



Towards Indigenous Feminist Financial Literacy Education

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Abstract:

In this article, we demonstrate how current approaches to financial literacy education might benefit from the inclusion of Indigenous feminist perspectives. We argue that Indigenous feminisms can add a unique critical view of financial literacy education that may help to address shortcomings in ongoing conversations and practices in the field. In consideration of this, we offer a framework to change the mindset of educators from one of *financial literacy* to one of *financial consciousness*.

Keywords: Indigenous feminisms; financial literacy education; financial literacy; financial consciousness

La littératie financière : vers une éducation financière féministe autochtone

Résumé :

Dans cet article, nous démontrons comment les approches actuelles en matière d'éducation financière pourraient bénéficier de l'inclusion des perspectives féministes autochtones. Nous soutenons que les féminismes autochtones peuvent ajouter une vision critique unique de l'éducation en littératie financière, ce qui pourrait aider à combler les lacunes des conversations et des pratiques en cours dans ce domaine. En tenant compte de cela, nous proposons un cadre pour changer la mentalité des éducateurs d'une mentalité de littératie financière à une mentalité de conscience financière.

Mots clés : féminismes autochtones; éducation en littératie financière; littératie financière; conscience financière

The global popularity of financial literacy education in K-12 education has been fueled by perceptions of widespread financial illiteracy and the assumption that weak financial literacy leads to a lack of prosperity (Arthur, 2012; Brimble & Blue, 2013; Pinto, 2013a). The introduction of financial literacy assessment for school-age children through the Programme for International Student Assessment (PISA) of the Organisation for Economic Cooperation and Development (OECD) has motivated governments to mandate financial literacy education policies and programs (Thomson & De Bortoli, 2017).

It has been revealed that the PISA test results have yielded better performance among students from higher socio-economic backgrounds (Thomson, 2014; Thomson & De Bortoli, 2017), suggesting that increased financial literacy scores for individuals from low socio-economic backgrounds is out of the student's control. When financial literacy education is benchmarked based on how individuals perform on assessments or control their finances there is a risk that "students may begin to blame themselves for their own lack of financial literacy and potential future success with finance" (Blue & Grootenboer, 2019, p. 759). The focus on individuals, their test scores and how they can control their financial circumstances is aligned with the conventional view of financial literacy education, a view that ignores the roles governments and the financial industry play (Davies, 2015).

Critiques of conventional financial literacy education abound (Arthur 2012; Blue & Grootenboer, 2019; Davies, 2015; Lucey et al., 2015; Pinto 2013a; Pinto 2013b). Here, we narrow our critique to the problematic, colonial¹ nature of Canadian high school financial literacy education and its lack of applicability for youths and their families who are part of Indigenous communities, and especially for women in those communities. Financial literacy education resources in Canada rely heavily on individual choice discourses that ignore historical, socio-political and economic conditions that economically marginalize vulnerable groups, especially Indigenous peoples and women (Arthur, 2012; Blue & Pinto, 2017; Pinto & Coulson, 2011). Conventional financial literacy education views the marginalized *Other*² with a deficit lens³ and, concerns itself with what individuals can do to improve their own circumstances, without regard for communities and regardless of systemic barriers they may face (Blue & Grootenboer, 2019; Pinto, 2013a; Pinto & Coulson, 2011). Most financial choice discourses reinforce hegemonic power structures by pathologizing individuals who, by no fault of their choices, find themselves in unfavourable financial situations (Pinto & Coulson, 2011). For example, conventional financial literacy education suggests that one can improve one's finances by reducing expenses or increasing income (Pinto, 2013a, Pinto & Coulson, 2011). Such linear thinking is naïve and implies a simplistic solution to complex and not easily remedied issues. Keep in mind that

¹ By "colonial", we are referring to policies and practices of control related to economic empowerment and/or individual wealth accumulation.

² The term "marginalized *Other*" refers to an individual who is in a powerless position within society.

³ A deficit lens assumes that academic underachievement is caused by problems (or deficiencies) within students, their families, their cultures or their communities. When the problem is viewed as originating within the student, systems try to "correct" deficiencies, instead of investigating how systems fail to be inclusive of individual, family, cultural or community diversity.

not all individuals are able to increase their income, and if all possible expenses have already been reduced, no improvement to an individual's financial situation can occur (Blue, 2016).

