Preface and Acknowledgements

Economic Opportunities for Women in the Pacific is the result of collaboration between the Australian Agency for International Development (AusAID) and the International Finance Corporation (IFC), a member of the World Bank Group.

The report has been produced for current and future business women of the Pacific, to share lessons about how they started their business, the obstacles and opportunities encountered in going for growth, and the exciting next steps planned for these business women. A wide variety of business women tell their story in this report, from market women selling shell jewelry in Honiara’s marketplace, through to Gaetene Austin, owner of the internationally recognized ‘Pure Fiji’ cosmetics line.

Economic Opportunities for Women in the Pacific was led by Sonali Hedditch (IFC), and interviews and case study drafting was conducted by Tamara Haig (AusAID consultant), Sonali Hedditch, Sara King (IFC), Keirsten Pedersen (IFC Consultant) on the Samoa case studies, and Hamish Wyatt (World Bank intern) on the Solomon Islands case studies.

The team received valuable guidance from Amanda Ellis, Gender Action Plan, World Bank Group, who has led case study publications in other regions. Some of the case studies featured in this publication were also used in the World Bank publication ‘Economic Opportunities for Women in East Asia Pacific’.

Special thanks to all the women entrepreneurs who so freely gave of their time to share their stories, their successes and their frustrations, and their commitment to creating more opportunity and equality for other women entrepreneurs.

This series of case studies was made possible by the generous assistance from the IFC Advisory Services (Pacific) donors, AusAID, NZAID, and JICA.

Economic Opportunities for Women in the Pacific is complemented by sister publications, a series of six Gender and Investment Climate Reform Assessments, which review the investment climates of six Pacific nations: Papua New Guinea, Samoa, Solomon Islands, Timor-Leste, Tonga and Vanuatu – in each case with a gender lens. Each assessment analyzes gender-based investment climate barriers which constrain women’s economic empowerment, and identifies solutions to address them.
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Foreword

Economic Opportunities for Women in the Pacific showcases successful women entrepreneurs in the Pacific – from those working in the informal sector to the founders of large businesses. The publication explores how they have overcome obstacles to setting-up businesses and achieving economic growth. The 52 women, profiled in 30 case studies, represent countries from across the Pacific region where IFC, a member of the World Bank Group, works to improve the investment climate for the private sector. It is due to the support of the Australian Agency for International Development (AusAID), New Zealand’s International Aid and Development Agency (NZAID) and Japan International Cooperation Agency (JICA) that this important work is achieved.

By sharing their stories, their successes, and the hurdles they have overcome, these women show the way for other aspiring women entrepreneurs from around the Pacific to create their own brighter future. Studies show that when women are given economic opportunity, the benefits are large, particularly for their families, their communities, and ultimately also for national development. Opening economic options for women puts poverty reduction on a faster track.

IFC facilitated Business Women’s Forums in Papua New Guinea, Samoa, Solomon Islands and Tonga in February and March 2009. We also visited Timor-Leste and Fiji to collect stories for this publication. The Business Women’s Forums were an opportunity for business women to network and discuss common concerns and interesting trends emerged during the discussions. In Papua New Guinea, many women raised the challenge of taking a contract dispute to court, which has often proved to be an immense burden. In the Solomon Islands, many of the women reported difficulty in accessing land or a commercial space from which to run their businesses. In Fiji, entrepreneurs have had to keep their business running despite several coups and natural disasters, and have had to struggle with employment laws. All of the women emphasized that opportunities for business women to meet, network, and share lessons were rare, but invaluable.

The report will be launched at a conference hosted by IFC and the Australian aid agency AusAID in Vanuatu in March 2010. The aim of the conference is to bring business women from across the Pacific together to network, share lessons, and celebrate success.

IFC hopes that by sharing the stories of these Pacific business women, and by strengthening their networks, other women – aspiring or practicing business leaders – will be inspired to fully realize their own potential and that of their businesses. There is no doubt that their success will in time translate into economic growth for Pacific island countries.

Karin Finkelston
Director, East Asia and the Pacific
IFC
Introduction

Economic Opportunities for Women in the Pacific showcases successful female entrepreneurs from seven Pacific Island countries: Fiji, Papua New Guinea, Samoa, Solomon Islands, Timor-Leste, Tonga, and Vanuatu. All entrepreneurs in each of these seven countries face considerable challenges, including: remoteness and isolation resulting in relatively high transport costs coupled with a small domestic market; exposure to events in global markets and trade regimes; susceptibility to natural disasters and/or environmental change; limited capacity in the public and private sector, and political and civil instability.

Solomon Islands and Timor-Leste have only recently emerged from civil conflict. Fiji entrepreneurs continue to struggle with the impacts of military coups on their business. Floods, earthquakes, and tsunamis have rocked the region over the last year, with Samoa being the worst affected by a tsunami in October 2009. However, for Pacific Island entrepreneurs and civilians, business must go on, and the investment climate also presents challenges.

As can be seen from the table below, the seven countries have a mixed investment climate rating according to the World Bank’s Doing Business 2010 report. Some countries have taken significant steps to strengthen their investment climate – particularly Samoa, Tonga, and Vanuatu. Overall, Timor-Leste currently has one of the most challenging investment climates in the world, ranking 164 out of 183 economies.

Table 1: Doing Business 2010 rankings out of 183 economies1

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<th>Doing Business indicators</th>
<th>Fiji</th>
<th>Papua New Guinea</th>
<th>Samoa</th>
<th>Solomon Islands</th>
<th>Timor-Leste</th>
<th>Tonga</th>
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<td>Overall ease of doing business</td>
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<td>57</td>
<td>96</td>
<td>164</td>
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<td>Starting a business</td>
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<td>Dealing with construction permits</td>
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The vast majority of formal businesses are owned and controlled by men. In the Pacific, women are significant private sector players, but mainly in the informal sector – and are frequently home-based focusing on subsistence agriculture, marketing of agricultural products, and petty trading. In the informal sector, women are subject to inefficiencies and limitations more than men. Women are less likely to have title to land and are often disadvantaged by prevailing family, marriage, and inheritance laws and practices. They often have greater difficulty in accessing finance to grow their business, and the justice system for resolving commercial disputes.

