Longitudinal study of outcomes for participants involved in NAB’s Indigenous Employment Program

2010 – Year 2 results
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Carolyn Preece
Carolyn Preece has lived and worked in the NT for half of her long teaching career which began with Early Childhood teaching and later developed into teacher training at Batchelor Institute and adult migrant teaching with TAFE. She specialised in Indigenous education in her studies and taught both children and adults in remote communities and urban centres. She is living and gardening in the Adelaide Hills and frequently visits the NT.
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Acronyms

AES ............................................................................................................. Aboriginal Employment Strategy
GTO .................................................................................................................. Group Training Organisation
IEP ............................................................................................................ Indigenous Employment Program
NAB ........................................................................................................................... National Australia Bank
RAP ....................................................................................................................... Reconciliation Action Plan
SBT ......................................................................................................................... School Based Trainee
Executive Summary

This report is the second in a three-year longitudinal evaluation of NAB’s Indigenous Employment Program (IEP). Its purpose is to track the career and personal development of Indigenous employees following the Guiding Principles of the Social and Emotional Wellbeing Framework 2004 for Indigenous people. The research captures the experience of 39 Managers, 38 trainees/employees and 8 trainers and educators as reported in interviews undertaken in late 2010.

Under the program, Indigenous students in their last two years of high school and older full-time trainees undertake traineeships with NAB which enable them to gain experience while completing a qualification and earning a wage. This report reviews the experience of these trainees and for the first time, Indigenous permanent employees.

Key Findings

Trainees

- Trainees reported considerable responsibilities at home and that family difficulties including poor health, financial matters and family problems make it harder to complete the traineeship.
- For several of the successful trainees the program has been life changing in that it encouraged them to stay at school and consider their future. There are some early indications that long term employment has provided stability and wellbeing for those employees who stayed beyond their traineeship.
- A new issue identified was dissatisfaction with the level of pay for full-time trainees. Full-time trainees are working at a higher level than SBTs however the pay increase is minimal.

Managers

- Enjoyed the experience of mentoring young workers, seeing their confidence grow and particularly seeing trainees successfully progress to permanent work, although at times it can be challenging.
- Cultural awareness training is greatly appreciated and importantly helps develop a greater understanding of the local Indigenous community.
- NAB Managers would benefit from building stronger links with the schools the trainees attend, as well as building relationships with trainees’ families in order to become more familiar with their personal circumstances.

Educators

- Schools and the trainers highlighted the advantages of combining work and schooling as a way of encouraging students to remain in education.
- High turnover of employees in the organisations responsible for training continues to be an issue for the program. It is important that NAB review its relationships with these organisations to ensure that the trainees are getting the help they need to make the traineeship successful.

In summary, the IEP offered significant benefits to most of the trainees and the NAB staff involved. It has helped NAB to work towards its Reconciliation Action Plan goals of creating a pathway to ‘real jobs’ in the finance sector.

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1 Social Health Reference Group for the National Aboriginal and Torres Strait Islander Health Council and the National Mental Health Working Group
1. Introduction

National Australia Bank (NAB), as one of Australia’s largest businesses, aims to help in building strong, sustainable and more inclusive communities in Australia. In particular, the bank recognises that it could play a significant role in addressing the continued disadvantage experienced by Indigenous Australians. The bank has expressed its commitment to see the gap close between Indigenous and non-Indigenous Australians. Moreover, the bank advocates attempts to address fundamental issues and questions that confront the relationship between Indigenous and non-Indigenous Australians. It was to this end that the bank made a long term and sustained commitment to Indigenous issues by launching its Reconciliation Action Plan (RAP) in December 2008.

NAB believes its Indigenous initiatives will help deliver on what bank customers and employees expect it to contribute to a sustainable and strong community. Thus, its Indigenous programs will promote the bank with the Indigenous (and greater) community. It will also enhance NAB’s understanding of the financial services needs of Indigenous people and help it build new customer relationships based on the principles of dialogue, respect, understanding and reciprocity. More importantly for NAB, it will be part of the effort to foster the full participation of Indigenous Australians in the life and wellbeing of the nation.

The overall objective of the Reconciliation Action Plan (RAP) is therefore to raise NAB’s involvement with Indigenous Australians and address areas of Indigenous disadvantages through programs which create employment opportunities, promote financial inclusion, and build the understanding of Indigenous culture and aspirations. To promote financial inclusion, for instance, NAB is delivering programs that help meet the financial needs of Indigenous Australians by (among other things) improving access to NAB’s range of not-for-profit micro-lending programs to support businesses and enable households to buy essential goods. To raise awareness about Indigenous culture, the bank is involved in a number of activities, such as implementing appropriate cross-cultural awareness activities within NAB and sourcing volunteering opportunities for NAB employees in Indigenous organisations. NAB also runs an Indigenous Employment Program (IEP) in which it provides tailored traineeships and other purpose-built employment opportunities to create and support Indigenous employment. More importantly, NAB offers school-based traineeships (SBTs) for students in Years 10–12 as part of the bank’s effort to train future generations of Indigenous Australians for roles in the bank and in further education, and with other employers. As of December 2010, there were 72 Indigenous employees working at NAB. This comprised 49 Indigenous School-based trainees (SBTs), 16 full-time Indigenous trainees working for the bank and seven employed in permanent positions. This is more than double the 35 Indigenous employees in 2009, and these numbers will continue to expand as the program grows further in 2011.

This report is part of a three-year longitudinal evaluation of NAB’s IEP, and examines the experience of Managers, trainees, and trainers and educators as reported in interviews conducted by the authors in September-December 2010. The purpose of the evaluation is to track both career and personal development outcomes for Indigenous employees at NAB. Questions were framed with the important context for Aboriginal and Torres Strait Islander people of family and kin in mind. They reflect the Social and Emotional Wellbeing Framework prepared in 2004 by the Social Health Reference Group for the National Aboriginal and Torres Strait Islander Health Council and the National Mental Health Working Group. We interviewed first- and second-year SBTs, full-time trainees and Aboriginal and Torres Strait Islander people in permanent positions with NAB. We also interviewed other people involved with the IEP; the Managers, and the trainers and educators.

The SBT program is conducted through Group Training Organisations (GTOs) such as the Aboriginal Employment Strategy (AES) and AFL Sports Ready. The GTOs are responsible for organising vocational training and must liaise with NAB about work placements and the trainees’ schools about their school-based studies. They are the effective employers of the trainees, responsible for pay and the provision of agreed work-related items such as uniforms. Trainees undertake some Year 11 and 12 subjects and a TAFE Certificate II in Business Services or equivalent while working one day a week, and full time during the school holidays for NAB. The full-time trainees work standard hours at NAB, with time off to continue with Certificate III and IV training at TAFE or a similar institution. Indigenous permanent employees were employed through the regular NAB recruitment channels and were not connected to a GTO.
2. Methodology

At the commencement of the 2010 round of interviews, there were 77 people involved with the IEP:

- 41 first year SBTs,
- 10 second year SBTs,
- 6 former SBTs now on a full-time traineeship,
- 13 new full-time trainees,
- 3 former trainees who are now permanent members of staff and
- 4 who joined through general recruitment.

It was not feasible to conduct interviews with all involved with the program, so a sample was chosen which was representative of each group of trainees, with one exception. As information had already been collected from the eight SBTs who graduated in 2009, it was decided to interview all five who were still working for NAB to enable a comparison over time of any changes in their views on their career and personal development. Samples from the remaining groups of trainees were chosen to cover trainees across each State and Territory involved in the program (New South Wales, Victoria, Queensland, South Australia, Western Australia and the Northern Territory) and across urban and regional locations. Samples were also selected to include both those working in retail branches and those in other areas of the bank’s business, such as the Business Banking Centres and Head and Regional Offices.

The Managers and participants in the IEP were sent emails inviting them to be interviewed for the evaluation, and these were followed up by further invitations to participate both by phone and by email. The interviews were conducted between September and December 2010. In total 38 participants in the IEP were interviewed (one did not complete the questionnaire but discussed some of the issues more broadly), and 39 Managers. Some of the Managers were responsible for more than one trainee, and the interviews covered their experiences in general and examples of particular trainees were used to illustrate points. In addition eight trainers and educators were interviewed.