Historically, feminist critiques of conventional financial literacy education have failed to address the unique circumstances faced by many women in Indigenous communities worldwide (Pinto, 2013a; Pinto & Coulson, 2011). There is a gap in financial literacy education literature concerning Indigenous women and financial literacy. This article is organized to first address this gap by engaging with Indigenous epistemologies whose contributions have been excluded from mainstream scholarship due to Western "epistemic ignorance" (Kuokkanen, 2008, p. 60). We endeavour to honour Indigenous philosophies and epistemologies in the context of financial literacy and to avoid "repeating . . . colonial gesture[s]" (Dorries & Ruddick, 2018, p. 619) that perpetuate conventional approaches to financial literacy education. Next, we examine the financial realities faced by Indigenous peoples in Canada with respect to the devastating effects of colonialism. After that, we collectively engage Indigenous feminisms—expressed in the plural to call attention to their multiplicity—in a theoretical framework that addresses the oppression rising from an enduring legacy of colonization. Finally, we propose four criteria for Indigenous feminist financial literacy education framework suitable for high school learners. The criteria consist of the following expectations of the curriculum: (1) that it be transformative; (2) that it be holistic; (3) that it be inclusive in content and audience; and (4) that it be pedagogically diverse and innovative.

We believe that an Indigenous feminist financial literacy education is beneficial to all people because it cultivates a financial consciousness through understanding differing financial realities and constraints. In saying this, we suggest that curriculum and schooling in general might also benefit from the introduction of feminist and Indigenous perspectives, but this is outside the scope of this article. However, we are hopeful that this more general, equity-focused curricular transformation will take place through socio-cultural resistance that "ruptures the sense of comfort and complacency" of conventional approaches to financial literacy education (Dei, 2000, p. 111).

An Indigenous feminist financial literacy education draws on and celebrates Indigenous knowledges that have been historically and systematically excluded from Eurocentric knowledge systems. Unlike Eurocentric knowledge systems, Indigenous knowledges are holistic and integrate the wealth and richness of Indigenous languages, worldviews, teachings and experiences (Battiste, 2005). Indigenous knowledges are also widely regarded as a key component of Indigenous collective self-determination.

The Indigenous Canadian Context

Without an appreciation of the historical context in which Indigenous women have lived here in Canada, one cannot appreciate the value Indigenous women bring to the field of financial literacy education. Canada's Constitution recognizes three distinct heritage groups, First Nations (both status and non-status), Inuit and Métis, each with their own unique history and including many distinct languages, cultural practices and spiritual beliefs. Each group comprises of a range of economic

situations and needs.⁴ First Nations, Inuit and Métis peoples in Canada represent 5% of the entire population and its fastest growing segment (Statistics Canada, 2022; Sengupta et al., 2015). Canada's 1996 Royal Commission on Aboriginal Peoples ensured Indigenous peoples' legal right to self-determination in negotiating their status and form of representation (Napoleon, 2005).

Colonial financial systems, particularly those regulated by central banks and governments, ignore the structural and systemic realities faced by Indigenous peoples—by ignoring Indigenous experience and ways of doing and knowing. For instance, the absence of provisions for (and anecdotally, knowledge of) norms such as collective ownership make credit inaccessible to some. And many who suffer the legacy of colonial oppression (e.g., the profound losses resulting from Canada's residential school systems and the continued devaluation of Indigenous women's lives, evidenced in violence and disappearances) start their adult lives in an unfavourable financial situation. Indigenous individuals in the above-mentioned circumstances are denied the structures to achieve security and stability in life, financial and otherwise. We believe that an inclusive financial literacy education should address these shortcomings. The examples above highlight the unique needs of a financial literacy curriculum for and about Indigenous lives.

