

BALANCING ANGA FAKA-TONGA (THE TONGAN WAY OF LIFE) WITH FINANCIAL WELL-BEING

*Victoria Ongolea**
Carla Houkamau†

Abstract

This article explores how Tongans honour anga faka-Tonga, balancing cultural obligations to their fāmili, kolo, siasi and fonua with their own financial well-being. Utilising the Kakala framework and drawing on narratives gathered from talanoa with 13 Aotearoa New Zealand-based Tongans between 20 and 60 years of age, three key themes were identified: (1) financial decisions were driven by Tongan values and Christian beliefs, (2) cultural and religious expectations and practices both promote and demote well-being, and (3) an overall sense of well-being can be achieved by balancing personal finances with religious and cultural obligations. Excerpts from talanoa elucidate how culturally embedded value systems and faith-based beliefs have crucial implications for financial decision-making among participants. Recommendations for culturally relevant financial capability education are offered, taking into account the unique nature of Tongan culture and communities in Aotearoa.

Keywords

Debt, Indigenous, financial capability, financial literacy, financial well-being, Tongan culture

Introduction

The term Pasifika/Pasefika refers to the diverse peoples of the Pacific Islands (including Sāmoa, Tonga, the Cook Islands, Niue, Tokelau, Tuvalu and other smaller Pacific nations) now living in Aotearoa New Zealand. However, the use of this term as a collective description for Pacific peoples in Aotearoa is not universally accepted. In this article, we have used the terms Pasifika and Pacific

interchangeably, reflecting the varied terminology employed by the authors we have cited. We recognise that preferences for these terms can differ among individuals and communities. The 2018 Census recorded 381,642 people from over 30 distinct Pasifika groups in Aotearoa (Stats NZ, 2018a). While migration laid the foundation for Pacific settlement in the 1960s, now the majority (over 60%) of Pasifika are New Zealand-born

* PhD Candidate, Business School, The University of Auckland | Waipapa Taumata Rau, Auckland, New Zealand.
Email: vong544@aucklanduni.ac.nz

† Ngāti Porou, Ngāti Kahungunu, Ngāi Tahu. Professor and Deputy Dean, Business School, The University of Auckland | Waipapa Taumata Rau, Auckland, New Zealand.

(Ministry for Pacific Peoples, 2020; Ministry of Foreign Affairs and Trade, 2022).

According to the latest Census data, the Tongan diaspora of over 82,400 people is the third-largest Pasifika group in Aotearoa (following Samoans and Cook Islanders), with 75% (N = 60,000) residing in Auckland (Stats NZ, 2018b). Tongans have been the fastest-growing Pasifika ethnic group in New Zealand in recent years (Stats NZ, 2018b), with their numbers increasing more than threefold between 1986 and 2006 (Statistics New Zealand & Ministry of Pacific Island Affairs, 2010).

Financial hardship influences all ethnic communities in New Zealand; however, Pasifika people in particular experience economic inequalities, including low levels of income, high representation in casual work, a poor standard of housing, overcrowding and poorer health outcomes, including high rates of long-term health conditions (Pasifika Futures, 2020). To date, no New Zealand-based research has focused specifically on understanding the complex relationship between Tongan culture and financial well-being. This study aims to explore this relationship in order to address the following research question: How do Tongans in Aotearoa balance social and financial well-being?

Anga faka-Tonga

Tonga is divided into three main island groups: Tongatapu, Ha'apai and Vava'u. Partly because it was never formally colonised by a foreign power, Tonga has preserved unique forms of Indigenous governance and culture among Polynesian societies (Betz & van Meijl, 2016). From at least the 10th century CE, Tonga has been ruled by a line of culturally sacred kings and queens, and the Tongan monarchy still remains an influential entity in contemporary politics. It was only in 2010 that Tonga voted in its first elected Parliament, thereby ending 165 years of feudal rule (Tupou, 2019). Religion also plays a significant part in the social and cultural life of most Tongans, with over 85% of the Tongan population practising some form of Christianity (Tonga Statistics Department, 2021). The 2018 Census found the vast majority of Tongans (78%) also affiliated as Christian (Stats NZ, 2018b).

Anga faka-Tonga, simply defined as “the Tongan way of life”, is traditionally collectivist, with paramount importance placed on social obligations, particularly to kin. The Tongan economy has traditionally been redistributive, based on the *kāinga* system that dictates the distribution of resources and maintains peaceful relations (Guttenbeil-Po'uhila & Tu'itahi, 2007).

The *kāinga* system is contingent on all fulfilling social responsibilities and obligations that cohere around the core Tongan values of *faka'apa'apa*, *'ofa*, *fatongia*, *talangofua* and *mateaki'i me'a* (Vaioleti, 2011).

Ketu'u (2014) refers to the Tongan saying “*Ko 'etau nofo ni ko e makafetoli'aki*” (“The way we live is based on reciprocity”), noting this resonates with the reality of how Tongans live on a daily basis (p. 18). Reciprocity and resource sharing (including foods and goods) is a basic aspect of day-to-day life in Tonga, giving rise to *fua kavenga*, or responsibility for shouldering social and financial burdens. *Kavenga* also obligates Tongans to provide gifts (e.g., *koloa faka-Tonga* and cash to other family members at special events, such as the wedding of a noble, royal celebrations, the annual church conference or life-stage events). *Kavenga* extends to church activities and gifting, not just within individual *fāмили* but also to others in their *kāinga* (Ka'ili, 2005).

Tongan society is traditionally hierarchical, with three main social classes: Ha'a Tu'i, Ha'a Hou'eiki Nopele and Ha'a Tu'a. Other forms of Tongan social status are determined by birth, marriage and leadership positions in the government, church or community. Generally speaking, those of lower status are expected to demonstrate *faka'apa'apa* towards those of higher status by showing humility and submissiveness. The *fāмили* in Tonga is also hierarchical, with the *tamai* as the *'ulu 'o e fāмили*. At the same time, women have traditionally held high social status within Tongan society and within families. The eldest sister (or another chosen sister) plays an important *fahu* in family decision-making (Ministry of Internal Affairs, Women's Affairs Division, 2019).