However, women’s contribution to the economy should not be underestimated. In Solomon Islands, the annual turnover at the Honiara Central Market is between US$10-16 million, with women responsible for about 90 percent of this marketing activity – both as bulk-buyers from farmers and as retailers.

In Papua New Guinea, annual food production, largely the responsibility of women, has been valued at US$55 million a year.

In Samoa, 80 percent of the private sector is comprised of micro businesses, and women are estimated to head over 40 percent of them.

In Timor-Leste, women are more active in agriculture than men, particularly in producing and processing food crops for family consumption, while they own only 16 percent of formalized businesses.

Women may not be formalizing their businesses for a number of reasons. Culturally women are in general not expected to become successful in business, although they are frequently expected to engage in income-generating activities. In some countries, for example Tonga, there is a growing acceptance of female entrepreneurship, at least at the sole trader level. As in many other societies, economically active women suffer from a double workday – combining responsibilities for home and family with their economic activities. In Papua New Guinea, for example, women work on average nearly twice as many hours as men. In Tonga, women work over 50 percent longer than men on non-economic activities each week.

Promoting women's economic empowerment is increasingly seen as one of the most important driving forces behind economic growth and the fight against poverty. Women's economic participation as entrepreneurs, employees, and leaders is recognized as a measure of a country's dynamism and viability. This includes women's active participation in the formal sector.

There is a wealth of micro evidence pointing out that inequalities in access to productive assets reduce their productivity. This limited access constitutes a distortion, especially in situations where women and men undertake different and/or separate productive activities. As ‘women's activities’ are under-resourced and under-capitalized compared to men, declining marginal returns and the loss associated with talented women being starved of economic resources reduce aggregate output.

Empowering women through investment climate reform has a positive multiplier effect on economic development. There is a large body of evidence, especially at the microeconomic level along with some macroeconomic analysis, which shows that gender inequality not only disadvantages women, but also reduces the growth potential, productivity, and performance of the economy as a whole. Gender-based inequalities impose significant development costs on societies.

When the inequality gap between men and women narrows, economies tend to grow faster, the poor move more quickly out of poverty, and the well-being of men, women, and children is enhanced. Societies that increase women's access to education, health care, employment, and credit, and that narrow differences between men and women in economic opportunities, increase the pace of economic development and reduce poverty.

Furthermore, improving women’s bargaining power has a significantly positive impact on investments in children’s education, health, and nutrition. Women’s bargaining power is, in turn, heavily influenced by their employment status, education, and access to unearned incomes such as inheritances and remittances. Improving the bargaining power of women would therefore lead not only to beneficial effects on the women themselves, but also to considerable externalities in terms of improved outcomes for their families.

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4 Stotsky, Janet G. 2006. Gender and its Relevance to Macroeconomic Policy: A Survey, IMF Working Paper No. 06/233, Washington DC, emphasis added. It should be noted that the difficulties of providing empirically robust proofs of the linkages between gender inequality and economic growth do not necessarily invalidate the existence, and even the strength, of such linkages. Rather, they reflect inherent limitations in the data and the methodologies available to capture these linkages effectively. A World Bank research project, being undertaken as part of the Gender Action Plan, aims to address methodological issues in gender/growth analysis and to strengthen the foundations for such work in the future.
5 (e.g. Thomas, 1997; World Bank, 2001; Lundberg, Pollak and Wales, 1997; Murthi, et al. 1995).
As such, countries that do not fully capitalize effectively on one-half of their human resources run the risk of undermining their competitive potential. Capturing this ‘missed potential’ is a core goal of gender-informed investment climate reform as the payoffs could be considerable.  

_Economic Opportunities for Women in the Pacific_ showcases successful women entrepreneurs from the informal sector through to big formal businesses and explores how they have overcome obstacles to business creation and growth. The 52 women profiled here across 30 case studies represent countries from across the Pacific in which IFC actively works to improve the investment climate for the private sector. It is hoped that, in celebrating the achievements of Pacific business women in this publication, Pacific Island countries will take further steps to promote women’s economic empowerment and a healthy investment climate that supports both male and female entrepreneurs.

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6 This is, essentially, why the World Bank Group and its partners have embarked on a Gender Action Plan at the core of which is “gender equality as smart economics. For more on the Gender Action Plan, see: [http://web.worldbank.org/WEBSITE/EXTERNAL/TOPICS/EXTGENDER/Awareness of gender in the development agenda has grown considerably, and has been bolstered by mounting empirical evidence of the costs of gender inequality for development, and by greater recognition of the centrality of addressing gender as integral to development effectiveness.](http://web.worldbank.org/WEBSITE/EXTERNAL/TOPICS/EXTGENDER/)
“We at South Sea Orchids (SSO) have a vision that Fiji can develop a world class floriculture industry that could make a significant contribution to the livelihoods of our people,” is how Aileen Burgess begins her manual ‘Floriculture in Fiji as a Small and Micro Business’. Aileen has empowered many women in Fiji, and other Pacific Island countries, to begin their own floriculture business.

Aileen Burness, who describes herself as a ‘polynesian cocktail’, established South Sea Orchids in 1996 in Fiji’s tourism capital of Nadi with her horticulturalist husband Donald. South Sea Orchids is a business that is founded upon assisting village women to earn an income through floriculture.

Accessing finance is the biggest challenge the newly trained women face in trying to start their own small business. Aileen admits “As women in business we do face challenges. Many island people think women should be at home looking after the kids. Sometimes when I go to meetings or to the bank, men will look at me and if they do not say it directly they sometimes infer that I really shouldn’t be there. They say to me, ‘Where’s the boss?’ And I say, ‘He’s sleeping, so you’ll have to deal with me…’ ” It’s with this gusto that Aileen has been able to support 270 women across Fiji to become floriculturalists and to support them in accessing finance to start their business.