Situating Indigenous Feminisms

We enter into a discussion of Indigenous feminisms with the acknowledgement that Indigenous feminisms represent a diverse "body of work, a set of theoretical perspectives and a set of political positions and practices" rather than a single, unified theory (Green, 2017, p. 18). Differing Indigenous feminisms converge through their shared critical paradigms and Indigenous ways of knowing (Snyder, 2014). They are concerned with injustice against Indigenous women, and how those injustices manifest at the intersection of colonial policies and patriarchal practices (Snyder, 2014). They share an understanding that this intersection works to inscribe gendered power dynamics leading to women's oppression and does nothing to address women's financial well-being (Dulfano, 2017; Knoblock & Kuokannen, 2015; Suzack, 2015). Indigenous feminisms are not superficial, "multicultural add-ons to already existing feminisms" (Snyder, 2014, p. 380); rather, they decenter heteronormative, settler-colonial privilege.

Many women, including Indigenous women, face the dual problem of gendered oppression and systemic sexism in settler society and within their own communities (Green, 2017; Snyder, 2014). Indigenous feminisms overcome White liberal feminism's exclusive focus on gender discrimination and its erasure of Indigenous women (Arvin et al., 2013; Knoblock & Kuokannen, 2015) at both individual and collective levels. Doing so not only addresses women's rights to autonomy and self-determination but provides a context for it within the autonomy and self-determination of the community. Indigenous feminisms also affirm a woman's right to be free from violence (Knoblock & Kuokannen, 2015).⁵

⁴ Canada's 2021 census identified 70 Indigenous languages and over 600 First Nations (Statistics Canada, 2022).

⁵ Smith (2006) perceives that feminism is originally an Indigenous concept co-opted by White women.

To achieve their aims, Indigenous feminisms challenge fundamentally racist structures, problems of violence against Indigenous women and systemic and structural poverty. In the following subsections we demonstrate how Indigenous feminisms specifically address patriarchal structures, violence against Indigenous women, as well as their economic and financial realities, to cultivate inclusivity, empowerment and collective transformation.

Patriarchal Structures

By conceptualizing Indigenous gender oppression as inextricably linked to colonialism and Western imperialism, Indigenous feminists explicate the specific and unique ways in which Indigenous women experience patriarchy (Deer, 2019). Traditionally, Indigenous women held pivotal economic and cultural leadership roles within their communities (Sullivan, 2018). During and after the fur trade, Indigenous women and their Métis daughters were integral to their communities' financial well-being as provider-provisioners of moccasins, snowshoes, canoes and lodges. Indigenous women also acted as diplomatic agents and political liaisons between men in the community and their European husbands (Pomedli, 2014).

When European patriarchal values and structures displaced women from these positions of respect, it also excluded them from formal self-governance and self-determination (Snyder, 2014). John (2015) also suggests that the imposition of European gender roles on Indigenous communities remains a major factor in the disproportionate levels of violence against Indigenous women. Gendered roles and violence take a financial toll on women (Krigel & Benjamin, 2021). When considered unsuitable for leadership roles, Indigenous women's ability to achieve financial independence—both earning income outside the home and the power to make financial decisions for their families—is compromised. Together, poverty and violence increase women's risk of isolation (Samuel et al., 2018). Isolation not only limits Indigenous women's potential for meaningful participation in family and community financial security, but it also limits their opportunities to gather to discuss issues of common concern, such as domestic violence.

Indigenous feminisms critique ways in which the invisibility of patriarchal structures is divisive, especially when raising gendered concerns leads to accusations of dividing the community (Green, 2017; John, 2015; Snyder, 2014). To combat perceptions of divisiveness, Indigenous feminisms also advocate for reflection and discussion about how equity does not pose a threat to men, but rather, benefits the entire community (Snyder, 2014).

Violence

Indigenous feminisms address the disproportionately high levels of violence facing Indigenous women and how it contributes to their financial marginalization (Knoblock & Kuokannen, 2015; Snyder, 2014). Canada's National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG; 2016), characterizes violence against Indigenous women and girls as "genocide", an "epidemic" and a crisis "centuries in the making" (p. x). Indigenous women are twelve times more

likely to be murdered or missing through domestic or stranger violence than any other women in Canada and are also three times more likely to be sexually assaulted (MMIWG, 2016).⁶