Fua fatongiá and *feingá* play a crucial role in Tongan society, with different expectations that are attached to social status (Tofuaipangai & Camilleri, 2016). *Fatongia* is often viewed as reciprocity, meaning that individuals with higher status also bear obligations towards those of lower status (Fehoko et al., 2023). *Fatongia* is a mixture of obligation, respect and love (van der Grijp, 2004). Ketu'u (2014) explains:

Fua fatongia is the responsibility to fulfil an obligation to members of the *fāмили*, *kolo*, *siasi* and *fouua*. Every Tongan has a *fatongia* to fulfil within their *'api*, *fāмили* and *kāinga* throughout the year and throughout their lifetime. These *fatongia* protocols are taught to or moulded into the individual Tongans by their families, churches, communities or just by observation. (pp. 81–82)

When fatongia is fulfilled and harmoniously performed, it is said to give rise to excellence, a well-balanced fala, and a space where everyone is cautiously mindful of the welfare of their collective (‘Olikoni, 2015). Tofuaipangai and Camilleri (2016) observe that Tongans do not normally feel fiefia, fiemālie and nonga if a given fatongia is not carried out successfully (p. 62). Tofuaipangai and Camilleri (2013, 2016) further note that failing to maintain financial obligations can create unhappiness, anxiety and shame.

In understanding the Tongan attitude towards money, wealth sharing and gifting (fua fatongia), Morton (1978) observed social sanctions—that is, ostracism and open disapproval for failing to honour fatongia—are “levelling mechanisms” that minimise the accumulation of individual wealth (p. 52). At the same time, the value of the kāinga system and close social networks have ensured the maintenance of the system for generations (Ketu‘u, 2014).

More Tongans live overseas than in their homeland, with large populations in New Zealand, the United States and Australia. Although aspects of traditional culture have changed due to immigration and exposure to Western culture, many Tongans living in New Zealand maintain strong connections to Tongan-based kin. Most homeland households receive remittances from abroad; this provides a significant source of income for over 80% of Tongan households (Edwards et al., 2022). Tongans living outside of Tonga have called for a re-examination of Tongan customs around fua kavenga, with some seeing remittances as feeding an increasingly materialistic society in Tonga (e.g., Gregory, 2004; Swan, 2007). However, Lee (2006) observed that it is simplistic to assume that remittances are altruistic gifts to kin and country. Remittances are also sent to maintain land rights, to help support businesses and small enterprises in Tonga, and to prepare for retirement for those who plan to return to their homeland.

Several studies have recorded the impact of remittances on Pasifika in New Zealand and Australia. Vete’s (1995) study on remittances among Tongans in Auckland was conducted first, revealing that Tongans felt duty-bound to send remittances to families in Tonga, often at the expense of their own needs and household amenities. Tumama Cowley et al. (2004) conducted research in South Auckland, where they found that about two-thirds of approximately 1,400 Pasifika mothers interviewed expressed that gift-giving made their family’s financial situation more challenging. Pyke et al. (2012) later surveyed

254 Tongans living in Australia, with around 48% of respondents stating that they regularly sent money throughout the year to fulfil kinship obligations, even when they could not afford to do so.

Financial capability

Te Ara Ahunga Ora Retirement Commission (TAAORC) leads the government’s strategy for improving New Zealanders’ financial capability. According to TAAORC, financial capability includes financial skills as well as cultural elements, defined as “a complex set of behaviours, knowledge and attitudes, as wide-ranging as budgeting, understanding financial products, having a long-term perspective, regular saving, doing research, and confidence in one’s ability to make good financial decisions” (Galicki, 2021, p. 3). Financial well-being, according to TAAORC, is determined by financial capability, which can be defined as “the extent to which someone can meet all their current commitments and needs comfortably, and has the financial resilience to maintain this in the future” (Galicki, 2021, p. 3).

Previous research has found that Pasifika in New Zealand report susceptibility to problem debt (unmanageable debt leading to financial strain). Several factors contribute to this, including lower levels of income and understanding of financial products (Kempson & Evans, 2021; TAAORC, 2021b). A 2012 New Zealand Families Commission report, *Pacific Families and Problem Debt*, examines Pasifika financial challenges in detail, including interview data from 25 Auckland-based budgeting and social service organisations working with Pasifika families. Interviews revealed various cultural factors underpinning financial issues for Pacific peoples, including financial expectations, particularly by elders, for cultural events, funerals (held either in New Zealand or the Pacific Islands), weddings and birthdays (Families Commission, 2012). Participants noted that Pasifika found it very hard to refuse when asked to contribute financially to others in their social network, and that church organisations and ministers could exacerbate the debt problem (Families Commission, 2012).

TAAORC (2021a) recognises that raising Pacific people’s financial capability skills is an important determinant of personal and cultural prosperity for Pasifika. Yet despite the range of available financial capability programmes, Pacific people’s uptake has been low. A lack of scholarly attention to the potential impact of social obligations on Tongan financial capability inspired the research reported in this article, which explores

how Tongans balance competing demands to achieve financial well-being while honouring a complex range of social relationships.

Studying financial literacy from a Tongan perspective is crucial as it ensures cultural relevance and addresses the specific financial needs of the Tongan community, empowering individuals to make informed decisions. Tailored financial education programmes promote inclusion and preserve traditional financial practices, fostering community resilience and enhancing financial well-being. Financial literacy efforts can better serve Tongan individuals by understanding the unique cultural context and promoting financial inclusion and equal access to resources.

Methodology

The data collection for this study was conducted by the first author, who was raised in Tonga and now lives in Auckland. In keeping with the desire to accurately capture the voices of Tongan participants in a culturally appropriate way, the Kakala framework, originally conceptualised by Konai Helu Thaman (2007), was adopted. The Kakala framework is modelled on a kahoā made of flowers and leaves (Thaman, 1988, 2007) which is worn on special occasions or presented to a special guest as a sign of *‘ofa* and *faka‘apa‘apa* (Johansson-Fua, 2014). Three phases of the Kakala framework—Toli, Tui and Luva—are described in the following subsections and related to the research steps undertaken. At each phase, care was taken to ensure culturally appropriate decisions were made and that participants were located, engaged and interviewed using practices aligned with Tongan protocols and practices. The University of Auckland Human Participants Ethics Committee granted approval in September 2021 for three years (Reference Number UAHPEC2241).