Questionnaires were developed for the trainees, the permanent employees, the NAB Managers, and the trainers and educators. Some of the questions for the trainees were deliberately chosen from the Household Income and Labour Dynamic Australia (HILDA) survey conducted by the University of Melbourne. This is a household-based panel survey which began in 2001. It collects information annually on the economic and subjective wellbeing of participants. The results from the HILDA survey have been used here to benchmark our findings about IEP participants.

Table 1 summarises the details of the IEP participants interviewed and their Managers. There was a particularly high response rate from the Managers (85 per cent) and a good response rate from IEP participants (75 per cent). Over 80 per cent of the IEP participants interviewed were female and, not surprisingly, the SBTs were younger than the other groups identified. Females represented a larger percentage of trainees than among NAB employees in general and of NAB employees under the age of 25 years. Thirty-one (82 per cent) of the IEP participants interviewed were working in retail branches, and the remainder in other areas such as Business Banking and Head and Regional Offices. A combination of face-to-face and phone interviews were conducted to meet the timeframes of the project. The authors conducted face-to-face interviews with 23 participants (61 per cent of the sample) and phone interviews with the remaining 15 (39 per cent of the sample). The aim was to conduct as many face-to-face interviews as feasible to encourage greater engagement in the evaluation, particularly among the younger SBTs who may have found a phone interview intimidating. Interviews were also conducted with the Managers or appropriate delegates for each IEP participant, and with the GTO coordinators and school representatives where possible.
Table 1: Summary of Sample

<table>
<thead>
<tr>
<th></th>
<th>School-based Trainees</th>
<th>FT Trainees</th>
<th>Permanent Positions</th>
<th>Total NAB employees</th>
<th>NAB employees aged &lt;25 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number interviewed</td>
<td>22</td>
<td>10</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>% female</td>
<td>80</td>
<td>90</td>
<td>80</td>
<td>52</td>
<td>55</td>
</tr>
<tr>
<td>Age</td>
<td>15–18 years</td>
<td>18–31 years</td>
<td>18+ years</td>
<td>18+ years</td>
<td>18–24 years</td>
</tr>
<tr>
<td>Response rate of</td>
<td>73</td>
<td>71</td>
<td>86</td>
<td></td>
<td></td>
</tr>
<tr>
<td>trainees/permanent</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>staff invited to</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>participate (%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number Managers</td>
<td>24</td>
<td>12</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>interviewed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Response rate of</td>
<td>83</td>
<td>86</td>
<td>NA*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Managers (%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:

a. Interviews were not requested from Managers of some of the permanent employees in senior positions.

b. The number of trainees and Managers interviewed differed for a number of reasons. In some instances, one member of a pair of trainee and manager was interviewed but not the other; in other cases the trainee had left but the manager agreed to be interviewed about the experience. There were some Managers who were responsible for more than one trainee, sometimes an SBT and a FT trainee. In a few cases both the trainee and manager declined the invitation to participate in the review.
3. Career and Personal Development for Participants in the IEP

The responses of the participants in the IEP will be summarised under three broad headings: their experiences in the workplace; their reflections on their personal development and home life during their time at NAB; and their interaction with their communities.

The experience of IEP participants while at NAB

The experience of trainees

The IEP participants worked in a range of locations varying from very small branches in country towns to NAB head office. This section will focus on the SBTs and the full-time trainees. There are two separate sections below which summarise the longitudinal results for the former SBTs who are now full-time trainees with NAB (a sub-group of the full-time trainees discussed in this section) and the permanent employees. The experience of permanent employees differs in significant ways from that of the other IEP participants, and is best discussed independently.

All the SBTs interviewed worked in NAB retail branches. Their major role was to provide customer service at the counter appropriate to their level of expertise (for example, they were not qualified to deal with international transactions). They were also involved in back room work including filing, processing Express Business Deposits (EBDs), answering phone queries, and cash clearance and, in several cases, meeting and greeting customers over the holiday period. Trainees were supported by their mentors at the counter until they felt confident enough to work independently. In the early period of their traineeship, many were given more time working behind the scenes to give them a break from the counter while they built up their confidence with customers. They generally believed that they had been given sufficient training to undertake their work, and the results reported in Table 2 show that most did not find their job stressful.

Table 2: Percentage of respondents in each category who agreed or strongly agreed with these work-related statements compared with HILDA totals.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Total SBT</th>
<th>FT traineeships</th>
<th>HILDA Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>My job is more stressful than I had ever imagined.</td>
<td>18.18</td>
<td>20</td>
<td>17.8</td>
</tr>
<tr>
<td>I get paid fairly for the things I do in my job.</td>
<td>72.73</td>
<td>40</td>
<td>50.7</td>
</tr>
<tr>
<td>My job often requires me to learn new skills.</td>
<td>90.91</td>
<td>90</td>
<td>49.8</td>
</tr>
<tr>
<td>I use many of my skills and abilities in my current job.</td>
<td>95.45</td>
<td>100</td>
<td>57.9</td>
</tr>
<tr>
<td>My working times can be flexible.</td>
<td>81.82</td>
<td>80</td>
<td>48.2</td>
</tr>
<tr>
<td>I can decide when to take a break.</td>
<td>50.00</td>
<td>80</td>
<td>38.6</td>
</tr>
<tr>
<td>My job provides me with a variety of interesting things to do.</td>
<td>90.91</td>
<td>100</td>
<td>37.8</td>
</tr>
<tr>
<td>I don’t have enough time to do everything in my job.</td>
<td>18.18</td>
<td>30</td>
<td>50.3</td>
</tr>
<tr>
<td>Number of responses</td>
<td>22</td>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>

...
The vast majority of Managers and trainees felt that the trainees had got on well with their colleagues, and where there had been some problems these had been dealt with. Most trainees felt confident that they could get help from their colleagues when they needed it. Their age was sometimes a barrier to participating in social activities with their colleagues, as many of them were under 18. Many reported feeling shy with customers initially, but had grown in confidence and were now able to handle most situations.

Six of the full-time trainees interviewed were working in retail branches, while the other four were in Business Banking and Lending Services. The full-time trainees in the retail branches held customer service roles that included more complex tasks than those undertaken by the SBTs. Three of the other full-time trainees were working as trainee associates in Business Banking, which involved assisting with mail, reports, telegraphic transfers and helping with customer enquiries. All felt they had been given sufficient on-the-job training to undertake their work, and all felt comfortable in asking for assistance from colleagues. Those working in the retail section said they felt comfortable with customers, while those in Business Banking had limited direct experience with customers but were comfortable when these situations arose.

In summary, the experience of all the trainees interviewed was in general positive, and they said they would recommend the trainee scheme to friends and families. Unfortunately, it was not possible to interview the trainees who had left before completing traineeships. Where the Managers who had been responsible for these former trainees were interviewed, it seemed that outside pressures from family and peers, including deaths and chronic illnesses, had more to do with the trainees resigning than things that had happened in the workplace, but it would be necessary to interview the former trainees themselves to confirm this.

The interviewees were each asked to respond to a set of statements based on questions from the HILDA survey by using a five point Likert scale (strongly agree/agree/neutral/disagree/strongly disagree). A summary of the results of the percentage in agreement with the statements (agree/strongly agree) is presented in Table 2, which also includes a comparison for similar-aged respondents to the HILDA survey. The comparison group has been limited to females in employment as the majority of trainees were female.

Among the SBTs a relatively small percentage found their jobs stressful and felt they did not have enough time to complete their work (18 per cent). However, several also indicated during the interviews that they had initially found the traineeship quite daunting but were now comfortable in their roles. Almost three-quarters thought they were fairly paid for their work. There was a very high level of agreement, over 90 per cent, that they had learned new skills at work, were using their existing ones and had a variety of interesting things to do. There was agreement that working times could be flexible, but less agreement that they could choose the timing of their breaks. Column 2 of Table 2 includes the results for the same questions asked of 15-19 year old females in the HILDA survey. The comparison suggests that NAB SBTs found their jobs more stressful than other young workers, but were rewarded with more interesting learning opportunities in their work. It is important to note that the HILDA results relate to all employment in this age group and therefore to a wide range of occupations. The results suggest that NAB trainees were happier with their work than the average in their age group.