The violence experienced by Indigenous women and girls is inextricably tied a patriarchy brought into being by colonialism and it is a tool of racism and economic oppression (Snyder, 2014). Both inside and outside Indigenous communities, Indigenous women have been constructed as being sexually available and unworthy of love, and therefore violable (MMIWG, 2016; Roudometkina & Wakeford, 2018). Violence within Indigenous communities is reported to be normalized and “shrouded in silence” because many women wish to protect Indigenous men from the White criminal justice system (Ross, 2009, p. 45). However, Indigenous women who keep silent to protect Indigenous men are afforded less access to resources to help them face these high rates of violence (Snyder, 2014). Prevailing colonialism and discrimination have resulted in widespread poverty, poorer access to equitable health care and fewer social supports and services available on reserves, leaving Indigenous women and girls more vulnerable to exploitation through human trafficking (Roudometkina & Wakeford, 2018; see also Bell, 2007; Louie, 2018; Lowman & Atchison, 2006).

Indigenous Women’s Economic and Financial Realities

Indigenous feminisms attempt to address the effects of sustained and intergenerational poverty on economic life (Snyder, 2014). Indigenous women’s financial stability and the options available to them to attain financial stability are often more limited than those of their male counterparts. Despite their obvious economic capabilities and contributions, Indigenous women, both on and off reserves, find themselves disadvantaged (Samuel et al., 2018). Bhandar (2018) links the financial hardship of Indigenous peoples (and especially women) across Canada to the Indian Act enacted in 1876. Its repercussions continue to exacerbate Indigenous women’s financial hardships. By contrast, Indigenous men did not face the same treatment under the Act—for example, their non-Indigenous spouses were awarded status. Further, intergenerational wealth through inheritance of property has not been a reality for many Indigenous women in Canada, a situation which needs to be reflected in financial literacy education curricula.

Loans and credit arrangements usually available to property holders are problematic for both Indigenous men and women living on-reserve because reserve land titles are held communally by Band members and cannot be mortgaged or pledged (Pinto & Blue, 2017). This often makes off-reserve credit options unattainable for those looking to start a new business or to purchase other assets. While government-funding initiatives exist to support Indigenous small business, they usually require support from the community in the form of a Band Council Resolution,⁷ a problematic arrangement for small business owners because changes to Band Council membership necessitate new resolutions.

Circumstances for Indigenous women living off-reserve are also challenging. Indigenous women experience gendered and racialized discrimination that has an impact on Indigenous

⁶ An estimated 90% of trafficked women and children are Indigenous (MMIWG, 2016).

⁷ Meaning approval by Chief and Council.

women's ability to secure safe, affordable housing and employment (Native Women's Association of Canada, 2018). Together with intergenerational poverty and disproportionate violence, these represent barriers to financial prosperity that non-Indigenous women may not experience. Conventional financial literacy education fails to acknowledge or consider these very real challenges for Indigenous women in perfunctory lessons on using budgeting to build wealth.

Inclusivity, Empowerment and Collective Transformation

Indigenous feminisms share a common concern for transforming and uplifting their communities; they do not address the needs of Indigenous women exclusively, but rather act in solidarity with those engaged in struggles for Indigenous sovereignty (Green, 2017; Smith, 2006; Snyder, 2014). They focus on empowering their communities and fighting for the dignity of all members regardless of gender (Arvin et al., 2013; John, 2015; Snyder, 2014). As John (2015) posits, women are "part of a collective that exists to achieve better conditions for everybody" and as such, John urges Indigenous communities to let go of the patriarchal systems introduced by settlers, to make decolonization and sovereignty a real possibility (p. 48). Indigenous feminisms take on and aim to dismantle patriarchal, heteronormative values and violence, which scholars, such as Arvin et al. (2013), suggest sustain and propel colonial-based political and economic injustices that are not just limited to women. Likewise, men in Indigenous communities are not viewed as the root cause of women's problems. Instead, Indigenous feminisms seek to identify and dismantle colonial structures that cause those forms of oppression. Indigenous feminisms in financial literacy education would contribute to dismantling financial systems of oppression.