Toli

In the Kakala framework, the Toli phase is associated with data collection. It refers to the “doing” of research (Chu, 2009). Toli represents the selecting and picking of appropriate native Indigenous fragrant flowers, historically from Kolo Kakala, the village where kahoā were traditionally made. These flowers are selected and carefully picked depending on the design and purpose the garland will serve (Johansson-Fua, 2014). In this study, Tongans living in New Zealand were selected and the only criteria were that they were aged over 16 and interested in discussing their finances and culture. Practical restrictions determined the final sample, as the data were gathered as part of

the requirements for a master’s thesis, which was necessarily of limited scope.

Participants were unknown to the authors before the study and were located primarily via social services and not-for-profit organisations based in Auckland. The organisations that agreed to support the study advertised the research to their clients, and interested clients contacted the author directly. This research began in 2020, and during this time, in response to the COVID-19 pandemic, the New Zealand Government imposed lockdown restrictions to manage the outbreak. During the three-year study period, the Auckland region entered lockdown twice, from 12 August to 23 September 2020 and from 14 February to 7 March 2021. This made it especially difficult to find participants, and the culturally appropriate protocol of face-to-face talanoa sessions could not be honoured in some cases due to participant concerns about social contact. Despite these challenges, 11 talanoa were conducted face-to-face, another by phone and another via Zoom between 22 November 2021 and 10 June 2022.

According to Vaioleti (2006, 2011), talanoa is an exchange of ideas or thinking or a conversation or personal encounter where participants are invited to freely express their experiences, perceptions and beliefs in their own terms. In the context of research, talanoa is not an interview but rather an unstructured discussion whereby the researcher approaches the participant with the idea of asking them to reflect upon, critique, confirm and express their views according to their own beliefs and experiences (Johansson-Fua, 2014).

Talanoa emphasises the importance of relationships and tauhi vā, prioritising the participant’s voice to ensure it is heard and respected. For the two talanoa not conducted face-to-face, special attention was given to creating a comfortable environment. The researcher allowed extra time for an introductory conversation to help participants feel at ease. Additionally, affirming language was used to validate their experiences. Participants were not rushed and were given ample time to think and respond, with intentional pauses incorporated throughout the talanoa to create a more thoughtful and respectful dialogue (see Fa’avae et al., 2022, for a comment on extending vā relations across spaces).

Each talanoa was between 1 and 2 hours in length. Participants spoke entirely in Tongan for some parts, and also in English. The Tongan language has been translated where necessary for the purposes of this article. Once all the talanoa were completed, participants were invited to review

their recorded transcripts and were offered the opportunity to make changes prior to the analyses. No changes were requested.

Tui

In the Kakala framework, Tui refers to the analysis phase of the research process itself and requires a researcher to “thread each flower together in a culturally appropriate manner” (Malungahu et al., 2017, p. 50).

To analyse the talanoa sessions, a thematic analysis approach was applied, adopting an inductive or data-driven approach based on grounded theory (Glaser & Strauss, 1967; Strauss & Corbin, 1994). Grounded theory reflects an intention to examine meanings constructed through the interaction of the researcher and participant(s). Thus, the resulting theory is rooted or “grounded” in the data collected, and so was deemed appropriate for the study as this approach validates the primacy of the participants’ voices (see also Malungahu et al., 2017, for further discussion). This approach was considered ontologically relativist and epistemologically appropriate for use in this study, which was subjectivist in nature, and also appropriate in terms of exploring views from the participants’ perspective rather than testing a pre-existing theory or explanation.

Tui refers to the process by which the recorded talanoa were thematically analysed. First, the talanoa were transcribed verbatim and read through. The researchers then followed the six-phase data analytical processes required for thematic analysis as outlined by Braun and Clarke (2013), which involved constantly moving back and forward between the entire data set and discussing the data with the thesis supervisor (second author). The two researchers coded the transcripts together and then independently to compare. The process involved familiarisation with the data (reading and rereading the transcripts and making brief notes on relevant information); identifying common points, concepts and ideas shared across participants to extract meaningful and recurring aspects relevant to the study (to develop initial codes); and comparing codes to ascertain similarities after several iterations and discussions between the researchers. This approach enabled the researchers to identify clear patterns of meaning across the transcripts, and together they refined, defined and named the themes to produce the final analyses.

Luva

Luva refers to giving away the kaho kakala to the intended recipient, which the recipient can then keep or pass on to someone else. This gesture symbolises the value of sharing and the importance of relationships for Pacific people. In terms of research, the Luva phase is the reporting stage (Johansson-Fua, 2014), which involves giving back to the people (stakeholders and communities) who are the source of knowledge, as well as referring to the study’s findings in various modes or presentation approaches. In the case of this study, an unpublished master’s thesis has been deposited with the University of Auckland library, and excerpts of the anonymised data gathered are shared below with the intention of informing culturally appropriate financial capability interventions in the New Zealand Tongan community.

The original Kakala framework was developed by Professor Konai Helu Thaman and included Toli, Tui and Luva (Thaman, 1997). The most recent Kakala framework was articulated as a collaboration among Tongan scholars: Professor Konai Helu Thaman, Dr ‘Ana Taufe’ulungaki, Dr Seu‘ula Johanson-Fua and Dr Linita Manu‘atu. These researchers added the Teu, Malie and Mafana phases to the framework. The current study used Toli, Tui and Luva only, as Teu, Malie and Mafana were not directly relevant to the project. However, Malie (lit., an expression meaning “well done” or “bravo”) and Mafana (lit., warmth and heartfelt emotions) (Johansson-Fua, 2014) may follow the research as the results are disseminated to the Tongan community and implementation occurs.

