Yet, the 'clock in the drawer' speaks to other ways of conceptualising time and organizing. The arrival of the

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children signals it is time to stop work and eat lunch. Janca & Bullen (2003, p. 41) write that for most Aboriginal people time cannot be extracted from the environmental system as a whole and it is not important *when* things happen, it is important *that* they happen. Yunkaporta (2019, p. 66) shares that in Aboriginal languages, 'time and place are usually the same word – they are indivisible'. These different ways of conceptualising time highlight the 'friction' between organizing around clock time and organizing in relation to events that are placed in time according to their relative importance for the community. Appreciating this concept of 'placed time' can generate ways of organizing that are 'oriented around human intentionality and experience' (Love, 2019, p. 55).

Earlier we discussed the importance of smoke and kinship, which leads TCU to close branches at a moment's notice because of a death in the community, and this speaks powerfully to the way in which time must be conceptualised differently in Indigenous organizations, as well as how the different geographical spaces of TCU are also made one place through the shared understanding and rituals of community. But the clock in the drawer also tells powerfully of the boundaries of knowledge, the incommensurability of the expectations, norms and the lived experiences within TCU – between Sandra, the Training Manager, and Joanie, the head teller at Ramingining – and also outside TCU, with our own inability to fit this incident into our existing understandings of organizational life. Yet, in TCU understandings need to be translated and relations mediated, we explore these translation and mediation practices through our next object, talking posters.

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Talking Posters – Translation and Mediation Practices

In the Ramingining branch, we noted 'talking posters' displayed near the front counter. When touched the posters talk in a local language giving customers step-by-step instructions about the correct procedures in relation to deposits and withdrawals. Sandra, the training manager,

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explained, 'we've done three types of posters so far. One on cash withdrawals, one on cash deposits and one on privacy and security. We've taken photographs of hands that point to step-by-step procedures. Staff and members press a button, and it talks to you. We've done it in language. We plan to do seven languages.

The development of the talking posters by TCU is a very physical, technological form of putting mediation into practice. The very idea of the posters recognises the need to communicate key aspects of the audit culture to people in the Indigenous communities. They are objects which literally 'translate' not only from English into Indigenous languages but also translate between the two cultures. They create connection: in material form through the pressing of a button, the sharing of a language. In some ways they can be seen as expressing the desire to foster relations between TCU and its staff and members. TCU and the training managers are proud of the innovation: they have put care and attention into thinking about the needs of Aboriginal and Torres Strait Islander staff and members. They have shown through their work that the community languages *matter*, and that they want to recognise the community and to signal that the community matters to them.

The talking posters enact the ways in which TCU management have come to mediate the impact of compliance with an audit culture on their staff's kinship relations, including making informal work adjustments (as we see in the example above of a teller taking leave on pay days), adapting training methods, and mentoring by Indigenous elders. For example, Diane, the senior training manager, has spent time and effort adapting standard training materials, as well as developing her own, based on visuals and techniques of storytelling, to teach TCU's systems and procedures as well as to educate tellers in financial regulation. Through pictures and story-telling she recognises and values the local cultures and traditions. The mentoring by Elders both supports the tellers in 'working in the white man's world' (Ruth, CEO), as well as educating the non-Indigenous managers about the primacy of cultural practices. The mentors

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share knowledge about the kinship systems that exist in each community and advise TCU management on how best to help the staff navigate working in the 'contact zone', allowing the tellers to continue working for the credit union and maintain their kinship practices.

The talking posters are a mediating technology, and one that illustrates the hybridity of kinship and audit cultures in the contact zone in TCU. But at the same time as they mediate, they also express the friction between the cultures: the audit culture seems to demand that its needs are met, that people in the remote communities understand what the rules and regulations are, how to correctly do withdrawals and deposits, how to fit themselves into the audit culture. Whilst the talking posters speak the languages of the communities, they are one-way communication devices: they speak but they do not listen. Yet this is also a practical response to one of the key challenges for TCU: its wide geographical dispersal. It spends a lot on training and development, and a high proportion of that has to be on travel costs for trainers. The posters can be continuously present in remote branches when more experienced colleagues from the headquarters cannot be.