Starting Out When starting out, Aileen’s husband Don, a trained horticulturalist, set up an orchid business in Suva, Fiji’s capital, and leased pot plants. In 1983, Don was asked by Raymond Burr to rejuvenate ‘The Garden of the Sleeping Giant’. Located about half an hour from Nadi, The Garden of Sleeping Giant is a beautiful orchid range started in 1977 by the late Raymond Burr, star of the movies Perry Mason and Ironside. The gardens showcase more than two thousand different kinds of orchids, covering 20 hectares.

When there were hurricanes in 1984–85, Aileen says she was driving a truck and buying supplies for the Sleeping Giant. “But most of the people thought I was crazy. They hadn’t seen it [a woman driving a truck] before. Most of them are used to it now, and I can laugh about it.”

It was a tough beginning, but Aileen and Don grew to love their life in Nadi. When there was a coup in 1987, they sold their home in Suva and bought Raymond Burr’s home. They then went into growing orchids full-time, and offered tourists tours of the gardens.
Demand escalated for their orchids. Aileen and Don acquired more land to set up greenhouses and packing houses. Even with this expansion, Aileen found she could not meet demand, and she had to ration out the flowers to the different florists to sell.

It was in 1994 that Aileen got the idea for South Sea Orchids. The basic premise of the idea was to empower local women by training them to grow flowers, and then sourcing the flowers from them to sell to florists, all under the label of South Sea Orchids. “Part of my plan was to give back to Fiji, everyone told me it was ‘a nice idea’, but that it wouldn’t work.”

Aileen regards Dr Andrew McGregor, a well-known floriculturist in the Pacific, as a mentor. She consulted him with the idea of South Sea Orchids, saying “We can do this, I can get this business going. No one will give women loans and I want women to be able to supply their flowers to us so we can help them to find a market in town easier.”

**Going for Growth: Obstacles and Opportunities**

The Preface to the handbooks that Aileen uses as teaching guides at the workshops she delivers outlines her vision, a vision that is now being achieved. “We at South Sea Orchids have a vision that Fiji can develop a world class floriculture industry that could make a significant contribution to the livelihoods of our people. This can be achieved because we are blessed with a climate that enables us to grow a wide range of tropical flowers and leaves; our favourable pest and disease status compared with other flower growing countries; a fast growing local market for floricultural products; Fiji’s strategic location with respect to overseas markets; and, most importantly, the skill and motivation of our women growers.”

Aileen started South Sea Orchids in 1996. She trained 15 village women on how to start a business, and how to grow gingers, heliconias, orchids, and anthuriums.

“By October 1996 I had 15 women signed up to attend a workshop on starting their own mini florist businesses, which was generously funded by NZAID. An EU Agriculture program also funded the production of three booklets which I used to teach the women how to start their own business and grow flowers.”

In Aileen’s workshops, she motivates women to do things for themselves. Debra reports that her mother, Aileen, tells the workshop women “Don’t depend on your husbands. Get off your butt and do something yourself!”

All 15 women who attended Aileen’s workshop were inspired and committed to starting their own business. Thanks to Aileen’s guidance, they found the process of registering their respective businesses quite simple and reasonable. The women needed their Certificates of Registration in order to apply for loans from the bank, which was a much more difficult step. The women needed start up capital to construct shade houses for the plants, and to purchase potting mix, fertilizer, and other planting materials.

Of the 15 women who attended the workshop, three could not get loans from the banks of FJD 5,000–10,000 to start their business. Many of the other women had asked their husbands to apply for loans on their behalf and had more success with this approach.

Debra says, “To start up a business it’s not easy to access finance, and if you’re a woman you have less chance as bankers trust men more.”

So Aileen knocked on every door to find finance for these women, including the Fiji Development Bank. She guaranteed the women’s businesses and told the banks that their loans would be repaid by the women, but only after 1-2 years, when the planted flowers would start earning the women an income. “The banks didn’t believe me. But they were proven wrong. Some women not only paid their loans, but got new loans.”

At the same time, Dr McGregor conducted a feasibility study for village income-generation showing that village women had little finance, homes or education, but getting started in business could assist to improve their situation.

When she first started the business and needed clients, “I just sat down, picked up the phone, and rang everyone,” she says. Demand again soon outstripped supply, and Aileen went on to train many more women.

After starting with just 15 village women, there are now 250-270 women who supply flowers, particularly anthuriums and orchids from two key villages, to South Sea Orchids. Aileen says, “for local people it is not easy to get loans – we try to help by buying their flowers and helping to make their cases to the banks.”

Aileen pays the women for all the flowers she receives from them. She then markets the flowers and sells the cut flowers to businesses across Fiji. Florists located at home or those with shops come to South Sea Orchids for flowers. South Sea Orchids has distribution points in Suva and Nadi, and also use couriers to supply direct to florists and other businesses. Aileen has standing orders with florists in Nadi and Lautoka areas.

Debra reports, “The outgrowers scheme is really helpful to florists as well, as it provides them with one guaranteed...
“Right now their harvests are still small, but we are hoping they will increase soon.” “Now those women are getting money,” Aileen says.

More recently, Aileen and Debra have been working on ‘HART’ (Housing Assistance Relief Trust), a project that funds the income-generation through flowers of 15 women in a settlement. Debra says “These women are just happy they are actually doing something. A lot of them can’t get a job, so even if you can make $1 out of your back yard, you can do something.”

Aileen says that it has been easy for the village women to set up businesses, with the help of her 2007 booklet titled “Floriculture in Fiji as a Small and Micro Business.” It was one of two booklets, the other titled ‘Small-holder Flower Production in Fiji’. The booklets were produced with funding from Technical Centre for Agricultural and Rural Cooperation (CTA).