A similar percentage of full-time trainees to SBTs agreed that their jobs were stressful, but more felt they did not have enough time to do all their work. However, they all agreed that they used their existing skills in their work and had the opportunity to learn more, and there was a 100 per cent agreement that they had interesting things to do at work. There was, however, a substantially smaller percentage of full-time trainees who felt that they were paid fairly for their work than there was among SBTs (40 per cent compared with 73 per cent). This dissatisfaction with pay rates for older trainees was also expressed during the interviews, and has been stated as a reason for some leaving their traineeships. A similar percentage of the full-time trainees to the HILDA comparison group agreed that they found their jobs more stressful than they had expected, but they were in general much more positive about their work. They were almost twice as likely to report that they used their skills and had the opportunity to learn more skills as the HILDA sample, and almost three times as likely to report that they had interesting things to do at work.
The role of schools

The schools are a key component in the success of the SBT program. In line with the results from the 2009 survey, the SBTs reported that their schools had been very supportive of their involvement in the program. Only one SBT felt the school had not been very supportive. The design of the program with SBTs spending one day away from school working at NAB creates additional work for teachers, who must provide the material to enable SBTs to catch up with their school work. Many teachers went out of their way to prepare this material and assist SBTs to keep up with the rest of the class. Several SBTs had a mentor at school to help them with their training modules. Six SBTs stated that there was a specific person responsible for looking after Indigenous students or a career advisor who worked with all trainees and apprentices at the school.

The role of GTOs and vocational training

The experience of the trainees as a whole with their GTOs and vocational training was much more varied, ranging from highly satisfied to dissatisfaction with the certificate training. This followed the pattern of results from the 2009 survey and suggests that this is the part of the program that is most difficult to control, for those responsible for the success of the program as a whole. The experiences of trainees were strongly determined by the individuals involved, and the GTO’s proximity to the NAB workplace. Some trainees with the same GTO contact person reported quite different experiences, ranging from quite positive to quite negative. There were repeated comments made about the difficulties that arose because of the high turnover of staff at GTOs. Communication between the GTOs and the training providers was sometimes disorganised, and there were delays in getting the material to several of the trainees. This resulted in them falling behind in their module training. In other instances, the GTOs were very supportive; guiding and mentoring as well as contacting trainees regularly. They had helped trainees develop their resumes, and offered considerable support when the trainees had faced difficulties in their lives.

A few trainees found the modules repetitive, and argued that they covered things they already felt they knew or were learning more effectively on-the-job. Some of the trainees doing their modules by distance found them difficult to complete without face-to-face assistance from teachers and peers. Others managed well with the distance format and received good feedback from their training providers when required. Those completing the modules in a classroom environment either at school or TAFE seemed to find it easier than those doing it independently. Many of the trainees received time off, and help from their NAB colleagues with their certificate training. Of the three elements of the traineeship -- work, school and vocational training -- it was the vocational training component most frequently mentioned as the area in which the trainees were behind. Nine trainees explicitly mentioned the lack of time they had to work on their certificate training, and seven of these said they had fallen behind with this component of the traineeship.

The role of NAB colleagues

As noted above, the trainees were positive about the support they received from their immediate colleagues, as they had been in 2009. However, their perceptions of support from other parts of NAB were more varied. While some felt they were well supported outside their immediate workplace, more than half said they had fairly minimal contact, though this was not an issue for most of them. There were more teleconferences among trainees reported in 2010 than in 2009, and those who had participated in teleconferences had enjoyed them. A few others were frustrated by the fact that they had taken place on days when they were not at NAB. The full-time trainees were particularly keen on engaging in teleconferences with their peers.

The experience of full-time trainees who had started as SBTs at NAB:
comparing results from the surveys in 2009 and 2010

Five of the eight SBTs who completed their traineeship and were interviewed in 2009 continued on to a full-time traineeship in 2010. One additional SBT graduate from 2009 now has a permanent position at NAB. There was a sixth SBT who had continued on to a full-time traineeship but resigned from NAB earlier in 2010 and was not available for interview.
This group continued to work at a higher level in customer service and administrative roles than they had held as SBTs. Managers reported considerable development of skills and knowledge about banking practices and an increase in confidence. For example, it was reported that three of the former SBTs were now doing sales, working independently, and very confident. The trainees agreed that they had sufficient training for their job and that they got on well and were respected by their colleagues. They all now stated that they felt comfortable in dealing with bank customers. On the whole they were happy with the support they received from the GTO, but two mentioned that they would like more face-to-face interaction. Their view on the support they received from NAB outside their immediate workplaces was also generally positive, reflecting the views expressed in the 2009 interviews.

Table 3 compares the percentage of the cohort who agreed or strongly agreed with each of the work statements in 2009 and 2010. The first column reports the results for the eight SBTs who responded in 2009, and the second from the five who responded in 2009 and again in 2010. Any conclusions drawn from this comparison must necessarily be tentative, as the numbers in the sample are very small. It is, however, interesting to note that the percentage of these trainees who agreed that they were fairly paid fell by more than half between 2009 and 2010. While the full-time trainees are performing duties at a higher level than School Based Trainees (SBT), the increase in their pay from an SBT is minimal. Full-time trainees are paid the national Training Award\(^2\) rate through the GTO. Continuing from 2009, these trainees had high levels of satisfaction with their work in 2010, and felt that they had interesting things to do at work which required them to use their skills.

Table 3: Comparing Responses of SBTs who became Full-time Trainees in 2010, who Agreed or Strongly Agreed with these work-related statements.

<table>
<thead>
<tr>
<th>Statement</th>
<th>2009 Per cent</th>
<th>2009 Per cent</th>
<th>2010 Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>My job is more stressful than I had ever imagined.</td>
<td>12.5</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>I get paid fairly for the things I do in my job.</td>
<td>100</td>
<td>100</td>
<td>40</td>
</tr>
<tr>
<td>My job often requires me to learn new skills.</td>
<td>75</td>
<td>100</td>
<td>80</td>
</tr>
<tr>
<td>I use many of my skills and abilities in my current job.</td>
<td>87.5</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>My working times can be flexible.</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>I can decide when to take a break.</td>
<td>50</td>
<td>60</td>
<td>80</td>
</tr>
<tr>
<td>My job provides me with a variety of interesting things to do.</td>
<td>87.5</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>I don’t have enough time to do everything in my job.</td>
<td>37.5</td>
<td>40</td>
<td>20</td>
</tr>
</tbody>
</table>

Number of respondents 8 5 5

The experience of permanent employees

Six permanent Indigenous employees were interviewed. They had come to the bank either through general recruitment or through a full-time traineeship. They did not necessarily identify as being part of the IEP, as they had been recruited through the regular NAB recruitment channels. Three of them were working in central offices and three were in branches. Those working in branches were engaged in customer service activities and the others in Business Banking and administration of programs. They were all very positive about their experience at NAB. They all felt comfortable in their roles and worked well with colleagues and bank customers. They were well supported by their immediate colleagues and felt there would be more help available from other parts of NAB if required. Table 4 shows they all agreed that they used their existing skills in their work and had the opportunity to learn new ones. Each of them said they would recommend employment at NAB to friends and family. One had a number of constructive suggestions for improving the program, including rotating staff to help with multicultural sensitivity, sending current Indigenous employees out “spotting” for new trainees, and linking the program with Indigenous units in universities.

