

Financial Trauma and Indigenous Healing: A Critical Analysis of Te Poutama o te Ora's Taha Pūtea

Abstract

This the second of three-papers further examines the triad of the transformational steps under Te Poutama o te Ora applied to Taha Pūtea, a Māori wellness approach to economic colonisation and intergenerational financial trauma. Grounded in indigenous wisdom and contemporary behaviour science, the framework guides participants through financial awareness, authority establishment, and economic resistance building. The analysis explores how systemic poverty and wealth extraction affect five wellness dimensions (Whakapapa, Tinana, Tuakiri, Wairua, and Hinengaro) and investigates structured protocols including seven-day financial awareness tracking, three-tier practice integration, and nine-day resistance intensification. Taha Pūtea provides culturally grounded pathways for healing financial relationships while acknowledging that economic struggle reflects systemic design rather than individual failure.

Introduction

Financial insecurity constitutes a pervasive stressor that disproportionately affects indigenous communities navigating the ongoing impacts of economic colonisation (Durie, 2003). Contemporary financial systems, designed to extract wealth upward and concentrate resources among privileged populations, perpetuate cycles of poverty that are frequently misattributed to individual failing rather than recognised as outcomes of intentional structural design (Piketty, 2014). For Māori communities specifically, historical land confiscation and systematic economic marginalisation created intergenerational financial trauma that manifests biologically, psychologically, and socially (Reid & Robson, 2007).

Taha Pūtea addresses these challenges through a framework explicitly naming economic colonisation while providing structured pathways toward financial healing. The first three steps - Te Ohorere (The Awakening), Te Whakatūria tō Mana (Establishing

Your Authority), and Te Whakawhanake i tō Kaha (Building Your Resistance) are the foundational sequence that guides participants to identify unconscious financial patterns toward economic sovereignty. This paper analyses these steps through the lens of trauma-informed practice, behaviour change science, and decolonial methodology.

Step 1: Te Ohorere - The Awakening

Financial Trauma as Legitimate Trauma

Te Ohorere establishes financial trauma as legitimate trauma warranting clinical attention and healing resources. Research demonstrates that financial insecurity activates the same neurobiological stress responses as physical threats, producing sustained cortisol elevation, inflammatory responses, and dysregulated stress systems (Haushofer & Fehr, 2014). The framework's explicit naming of financial trauma validates experiences often dismissed or pathologised, particularly within capitalist ideologies that attribute poverty to moral or intellectual deficiency (Mullainathan & Shafir, 2013).

The conceptualisation of economic colonisation draws direct parallels between historical wealth extraction (land confiscation, resource appropriation, labour exploitation) and contemporary mechanisms (predatory lending, wage suppression, planned obsolescence, subscription models). This framing shifts attribution from individual responsibility to systemic culpability, reducing shame while increasing agency (Smith, 2021). For indigenous communities carrying intergenerational poverty, this reframing proves particularly crucial as it acknowledges historical causation while providing pathways forward.

Five-Dimensional Financial Impact

Looking to the five interconnected dimensions in relation to financial wellness is undertaken. Whakapapa explores how money stress damages relationships - research consistently identifies financial conflict as the primary predictor of relationship dissolution (Dew, 2011). The framework extends beyond partnership conflict to examine intergenerational transmission of financial trauma through both modelling and

epigenetic mechanisms whereby parental stress alters gene expression in offspring (Yehuda et al., 2016).

Tinana identifies financial stress through physical materialisations including cardiovascular disease, immune suppression, chronic pain, and sleep disorders (Szanton et al., 2010). The cruel cycle whereby poverty damages health, which reduces earning capacity, which perpetuates poverty, receives explicit acknowledgment. Tuakiri scrutinises how self-worth becomes conflated with earning capacity - particularly problematic within capitalist frameworks measuring human value through productivity and accumulation (Kasser, 2002). For Māori specifically, this creates additional tension between cultural values (Manaakitanga, whanaungatanga) requiring resource sharing and economic realities limiting available resources.

Wairua calls out spiritual detachment through scarcity thinking that replaces traditional indigenous abundance consciousness with fear-based hoarding. Financial stress prevents access to spiritual practice by consuming mental bandwidth and creating survival mode functioning (Mullainathan & Shafir, 2013). Hinengaro explores mental-health expressions including decision fatigue, reduced executive function, shortened time horizons, and shame spirals that perpetuate avoidance (Shah et al., 2012).

Step 2: Te Whakatūria tō Mana - Establishing Authority

Reclaiming Financial Sovereignty

Te Whakatūria tō Mana operationalises Mana as financial sovereignty - the capacity to make economic decisions aligned with values rather than dictated by external systems. This represents significant departure from conventional financial literacy approaches focusing primarily on knowledge transmission (budgeting skills, investment principles). While knowledge proves necessary, research demonstrates that financial behaviour change requires addressing emotional, relational, and identity dimensions alongside cognitive factors (Lusardi & Mitchell, 2014).