Aileen says, “We were not really affected by the coup as florists were still buying flowers, but the downturn in tourism has affected the garden tour side of our business. We were more affected by the recent flood, losing a very large number of plants, and equipment and fertilizers.”

The recent floods, in January 2009, destroyed two-thirds of all anthuriums and orchids she had. Aileen’s property was badly damaged. While the buildings are intact, they lost all fertilizers and the clean up was a massive operation, continuing to April. “I don’t have money for new plants.” Even some office equipment was lost. “We just looked out and saw all the hard work awaiting us and said, ‘oh no’.”

Deborah says, “All our fertilizers and lots of other equipment were damaged beyond repair… The loss of plants was probably the worst as they are irreplaceable, especially the orchids as we cannot bring them in from Hawaii anymore because the Quarantine rules have changed. The anthurium house sustained the most damage though. We can still import anthuriums from Holland, but with the devaluation of our dollar, that is not possible at the present time.”

To survive, South Sea Orchids has had to cut down on staff with incomes reduced. The demand for tours have also dropped off which means she and Don do a lot more themselves. But Aileen is optimistic. “People always need flowers. People die, they get married. Flowers go like wildfire. So while our flowers are down, the women growers will bring theirs in.”

“The ladies still bring in flowers and are selling, so I can keep the markets going,” Deborah says. “If it wasn’t for the Aileen’s investment in the village women, keeping South Sea Orchids going after the floods would have been a lot more difficult.”

**Next Steps** “The Pacific Islands are rich with ginger and heliconia varieties and ideal growing conditions,” is the opening sentence in Aileen’s manual ‘Growing and Marketing Gingers and Heliconias in the Pacific’. And as the guide suggests, Aileen is now looking beyond Fiji to empower women throughout the Pacific. By investing in training Pacific women on floriculture and business skills, Aileen thinks it will make the flower industry better and raise the standard.

Aileen has hosted a group of Papua New Guinean (PNG) women in Fiji for a workshop. South Sea Orchids partnered with the Secretariat of the Pacific Community and the CTA to fund this workshop. Further, Cook Islands, Samoa, Tonga, and PNG women all came to a regional workshop in 2009. The Pacific women toured Fiji, looking at nurseries, flower markets, and florists.

In late June 2009, Aileen travelled to the Solomon Islands to deliver training there. It was reported back that the women took absolute pride in the new floriculture skills they learned and were inspired to be entrepreneurs. Aileen will no doubt continue to inspire and support women around the Pacific to start their own businesses as florists.
Westside Women for Peace started with a noble goal. They wanted to promote peace among women from different ethnic groups and ensure economic security by selling their wares at a joint marketplace. But legal and administrative obstacles prevented their access to land, forcing the women to operate informally.

The struggle over market space by Westside Women for Peace highlights the issue that entrepreneurs in the Solomon Islands struggle with most—that of registering property. In the Solomon Islands, the process requires 10 procedures, takes up to 297 days, and costs 4.8 percent of property value. Registering property is the Solomon Islands’ worst ranking on the World Bank Group’s Doing Business 2010 indicators, at 172nd out of 183 economies.

The majority of land in the Solomon Islands is governed by customary law. The government owns Honiara and other provincial centres in ‘perpetuity’ and permits the sale of ‘fixed term estates’. Holders of these ‘fixed term estates’ may in turn lease this land to others, effectively creating a private property transfer market. Therefore, establishing an effective property registry is crucial. Under the Land and Titles Act, the Commissioner of Lands must approve each transfer of a leasehold through a letter of consent. Similarly, as titles expire, the Commissioner of Lands’ approval is again required.

Westside Women for Peace found the cumbersome procedures associated with access to land created opportunities for corruption among officials. After lengthy delays and making a requested payment to a government official in good faith, obtaining a fixed term lease for market space proved impossible. This proved a real threat to both the women’s economic activities and their reconciliation efforts.

Starting Out Westside Women for Peace has its roots in the country’s civil conflict. Historically in the Solomon Islands, there has been intense rivalry between the Isatabus tribe on Guadalcanal (of which Honiara is the capital and major commercial center of the Solomon Islands) and migrant Malaitans from the neighboring islands, who mostly lived in the capital of Honiara.

In 1998 fighting erupted in Guadalcanal between the Isatabu Freedom Movement and the Malaitans. Thousands of Malaitans abandoned Honiara and Guadalcanal. A rival militia group, the Malaitan Eagle Force, staged a coup in June 2000. Though an Australian-brokered peace deal was signed in October 2000, lawlessness continued until a regional peacekeeping force arrived in July 2003. During the conflict, both the Malaitans and Isatabus on Guadalcanal suffered violence, starvation, and lack of medical supplies and education.

In the wake of this violent ethnic rivalry on Guadalcanal, the Malaitan and Guadalcanal women established Westside Women for Peace in August 2000 in collaboration with the Solomon Islands Women for Peace group. The women took a lead in calming ethnic tension, meeting weekly to discuss peace promotion, security, and the effects of the conflict. Due to a scarcity of food, medicine and other necessities, members began to trade through a barter system. In 2001 Westside Women for Peace established markets at White River, on the outskirts of Honiara. Women from rural North West Guadalcanal, on the provincial side of White River, would bring fresh vegetables, root crops, fish, and raw meat such as wild pig. Women from Malaita, based in the capital Honiara, would bring non-perishable food items from the stores. These markets helped to restore
relations between the Guadalcanal and Malaita people, and improved food security for the women and their families.

In 2001, soon after the markets were established, Westside Women for Peace applied for a temporary occupation lease from the Lands Department, which was granted for a year. The women paid SBD$100 (US$14) for the lease. In 2002, they extended their temporary lease and applied to the Honiara City Council to collect market fees of US70 cents per table per day. Permission was granted.