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2 National training wage set by Fair Work Australia, Australian Government’s ‘Modern Awards’ effective 1 January 2010
Table 4: Percentage of respondents who were permanent employees who agreed or strongly agreed with these work-related statements.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>My job is more stressful than I had ever imagined.</td>
<td>40</td>
</tr>
<tr>
<td>I get paid fairly for the things I do in my job.</td>
<td>80</td>
</tr>
<tr>
<td>My job often requires me to learn new skills.</td>
<td>100</td>
</tr>
<tr>
<td>I use many of my skills and abilities in my current job.</td>
<td>100</td>
</tr>
<tr>
<td>My working times can be flexible.</td>
<td>60</td>
</tr>
<tr>
<td>I can decide when to take a break.</td>
<td>100</td>
</tr>
<tr>
<td>My job provides me with a variety of interesting things to do.</td>
<td>80</td>
</tr>
<tr>
<td>I don’t have enough time to do everything in my job.</td>
<td>20</td>
</tr>
<tr>
<td>Number of responses</td>
<td>5</td>
</tr>
</tbody>
</table>

About the trainees: Balancing competing commitments: personal development and life outside work

All participants in the IEP faced competing demands on their time from work, study, family and community life. The results show that the trainees are juggling more family responsibilities and community activities than the permanent employees, reflecting the fact that they are more likely to be still living in the family home with their siblings. This section reports the responses to a series of questions about health, personal development, responsibilities at home and future goals. The structure of this section will follow the preceding one by first looking at the evidence for trainees and then for permanent NAB employees. Most permanent employees were older than the trainees and therefore faced different challenges in their lives.

The experience of the trainees

Personal development and health

The SBTs were aged between 15 and 18 years and most still lived with their parents or guardians. The full-time trainees were older and were more likely to live independently. Successful completion of a traineeship involves a high level of maturity, as trainees must perform satisfactorily at work and in their study, as well as managing their commitments to family and friends. A series of questions in the interview asked about any impact of health or home life on their ability to complete their traineeships. The results are summarised in Table 5. Once again, the small sample sizes make any conclusions tentative, but they suggest that full-time trainees or their close family members had suffered the most physical health problems in the four weeks preceding the interview. About a third of full-time trainees had also faced other problems which impeded their progress in their regular activities. These included family bereavement and other family responsibilities, and long travel times. A smaller proportion of SBTs or their close family members faced health and other impediments to their daily activities. As the interviews took place at the end of the academic year for many of them, school work and exams were frequently cited as factors that had affected their ability to successfully complete their daily activities.
Table 5: Percentage of Respondents in each category who answered ‘yes’ to the questions listed.

<table>
<thead>
<tr>
<th>Due to Physical Illness of Self or Family</th>
<th>All SBTs</th>
<th>FT Trainees</th>
<th>Permanent</th>
<th>Total Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cut down on time spent on work or other activities</td>
<td>22.73%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>24.32%</td>
</tr>
<tr>
<td>Accomplished less than you would have liked</td>
<td>18.18%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>21.62%</td>
</tr>
<tr>
<td>Did not do work or other activities as carefully as usual</td>
<td>18.18%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>21.62%</td>
</tr>
<tr>
<td>Due to Other Problems for Self or Family</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cut down on time spent on work or other activities</td>
<td>40.91%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>35.14%</td>
</tr>
<tr>
<td>Accomplished less than you would have liked</td>
<td>36.36%</td>
<td>30.00%</td>
<td>0.00%</td>
<td>29.73%</td>
</tr>
<tr>
<td>Did not do work or other activities as carefully as usual</td>
<td>22.73%</td>
<td>30.00%</td>
<td>0.00%</td>
<td>21.62%</td>
</tr>
<tr>
<td>Number of respondents</td>
<td>22</td>
<td>10</td>
<td>5</td>
<td>37</td>
</tr>
</tbody>
</table>

A comparison with the responses in the HILDA survey to the effects of physical health difficulties on regular activities for females aged 15–19 years suggests that SBTs or their close family members faced a somewhat higher incidence of health problems than the average for their age group; 9.5 per cent of females aged 15–19 years said they had cut down on the amount of time spent at work or other activities for physical health reasons; and 13.5 per cent said they had accomplished less than they would have liked. These were smaller percentages than those reported for SBTs in Table 5 (22.7 per cent and 18.2 per cent respectively).

A comparison of results for the full-time trainees with those for females aged 15–25 in HILDA suggests that the full-time trainees or their close family members had more health difficulties than the general population. While 40 per cent of the full-time trainees had answered ‘yes’ to the first two health-related statements, 17.2 per cent and 8 per cent respectively had agreed in the general population. Given the sample sizes, however, it is not possible to draw any firm conclusions about these differences. The results suggest that it is important that there is an awareness of the higher instance of health problems and continuous monitoring of any problems to help reduce any negative impact on the progress of the trainees.

Responsibilities at Home

Financial responsibilities and pressures are another possible barrier to the completion of traineeships. Table 6 summarises the results to questions related to these issues. While some of the respondents answered that they had faced difficulties, at the time of the interview the source of these problems had been resolved. But for other trainees, these were on-going issues. The results show that the full-time trainees were more likely to contribute to household finances and be responsible for bills than were the SBTs. This reflects the fact that they are older and more likely to be living independently of their parents or guardians.
The third question in Table 6 relates to the number of indicators of financial stress for each trainee. The most frequently reported financial problem among trainees was an inability to pay electricity, gas or telephone bills. The full-time trainees reported the highest incidence of this problem. There were four trainees who answered ‘yes’ to more than one of the financial stress components. For these trainees, coping financially on a trainee wage was very difficult and the interview discussion suggested that it was an on-going problem. There was one trainee who continued to face a range of financial difficulties in 2010 similar to those reported in 2009.

Table 6: Percentage of respondents in each category who answered ‘yes’ to the questions about home life.

<table>
<thead>
<tr>
<th>1. Do you contribute to household finances?</th>
<th>All SBTs Per cent</th>
<th>FT Trainees Per cent</th>
<th>Permanent Per cent</th>
<th>Total sample Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>59.09</td>
<td>100.00</td>
<td>80.00</td>
<td>72.97</td>
</tr>
<tr>
<td>2. Are you responsible for payment of any household bills such as electricity, gas or water?</td>
<td>22.73</td>
<td>60.00</td>
<td>60.00</td>
<td>37.84</td>
</tr>
<tr>
<td>3. Since January 2010 did any of the following happen to you or your family because of a shortage of money?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Could not pay electricity, gas or telephone bills</td>
<td>18.18</td>
<td>40.00</td>
<td>0.00</td>
<td>21.62</td>
</tr>
<tr>
<td>Could not pay mortgage or rent on time</td>
<td>13.64</td>
<td>20.00</td>
<td>20.00</td>
<td>16.22</td>
</tr>
<tr>
<td>Pawned or sold something</td>
<td>13.64</td>
<td>0.00</td>
<td>0.00</td>
<td>8.11</td>
</tr>
<tr>
<td>Went without meals</td>
<td>4.55</td>
<td>20.00</td>
<td>0.00</td>
<td>8.11</td>
</tr>
<tr>
<td>Unable to heat home</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Asked financial help from welfare/community organisation</td>
<td>4.55</td>
<td>10.00</td>
<td>0.00</td>
<td>5.41</td>
</tr>
<tr>
<td>4. Do you spend time at home looking after family members (eg, children or aged relatives)?</td>
<td>81.82</td>
<td>80.00</td>
<td>40.00</td>
<td>75.68</td>
</tr>
<tr>
<td>5. Do you have access to the internet at home?</td>
<td>86.36</td>
<td>70.00</td>
<td>60.00</td>
<td>78.38</td>
</tr>
<tr>
<td>Number of respondents</td>
<td>22</td>
<td>10</td>
<td>5</td>
<td>37</td>
</tr>
</tbody>
</table>

Family responsibilities were an important part of the lives of the trainees. Several of them had very stressful lives and mentioned coping with sickness and deaths in their family circle. Eighty per cent of the trainees had responsibilities looking after other family members, mainly siblings and nieces and nephews (see Question 4, Table 6). They also had regular responsibilities doing household chores. Families supported the trainees in many ways including help with transport and access to computers and the internet at home.