Suzack (2015) identifies five strategies present across Indigenous feminisms that aim to strengthen women and community empowerment:

We must find ways to conceptualize how the intangible as a way of life is made tangible in government terms; we must find creative ways to set deep cultural knowledge into a format that commissions may hear; we must find a language to frame the things that are true for each other so that they can be communicated and understood; we must overcome the fundamental unwillingness to understand that these things are true; we must recognize the ethical reckoning required by insider and outsider knowledge systems: if these issues are not a part of one's identity, then a person's can only understand these issues intellectually. (p. 270)

Suzack argues for coalitional politics, within and across communities, that support gender decolonization through the collective rights of all Indigenous peoples. They describe the need for Indigenous legal frameworks and political platforms that incorporate Indigenous traditions and practices in new forms of anti-oppressive and decolonization activism. Suzack also argues for cultural and legal-political restoration of Indigenous women, a status that has been eroded by colonial and patriarchal systems. Indigenous feminisms include actively seeking alliances in which differences are respected, in which issues of land and tribal belonging are recognized, and in which relationships to settler colonialism are acknowledged as critical to social justice (Arvin et al., 2013). In a financial context, Indigenous feminisms add strength to platforms that build anti-oppressive curricula.

The Contours of an Indigenous Feminist Financial Literacy Education for Canadians

In this section, we outline the contours of financial literacy education for Canadians that takes up the aims and challenges of Indigenous feminisms. We identify four criteria that such financial literacy education would take on, and which would challenge current financial literacy education practices, and they include expectations that a curriculum be transformative, holistic, inclusive in content and audience, and pedagogically diverse and innovative.

An Indigenous feminist financial literacy education must be done by and done with Indigenous peoples, and not done to Indigenous peoples. Financial literacy education, as it is practiced today, employs a “does-to” approach. It attempts to fix financial problems through skills and knowledge in a top-down fashion, where those in positions of power and privilege purport to know what is best (Arthur, 2012; Pinto, 2013b). This is especially true of financial literacy education mandated and/or developed and delivered by governments and corporations (see, for example, Arthur, 2012; Pinto & Coulson, 2011). The four criteria we propose are based on Indigenous feminisms that recognize the value in and persistence of Indigenous concepts and epistemologies/ways of knowing (Arvin et al., 2013). We believe that enacting these criteria in financial literacy education would contribute to the dismantling of colonial forms of education through concerted decolonization practices.

An Indigenous feminist financial literacy education guided by the proposed criteria would result in financial literacy curricula that examine the “nature, sources, and limits of knowledge as articulated by Indigenous peoples themselves” and then act on them (Borrows, 2016, p. 823). We see these criteria as a starting point: ingredients rather than a recipe. Indigenous peoples are encouraged to actively participate in the construction of an Indigenous feminist financial literacy education to ensure that it is done by community members.

We believe that an Indigenous feminist financial literacy education must ultimately be for everyone, as it must also address the urgent need for broader conversations about the role and value of including diverse stories and experiences in national educational pursuits (Tupper, 2012). To that end, Table 1 summarizes differences between conventional characteristics of financial literacy education (as are typical in Canada and noted in the literature) and those of Indigenous feminist financial literacy education that we deem significant.

Conventional Financial Literacy Education	Indigenous Feminist Financial Literacy Education
Focuses on the individual achieving financial well-being (Blue & Pinto, 2017; Pinto & Coulson, 2011; Pinto, 2016)	Focuses on collective well-being that includes the individual, community and environment
Involves deficit thinking that requires an individual to be "better" (Pinto & Blue, 2021)	Recognizes all the structures, systems and institutions that contribute to financial inequities
Provides solutions that are promoted as one-size-fits-all or easily remedied (Pinto & Blue, 2021)	Provides opportunities to unpack context-specific challenges that impact financial well-being
Emphasizes the "effective" financial choices an individual "ought to make" (Blue & Pinto, 2017; Pinto & Coulson, 2011; Pinto, 2016)	Acknowledges the impact of social and political factors that shape financial decision making
Directs individuals towards achieving financial well-being (without understanding why everyone cannot achieve this) (Blue & Pinto, 2017; Pinto & Blue, 2021; Pinto & Coulson, 2011)	Unpacks who achieves financial well-being and who does not, and why
Engages familiar easy-to-follow steps, directions and guidance (Blue & Pinto, 2017; Pinto & Coulson, 2011)	Fosters dialogue and discussion for building meaningful solutions

Table 1.