Data presentation and excerpts

The 13 respondents who participated in this study were of various ages, held different positions in their family and community, worked (or had worked) in different jobs, had different educational backgrounds and had been in New Zealand for various lengths of time. This heterogeneity affects the respondents’ experiences and perceptions of their personal relationship with the concept of financial capability. In the analyses, these personal interpretations impacted on the extent to which they personally felt bound by Tongan cultural obligations. Age also proved to be important because participants who were younger described financial goals and savings plans that were not discussed by older participants. All but nine were born in Tonga and most had lived in New Zealand for several years; they had travelled to New Zealand to study, work or visit family and had decided to

stay. Protecting participants' privacy is a priority; therefore, pseudonyms have also been used. These were not adopted at random—participants were assigned the names of fragrant flowers, fruits and leaves (*kakala*) that are used to make the *kahoa*.

Three main themes were found:

1. Financial decisions were driven by Tongan values and Christian beliefs.
2. Interpretation of cultural and religious expectations can promote or demote financial well-being.
3. Participants achieved an overall sense of peace and social acceptance when they balanced personal finances and cultural obligations.

The described analytical process has influenced the way in which data is presented below. First, the identified relationship between Tongan values (Christian and cultural) is presented, followed by personal interpretations of cultural and religious expectations that promoted or demoted financial well-being. Translations are provided in English from the original Tongan language; however, the participants' Tongan language is also presented to maintain authenticity with the original transcripts.

Financial decisions were driven by Tongan values and Christian beliefs

Participants involved in the study embraced the *Faa'i Kave'i Koula* (Four Golden Pillars) of Tongan society. These were introduced in 1964 by the late Queen Salote Tupou III as *fefaka'apa'apa'aki*, *tauhi vā/vaha'a*, *lototō* and *mateaki'i/mamahi'i me'a* (Tongan Working Group, 2012). These values are founded on 'ofa and *feveitoka'i'aki* (caring and tending to the *vā* relations) as the foundation that drives their actions to share, be generous and be selfless. This also exemplifies their faith in God as Christians.

The four pillars were referred to frequently by participants to explain their general attitude towards relationships/their *kāinga* and the role of money in their lives.

As Tongans, we value love, respect, and community more than money. (Pua Tonga)

Koe fetokoni'aki óku kau 'ia he me'a tu'u ki mu'a I he 'ulungaanga faka-Tonga [Reciprocity/giving and helping each other is one of the most important values in the Tonga way of living or culture]. For example, if more people show up to your occasion, you are rich as a Tongan because people show up;

if no one shows up, koe faka'ofaa ee ka ko Koe [you are poor or have no one]. (Kalonikakala)

Wealth is not a priority for me . . . Love is more important to me . . . Wealth is good, but it is not important if you are thriving yourself and others around you are suffering. (Mohokoi)

As a Tongan, the more I have the more I will give and share . . . To be honest, us Tongans we hardly budget our money because we share and give our money to families. For example, I send money to my parents and sister in Tonga. Yet I am not employed. (Maile)

Love is more important to me. Money is not important—blood is more important: mother, father, brother, and sisters are more important. (Faa)

As noted by 'Olikoni (2015), honouring social relationships is seen as leading to harmony and collective welfare.

Throughout the *talanoa* sessions, it was clear that Christian beliefs were an integral part of how the participants made sense of their financial decision-making, which, in nearly all cases, meant that participants' own personal financial needs came second to the needs of others. Christian beliefs were interwoven with and seen as synonymous with being Tongan. Some participants recited quotes from the Bible to expand on their explanations for Tongan cultural beliefs, thereby demonstrating that culture and Christianity were the fundamental ways in which they made sense of their lives and personal well-being. As one participant commented, "The Tongan culture shapes my whole well-being, not just my financial; it includes spiritual, mental, and my family. Culture and religion are connected as one" (Huni).

Some participants referred to the belief that money and wealth are provided by God and therefore should not be withheld by individuals for personal benefit—that is, it is meant to be shared. In this respect, transferring money overseas and giving away their money was considered socially beneficial and crucial to their sense of place within their cultural group. Moreover, for some it was clear they believed that giving away money was a source of wealth creation, in that it would return to them in the future, either by the work of God or by others who will reciprocate in time.

The Tongan mindset and my personal feelings and belief is that wealth comes from God and through love we should give . . . If you believe in God, you

should know that everything is from God. If you have wealth, share because if you share you will receive more. (Faa)

I rely on God; I pray about it, and I know that God will provide. I trust in God to give me peace and make things work out. God gives and all things are balanced when God is in it. ('Oketi)

Interpretation of cultural and religious expectations can promote or demote well-being

The second key theme to emerge from the analysis was the positive and negative implications of reciprocity. On the one hand, when fatongia was fulfilled and harmoniously performed, this created a sense of harmony and well-being. On the other hand, failing to maintain financial obligations created unhappiness, anxiety and shame. Participants described a range of negative emotional and psychological implications from failing to honour social and cultural expectations by not sharing their money within their social networks.

I will feel guilty and unhappy if I do not share what I have. (Pipi)

If I do not share, I feel greedy. I do not want to keep the money to myself. I will regret it for the rest of my life if I do not give. (Kalonikakala)

I cannot sleep if I cannot fulfil my obligation. I do not have peace; it is my responsibility to fulfil. (Mohokoi)

At the same time, the positive aspects of living within a close nofo-‘a-kāinga were also shared, and participants emphasised the value and mutual benefit of interdependence and reciprocity for their own personal security. In this respect, pooling financial resources for collective family life, sharing and gifting was seen as a long-term investment in familial relations that secured social well-being as a result of the numerous positive relationships that could be relied on.

Ko ‘ete foaki, ‘e toka ‘i kita ‘ehe kakai. ‘E ‘ilo ‘I kita, pea tete taa ‘imu ‘a he me ‘a kotoa [Because you gave, people will honour you. They will know you and you will prosper in all that you do]. (Kalosipani)

Everyone is connected, and we are obligated to contribute whenever there is something that is

required or needed from us to donate and contribute. (Pua Tonga)

Nofo-‘a-kāinga—fetokoni‘aki [Live in a community—help each other]. It’s like a chain—where we are connected. This makes the weight lighter. (Faa)

Participants spoke positively about Tongan cultural values, which they saw as including Christian values and practices. However, there was also a sense of frustration around how values were sometimes interpreted by others in their community. For example, while participants spoke highly of the benefits of nofo-‘a-kāinga, some also expressed their frustrations with the sometimes excessive financial demands of their church and family, which inhibited their ability to get ahead financially. Such demands were seen as particularly difficult by some participants, who noted that living in New Zealand is not the same as living in Tonga, and expenses of daily life need to be considered and managed.