Despite these competing demands on their time, they nearly all agreed that the variety enriched their lives. Table 7 presents the summary for each group of the percentage who either agreed or strongly agreed with the statements about the effects of the combination of work, study and family life on their lives. Both groups of trainees responded very positively to each of these statements. The results support the hypothesis that despite any stresses at work or in their family lives generated by their busy schedules, the trainees were on balance satisfied with the way things were going. There was very little change in the response to these questions by the five trainees who were interviewed in 2009 and 2010. They were positive about their experiences then and continued to be so in 2010.
Future goals

With one or two exceptions, the trainees agreed that their experience at NAB had helped them think about their future and what they needed to do to get to where they wanted to go. Although most of them had discussed their future plans with their Manager, there were some who had not. Ten SBTs were hoping for a career with the bank, while nine realised that working in a bank was not what they wanted for the future. The three undecided SBTs still felt they had gained a lot from their experience at NAB, one commenting that she doubted she would have stayed at school if this option had not been available. There were several who believed they knew from the beginning that they did not want a career at NAB but still felt they had gained considerably from the experience. Not only had they enjoyed the short-term benefits of earning an income, they had also developed in maturity as a result of the experience. Among the future occupations identified by SBTs who were not planning a banking career were joining the police, childcare work, sports medicine and singing.

The full-time trainees, unsurprisingly, were more focused on a banking career than the SBTs. Although not all aiming for a long-term career with NAB, they were pleased to be working there in the short run. They agreed that working at NAB had encouraged them to think more about future options.

The experience of the permanent NAB employees

The experience of the permanent employees in their lives outside their work varied from that of the trainees. In contrast to the trainees, none of the permanent employees felt they had faced health or other problems in the four weeks preceding the interviews. They were less likely to have faced any financial stress, and only one reported difficulties in paying the mortgage or rent on time. This was a one-off event related to particular circumstances, which had improved by the time of the interview. They also had fewer responsibilities for taking care of family members. In common with the trainees, they appeared to enjoy the challenge of combining work and family life (see Table 7). It is important, however, to recognise the small sample size before drawing any firm conclusions about this group.

<table>
<thead>
<tr>
<th>Having work, study and family responsibilities helps me develop as a person.</th>
<th>All SBTs Per cent</th>
<th>FT Trainees Per cent</th>
<th>Permanent Per cent</th>
<th>Total sample Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having work, study and family responsibilities gives my life more variety.</td>
<td>90.91</td>
<td>100.00</td>
<td>100.00</td>
<td>94.59</td>
</tr>
<tr>
<td>Having work, study and family responsibilities encourages me to think more about my future goals.</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Table 7: Percentage of respondents in each category who agreed or strongly agreed with these statements.

IEP participants’ relationships with their communities

The disadvantage of Indigenous communities is well documented elsewhere. Employment, income and education levels are lower; child mortality rates and morbidity rates are higher. According to the 2006 Census, labour force participation of Indigenous Australians was well below that of other Australians and the unemployment rate was about three times higher at 15.6 per cent, compared with 5.1 per cent. The life expectancy at birth of Indigenous males is 11.5 years lower, and of Indigenous women, 9.7 years lower than that estimated for their other Australian counterparts (Productivity Commission 2009). There are also considerable problems of overcrowding in many Indigenous communities, and poor infrastructure in remote areas. There has been much written on the role of social capital, the need to develop stronger role models for young Indigenous people, and the importance of raising community expectations. This is the community context for young Indigenous people.
The experience of the trainees

Table 8 summarises the response to questions about the trainees’ relationships with the wider community. About three-quarters of the SBTs were involved with a sport, hobby or community club, but a lower percentage of full-time trainees were. The SBTs were less likely to be involved in community activities than sports and other clubs. There was very little evidence of problems in the communities disrupting work and study for any of the trainees. In the interviews, however, there was some mention of friction caused by some individuals harassing trainees about ‘trying to be white’ and ‘thinking they were better than the rest of us’, but this was not reported as a major problem. Rather, family and friends were proud about the achievements of the trainees. While all trainees reported an active social life with friends, there was less social interaction with their work colleagues, perhaps reflecting the age differences between most NAB staff and the trainees.

Table 8: Percentage of respondents in each category who answered ‘yes’ to the questions about involvement with the community.

<table>
<thead>
<tr>
<th>Question</th>
<th>All SBTs</th>
<th>FT Trainees</th>
<th>Permanent</th>
<th>Total sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you an active member of any sport, hobby or community club?</td>
<td>72.73</td>
<td>40.00</td>
<td>60.00</td>
<td>62.16</td>
</tr>
<tr>
<td>Are you involved in activities in the community?</td>
<td>59.09</td>
<td>50.00</td>
<td>40.00</td>
<td>54.05</td>
</tr>
<tr>
<td>Were there any problems in your community that impacted on your ability to study and work?</td>
<td>4.55</td>
<td>20.00</td>
<td>20.00</td>
<td>10.81</td>
</tr>
<tr>
<td>Do you participate in social activities with your workmates?</td>
<td>45.45</td>
<td>70.00</td>
<td>100.00</td>
<td>59.46</td>
</tr>
<tr>
<td>Do you participate in social activities with your schoolmates / friends / peers outside the bank?</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
<tr>
<td>Number of respondents</td>
<td>22</td>
<td>10</td>
<td>5</td>
<td>37</td>
</tr>
</tbody>
</table>

The experience of the permanent NAB employees

The permanent staff were much more likely to engage in social activities with their work colleagues than the trainees, perhaps reflecting a closer alignment in ages between this group and other NAB staff. Sixty per cent of them were involved with a sport or other club, but less than half participated in community activities. Problems in the community were not a major impediment to their work and study plans. In the interviews, two of the permanent staff members expressed a strong desire to be involved in more community engagement on NAB’s behalf. This is an important resource which should be utilised.
Recommendations relating to IEP Participants

3.1 It is important to provide all trainees with adequate induction training, addressing such topics as office etiquette, cross cultural awareness and communication skills. While the technical training required for working in a bank was well covered, not all trainees were given these other sorts of training.

3.2 It is important to consider the implications of the current full-time trainees’ pay rates for attracting and retaining good quality candidates.

3.3 More opportunities for communication between trainees, particularly the full-time trainees, would be useful in strengthening the trainees’ commitment to the program.

3.4 It would be useful to have a structured feedback session with the trainees fairly early in their traineeship, so that any problems could be addressed before they became too serious.

3.5 Personal budgeting was a big challenge for some of the trainees, so some optional training in this would be very useful.

3.6 Transport problems are often significant for trainees, including availability of transport and length of journey. Transport should be a topic of discussion at the beginning of the traineeship so that the manager is at least aware of any potential difficulties.

3.7 Stronger and more regular interaction with the GTOs would be to the advantage of the trainees. This needs to be addressed on a case-by-case basis, as some trainees are already receiving sufficient support.
4. The NAB Perspective

While each individual experience was unique, the vast majority of Managers and other NAB staff interviewed were strongly in favour of the IEP, as in the 2009 survey. They saw a number of advantages both for NAB and for themselves personally. The following discussion will summarise the major points made with respect to Indigenous trainees, both SBTs and full-time trainees.

Benefits to NAB

The presence of the trainees in the workplace offered a number of advantages. Managers appreciated the flexibility of having an extra person for a day each week, making time for other staff to engage in other activities. The trainees were particularly useful during peak periods and enabled other staff members to take time off during school holidays when the SBTs worked full-time. This was particularly important in branches where there were a lot of parents of school-aged children working. Many commented on the benefits of having a young fresh person in their team who was able to provide a different perspective for other staff and customers. One manager mentioned that it brought fun and a lighter touch to the workplace, and it was generally acknowledged that it helped encourage tolerance and diversity.

Over half the Managers commented that having an Indigenous person in the workplace made employees and customers think more carefully about Indigenous stereotypes, and helped to break down negative views. For example, one manager noted:

‘The good thing the program has done for us is that it has taken away the stereotype cast of Indigenous Australians ... It would make people appreciate that it is wrong to stereotype because everyone is different.’

Another manager commented that having a very competent Indigenous trainee in the office had encouraged staff to think more carefully about their use of language around the office with respect to Indigenous people.

It was frequently noted in interviews in regional Australia that the presence of trainees in the branches promoted NAB in the community, especially the Indigenous community. Several Managers commented that the presence of the trainee in the branch had encouraged family and friends to become NAB customers.