Characteristics of Indigenous Feminist Financial Literacy Education and Conventional Financial Literacy Education.

Criterion 1: That Indigenous Feminist Financial Literacy Education Be *Transformative*

Feminist scholarship and feminist activism have long argued that the personal is political; an Indigenous feminist financial literacy education embodies this. As such, this means questioning how agency in a financial context can be understood through the same lens for both Indigenous and non-Indigenous women when their experiences are so different. This is not to say that Indigenous women do not have agency. On the contrary, Indigenous female leaders have been "the greatest agents for change" in many Indigenous communities (Oscar, 2018, p. 327). However, Indigenous women's financial freedom is restricted by very real systemic barriers, such as unequal access and exclusion,⁸ that must be openly discussed.

As we see it, an Indigenous feminist financial literacy education must encourage learners to ask difficult, sometimes uncomfortable, questions about financial literacy education and the financial

⁸ See Pinto and Coulson (2011) for a multitude of long-standing examples.

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practices that reproduce oppression. Indigenous feminist financial literacy education must challenge that oppression. The following questions might help stimulate classroom discussions:

- Whose experiences and knowledges are valued in the definitions of financial literacy and prosperity?
- Do financial and economic systems and institutions (e.g., banks) recognize differences in Indigenous financial realities and practices?
- Who is benefitting from financial and/or institutional practices and norms and who is being marginalized?
- What resources are available to address gendered economic oppression?
- What space exists to challenge oppressive financial structures?
- What would it take for change to occur?

It is hoped that the above-mentioned questions will lead to more critical, holistic, inclusive and transformative ways of thinking about financial literacy education.

Criterion 2: That Indigenous Feminist Financial Literacy Education Be Holistic

An Indigenous feminist financial literacy education looks at financial literacy holistically—a feature shared among many critics of financial literacy in its current state (Arthur, 2012; Soroko, 2021). Viewing financial literacy education holistically requires an acknowledgement that financial outcomes are inextricably tied to systemic oppression and broader social issues. Systemic oppression privileges the powers in social and political control and is often fuelled by economic wealth (Pinto & Coulson, 2011). Poverty, then, might also be seen as the condition that perpetuates a cycle of oppression (Pinto & Coulson, 2011; Samuel et al., 2018). The effects of colonization on Indigenous women's ability to be financially secure continues to be problematic because the assumption that everyone can achieve financial well-being if they try is uncontested in conventional financial literacy education resources. This assumption is tantamount to blaming the victim for financial conditions outside of their control (Pinto & Coulson, 2011). Not only is it unethical, but it focuses attention on the problem and deflects shifting attention away from its causes (Gross, 2005).

Financial literacy education is not neutral when it supports the notion that financial well-being is a matter of choice. Rather, "gender-blindness, rooted in liberalism perpetuates a set of beliefs that positions inequality as non-existent, making male ways of being, knowing and experiencing as 'normal'" (Pinto & Coulson, 2011, p. 68). While our curriculum review revealed that choice is central to conventional financial literacy education, our analysis also showed that choice had very little to do with Indigenous women's financial well-being. Often choices taken for granted by non-Indigenous women such as job selection and the ability to move, save and obtain credit are not made available to Indigenous women because of unequal opportunities and systemic barriers (Pinto & Coulson, 2011).

Addressing the cultural and social contexts, particularly the expectations and attitudes that Indigenous women may be expected to follow with financial decision making, is required. This could include upholding financial decisions consistent with cultural values, such as those that impact the interests of immediate and extended family members, rather than those that only benefit the

individual. Gendered and cultural complexities may result in an awareness of conventional financial literacy education approaches being completely unrelatable and unsuitable for Indigenous women.

The lasting impacts of colonization continue to play out in society because of the dispossession of land that resulted in property owners—settlers—and the propertyless—Indigenous peoples (Moreton-Robinson, 2015). The financial consequence from colonization has an impact on who does and does not experience financial wellbeing and must be considered in holistic approaches to financial literacy education.