In New Zealand, it is a Western society where we are more concerned for our nuclear family. That comes in conflict with the way we are raised as Tongans . . . As the first generation in New Zealand, I feel like I cannot live freely as I am tied up in the culture. I was getting into debt, and it was financially draining. These debts were to chip into family obligations and contribute towards family events and kavenga, including a car loan and gym memberships, and I was financially struggling and depressed. Being in debt is depressing and you just work to pay off debts. (Pua Tonga)

I am not against the church but against the ways. How culture and religion are connected as one and [that] makes it so hard. I wish there were a better way of doing it. The church plays a huge role in terms of financial obligation. Dad is a faifekau. Church took most of the money and we were left with little. (Huni)

It’s expensive to do it the Tongan way; it can be over-dramatic. (Siale Tonga)

Most participants observed that belonging to and fully participating in churches was important to their identity as Tongans, and this included making financial contributions to the church. While this was not seen as inherently problematic, some noted that some churches publicly announce the amounts donated by family groups. This places pressure on families who do not want to lose

face in front of other church members. Some also commented on what they perceived as the wrong motives behind the fua kavenga. For example, they observed members of their community who gave large amounts of money to churches for the social prestige that followed as opposed to genuinely giving as a form of 'ofa.

Church donation is now like a campaign for lakanga [position and status]. The misinale [donation] is then announced, and people talk about it amongst themselves. Peer pressure is involved. It is the existence of competition amongst the church members. Sometimes giving is about obtaining a position in the church . . . A lot of things in the church are all about power. The more money you have, the higher you get in terms of lakanga in the church. (Maile)

Kapau pe te tau 'ai pe ki he fe'unga, 'e kovi nai? [Is it bad, if we only give enough?]. Sometimes it is about status and pride. (Faa)

Some noted it was challenging to feel good about giving to others when they were struggling financially themselves, and/or their giving was not being reciprocated.

It is good for the short term but affects me in the long run. The Tongan culture puts me in debt. (Fa'onelua)

I was in debt. The social kavenga were there but I cannot fulfil them. My income was not enough. (Faa)

They pushed me to work rather than study because they need money. I have my dreams and goals, but I cannot fulfil them because I must fill in the gap as the oldest at home. I have a family to provide for. (Huni)

Achieving an overall balance between social and financial well-being

Most participants reported sacrificing their financial well-being to honour cultural and social expectations, and this was only seen as a problem if they gave more than they could afford or did not experience the reciprocity anticipated from their previous giving. This suggested that balance and reciprocity are key to achieving overall well-being.

Financial well-being and social relationships must

go together. I cannot let one go and hold on to the other; they both must be balanced. (Huni)

Just give what you have; don't give what you don't have. (Pipi)

Some participants balanced both social and financial well-being carefully, prioritising, managing and choosing their relationships and selecting particular events and people to give to. Others discussed budgeting prudently, ensuring that a reasonable amount of money was regularly put aside for giving, donating only what is manageable, and avoiding getting into debt to give to others. One of the participants recognised how important it was to be connected but chose not to overly commit to some relationships, to avoid the demands and costs of relationships overwhelming her personal financial situation:

It is important to be connected, but I choose not to be connected. It all comes down to prioritising. I also do a side hustle. I hustle my sister. I work and ask her to pay me. I buy stuff and resell it. I sell stuff I have that I do not need. I must pick and choose; I cannot do all. Fakasi'isi'I e fakamo'ua [Avoid indebtedness]. I do not send money and items to Tonga very often; it is every once in a while . . . Learn to say no, do not worry about your status in the community. If you cannot afford it, do not say yes; learn to say no. (Fa'onelua)

Younger participants, and those born in New Zealand, discussed saving and meeting other financial goals, and expressed different perspectives from participants who were Tongan-born and socialised into Tongan culture. One of the participants was an accounting student in her 20s who was acutely aware of the need to avoid debt, to live within one's means and to place needs over wants:

'E lava katoanga kae 'ikai lava totongi noo [The celebration may succeed but the debt repayment may not] . . . My emergency savings is used when I need it and sometimes to help other families and friends that need it. (Kalonikalala)

Several causes of financial hardship were identified by participants, which included a lack of knowledge and skills in financial management, the high cost of living, debt accrual, and prioritisation of fulfilling fatongia to families, church, and the wider communities over their own bills and needs. Other causes of financial hardship included

unemployment and families in Tonga being oblivious to the financial difficulties faced by families in New Zealand when requesting monetary support. Participants also referred to the vulnerability of Pacific communities targeted by third-tier lenders, who take advantage of those not equipped to deal with the financial pressures experienced within their families:

Lots of borrowing and loans are involved in the Tongan community. It is advertised even on Tongan radio, and the Tongan finance companies use our Tongan koloa as collateral: No Malu'i Koloa Faka-Tonga. (Maile)

Discussion

The data gathered in this study show that relationships and interdependence based on Christian and collective values are the essence of Tongan culture. As a corollary, the relationship between social well-being and financial well-being for the Tongan community is complex and reflects a continual balancing of commitments to their culture, church communities and families. The participants' narratives contribute to an understanding of Tongan conceptions of financial well-being and how this is balanced, or not balanced, with social obligations, and therefore add to the small literature base on Tongan financial well-being.

Similarly to previous research conducted by Ketu'u (2014), this study confirmed Tongan financial decisions are significantly influenced by the cultural practices of reciprocity, sharing and maintaining good relationships with others. These cultural practices have been reinforced by Christianity and the customs of the church. The impact of cultural and church practices on participants' financial well-being was both negative and positive, with some participants recognising the value of fatongia in terms of reciprocity, but others pointing to the harm it can create, which includes stress, indebtedness and shame. Similar to the data collected by Pyke et al. (2012), the obligations to remit and gift to others, including churches, were not questioned per se; however, some participants did express frustration about not being able to get ahead financially due to debt and what were perceived as incessant familial obligations.