At a personal level, it was generally agreed by the Managers that having a young person to mentor was a fulfilling experience. Many mentioned the satisfaction they felt in seeing trainees grow in confidence and maturity and developing their teamwork capacities. Among most of those who had put in considerable effort with an unsuccessful trainee who eventually left the bank without completing the traineeship, there remained a willingness to try again with another trainee. Two of the Managers, however, came away with a negative view about the scheme and would be reluctant to recommend taking on a trainee to another NAB manager or to take on the responsibility of another trainee. Although this cannot be confirmed, we suspect that some of the Managers who declined to participate in the survey, either explicitly or implicitly by not replying to emails and phone calls, may have had negative experiences they were unwilling to discuss and would also be reluctant to engage again with the program.

Cultural awareness

While many of the Managers had grown up with Aboriginal and Torres Strait Islander people and felt that they understood the Indigenous community, others had learned more about Indigenous culture from the experience of mentoring a young Indigenous person. About half agreed that having an Indigenous employee in the workplace had increased their awareness of the Indigenous community. Sixty-three per cent of the Managers interviewed had been to a cultural awareness program organised by the head office, and the feedback was universally good. Even those Managers who felt they understood the Indigenous community were positive about this program, and several recommended that all NAB staff should be given the
opportunity to attend. The Koori Mail subscription was also enjoyed by staff. In addition, it was noted that the trainees would also benefit from a similar type of program about cultural identity to help them deal with the wide diversity of the bank’s customers.

The cost benefit

Initially, new trainees require significant amounts of training before they are capable of fulfilling their duties independently. The time it took for each trainee to be able to work independently varied considerably, some taking only a month and, at the other extreme, one who was still unwilling to work independently at the counter after a year. As reported in 2009 results, the typical trainee was able to work independently 3-6 months after commencing the traineeship.

The length of time it takes for a trainee to reach the required level of skills partially reflects the skills they initially bring to the job. While it would be unrealistic to expect that 15 and 16 year olds should have a thorough knowledge of banking practices, some of the trainees were lacking in the general background skills required for the job. Two aspects that were commented on were their ability to communicate in an office environment (for example phone manners, appropriate language and use of social pleasantries with customers) and for two trainees, their numeracy skills. Many of the Managers noted the initial shyness of the trainees, which diminished as they grew in confidence in their work.

Trainees were typically helped with their initial online training and then supported on-the-job by a mentor. In a customer advisor role in a branch, this involved someone continually working beside them at the beginning of their traineeship. After the first few weeks, this could continue to involve 2-3 hours a day of close supervision, followed by weekly meetings with the branch manager or equivalent. As experience and confidence grew, the amount of ‘hands on’ assistance required reduced to the point where the trainees called for help only in particularly difficult situations.

Support from GTOs and schools

The success of each traineeship from the point of view of the NAB staff immediately involved with the trainees was influenced by the contributions of other parts of NAB, notably head and regional offices, the GTO and the schools. Forty-three per cent of the Managers were happy with the support they received from the GTO, 20 per cent were neutral, and 37 per cent felt there needed to be considerable improvement in the input from the GTOs. The responses varied considerably, ranging from great enthusiasm to strong dissatisfaction. Issues raised included the belief that some GTO officers were over-extended and therefore unable to give each trainee sufficient attention; concerns about the high turnover rate among GTO employees; and concerns that the GTO was not providing appropriate guidance to trainees trying to find their way in a commercial environment. Several Managers argued that the GTO did not hold trainees sufficiently accountable for their actions, and did not encourage good practice on some aspects of office etiquette, such as notifying a supervisor if not coming to work.

About half the Managers were happy with the support they got from NAB head office, and particular members of staff were regularly complimented on their work. Of those who were critical, 21 per cent of the respondents asked for more guidance from head office as to the goals of the program, and more feedback on how things were going. Several Managers said the support had been very good at the beginning of the traineeship but subsequently they had not had any feedback. One manager commented that head office sent them a lot of material about the program but he was too busy to read any of it.

The majority of Managers said they would be pleased to employ a trainee in a full-time position if one were available, but this was unlikely to be possible within the staff budget in many of the smaller branches where staff turnover was low. In these situations they were encouraging the trainees to look elsewhere in NAB for employment opportunities. The issue of raising expectations about future employment in a situation where none was likely to be available was a concern to several of the Managers. These issues had also been raised in the 2009 survey, but there were now more active steps being taken to promote long-term employment opportunities for the trainees with NAB.
Managers’ recommendations for improvements

While this investment of bank resources was usually rewarded by the development of a committed employee, it was not always the case, and some Managers suggested changes which they argued would improve the running of the program and raise the success rate. These included:

- More involvement of Managers in the selection of suitable candidates. While in many instances the GTO reviewed applications and NAB IEP was involved in the final selection from a short-list of candidates, some Managers would have preferred to be involved from the beginning. Others directly responsible for trainees were aware that their superiors had been involved in the selection process but they had not been, and they would have preferred to be involved from the beginning. However, more than half the Managers were happy with the current appointment process. It would be appropriate, given these varying views, to offer the Managers the option of being involved in the selection process right from the beginning.

- It was suggested that it would be good to have early and regular feedback on how the trainee was going at school and in vocational studies. Given the full timetable of the trainees, it was important for their Managers to monitor their progress at school and in training, in case some intervention was required to prevent trainees from getting too far behind with their studies.

- It was suggested that some clear guidelines should be developed about time release for working on training modules. There was a variety of practice relating to time off during work hours for trainees to work on their Business Certificate modules. This created some concerns where trainees were aware that they were treated differently from their peers. It would be useful to have some guidelines about appropriate time allowances for these studies.

- There should be a clear set of expectations about the services provided by each GTO relating to each trainee; for example quarterly reviews of progress.

- Most of the trainees’ schools were supportive of the SBT scheme, but the scheme would be strengthened by stronger links with schools.

- Communication about the program within NAB needs to be strengthened. Information does not always reach the person directly responsible for the trainee.

- It was argued by several Managers that it would be useful if some of the basic requirements for employment, such as access to the NAB system, were in place before the trainees started. This would facilitate the commencement of the traineeship.

- There needs to be some streamlining of administrative processes to ensure that trainees are paid on time; for example, there needs to be wider authority to sign off on the trainees’ hours. One manager suggested that head office should arrange for a fortnightly email to be sent to Managers to remind them to approve the hours worked by trainees so their payments can be processed.

On a broader issue, several Managers questioned the goals of the SBT program. They argued that if the goal of the program was ultimately to develop potential employees for NAB, the selection of candidates needs to be more focused on individuals planning a career in banking. One manager suggested it would be more efficient to focus on older full-time trainees than on SBTs, who were less sure of their career goals. Several Managers also suggested that the scope of the SBT program should be widened to include all students and not just be limited to Indigenous students. These comments suggest that the goals of the NAB Indigenous Employment Program are not always clear in the minds of the people responsible for its day-to-day operation. This important issue needs to be addressed by greater communication of the goals of the program within NAB.
Recommendations relating to NAB staff

4.1 A substantial number of Managers had a very limited personal knowledge of their trainees. While individual privacy should be respected, there are likely to be significant benefits in developing a closer personal relationship with the trainees. The GTO might be able to facilitate this. Alternatively, inviting family, schoolteachers and trainers to a morning tea would provide an opportunity for bank staff to become more familiar with the trainees’ personal circumstances. Developing these contacts would help strengthen the network of support for trainees during any difficult periods they face. There were some specific instances described where these contacts had proved beneficial.

4.2 The cultural awareness training was very well received by all who attended it, and should be made available to as many members of staff as possible, who regularly have dealings with Aboriginal and Torres Strait Islander people.

4.3 While trainees in branches are given uniforms, trainees in Business Banking are not. As they are paid at trainee rates, they are not necessarily in a position to dress appropriately for their roles with business clients. They should therefore be supplied with uniforms as other trainees are.

4.4 Links with schools should be strengthened to encourage more students to apply for the program. Several full-time trainees expressed a willingness to be involved in visits to schools, and these visits would be worthwhile for promoting NAB in the community and encouraging students and schools to be involved in the program.

4.5 It is essential that Managers and staff involved with IEP participants have a clear understanding of the NAB Reconciliation Action Plan and the goals of the employment program in particular. There needs to be more communication at the local operational level of the bank about the goals of the IEP.

4.6 A handover process needs to be developed to deal with changes in Managers in the course of a traineeship. There should be a file on each trainee that can be given to any new person responsible for a trainee, and support from head office about a new Manager’s responsibilities under the scheme.