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In summary, the successes of TCU, once it is looked at through the 'sticky encounters' of friction and patterns of hybridity, is composed of multiple, different relations. Existing relations in TCU are changed, but *not* through the simple either/or of the imposition of audit *or* resistance to it. Audit culture 'comes to ground' in hybrid processes which weave Aboriginal and Torres Strait Islander languages, pictures and stories into the abstract rules and numbers. It makes a space for financial inclusion and thus enlarges the possibilities for self-determination for the communities it serves. It facilitates community across its counters, with the men who gather there after their heavy night and the children who arrive for lunch. It honors and continues tradition and history through the smoking ceremonies. Yet audit culture is also enforced through practices which do not and indeed cannot always recognize and value different norms and cultures: every discrepancy in the records has to be closely examined and

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any shortfall falls on the lowest paid, the tellers, who have to pay it from their own individual wages or are dismissed from their job. In observations of checking practices, the anxiety of staff was palpable. Audit culture is not about the use of supposedly neutral techniques but based on individualized responsibility and the inculcation of the 'governable' and 'calculable' person: one 'increasingly used to assess performance and encourage people to think of themselves as calculating, responsible, self-managing subjects' (Shore & Wright, 2015, p. 421). The challenges and difficulties their Indigenous staff face in trying to 'walk the line' between audit practices and kinship relations is the main reason given by TCU's CEO for the high rates of turnover in their branches. Yet in putting responsibility and accountability via audit controls onto individual employees, it is these individuals who are shouldering the friction of collective relations, of the different expectations around ownership and sharing that is the basis of long-standing kinship relations. Thus, we can see that there are competing and different interests and effects at the point of friction where TCU is both changed by, and appropriates, aspects of the audit culture in this hybrid space. We discuss the implications of this for theory and studies of Indigenous organizations below.

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Discussion

We have spun our 'yarns' around the different narrative objects that tell stories of the 'contact zone': ones which are not apparent in the classical analytical terms of organization studies: we are not looking at structures, at processes, hierarchies, leadership and so on. Instances like the clock in the drawer or the talking posters would not attract attention in classical analysis, they are mundane, they are material. On the other hand, our other objects, blood on the counter and smoke, would be seen as 'exotic' and unusual in studies of organizations. Yet for those involved in the 'contact zone' they are 'normal' – the men bleeding on the counter doesn't draw comment from the many others at the branch that morning; smoking out the offices are an integral part of kinship relations. The point of the stories is to show how in studying

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interactions in the 'contact zone' it is possible to see how the friction of kinship and audit cultures co-produces hybridity. Whereas others have argued that techniques of governance of Indigenous peoples can become internalized and subject to either resistance or failure (Neu, 1999, 2000; Willmott, 2020), we found that TCU staff were able to combine aspects of an audit culture and kinship practices. We found that there are competing and different interests and effects in the 'contact zone' of kinship systems and audit cultures where Indigenous organizations are both changed by, and appropriate, audit culture. We did not observe binaries playing out between the two cultures but the co-production of new sets of relations and hybrid practices.

The importance of researching the 'contact zone' is that it is embedded within its own lived context and culture. It is therefore dynamic and situated. The idea of the contact zone being sited is important as it brings in the lived interactions between the social and the material and enables us to see how existing relations are changed. As Haraway says: 'the point is that the contact zones are where the action is, and current interactions change interactions to follow' (2008, p. 219). The emphasis on situated understanding facilitated a deeper understanding of Indigenous organizing from the interactions within TCU of human and objects.