Westside Women for Peace used these revenues to pay for garbage cans, sanitation services, water provision, and humanitarian initiatives, such as the furnishing of scarce medicines for the White River Community Clinic and the Kakabona Clinic. By 2003, Westside Women for Peace had extended their temporary lease to further expand their market.

Going for Growth: Obstacles and Opportunities

Given the success of their work and donor aid interest in facilitating the market’s expansion, Westside Women for Peace decided in 2004 to apply for a fixed term lease to build a permanent market structure, warehouse and training centre. But complex land registration procedures proved an obstacle: the high number of required procedures and interactions with officials opened opportunities for corruption that the women were unable to avoid.

Transferring property in the Solomon Islands requires the approval of the Commissioner of Lands (Ministerial consent), which is uncommon in the vast majority of countries.

The women were initially optimistic about their prospects for obtaining approval. They employed an architect to draw up plans for the resource center, at a cost of US$710. The AusAID funded Community Sector Program agreed to construct the market building for the women and cover all costs associated with construction once the women obtained a fixed lease over the land.

In February 2004 Westside Women for Peace wrote to the Commissioner of Land requesting a fixed term lease. By August 2004 the women had received no reply, and they sent a new request regarding the land. On December 17, 2004, the Solomon Islands National Council of Women sent the Land Commissioner a letter of support for the Westside Women for Peace to build a resource center.

The women allegedly never received a reply from the Land Commissioner. In 2005 the women received a response from a high-level government official, who said the women should deal directly with him rather than the Land Commissioner, and resubmit their application directly to the official. The women formally wrote to the government official, stating:

We urgently require the land to develop it into a White River Mini Market Area together with commercial facilities to assist The Women’s group in their efforts to enhance their cash generation...We look forward to your approval of our project at White River and will allocate the land not only as a market place but as a Peace Project.

The government official replied that he would grant the fixed term lease, but that they would need to pay US$570 for the lease to even be considered and the land to be appropriately subdivided. The women paid this amount directly to this government official, but never heard from him again.

According to Doing Business 2010 data, there are 10 required steps to register property in the Solomon Islands. These ten steps include: checking the parcel number with the Registrar, getting consent to transfer from the Commissioner of Lands, obtaining tax and encumbrances clearance, confirming the boundary maps of the property, contracting a surveyor to survey the land, preparing and signing the transfer contract, verifying registration of the vendor company, notarizing the transfer contract, paying Stamp Duty at the Inland Revenue, and registering the transfer.

The second procedure, which is to obtain the consent to transfer from the Commissioner of Lands, takes an average of 25 days. In this case, the women didn’t even receive consent for the transfer or extension of their lease.

On October 11, 2005, notices were pinned on the leaf huts at the White River Markets, signed by the government official, instructing the Westside Women for Peace to remove all privately built stalls in the market within five days, to cease market activities on Sundays and to cooperate with government officials on any developments in the area. Failure to comply, the notices warned, would result in permanent closure of the market.

The women had the leaf huts valued by a solicitor from a private law firm. The leaf huts were valued at US$4,850. On November 15, the women were issued an eviction notice from the government official, informing them that he was now their landlord—an indication that he had purchased the land.

The Westside Women for Peace approached the Public Solicitor’s Office, who advised them that their only resort would be to request a refund of their consideration fee of US$570, due to the failure to grant the fixed term lease.
over the land. The Public Solicitor’s Office wrote a letter on November 24, 2005 to the government official requesting a refund, but no reply was received. In a last desperate bid, on December 9, 2005, the Westside Women for Peace wrote to the Prime Minister:

Sir here we are only 3 more days left, to evacuate ourselves out, and we are so worried about our property, where do we go next with our Peace Program? We beg you Sir Prime Minister of Solomon Islands, to HAVE PITY ON US the grass-root women for peace, or maybe just a bit of concern for us. Please just a bit of land so that we may evacuate our belongings and ourselves too, so that we may perhaps settle ourselves in peace once more, and carry on without any interference.

The women did not hear back from the Prime Minister, nor did they receive a refund of their money from the government official. By this stage, the women had exhausted their funds to pay the lease consideration fee, the architect’s fees for the design of the resource centre, the solicitor fees to value the huts, and the normal running expenses of the markets. Upon the expiration of the eviction notice, the leaf huts were knocked down.

Their story was printed in the Solomon Island Star newspaper. The government official replied in the Solomon Island Star that he reclaimed the land from the women due to their financial mismanagement. He promised to launch a new, more efficient market. However, the land remains vacant and a permanent market structure has not been built at White River.

Next Steps There were once five authorized locations in Honiara for women to conduct market and retail activities. Today, the Central Market remains the one space in Honiara for women to market their horticulture, floriculture and handicraft items. Because the space is crowded, women must arrive at dawn or sleep overnight to claim their market space. Spaces of 1 meter are often split among three women, who also arrange to split the rental costs of SBD$10 for a table and SBD$4 for a chair and transportation costs. Women who are unable to meet these requirements to sell items inside the Central Market resort to selling fresh fruit and vegetables on the ground around the periphery of the market, or outside their homes. Vendors outside the central market are at a constant risk of prosecution by Honiara City Council license inspectors.

The White River Markets now operate on the roadside, unlicensed and informal, with marketers targeted by the Honiara City Council for operating without a license. The Westside Women for Peace, now significantly reduced in numbers, continue to meet weekly at the Honiara Holy Cross Cathedral. They think of ways to increase the economic prospects of women in the Solomon Islands. They envision opening a new market in White River. Alice Baekalia, Vice President of Westside Women for Peace, (pictured with Mary Bollen below) encourages the remaining members to re-establish the group and find new ways to enter into business. They envision opening a warehouse for handicraft supplies sourced from women’s cooperatives in the provinces. However, without income from the markets, it will be very challenging to achieve this vision.
As Timor-Leste celebrated its newly won independence in 1999, Donna Helena Monteiro bustled around the party making sure everyone at the official ceremony was fed. She’d been selected as the official caterer for the celebration. To maintain her professional reputation, she had to ensure that everything went off without a glitch.