4.7 To encourage NAB staff involvement in the program, staff could be sent out with current IEP participants to talk with potential trainees at schools and career days.
We contacted GTOs and some schools for their views on the NAB program for Indigenous trainees, and had eight completed responses. Several of the people interviewed were responsible for more than one trainee. They were very supportive of the aims of the program, and saw significant advantages for the trainees who participated. They saw it as a good opportunity for the banks to relate directly to the local community and to have Indigenous people involved in work with prestigious institutions. The following observations relate only to SBTs and full-time trainees.

Some trainers in the interviews conducted in 2009 (see Daly 2010) commented on the difficulties of finding suitable candidates for the SBT positions, but this was raised less frequently as an issue in the 2010 interviews. At one extreme, one trainer noted that they had had 47 applicants for three traineeships in their town, and all were good students with excellent attendance records. While being interested in the applicants’ report cards, the GTOs were particularly focused on the level of commitment and motivation of the candidates. One said they also looked for leadership and customer service skills. Another commented that it was very important to look at personalities and capabilities, so as not to set up a trainee who was likely to fail.

The two major issues that were highlighted by trainers in relation to the trainees’ experience with NAB were the important role of the Manager and mentors within the bank, and the need for more awareness of Indigenous cultural practices. Given the age of the SBTs, it was argued that it was important that mentors and Managers were available to guide them in their development, and that they had a positive attitude to the program. One example given was the need for more guidance to the trainees in selecting the right elective modules in their training. One respondent suggested that feelings of shame were an important reason for some trainees leaving the scheme:

‘There is stress when the trainee is too shy to ask others what they should be doing when they haven’t been shown how to do it. They are not confident to speak out, especially when everyone is very busy. They need extra time off to help organise funerals, for example, and to grieve. There is a shame factor about coming back, being seen as a ‘blackfella having time off’ and then having to explain personal things to other people who they think don’t understand.’

It was recognised by several of the GTOs that there has recently been more cultural awareness training of bank employees, but there remained some outstanding issues connected to cultural understanding. One respondent commented that:

‘It is important to understand the family pressures, like the oldest having to get the others ready for school. Usually there is strong family support.’

Another GTO officer noted about trainees that:

‘When there are problems in meeting family commitments, they get tied up with family, not work, and forget to tell work that they will be away next week. This is a problem when they have to go to funerals’.

Good communication between all involved, the trainee, the GTO and NAB, is paramount for the success of the program. We were told of several instances where trainees had contacted the GTO coordinator to say they were not going to work, but the message was not passed on to NAB, creating problems for staffing in the branch. Good communication and support for the trainee from all involved in the program were important ingredients for a successful completion of a traineeship. There were, however, some instances where strong efforts by all involved had not been enough to keep a trainee engaged in the program.
The GTO coordinators favoured the combination of work, school and training for these young people. They found that the schools were accommodating, making special arrangements for the trainees who were absent one day a week. One High School Deputy Principal said that apprenticeships and traineeships had become so popular among their students, that they had reorganised the timetable so there were no Year 12 classes on Wednesdays to accommodate the growing numbers away from school one day a week. This practice has been successfully introduced in other schools to reduce the problems associated with regular absence from class. On Wednesdays when there are no classes, Year 12 students have access to the library, learning centre and teachers if they are not in another class or traineeship.

Difficulties that were noted for remote communities were the problems of finding a branch to host an SBT, and trainers to undertake the required training. Where trainees had to travel away to a larger centre, they needed a mentor to support them in their new location.

Following responses to the earlier survey, the GTOs were overwhelmingly positive about the program but had some suggestions for improvements:

- Cultural awareness training would be useful for all NAB employees dealing with the trainees.
- There have been problems with paying the trainees on time, and the NAB process of signing off on hours needs to be streamlined.
- All stakeholders in the success of the program need to focus on creating a good environment for communication between themselves.

**Recommendations relating to Trainers and Educators**

5.1 High turnover among staff at the GTOs remains a problem for running the program. This problem is unlikely to go away, but it is important that any potential difficulties be recognised and there is an up-to-date file maintained on each trainee to facilitate changeovers. Consideration should be given to reviewing the number of GTOs providing trainees to NAB and seek to build stronger partnerships with a couple of GTOs to help address the issue of staff turnover.

5.2 There needs to be clear guidelines about the frequency and extent of contact between the GTOs, responsible Managers and trainees. More feedback on the trainees’ progress with their training and schooling would be useful.

5.3 It is important that trainees have the opportunity to develop good relationships with their GTOs, and that the officers are not over-committed in the number of trainees for whom they are responsible.

5.4 GTOs have an important role to play in facilitating the interaction between trainees.
6. Summary and Conclusion

The overall assessment of the program by trainees, Managers, and trainers and educators was very positive. Trainees believed they had benefited from the combination of work, study and family responsibilities, and were challenged by the things they learned at NAB. The Managers saw benefits for their workplace in having more diversity among employees and in raising the profile of NAB in the local community. They also saw benefits for themselves and their colleagues in developing their capacities as mentors of young people.

This strong support followed similar results from the 2009 survey of the same groups. There had been a number of successful changes in the program in the intervening year. The increased support available at the beginning of the traineeship, and access to cultural awareness training for NAB staff, were two notable improvements that interviewees commented on.

The success of the trainees depended on their motivation and commitment to the program and the support of their colleagues and family. Several of the trainees interviewed had faced the death and serious illness of close family members, and there were other former trainees who had left the program as a result of these pressures. Family circumstances therefore had a significant impact on the progress of a traineeship.

The aim of the NAB IEP is to create sustainable long-term employment opportunities where possible, and to prepare trainees for other work experiences. NAB should be prepared to facilitate the transition to full-time work for the SBTs, not only within the bank but by providing career assistance with applications and preparation of resumes for other employment.

The evidence presented in this report shows that the IEP has successfully contributed to the goals of the NAB Reconciliation Action Plan to foster more participation of Indigenous Australians in the life and wellbeing of the nation.
Summary of Recommendations

Recommendations relating to IEP Participants

3.1 It is important to provide all trainees with adequate induction training, addressing such topics as office etiquette, cross-cultural awareness, and communication skills. While the technical training required for working in a bank was well covered, not all trainees were given these other sorts of training.

3.2 It is important to consider the implications of the current full-time trainees’ pay rates for attracting and retaining good quality candidates.

3.3 More opportunities for communication between trainees, particularly the full-time trainees, would be useful in strengthening their commitment to the program.

3.4 It would be useful to have a structured feedback session with the trainees fairly early in their traineeship so that any problems could be addressed before they became too serious.

3.5 Personal budgeting was a big challenge for some of the trainees, so some optional training in this would be very useful.

3.6 Transport problems are often significant for trainees, including availability of transport and length of journey. Transport should be a topic of discussion at the beginning of the traineeship so that the manager is at least aware of any potential difficulties.

3.7 Stronger and more regular interaction with the GTOs would be to the advantage of the trainees. This needs to be addressed on a case-by-case basis, as some trainees are already receiving sufficient support.

Recommendations relating to NAB staff

4.1 A substantial number of Managers had a very limited personal knowledge of their trainees. While individual privacy should be respected, there are likely to be significant benefits in developing a closer personal relationship with the trainees. The GTO might be able to facilitate this. Alternatively, inviting family, schoolteachers and trainers to a morning tea would provide an opportunity for bank staff to become more familiar with the trainees’ personal circumstances. Developing these contacts would help strengthen the network of support for trainees during any difficult periods they face. There were some specific instances described where these contacts had proved beneficial.

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4.5 It is essential that Managers and staff involved with IEP participants have a clear understanding of the NAB Reconciliation Action Plan and the goals of the employment program in particular. There needs to be more communication at the local operational level of the bank about the goals of the IEP.
4.6 A handover process needs to be developed to deal with changes in Managers in the course of a traineeship. There should be a file on each trainee that can be given to any new person responsible for a trainee, and support from head office about a new People Leader’s responsibilities under the scheme.

4.7 To encourage NAB staff involvement in the program, staff could be sent out with current IEP participants to talk with potential trainees at schools and career days.