To highlight these non-choice conditions, teachers might ask the following questions of their students:

- What social and cultural expectations limit women's economic and financial autonomy? How are these similar to or different from expectations in an Indigenous context?
- How does policy and legislation shape intergenerational wealth, assets and land ownership for various groups of people? What remedies can be in place to level the playing field for all?

It is hoped that the above-mentioned questions will begin conversations about the taken-for-granted assumptions about who does and does not achieve financial well-being.

Criterion 3: That Indigenous Feminist Financial Literacy Education Be *Inclusive*

Indigenous feminist financial literacy education is not a curriculum or program exclusively for Indigenous women. Rather, it reflects the aim of Indigenous feminisms to lift all students. An Indigenous feminist financial literacy education is inclusive, but inclusivity means acknowledging specific concerns of Indigenous women, including the effects of dispossession of Indigenous peoples' lands, livelihoods and futures, alongside other concerns.

Like conventional financial literacy education, an Indigenous feminist financial literacy education supports financial well-being through the acquisition of financial knowledge. However, we prefer the term, *financial consciousness* because it respects the reality that *financial knowledge* does not automatically lead to financial well-being. Financial consciousness refers to a deep understanding of the ways in which systems cause financial outcomes that impacts individuals' and groups' abilities to apply financial skills and knowledge. It acknowledges fundamental systemic inequities that privilege some and punish others, recognizing that social position and identity affect financial outcomes more so than knowledge. In this view, financial consciousness acknowledges the responsibility of systems and structures rather than individuals to "level playing fields" in terms of financial outcomes. At a very practical level, financial consciousness, as opposed to financial knowledge, may lead students to a deeper understanding of systems of financial oppression. It might even lead to financial literacy education for bankers and policymakers that has the potential to cultivate an appreciation of discriminatory legislation practices and discriminatory financial institution policies and practices, such as the credit criteria that they require. Bankers and policymakers may even see that the absence of Indigenous perspectives in financial sector leadership perpetuates narrow and exclusionary lending criteria.

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Some questions that might be asked of students (and bankers and policymakers) include the following:

- How are the concepts of financial well-being and financial consciousness compatible?
- How do the lived experiences and stories of individuals (including, but not limited to Indigenous women, entrepreneurs and employees) contribute to understanding systemic barriers and challenges faced by people?
- How do these stories reveal the ways in which some people experience privilege and others experience marginalization? And what system reforms do these revelations suggest?

Addressing these questions and the issues they uncover can result in increased financial consciousness, which we argue would be a necessary condition for more equitable financial literacy education for all.

Criterion 4: That Indigenous Feminist Financial Literacy Education Be Pedagogically Diverse and Innovative

Indigenous feminist financial literacy education approaches to education differ from their positivist, Eurocentric counterparts. We argue that instead of taking an authoritative stance, an Indigenous feminist financial literacy education asks learners to engage in multiple ways of seeing and making sense of financial realities. An Indigenous feminist approach to financial literacy education does not support the application of a single, universal financial literacy education.

No single pedagogical approach is the end-all of Indigenous education (J. Borrows, 2016; L. K. Borrows, 2018). Pedagogical structures ought to be diverse and locally developed, in consultation with community members who are financially remunerated for their efforts. Brayboy and Maughan (2009) advocate for curriculum and subject matter that is “tied directly to the lives of students and their Indigenous teachers” as a way “to recognize the knowledge systems that [are] rooted in the way of the community” (p. 14). Jurisdictions, such as Porto Alegre, Brazil, have successfully integrated community involvement in financial literacy education curriculum (Pinto, 2012). Storytelling was used in the Porto Alegre approach to financial literacy education. We see that stories and fiction may support the delivery of financial literacy education by borrowing from both J. Borrows (2010) and L. K. Borrows (2018), who enmesh fictive elements in stories designed for legal education. The key thing to note here is that people and their life experiences need to be central in the content being taught. Otherwise, education is not suitable for the very people it is trying to reach.