Emphasis is placed on Mana as both inherited and earned and reflects Māori understanding of authority while providing actionable pathways. Inherited mana acknowledges inherent worth independent of financial status; earned mana builds

through consistent aligned action. This dual conceptualisation prevents the ‘shame’ trap where individuals believe they must achieve certain financial status before deserving respect while simultaneously motivating consistent practice.

SMART Goals and Cognitive Load Management – Te Whāriki o te Ora

The conversion of broad financial intentions into SMART objectives follows established goal-setting research demonstrating that specific, measurable targets increase achievement rates (Locke & Latham, 2002). Participants develop three statements across each dimension. A distinction is made between ‘want’ and ‘needs’ for specificity being crucial within financial contexts where consumer culture systematically conflates wants with needs, generating perpetual insufficiency regardless of actual resource levels (Kasser, 2002). These fifteen potential goals undergo systematic ranking using a 1-9 scale to identify immediate priorities versus those requiring postponement - acknowledging that financial stress itself impairs the cognitive capacity required for complex decision-making (Mani et al., 2013). Priority ranking addresses a critical implementation challenge: attempting simultaneous multiple behaviour changes depletes self-regulatory resources and typically results in none succeeding (Baumeister & Tierney, 2011). The recommendation to master single practices before adding others reflects ego depletion research and habit formation studies indicating that sequential rather than simultaneous change proves more sustainable (Lally et al., 2010).

Through systematic evaluation weaves together Te Whāriki o te Ora (the woven wellness mat) that charts direction while respecting cognitive limitations already strained by economic stress. This deliberate reduction concretes indigenous principles of focus and intentionality being compatible with contemporary research on poverty’s cognitive burden, explicitly refusing the myth that those experiencing financial struggle require more complex rather than simpler systems (Mullainathan & Shafir, 2013).

Te Pukapuka Mataara 7-Rā: Seven-Day Awareness Protocol

The structured seven-day observation which deliberately separates awareness from intervention aligns with trauma-informed approaches emphasising safety and stabilisation before processing (Herman, 1992). Observations are documented across

five dimensions giving empirical foundation for subsequent goal-setting while reducing reliance on memory, which financial stress impairs (Mani et al., 2013). The explicit instruction to observe without judgment addresses shame - research demonstrates that self-compassion approaches prove more effective than self-criticism for behaviour change (Neff, 2011). The framework acknowledges that most individuals avoid examining finances specifically because looking generates overwhelming affect; structured observation with compassion makes the unbearable bearable.

Three-Tier Practice Architecture Te Whakatakato tō Mahere

Te Pukapuka Mataara integrates seamlessly with *Te Whakatakato tō Mahere*, a strategic action-planning protocol that links financial goal setting to daily behavioural routines. Rather than relying on traditional budgeting methods that demand extensive tracking, *Te Whakatakato tō Mahere* organises financial behaviour across three aligned timeframes: (1) Monthly financial anchors—such as bill-payment deadlines, debt milestones, and whānau commitments; (2) Weekly economic practices derived from *Te Whāriki o te Ora* priorities— including targeted expense monitoring, automated savings, and debt-reduction strategies; (3) Daily money rhythms (*Whakatūria tō Mana*)— embedding financial mindfulness through morning reviews, in-day spending decisions, and evening assessments of alignment with stated values.

This tri-phase structure draws on *Maramataka* (lunar calendar) knowledge, recognising optimal timing for economic actions: *Te Rākaunui* phases for firm boundary-setting in financial negotiations, and *Ōmutu–Huna* phases for budgeting and reflective planning. Evidence from implementation-intention research shows that specifying the temporal, spatial, and procedural steps of financial goals significantly improves completion rates, even when competing demands are present (Gollwitzer, 1999). The framework also provides dimension-specific strategy exemplars, ranging from small daily actions (e.g., brief expenditure tracking) to larger commitments (e.g., automated savings protocols), acknowledging that lasting financial change arises through gradual adoption rather than radical restructuring—an approach that avoids the collapse commonly observed under poverty-related cognitive load (Haushofer & Fehr, 2014). Finally, participants receive guidance that aligns practices with their genuine capacity and values, ensuring

coherence between financial aims and feasible action—an essential condition for sustaining long-term behavioural change (Lusardi & Mitchell, 2014).

Three-Tier Integration System

This three-tiered framework offers nuanced integration acknowledging variable capacity and fluctuating commitment across different life domains. Tier 1 practices establish foundational economic awareness and boundary maintenance through daily non-negotiable actions. Implementation intention research confirms that concrete daily commitments substantially elevate follow-through relative to ambiguous intentions (Gollwitzer, 1999). Tier 2 practices sustain progressive momentum while averting burnout through regular but not daily engagement. Tier 3 practices honour capacity fluctuation while preserving connection to extended vision through aspirational engagement without self-judgment. Rigid budgeting frameworks that fail to accommodate this reality create value conflicts rather than supporting wellbeing (Durie, 1998). Collective financial obligations are validated as legitimate priorities within monthly timeframes, refusing Western individualistic frameworks that pathologise cultural practices of resource sharing and Manaakitanga (hospitality, generosity) as financial mismanagement. This positioning acknowledges that true financial wellness within indigenous contexts requires frameworks honouring both personal stability and collective responsibility rather than forcing false choice between them.