Younger participants expressed different perspectives from those who were Tongan-born and socialised into Tongan culture. They reported selecting their relationships strategically to ensure they did not get into debt or risk not meeting their own financial goals (see also Taumoefolau, 2015).

These findings suggest that younger, New Zealand-born, and second-generation Tongans are less likely to see their financial status as being inevitably determined by Tongan cultural expectations.

These data show that finding the balance between social well-being and financial well-being for the Tongan community is complex and requires financial capability skills as well as navigating tensions between their culture, church communities and families. Prioritising financial well-being is not easy for many Tongan people, or even perceived as desirable given the potential for undermining social well-being. Therefore, financial capability education may not make a meaningful impact if it is not framed in a way that honours and acknowledges anga faka-Tonga.

Recommendations

The obligations inherent in Tongan culture and kin-based financial relationships suggest that attempts to improve financial capability need to accommodate a range of deeply held cultural practices that honour anga faka-Tonga. Belonging to and fully participating in churches is important to the majority of Tongans, so it stands to reason that churches are well positioned to lead financial capability initiatives. With the help of faifekau, workshops on financial literacy, financial capability and financial well-being could be developed and introduced to the New Zealand Tongan community, including access to education about debt avoidance, savings and long-term asset building for families. This type of intervention would not be unprecedented as many religious organisations already lead financial capability efforts internationally (e.g., Gitau, 2014) and in New Zealand (e.g., Christians Against Poverty, 2022; Liberty Trust, 2022), and these could be drawn on to support Tongan-focused initiatives.

Interventions must be aligned with Tongan culture and use Tongan language, practices and protocols. Community and kāinga are particular cultural strengths as they point to the possibility for groups to move together towards goals and support each other to achieve them. It is important that the learning context is family-centred, encouraging family members to learn together and support each other inside and outside the learning environment. Importantly, education should be relevant to Tongan people's life experiences and priorities, and options for collective savings and shared family goals should be considered. Ketu'u (2014) points to Tongan cultural values that the churches should take a more proactive role in teaching when it comes to financial capability.

For example, fakapotopoto, which Tu‘itahi (2009) defines as being wise, knowledgeable, skilful and prudent, is familiar to Tongans but under-utilised as a motivational value. Ketu‘u (2014) notes that fakapotopoto could be used to encourage Tongans to give prudently to others, being conscious and selective in order to avoid debt.

The need to talk openly about financial challenges is an important insight to come out of this study. Talking about money can be awkward, but it should not be a source of shame, particularly when families in both New Zealand and Tonga may not be aware of the financial difficulties community members face when meeting requests for monetary support. Congregations can bring together those who want to find ways to address financial challenges openly and set goals, pairing them with (ideally Tongan) mentors who can support them to address immediate financial distress and also work towards longer-term financial goals.

The findings of this study do not indicate that participants were against tithings or gifting to churches per se. However, they did emphasise the need to keep donations manageable. In 2018, Manukau (South Auckland) Councillor Efeso Collins argued publicly that tithing should be banned at churches located in low-income communities, noting that tithing from those on low incomes and beneficiaries was not acceptable, and that it can lead to abuse, particularly if it is unaffordable (“Churches Need to Rethink Tithing”, 2018). The practice of churches publicly announcing family names and their contributions has been called out as particularly problematic (Jollif, 2018) as it makes some families feel obligated to tithe amounts of money they cannot realistically afford. This suggests that in addition to encouraging responsible giving (i.e., families donating to the church what they can afford), it is important for churches to emphasise that giving should be not competitive, and the extent of giving should not be publicly displayed.

Limitations and further research

This small sample of participants used in this research and their demographics do not reflect the whole Tongan population in New Zealand. Participants self-selected and while not all were in serious financial difficulty, none were particularly financially successful. It may be possible for Tongans to manage finances and still achieve social well-being in ways that this study did not reveal. Therefore, further research is needed with a larger sample to explore a wide variety of practical strategies that Tongans employ to

achieve financial capability while staying true to Tongan cultural values. Notably, the data collection took place during the COVID-19 lockdowns in New Zealand, which meant that in some cases it was necessary to conduct interviews via Zoom rather than face-to-face due to the government’s requirements for social distancing.

There are still many gaps in knowledge around how to best support Tongan financial capability. Further research could also explore, for example, the stories of family leaders who have taken a proactive approach to support their members to achieve financial goals, perhaps working alongside or within church communities. Research to develop structured workshops and activities to help Tongan families collectively achieve their financial goals would also be useful. Therefore, future researchers are also recommended to test and evaluate culturally appropriate interventions over the longer term.

Acknowledgements

The authors would like to thank all those who participated in this research.

Glossary

Māori

Aotearoa Māori name for New Zealand

Tongan

anga faka-Tonga	the Tongan way of life
fahu	role
faifekau	spiritual leaders
faka‘ap‘apa	respect
fakapotopoto	being wise, knowledgeable, skilful and prudent
fala	mat
fāmili	family
fatongia	obligation
fefaka‘apa‘apa‘aki	mutual respect
feingá	trying one’s very best
feveitoka‘i‘aki	caring and tending to the vā relations
fiefia	happy
fiemālie	satisfied
fonua	nation
fua fatongiá	carrying out one’s rightful duties

fua kavenga	responsibility for shouldering social and financial burdens
Ha'a Hou'eiki Nopele	the noble class in Tonga
Ha'a Tu'a	the commoner class in Tonga
Ha'a Tu'i	the royal class in Tonga
kahoa	garland
kahoa kakala	garland or necklace made from kakala
kāinga	extended or communal family
Kakala framework	research framework based on traditional Tongan knowledge of stringing a garland and dance performance
kavenga	lit., burden; social obligations
kolo	community/village
koloa faka-Tonga	prestige goods
lototō	humility, submissiveness
Luva	the reporting stage of the Kakala framework
mateaki'i/mamahi'i me'a	loyalty, devotion, passion
nofo-'a-kāinga	community network
No Malu'i Koloa Faka-Tonga	Tongan loan shops where individuals borrow money based on the value of the collateral they leave as security. The collateral consists of valuable Tongan goods known as "koloa faka-Tonga", including ngatu (tapa cloth) and fala.
nonga	calm
'ofa	love
Pasifika/Pasefika	diverse peoples of the Pacific Islands now living in New Zealand
siasi	church
talangofua	obedience
talanoa	shared conversations
tamai	father
tauhi vā/vaha'a	maintaining good relationships with others
Toli	the data collection phase of the Kakala framework
Tui	the analysis phase of the Kakala framework
'ulu 'o e fāмили	head/decision-maker

vā	the distance between; the attitude and feeling people hold for one another; sacred relational space or the relationship that people create between themselves
----	---