Sinclair (2020) also uses story-based learning for pedagogy. In addition, they go a step further to recommend the incorporation of paraconsistent logics, which presents conflicting truths about political, ethical and ecological relations. Affirming the paraconsistent may allow learners to engage with the complexities and contradictions of financial literacy through an Indigenous feminist financial literacy education lens. Some questions that teachers might ask their students to highlight para-consistencies include the following:

- Whose knowledge system is valued or centered? Is there a need for re-centering knowledge? How have Indigenous lived realities been reflected in the curriculum?

- Do the approaches to financial literacy education curriculum and instruction recognize learner diversity and multiple intersectionalities?
- How have multiple perspectives (e.g., two-eyed seeing⁹) and approaches to communication (e.g., story-based) been incorporated?

Addressing these questions would allow for a more inclusive approach to financial literacy education, which can be a benefit to all.

Negotiating Potential Resistance

The challenge for those committed to any form of anticolonial financial literacy education (Blue & Pinto, 2021) is negotiating the narrow and perhaps uneasy space between existing structures and the possibilities for its structural transformation. Existing structures, educational, commercial or financial, leave little space for robust anticolonial education (see, for example, Pinto, 2015, on the crowding of curriculum through policy layers). The reality is that some learners face existing discriminatory lending practices, an absence of income security and problematic legislation in their communities. While teachers may not find ample “space” to teach anticolonial financial literacy education perspectives, they can incorporate critical ways of thinking about financial privilege in subjects such as economics, business, accounting, mathematics and social studies.

Speaking pragmatically, we realize that financial literacy education transformation is likely to start small, perhaps with a single lesson or a group of lessons and grow from there. Each small success might spark wider adoption to more critical and inclusive approaches to financial literacy education.

Conclusion

The circumstances, practices, realities, triumphs and struggles faced by members of Indigenous communities in Canada and Indigenous communities elsewhere are not served by conventional modes of financial literacy education. Conventional financial literacy education obscure and erase inequity, thus perpetuating colonial subjugation and oppression. While this practice is extremely concerning, we regard changes to conventional financial literacy education curricula to be possible, with benefits for non-Indigenous learners as well as Indigenous learners. However, if dominant financial literacy education policies and programs, including those mandated by governments, remain steeped in problematic practices that erase systemic financial oppression, women will continue to have a hard time securing their financial well-being.

To address systemic barriers and oppression, financial literacy education must recognize that Indigenous women face disproportionate levels of social malfeasance and financial hardship (Snyder, 2014). An Indigenous feminist financial literacy education, as we have proposed, highlights that Indigenous women continue to bear the brunt of discriminatory policies that have resulted in the

⁹ Battiste (2010) attributes the term “two-eyed seeing” to Elder Albert Marshall, who uses it to describe the normalization of Indigenous knowledges in the curriculum so that together Indigenous and conventional knowledges enrich all peoples through exposure.

denial of property rights, sustained poverty and higher risks of violence. We have argued in this article that Indigenous feminist financial literacy education invites transformation that will lead to more critical and less colonial financial consciousness.

While we have outlined criteria for an Indigenous feminist financial literacy education that strives for financial consciousness, our suggestions are a starting point, and they offer contours of what such a curriculum could be. Educational leaders, policy makers and curriculum developers must involve Indigenous community members in refining goals, criteria, pedagogies and practices, such that policies and materials reflect local experiences and concerns. Once Indigenous feminist financial literacy education materials are developed, they must be promoted to the broader community to ensure shared understanding. Further work is needed to identify necessary financial, economic, systemic and structural reforms that arise from community financial literacy education development.

Our work focuses on the Canadian context, allowing us to delve into the lived realities of Indigenous peoples, as well as how an Indigenous feminist financial literacy education might be integrated into Canadian education contexts. We hope that others will explore whether this project could be applied in other jurisdictions and contexts and how it could be undertaken on a larger scale.

In this article we have challenged the assumption that Indigenous women can secure their financial well-being by making better choices. We have argued that the conventional financial literacy education canon devalues alternative ways of negotiating, managing, decision making and measuring success that align with Indigenous knowledges (Pinto & Blue, 2016). We have formulated an approach to financial literacy education that aligns with our work in Indigenous feminisms. We used criteria to sketch out its contours in the hopes of opening up a broader space for conventional financial literacy education transformation. This is an on-going project that has the potential of benefiting many women, both Indigenous and not.

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