Environmental Architecture

Prioritizing environmental modifications aligns with current behaviour science recognizing that lasting change demands architectural reinforcement beyond continuous willpower (Wood & Neal, 2007). Automatic transfers, separate accounts, removed credit cards, and cancelled subscriptions create choice architecture making aligned decisions easier than misaligned ones (Thaler & Sunstein, 2008). This approach proves particularly valuable for individuals experiencing poverty - cognitive burden - decision quality deteriorates under financial stress, making automation crucial (Mani et al., 2013).

Step 3: Te Whakawhanake i tō Kaha - Building Resistance

System Escalation and Progressive Resistance

Te Whakawhanake i tō Kaha confronts a frequently ignored truth within financial wellness work: economic extraction systems deliberately oppose individual disengagement efforts. The framework directly identifies escalation strategies (urgency intensification, social weaponization, convenience temptation) deployed to erode developing financial boundaries. This identification validates lived experiences while offering clarity for tactical response - participants perceive resistance as structural rather than individual inadequacy.

The nine-day intensification protocol intentionally challenges boundaries created during Step 2. This escalating resistance strategy parallels physical conditioning principles where capability develops through graduated challenge (Kraemer & Ratamess, 2004). Whereas Step 2 emphasizes foundational practice establishment, Step 3 deliberately engineers challenge to develop capability - participants practice maintaining boundaries under pressure rather than in optimal conditions.

Architectural Boundaries and Automatic Protection

Financial account separation, access limitation, and temporal boundary creation establish structural safeguards protecting resources despite fluctuating personal capacity. This represents application of commitment device research demonstrating that people willingly constrain future options to achieve goals (Bryan et al., 2010). Making impulse spending physically difficult (removing credit cards, implementing waiting periods) leverages present-bias whereby immediate costs prove more salient than delayed benefits (O'Donoghue & Rabin, 1999).

Social Pressure Navigation and Authority Statements

Differentiating justification (which implies flexibility) from authority statements (which declare sovereignty) offers concrete methodology for maintaining financial boundaries in social situations. Assertiveness research establishes that communication delivered without defensiveness or apology enhances request compliance while preserving relational bonds (Alberti & Emmons, 2017). For individuals conditioned toward

accommodation or holding cultural values prioritizing collective harmony, authority statement rehearsal offers value.

Collective Economic Resistance

Forming resistance circles honours both indigenous communal values and social support evidence confirming that collective accountability amplifies behaviour transformation success (Wing & Jeffery, 1999). Resistance circles offer normalization, collaborative strategy formation, mutual accountability, and communal strength - potentially including collective purchasing, resource sharing, and mutual aid arrangements. This frames economic wellness as fundamentally collective rather than solitary, resonating with Māori perspectives while delivering tangible benefits.

Discussion and Implications

Taha Pūtea - first three steps demonstrate how indigenous frameworks can address contemporary economic challenges while maintaining cultural integrity. The explicit naming of economic colonisation validates Māori experiences of systemic poverty while refusing deficit narratives that pathologise communities rather than systems (Smith, 2021). The framework - integration of te Reo Māori concepts with evidence-based methodologies exemplifies cultural adaptation - honouring indigenous knowledge while incorporating useful Western approaches.

Progressing from awareness to authority to resistance affirms that lasting financial change is grounded in capacity building rather than instant transformation. In contrast to common financial literacy mediations emphasising knowledge transmission without addressing trauma, shame, or systemic barriers (Fernandes et al., 2014). The framework - trauma-informed approach recognising financial stress as legitimate trauma representing significant advancement.

The emphasis on environmental architecture over perpetual willpower reflects contemporary understanding of behaviour change mechanisms while providing practical pathways for individuals experiencing poverty's cognitive burden. Research consistently

demonstrates that poverty impairs decision-making through bandwidth taxation; automatic systems circumvent this limitation (Mullainathan & Shafir, 2013).

For Māori communities specifically, Taha Pūtea offers culturally grounded financial healing pathways without requiring assimilation to Western wealth accumulation models. The framework - acknowledgment of collective obligations, alternative wealth forms (relationships, knowledge, cultural practices), and intergenerational trauma demonstrates cultural competence often absent from mainstream financial education.

As already presented in Taha Matihiko future studies should assess how effectively the framework operates across varied populations, especially examining outcome differences between Māori and non-Māori groups. Long-term tracking of participants across the nine transformation steps would provide insight into the durability of change and effective support structures. Investigating collective compared with individual implementation may also clarify how community involvement contributes to financial wellness maintenance.

Conclusion

Within Taha Pūtea, the sequencing from awareness to financial authority and ultimately economic resistance forms a culturally informed route toward financial self-determination. Through Te Poutama o te Ora participants progressively develop the capability to interrupt extractive financial patterns and rebuild practices that prioritise collective wellbeing and intergenerational stability. By integrating Māori principles with trauma-aware and evidence-based approaches, the framework shows how Indigenous stewardship can reshape engagement with complex financial systems. As global inequities deepen, this model provides a robust, values-aligned foundation for strengthening financial agency and long-term sovereignty.

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