As Yunkaporta (2019, p. 13) warns, we must avoid the 'illusion of parochial isolation' which seeks to locate Indigenous knowledge independent of 'historical contexts of interrelatedness' and where 'upheavals are sidelined'. This is because ignoring the context in which Indigenous organizations are embedded extends processes of colonisation which has sought to disembed Indigenous peoples (Banerjee & Linstead, 2004). Instead, we have focused on the translation process, specifically how cultural practice is developed within affiliations with community (Yunkaporta, 2019). Failing to do so would have meant ignoring the complexity of kinship relations and how they connect peoples and place through networks of reciprocity and responsibility (Dudgeon & Bray, 2019; Yunkaporta, 2019; Kwaymullina, 2016;

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Peredo & McLean, 2010; Peredo & Chrisman, 2006). However, in acknowledging the crucial importance of kinship relations in our case we also acknowledge the boundaries of our knowing and the limitations of our subject position because we are located outside these kinship systems (Kwaymullina, 2016; Applebaum, 2010).

We have sought to bring the idea of the connectedness of the social and the material to our research and this has helped us to observe how translation practices of accommodation, and compromise enabled the potential for new ways of doing things to grow out of the 'brackish waters' of hybridity (Yunkaporta, 2019, p. 233). Encounters across differences do not produce straightforward compromise, integration or resistance but something more complex, a hybridity which is not simply a combination. Tsing (2005, p. 5) describes encounters such as those we analyse in TCU as 'friction' because, as she says, friction is productive: it does not stop things happening, or even slow them down, rather 'a wheel turns because of its encounter with the surface of the road…Rubbing two sticks together produces heat and light'. These encounters are characterised by 'the awkward, unequal, unstable, and creative qualities of interconnection across difference' and 'the effects of encounters across difference can be compromising or empowering. Friction is not a synonym for resistance. Hegemony is made as well as unmade by friction' (Tsing 2005, p. 4).

It is this recognition of the painfulness and the unequal power relations inherent in these encounters that prevents the idea of hybridity from implying some middle ground or mutuality, as has sometimes been argued (During, 1998; Parry, 2004). We bring together the idea of 'contact' (Pratt, 2007) with the theorizing of hybridity (Bhahba, 1994, 1996) because it 'foreground[s] the interactive, improvisational dimensions of colonial encounters so easily ignored or suppressed by diffusionist accounts of conquest and domination' and recognizes relations between colonizers and colonized in terms of 'co-presence, interaction, interlocking understandings and practices, often within radically asymmetrical relations of power' (Pratt

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2007, p. 7). In this way, the lens of friction enables us to extend the analysis of hybridity within organization studies (Frenkel, 2008; Frenkel & Shenhav, 2006; Dar, 2018, 2014) to show as both Bhabha (1996, 1994) and Yunkaporta (2019) have argued that hybridity does not mean that power asymmetries are done away with, they cannot be, as they will always shape colonial and post-colonial relations. Rather, understanding hybridity and its relationship to power means focusing on the spaces of 'negotiation where power is unequal, but its articulation may be equivocal' (Bhabha, 1996, p. 58). Hybridity can create space for resistance and autonomy (Frenkel & Shenhav, 2006), and sustainable innovations or new patterns of doing (Yunkaporta, 2019), but also the stickiness of colonial norms and dominations.

Our engagement with Indigenous knowledge that everything is 'connected within networks of relationships and is in a constant state of movement' (Kwaymullina, 2016, p. 441) and that hybridization incorporates all of this 'creation' (Yunkaporta, 2019, p. 233) has helped us extend postcolonial understandings of hybridity, seen as functioning primarily as discursive (Bhabha, 1994, 1996; Dar, 2014; Frenkel & Shenhav, 2006; Yousfi, 2014)), by identifying how they are also shaped by interactions with *matter* and that *matter*. By focusing on the 'sticky materiality' (Tsing, 2005) of encounters between humans and objects that enact friction in the 'contact zone we show that hybridity is co-produced at the point of contact between the material and the social, the 'universal' and the 'local'. In seeking to better understand the specific conditions under which an Indigenous organization operates, we have made a beginning in taking seriously the material entanglements which make up, reproduce, and transform settler colonial relations. Interactions through objects enact and embody the friction in the meeting of audit culture and Indigenous culture, its tensions, ambiguities and mediations. Seeing these interactions as 'friction' means not trying to solve or dissolve them – but acknowledging them as lived realities of an Indigenous organization.