References

- Betz, E., & van Meijl, T. (2016). Humour in the negotiations of social identity in the Tongan Diaspora. *Etnofoor*, 28(1), 111–125.
- Braun, V., & Clarke, V. (2013). *Successful qualitative research: A practical guide for beginners*. Sage.
- Christians Against Poverty. (2022). *About*. <https://www.capnz.org/about/>
- Chu, C. M. (2009). *Mentoring for leadership in Pacific education* [Doctoral thesis, Victoria University of Wellington]. ResearchArchive. <https://researcharchive.vuw.ac.nz/xmlui/handle/10063/1103>
- Churches need to rethink tithing in low income areas – Manukau Ward Councillor Efeso Collins. (2018, July 18). *Newshub*. <https://www.newshub.co.nz/home/new-zealand/2018/07/churches-need-to-rethink-tithing-in-low-income-areas-manukau-ward-councillor-efeso-collins.html>
- Edwards, R., Dornan, M., Doan, D., & Nguyen, T. (2022). *Three questions on Tongan remittances*. Development Policy Centre. <https://devpolicy.org/three-questions-on-tongan-remittances-20220720/>
- Fa'avae, D. T. M., Faleolo, R., Hepi Havea, E., Enari, D., Wright, T., & Chand, A. (2022). e-talanoa as an online research method: Extending vā-relations across spaces. *AlterNative: An International Journal of Indigenous Peoples*, 18(3), 391–401. <https://doi.org/k349>
- Families Commission. (2012). *Pacific families and problem debt*. <https://thehub.swa.govt.nz/assets/documents/pacific-families-problem-debt.pdf>
- Fehoko, E. S., Bellringer, M. E., & Fairbairn-Dunlop, P. (2023). The interface of gambling and cultural practices: A Tongan male perspective in Aotearoa New Zealand. *Frontiers in Sociology*, 8, Article 1116312. <https://doi.org/k35b>
- Galicki, C. (2021). *New Zealand financial capability survey 2021*. Te Ara Ahunga Ora Retirement Commission. <https://assets.retirement.govt.nz/public/Uploads/Research/TAAO-RC-NZ-FinCap-Survey-Report.pdf>
- Gitau, J. (2014). *Beyond giving hope—religion's contribution to financial capability*. Center for Financial Inclusion. <https://www.centerforfinancialinclusion.org/beyond-giving-hope-religions-contribution-to-financial-capability>
- Glaser, B. G., & Strauss, A. L. (1967). *The discovery of grounded theory: Strategies for qualitative research*. Aldine. <https://doi.org/d55dmq>
- Gregory, A. (2004). The great island money pipeline. *NZ Herald*. <https://www.nzherald.co.nz/world/>