Operating for over thirty years, Donna Helena’s catering business, Pastaleria Malmequer, is an integral part of Timor-Leste identity. Donna Helena pulled off the independence celebration and many other events splendidly, despite many struggles she faces in running her business. Her biggest battle is chasing unpaid bills. Because of the reliance on verbal contracts and the dysfunctional state of the courts in Timor-Leste, Donna Helena spends much of her time seeking funds owed to her through informal channels.

Timor-Leste is the most difficult place in the world to enforce contracts, ranking at number 183 out of 183 economies in the World Bank’s Doing Business annual ranking. Businesses in this young nation have an onerous 51 procedures to follow, a wait of 1,435 days (almost four years), and they have to spend about 163 percent of the claim amount to enforce a contract in court. Donna Helena has embraced these challenges with initiative and determination.

Starting Out  Pride in her country’s people and heritage has been a mark of Donna Helena’s work from the beginning. There are many celebrations in Timor-Leste. Cakes are usually a traditional and indelible part of these. It is this tradition that Donna Helena tapped into to start her catering business in the early 1970s. Donna Helena’s business has catered on hundreds of occasions – births, birthdays, anniversaries and funerals. “There are so many that I forget,” she says.

She started her culinary education when she began working at Hotel Timor in Dili where she learned from the well-known chef Senora Helena. While working at the hotel she also catered for friends and family and slowly became well known for her cooking abilities. After a while, she decided to venture out on her own. However, like so many businesswomen in Timor-Leste, she remained unregistered and operated informally for a while. “There was no need to register, what was the benefit?” she explains. In time, the government started urging her and other small businesses to register, advising her that she would “now need to compete for business.”

Despite the government’s urging, much of the business activity in Timor-Leste remains confined to the informal sector. An estimated 80 percent of the workforce is engaged in family farms, and 33 percent of the population operates entirely outside the money economy. Comprehensive data on informal sector activity is lacking, but the 2004 census notes the existence of 4,413 street and other informal vendors.


Donna Helena has had no formal training in business. As a child, she went to a community school in her village Homé in Los Palos. She speaks the country’s official languages, Tetum and Portuguese, but not English. While the younger generation usually learns English, Donna Helena is like most other older generation, small business owners in Timor-Leste who do not speak the language.

Lack of appropriate education is a major obstacle for many other women entrepreneurs in the country. Only 45 percent of women in Timor-Leste are literate, compared to 54 percent of men. While enrolment levels have equaled out at the primary and secondary levels, there are gender gaps in higher secondary and tertiary education.9

Despite the language and education barriers, Donna Helena has built an excellent reputation over the years. In addition to being the official caterer for the 1999 Independence Day celebrations, she catered for Timor-Leste’s first anniversary as an independent nation. She recounts that as part of the bidding process, the government asked caterers to provide food samples. Donna Helena was happy to oblige. “Even the Ministers tasted my food,” she says. She won that contract, catering for 1,000 people at US$15 per person.

Her catering business now supplies cakes and Timorese, Portuguese, and Indonesian cookies across Timor-Leste. Her main clients include the United Nations, the World Bank, and the Government of Timor-Leste. She recently catered for a 500 person graduation from a college that lasted seven days. She brought eight people from her district and home town Homé in Los Palos to assist her with the preparations. She also often caters for weddings. Her catering products travel internationally, going as far as Bali, Indonesia when Timorese people who live there take her cakes along on flights.

Going for Growth: Obstacles and Opportunities

Donna Helena’s success is remarkable in a country where women’s labor force participation remains weak. According to the 2004 census, men’s labor force participation rates are 69 percent, compared to only 52 percent for women. Women make up only 25 percent of employees in government, non-governmental organizations, and as part of the United Nations. But they make up 52 percent of the self-employed, though their businesses are mostly at the microenterprise level.10

In growing her business, Donna Helena has relied on winning clients through word of mouth and on securing verbal, rather than written, arrangements. She has no dedicated phone line and her family home of over 30 years is her workplace, where she receives family, visitors, and clients. “People know where I live, and Dili is a small place. They just come here if they want me to bake for them,” she says.

Her major business problem is enforcing contracts to ensure she gets paid for her services. In Timor-Leste, contacts and relationships are the main channels used to enforce business deals. Many people lack an understanding about business rights or about structures of financing and invoicing to ease cash flow problems. Combined with an ineffective commercial dispute mechanism, there is little incentive for Donna Helena to enter into formal contracts.

Language barriers prevent written contracts from being used and enforced. Timor-Leste’s native Tetum language is a verbal one and is only beginning to be developed into a written language. Portuguese is the other official language of Timor-Leste. Yet according to the latest census, less than five percent of the Timorese population is proficient in Portuguese. While many people speak Indonesian, it was rejected as an official language after Timor-Leste achieved independence. In February 2004, the Superior Council of Judicial Magistrates adopted the Directive on the Use of Official Languages in the Judicial System which established only Tetum and Portuguese as the languages to be used in court.

Even if Donna Helena did have written contracts worth enforcing, they would likely just be lost in the courts. Seven months is the average time it takes at the first “filing and service” stage of enforcement. Even pending a successful outcome from over three years of trial and judgment, enforcing that judgment in her favor would take another three months. The Dili District Court is overwhelmed by criminal cases and burdensome procedures. Many judges, appointed in earlier times of Portuguese rule, speak Portuguese and the lawyers presenting cases only Tetum or Indonesian. This increases the time, cost and paperwork spent translating between the different sides. The court and enforcement costs (four percent and three and a half percent of the claims respectively) are not as prohibitive as the attorney cost, which constitutes about 156 percent of the claim. Across the East Asia and Pacific region, other businesses experience significantly lower claim costs to enforce a contract.