**Recommendations relating to Trainers and Educators.**

5.1 High turnover among staff at the GTOs remains a problem for running the program. This problem is unlikely to go away, but it is important that any potential difficulties be recognised and there is an up-to-date file maintained on each trainee to facilitate changeovers. Consideration should be given to reviewing the number of GTOs providing trainees to NAB and seek to build stronger partnerships with a couple of GTOs to help address the issue of staff turnover.

5.2 There needs to be clear guidelines about the frequency and extent of contact between the GTOs, responsible Managers, and trainees. More feedback on the trainees’ progress with their training and schooling would be useful.

5.3 It is important that trainees have the opportunity to develop good relationships with their GTOs, and that the officers are not over-committed in the number of trainees for whom they are responsible.

5.4 GTOs have an important role to play in facilitating the interaction between trainees.
References


Questionnaire for People Leaders and Managers of NAB Indigenous Employees

Name of People Leader:

Name of Employee:

Gender:

Age:

Date started managing:

Branch location:

Type of employee (SBT trainee, FT trainee, permanent (previous trainee), general recruitment):

Job and Workplace
1. What is the role and main tasks the employee undertakes at work?
2. Were there any significant gaps in their knowledge when joining the program?
3. What training and support has the employee received to undertake tasks successfully?
4. Are there any aspects of the job where still more learning is needed?
5. Do you think the employee feels comfortable in relationships with workmates?
6. Do you think he or she feels comfortable about dealing with bank customers and clients?
7. How do you think the employee copes with the combination of work, study (if relevant) and family life?

Health and Home Life
8. Has the employee or any members of family had any health problems that have affected progress this year in:
   • Work
   • Study
   • Leisure activities?
9. In what way was progress affected?
10. Were there any other problems in home life that impacted on the ability to study (if relevant) and work?
11. Were there any other problems in the community that impacted on the ability to study (if relevant) and work?
Social and Community Activities
12. Does the employee participate in social activities with workmates?
13. Does the employee participate in social activities with friends / peers outside the bank?
14. Are you aware if the employee is involved in the community? If so, in what ways?

Long Term Goals
15. Have you discussed with the employee what hopes are for the future?
16. If so, are there plans to help achieve them?
17. Do you think the experience at NAB has helped to think about the future? If so, in what ways?

NAB Employee Program
18. What do you see as the main benefits of the NAB Indigenous Employee Program; both for you personally and your branch generally?
19. How much of your time (and energy) goes into managing and supporting your employee?
20. How useful do you find the mentoring / support from any external provider (AES / Group Training company / other)?
21. How useful do you find the mentoring / support from NAB (head office)?
22. In what ways are you involved in the local community?
23. Has having an Indigenous employee in your workplace increased your awareness of the Indigenous community?
24. Have you undertaken any cultural awareness training? If not, would you benefit from undertaking cultural awareness training / specific training to support and mentor Indigenous employees? What have been the strengths and weaknesses of any training you have received?
25. Would you recommend participation in the Indigenous employment scheme to other NAB branch managers/supervisors?
26. Would you be committed to having a trainee (if relevant), if it wasn’t funded from a central budget (ie. by the head office)?
27. What, if any, are barriers to employing the trainee at the end of traineeship?
28. Would you recommend any changes to the current scheme?
29. Is there anything else you would like to add about your experience with the NAB Indigenous Employee Program?
Trainers and Educators Questionnaire

1. What are the strengths and weaknesses of the scheme?
2. How difficult is it to find suitable trainee candidates?
3. What do you look for when choosing potential trainees?
4. Do you think NAB give enough support to the branches running the program?
5. What do you see as some of the major issues for the trainees in making the experience a success (eg, balancing work/study/family and social life)?
6. How well do you think the training and work experience components of the scheme fit together?
Questionnaire for School-based Trainees

Name: 
Gender: 
Age: 
Date started traineeship: 
Branch location: 

**Job and Workplace**

1. What are the main tasks you undertake at work?
2. Have you been given sufficient training and support to undertake these tasks successfully?
3. Are there any aspects of the job that you would like to learn more about?
4. Do you think you have been given sufficient cross-cultural training to deal with your job?
5. Do you feel comfortable in your relationships with your workmates?
6. Do you feel comfortable about dealing with bank customers and clients?
7. Indicate whether you strongly agree/agree/neutral/disagree/strongly disagree with the following statements.
   • My job is more stressful than I had ever imagined.
   - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree
   • I get paid fairly for the things I do in my job.
   - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree
   • My job often requires me to learn new skills.
   - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree
   • I use many of my skills and abilities in my current job.
   - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree
   • My working times can be flexible.
   - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree
   • I can decide when to take a break.
   - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree
   • My job provides me with a variety of interesting things to do.
   - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree
   • I don’t have enough time to do everything in my job.
   - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree
8. Indicate whether you strongly agree/agree/neutral/disagree/strongly disagree with the following statements.

- Having work, study and family responsibilities helps me develop as a person.
  - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree

- Having work, study and family responsibilities gives my life more variety.
  - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree

- Having work, study and family responsibilities encourages me to think more about my future goals.
  - [ ] Strongly agree  [ ] Agree  [ ] Neutral  [ ] Disagree  [ ] Strongly disagree

9. How is your certificate training provided, and what value do you get out of it? Have there been any particular problems you have faced in completing your certificate training?

10. Does your school support your traineeship?

**Health**

11. Have you or any members of your family had any health problems that have affected your progress this year in:

- Work
- Study
- Leisure activities?

12. In what ways has your progress been affected?

13. During the past four weeks, have you had any of the following problems with work or other regular daily activities as a result of either your or a close family member’s physical illness?

- Cut down on time spent on work or other activities
  - [ ] Yes  [ ] No

- Accomplished less than you would have liked
  - [ ] Yes  [ ] No

- Did not do work or other activities as carefully as usual.
  - [ ] Yes  [ ] No

14. During the past four weeks, have you had any of the following problems with work or other regular daily activities as a result of other problems for you or your close family?

- Cut down on time spent on work or other activities
  - [ ] Yes  [ ] No

- Accomplished less than you would have liked
  - [ ] Yes  [ ] No

- Did not do work or other activities as carefully as usual.
Home life

15. Do you contribute to household finances?
   □ Yes  □ No

16. Are you responsible for payment of any household bills such as electricity, gas or water?
   □ Yes  □ No

17. Since January 2010 did any of the following happen to you or your family because of a shortage of money?
   • Could not pay electricity, gas or telephone bills
     □ Yes  □ No
   • Could not pay mortgage or rent on time
     □ Yes  □ No
   • Pawned or sold something
     □ Yes  □ No
   • Went without meals
     □ Yes  □ No
   • Unable to heat home
     □ Yes  □ No
   • Asked for financial help from welfare/community organisation.
     □ Yes  □ No

18. Do you spend time at home looking after family members (eg, children or aged relatives)?
   □ Yes  □ No

19. Are you responsible for particular domestic chores (eg cooking meals for the family, doing the shopping)?
   □ Yes  □ No

20. Do you have access to the internet at home?
   □ Yes  □ No

21. Were there any problems in your home life that impacted on your ability to study and work?

Social and Community Activities

22. Are you an active member of any sport, hobby or community club?
    □ Yes  □ No

23. Are you involved in activities in the community?
    □ Yes  □ No

24. Were there any problems in your community that impacted on your ability to study and work?
    □ Yes  □ No

25. Do you participate in social activities with your workmates?
    □ Yes  □ No
26. Do you participate in social activities with your schoolmates / friends / peers outside the bank?
   □ Yes □ No

**Long Term Goals**

27. Do you have an idea of what you would like to be doing in the future?
28. If so, what plans have you made to help you get there?
29. Has your experience as a school-based trainee helped you to think about your future?
   If so, in what ways?

**NAB School-based Trainee Scheme**

30. How useful do you find the mentoring / support from the external provider (AES / Group Training company / other)?
31. How useful do you find the support from NAB (head office)?
32. Would you recommend any changes to the current scheme?
33. Would you recommend it to family and friends?
34. Is there anything you would like to add about your experience as a NAB school-based trainee?