- the-great-island-money-pipeline/2F5WTQYMLZGSC4SNE5PW42T7CM/
- Guttenbeil-Po'uhila, Y., & Tu'itahi, S. (2007). Misplaced dreams: Tongan gambling in Auckland. In P. Culbertson, M. Agee, & C. Makasiale (Eds.), *Penina uliuli: Contemporary challenges in mental health for Pacific peoples* (pp. 232–246). University of Hawai'i Press. <https://doi.org/k35w>
- Johansson-Fua, S. (2014). *Kakala research framework: A garland in celebration of a decade of rethinking education*. In M. 'Otunuku, U. Nabobo-Baba, & S. Johansson-Fua (Eds.), *Of waves, winds and wonderful things: A decade of rethinking Pacific education* (pp. 50–60). USP Press.
- Jollif, E. (2018, July 18). Church-goer says poor families feel pressured to tithe. *NewsHub*. <https://www.newshub.co.nz/home/new-zealand/2018/07/church-goer-says-poor-famili-es-feel-pressured-to-tithe.html>
- Ka'ili, T. O. (2005). Tauhi va: Nurturing Tongan sociospatial ties in Maui and beyond. *The Contemporary Pacific*, 17, 83–114. <https://doi.org/cxf7x9>
- Kempson, E., & Evans, J. (2021). *New Zealand Financial Capability Survey 2021: Technical report and regression tables*. Te Ara Ahunga Ora Retirement Commission. <https://assets.retirement.govt.nz/public/Uploads/Research/TAAO-RC-NZ-Fincap-survey-Tech-Report.pdf>
- Ketu'u, O. K. F. (2014). *The impact of Tongan cultural practices on Tongans' economic behaviour* [Doctoral dissertation, The University of Auckland]. ResearchSpace. <http://hdl.handle.net/2292/22749>
- Lee, H. (2006). Tonga only wants our money: The children of Tongan migrants. In S. Firth (Ed.), *Globalisation and governance in the Pacific Islands* (pp. 121–136). ANU Press. <https://doi.org/k35x>
- Liberty Trust. (2022). *Who we are*. <http://www.libertytrust.org.nz/who>
- Malungahu, M., Ofanoa, S., Huggard, P., Ofanoa, M., & Buetow, S. A. (2017). Lalanga: Weaving the kakala with constructionist grounded theory. *International Journal of Health Sciences*, 5(4), 48–52.
- Ministry for Pacific Peoples. (2020). *Pacific Aotearoa status report: A snapshot*. <https://www.mpp.govt.nz/assets/Reports/Pacific-Peoples-in-Aotearoa-Report.pdf>
- Ministry of Foreign Affairs and Trade. (2022). *Pasifika New Zealand*. <https://www.mfat.govt.nz/en/trade/free-trade-agreements/free-trade-00agreements-in-force/pacer-plus/pasifika-new-zealand/>
- Ministry of Internal Affairs, Women's Affairs Division. (2019). *Gender equality: Where do we stand? The Kingdom of Tonga*. Pacific Community (SPC) & Government of the Kingdom of Tonga.
- Morton, K. L. (1978). Mobilizing money in a communal economy: A Tongan example. *Human Organization*, 37(1), 50–56. <https://doi.org/k35t>
- 'Olikoni, T. (2015). *Kātaki ē mamá moe hopohopokia: Perceptions and experiences of Tongan male learners in higher education in Aotearoa New Zealand* [Doctoral thesis, Massey University]. Massey Research Online. <http://hdl.handle.net/10179/10577>
- Pasifika Futures. (2020). *Pasifika Futures Ltd: Annual report 2020*. <https://s3-ap-southeast-2.amazonaws.com/media.pasifikafutures.co.nz/production/72/PFL-Annual-Report-2020.pdf>
- Pyke, J., Francis, S., & Ben-Mosche, D. (2012). *The Tongan diaspora in Australia: Current and potential links to the homeland*. Australian Research Council.
- Statistics New Zealand & Ministry of Pacific Island Affairs. (2010). *Demographics of New Zealand's Pacific population*. <https://www.stats.govt.nz/assets/Uploads/Reports/Demographics-of-New-Zealands-Pacific-Population-2010/Demographics-of-New-Zealands-Pacific-Population-June-2010.pdf>
- Stats NZ. (2018a). *Pacific peoples ethnic group*. <https://www.stats.govt.nz/tools/2018-census-ethnic-group-summaries/pacific-peoples>
- Stats NZ. (2018b). *Tongan ethnic group*. <https://www.stats.govt.nz/tools/2018-census-ethnic-group-summaries/tongan>
- Strauss, A., & Corbin, J. (1994). Grounded theory methodology: An overview. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research* (pp. 273–285). Sage.
- Swan, S. (2007, August 3). In Tonga there is kavenga here and kavenga there. *Matangi Tongan Online*. https://matangitonga.to/2007/08/03/tonga-there-kavenga-here-and-kavenga-there#:~:text=%27Ofa%C2%A0atu-Senolita%C2%A0Swan,-senolita_swan_3%40msn.com
- Taumoe'olau, M. (2015). Tongans | Pacific Islands identity. In *Te Ara: The encyclopedia of New Zealand*. <http://www.TeAra.govt.nz/en/tongans/page-4>
- Te Ara Ahunga Ora Retirement Commission. (2021a). *A deep dive into Pacific people's financial capability*. <https://retirement.govt.nz/news/latest-news/better-understanding-how-to-build-pacific-peoples-financial-capability/>
- Te Ara Ahunga Ora Retirement Commission. (2021b). *He Rautaki-ā-motu mō te Ābeitanga Ahumoni: The National Strategy for Financial Capability (2021–2024)*. <https://assets.retirement.govt.nz/public/Uploads/National-Strategy/National-Strategy-2021-booklet.pdf>
- Thaman, K. H. (1988). *Ako and faiako: Educational concepts, cultural values, and teacher role perceptions in Tonga* [Unpublished doctoral thesis]. University of the South Pacific.
- Thaman, K. H. (1997). *Kakala: A Pacific concept of teaching and learning* [Keynote address]. Australian College of Education National Conference, Cairns, Australia.
- Thaman, K. H. (2007). Acknowledging Indigenous knowledge systems in higher education in the Pacific Island region. In N. L. Meek & C. Suwanwela (Eds.), *Higher education, research and knowledge in the Asia Pacific region* (pp. 175–184). Palgrave Macmillan. <https://doi.org/k35z>

- Tofuaipangai, S., & Camilleri, P. (2013). "Rescuing obligation" in social work: Looking to Moanan-Tongan understanding of Fatongia for inspiration. Lo'au University.
- Tofuaipangai, S., & Camilleri, P. (2016). Social policy, social work and fatongia: Implications of the Tongan concept of obligation. *Aotearoa New Zealand Social Work*, 28(1), 60–67. <https://doi.org/k35j>
- Tonga Statistics Department. (2021). *Population and housing census 2021*. <https://tongastats.gov.to/census-2/population-census-3/>
- Tongan Working Group. (2012, March). *Fofola e fala kae talanoa e kāinga: A Tongan conceptual framework for the prevention of and intervention in family violence in New Zealand—Fāmili lelei*. Pasefika Proud and Ministry of Social Development. <https://www.pasefikaproud.co.nz/assets/Resources-for-download/PasefikaProudResource-Nga-Vaka-o-Kaiga-Tapu-Pacific-Framework-Tongan.pdf>
- Tu'itahi, S. (2009). Fakapotopoto—The way of the wise and prudent: A Tongan leadership model for Pasifika development. In K. Gounder (Ed.), *Pacific development perspectives: Meeting our diverse goals* (pp. 60–68). Massey University.
- Tumama Cowley, E., Paterson, J., & Williams, M. (2004). Traditional gift giving among Pacific families in New Zealand. *Journal of Family and Economic Issues*, 25(3), 431–444. <https://doi.org/cctd9w>
- Tupou, M. I. S. (2019). *The process and outcomes of the 2010 constitutional reform in Tonga: A study of the devolution of executive authority from monarchy to representative government in a Polynesian society* [Doctoral thesis, University of Otago]. OUR Archive. <http://hdl.handle.net/10523/9993>
- Vaioleti, T. M. (2006). Talanoa research methodology: A developing position on Pacific research. *Waikato Journal of Education*, 12, 21–34. <https://doi.org/c6mj>
- Vaioleti, T. M. (2011). *Talanoa, manulua and founa ako: Frameworks for using enduring Tongan educational ideas for education in Aotearoa/ New Zealand* [Doctoral thesis, University of Waikato]. Research Commons. <https://hdl.handle.net/10289/5179>
- van der Grijp, P. (2004). *Identity and development: Tongan culture, agriculture, and the perennality of the gift*. KITLV Press. <https://doi.org/k352>
- Vete, M. F. (1995). The determinants of remittances among Tongans in Auckland. *Asian and Pacific Migration Journal*, 4(1), 55–68. <https://doi.org/k35q>