While this situation is burdensome for all businesses, women suffer disproportionately. There is strong evidence of discriminatory attitudes and practices towards women on the part of judges and other court officials. A study carried out in 2005 found that progress of women-related cases mainly related to gender based violence in courts is extremely slow, and non-existent in many cases. According to this study, only 16 percent of all women-related cases actually proceed to the trial stage.\textsuperscript{11} Alarmed by this situation, a Women’s Justice Unit was established in 2004 to monitor cases and decisions involving women. The unit is now providing legal assistance to women in cases involving domestic and sexual violence, and is monitoring the legal process in the courts for women involving both commercial and criminal cases.

With the formal system ineffective, the traditional ‘adat’ approach is to seek the intervention of a trusted community leader who asks the villagers to congregate together and discuss the issue at hand. However, women are not allowed to join the congregation, unless they need to give evidence as a party to the dispute or as a witness.

Community elders normally decide on a solution and a fee to be paid, and the process concludes with a traditional ceremony. A key challenge is that the traditional system absolves individuals from negotiating a solution to the problem – it is left to a third party to decide.

Fees and the cost of hosting the traditional ceremony make this system of conflict resolution expensive. As a result, a large number of conflicts are not settled at all. Moreover, women are excluded from the process, and they often lack the knowledge that they even have the right to access justice, let alone knowing what their rights are. Given this situation, it is no wonder that Donna Helena prefers verbal contract arrangements. However, clients that come to her through word of mouth do not always pay her bill without reminders. While some do pay within a week or two, others do not pay for up to a few months. She or one of her sons has to go to the clients’ office in Dili to ask them for payment. The bottleneck is often with the finance staff in the departments who are also seeking funds from others to pay their various creditors. If debtors do not pay, she often decides that she will not cater for them in the future.

Knowing someone can greatly influence the speed by which a contractual dispute can be resolved. Donna Helena laughs recounting how the President of Timor-Leste assisted her in the past. He insisted to the government departments that if “they want to keep using Helena’s catering they should go and pay her immediately.” This has helped and often meant immediate down payment of 50 percent of the outstanding amount. Despite such occasional help, issues of cash flow and working capital remain critical for Donna Helena’s small business.

**Next Steps** Donna Helena continues to work from home, on the land and property left to her by her husband who passed away several years ago. She is content there, but would save more time if she or her sons didn’t need to keep chasing after unpaid bills. The cash flow of the business deeply affects how she can provide for her family. She would prefer debtors to pay more promptly, so she could better look after her family, have more time and avoid contract disputes and the courts.

What makes her happy about being in business? “Being able to have my own money and look after those around me,” she says.

Donna Helena, like many women who have been through years of Portuguese and Indonesian rule, the 1999 crisis that led to the country’s independence and the 2006 turmoil in Timor-Leste, are most concerned with their family’s immediate welfare. She is less concerned with growing the business. “I have no plans for the future and am happily looking after the business and my six children, and their grandchildren. The money from Pastaleria Malmequer helps me look after my family.”

Enforcing contracts, in particular payment terms from debtors, has been difficult and time-consuming for Jenny. Debt collection costs, like petrol and phone bills, add up and the process of collecting the debt is exhausting. Jenny keeps all the records and has to remind, and, at times, physically chase after clients to get them to pay. Often they tell her to come back on another day. She admits that it is an uncomfortable feeling having to chase people for the money they owe her.

Starting Out

In Vanuatu, many women like Jenny face a range of issues when starting a business. The regulations and licensing to start a business, the constraints in employing workers, operating the business on registered property, and gaining access to finance are just a few of these.

Starting a business in Vanuatu involves eight procedures, takes 39 days and costs 42 percent of income per capita, ranking it 110 out of 183 economies on the ease of starting a business in the World Bank Group’s Doing Business 2010 report. Women often have less contacts or familiarity with government or financial institutions’ processes. Unlike their male counterparts, most women lack their own land to use for the business. In Jenny’s case, she feels fortunate in her business to have had the support of her husband in all her dealings.

In 2000, Jenny and her husband bought a nursery called Mele Outdoor Culture Centre & Outdoor Reserve and Nursery. Through their hard work they transformed the reserve into a historical, documented trail through Vanuatu’s history, people, culture, and language. Spanning 11 hectares, the winding garden property was christened The Secret Garden. As one customer said to her of the name Secret Garden, “You never know what you’re going to find! It even has snakes and lizards.”

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are heated over a fire and placed in a pot together with banana, kasava pudding, pig, chicken, and vegetables to cook under the ground. Kava, the traditional drink made out of the pepper root, is passed around in a coconut shell while the string band plays local songs. “By the end of the night everyone ends up dancing around the fire,” Jenny says, laughing.

Prior to opening The Secret Garden, Jenny worked at a desk job in a bank. Happy to leave that behind her, she started work on the business in 2003 slowly renovating and building the business up. Getting her hands dirty was her first lesson. After working for so long in a bank, she couldn’t even dig the ground well.

“After sitting at a computer for 15 years I didn’t initially feel comfortable in the garden,” she says. “But I said to myself – you have to learn to do this because it’s your future.”

Jenny set the business up as a sole trader – split equally under both her and her husband’s names. But the business is fully run by Jenny now. Handling money is her responsibility, as is paying for business licences. Initially, she paid a license fee of 20,000VT and registered the business in the Shefa Province. Annually, she also pays a fee for Public Liability Insurance of around 70,000VT; this insurance is important, in particular when she is serving food to visitors from the international cruise ships.

Tour operators in Port Vila are her main clients. Every day, four to five operators send clients to her. The operators book via wholesalers. This system suits Jenny as she has no interest going direct to the visitors, preferring to concentrate on the core business. Most of the visitors to the cafe are from Australia, New Zealand, the Pacific, and the United States.

Cruise ships sailing through offer her great opportunities. “Whenever a cruise ship comes, we have a tour of 60–80 people coming from the boat,” she says.