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Conclusion

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Love (2019, p. 2) insists that Indigenous organization theory 'should encourage us to see organizations and organizing in ways which take into account Indigenous people's aspirations'. We have highlighted the East Arnhem Land elders' aspirations to facilitate the financial inclusion of their communities through a financial services organization with organizing principles that are shaped, in part, by Indigenous knowledges and ways of doing things (Love, 2020). Realizing this aspiration has produced 'friction' and involved contingent, messy and surprising encounters across difference (Tsing, 2005) but it has also co-produced hybrid relations and practices needed for TCU to serve its remote communities.

As researchers we have also been subject to the productive effects of friction, and we find ourselves inhabiting a different space. We have engaged in hybrid theorizing, incorporating Indigenous knowledges and ways of seeing the world as we recognized the limitations of traditional management and post-colonial theories. Influenced by Indigenous knowledges that all things are connected, we adopted a methodological approach which focused on the relationship between humans and non-human elements. We have also been conscious of our own embedded context and position of privilege, asking ourselves how is it that we are speaking (Ford, Harding, & Learmonth, 2010; Applebaum, 2010) and in response, have used techniques of storytelling to weave a narrative that does not seek to foreclose further understandings but creates one space, one story, amongst many, for understanding the stories of others.

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[i] The Indigenous employment rate was 46.6 per cent in 2016 compared to a non-Indigenous employment rate of 72 per cent. In the same year, 65.3% of Aboriginal and Torres Strait Islander students completed high school compared to 891% of non-Indigenous students https://www.pmc.gov.au/sites/default/files/reports/closing-the-gap-2018/executive-summary.html; accessed, 26 August, 2020).

[ii] Life expectancy for Aboriginal and Torres Strait Islander men is between 4 and 14 years less than for non-Indigenous Australians and for women it's between 7.6 and 12 years less than for non-Indigenous Australians. The differences depend on which state you live in. WA has the highest gap in life expectancy, following by the Northern Territory (Australian Bureau of Statistics, 2018).

[iii] The Deadly Awards, commonly known simply as The Deadlys, was an annual celebration of Australian Aboriginal and Torres Strait Islander achievement in music, sport, entertainment and community. The word 'Deadly' is a modern colloquialism used by Aboriginal and Torres Strait Islanders to indicate 'cool, rockin', fantastic'.

[iv] The first author is a member of the Awabakal Descendants Traditional Owners Aboriginal Corporation Association and is an ancestor of Mahrahkah who is seen as the mother of the Awabakal nation. The mid north coast area of New South Wales is Awabakal Country.

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Table 1
Interviewee Details

Position	Gender	Age	Race	Tenure	Length of Interview
General Manager	Female	40s	Non-Indigenous Australian	5 years	40 minutes
Operations Manager	Female	30s	Non-Indigenous Australian	10 years	40 minutes
Human Resources Manager	Female	30s	Non-Indigenous Australian	18 months	50 minutes
Business Development Manager	Male	40s	Non-Indigenous Australian	8 months	40 minutes
Training Manager	Female	40s	Non-Indigenous Australian	2 years	40 minutes
Business Development Officer	Female	40s	Non-Indigenous Australian	12 years	60 minutes
Senior Training Officer	Female	50s	Non-Indigenous Australian	17	2 interviews - 1 x 60 minutes, 1 x 30 minutes
Training Officer	Female	20s	Larrakia woman	2	45 minutes
Accounts Manager	Female	40s	Non-Indigenous Australian	6 months	55 minutes

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