**Going for Growth: Obstacles and Opportunities**

While Jenny admits to not having too many problems with the business, she does grapple with access to finance, employing workers, and enforcing contracts.

When she first started the business, Jenny had to get a loan from the bank. An overdraft from the bank helped her through the first year of business. The loan was for 250,000VT. Not wanting to be plagued by debt, Jenny worked hard and paid the loan off in six months despite having the full year to pay it off.

Since then, she has acquired another loan of 600,000VT to buy machines to make her own souvenirs to sell to visitors. She also prints T-shirts and makes small pictures of the garden as souvenirs for visitors to buy.

Generally she knows that she undercharges on admission to the garden, which is priced at 500VT per person. “I am the cheapest tourist attraction in town,” she says. “I’m sure tour operators probably make a big mark-up on the cost.”

Due to annual arrangements with tour operator businesses, Jenny has to fix her price. To put her prices up for the next year she has to wait until May. She maintains that quite a few tour groups come through, including off the cruise ships, which made it worthwhile for her business.

In all, seven staff members support the business. They include a house girl, two handymen, some guides, gardeners, and other general staff members for the cafe. Staff members receive the minimum wage while also being paid overtime. Even though The Secret Garden is open every day of the week, staff members either work Monday to Friday or Saturday to Sunday. If they work longer, Jenny pays them overtime. Jenny says, “Staff members often get tired of working and doing the same job.” Her solution has been to give staff member job variety, which she maintains is good for her as well as them.

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An important part of doing business is building up trust with the tour operators she works with, Jenny says. In the
past, Jenny has found that operators with less than two years experience have proven difficult to deal with. A few years ago one of the new tour operators sent a small group of people to her, which added up to 5,000VT. Payment, however, only arrived two months later after her constant follow-up with the client.

Since then, she has firmed up her arrangement with the established tour operators – they agree to be her seller for one year and she pays monthly fees to be in their brochure.

On only one occasion was there any potential dispute. The operator booked for 80 people for Island Night, but only 50 people came. She told them, “I don’t care – my staff are working hard, and you have to pay for full 80 people.” In the end, she received the full payment.

Mostly the operators pay by cheque at the end of every month. If they can’t afford it – they ask her if she can hold on for another month, which she says it often okay. As long as they are honest with her and they pay on time, she has no issues.

Next Steps Jenny’s wish is for all visitors to Vanuatu to know about the country - its history, identity, and who the Ni-Vanuatu people are. She would like people to see the cafe as a place of learning – where visitors can look at the early black and white photos depicting indigenous life that hang on the thatched walls and read the detailed explanations about traditional tapa cloths.

“When they walk out, whether after 15 minutes or 1.5 hours, they should know something about Vanuatu,” she says.

To further expand her business, Jenny is planning to build a bungalow to accommodate guests. Moving her jungle cafe, called ‘Jenny’s Joint’, from the back of the garden to in front of the swimming pool and developing a website for business are both on the agenda.

“I want to invest in the business. I want my cafe shop near the pool and I want to increase the bookings to the Island Night,” she says. “I want to build huts, so that if it is raining people can escape the rain and sit under the huts and feel good.”

As a woman in business, Jenny does not see that she is discriminated against. She has not experienced any verbal abuse – if they did she says she would stand up for herself. “I’m a woman, I can do it!” she exclaims. “I try to have a strong heart. When I first began the business I was a bit nervous to go into an office to talk about the business license. But now I know I can do it. As a woman in business, I feel proud to be a woman - we care for the business and we want to do it right.”
By the time she was ready to leave Julie had already built a good relationship with many of her clients at Blums – a practice she continued when starting her own business. The early days however were not without trial. Recalling how busy she was when starting out on her own, she muses, “I finished at Blums on the Friday and started my business on the Monday.” Whenever potential clients contact her she is always straightforward with them, explaining that Blums also offer a similar service. Clients appreciate her approach, and it is one way she retains clients such as the Australian and New Zealand High Commissions, and other commercial firms.

Before she started Premiere, Julie wanted to buy and build on some government land out near Henderson Airport, as the premises for the business. It had already been surveyed, and Julie applied as part of the normal process to Department of Lands. She followed up with the Department regularly, but in the end they gave it to a bigger business. Julie attributes this decision to being a woman. Furthermore, she says, “Maybe also they thought that as I had a new business, I wouldn’t be able to acquire the capital to get and keep the business going or to finance the cost of building premises on the land.”

Accessing land is a challenge in Solomon Islands. A large portion of the land within the country is under customary title. Honiara and other provincial centers are owned by the government in ‘perpetuity’ yet land can be purchased in the form of ‘fixed term estates.’ Owners of ‘fixed term estates’ can then lease this land out to others, which has created a private property transfer market.

Government approval is required for all land transactions. Under the Land and Titles Act the Commissioner of Lands’ approval is needed for each transfer of a lease through a letter of consent and once these titles expire, approval from the Commissioner of Lands is required again.

Going for Growth: Obstacles and Opportunities

Luckily, through her real estate contacts, Julie was later able to find some customary land with a perpetual title that she made a successful bid on. However, her case shows that without proper connections resolving these issues is rarely easy.
Vavilyn Brook and Loretta Rembi understand the struggle that small, craft based industries face in relation to land issues. The women sell handicrafts, including traditional mats, woven hats, and bilum bags (small, string bags) from under a tree in central Honiara. The location and women’s set-up serves as something of a makeshift market. The tree is surrounded by mainly craft makers and on any given day there are dozens of brightly colored mats, hats and bilum, or traditional, bags hanging for sale flying from its branches. Known to everyone as ‘The Bilum Tree,’ this provides an informal and recognizable place for the craft sellers to congregate.

The two women, originally from Morovo Lagoon but now based in Honiara, are both members of the Kalala Women’s Association. In 2004, Vavilyn and Loretta, along with many others, used to sell their handicrafts at the Honiara craft market every Sunday. Like the ‘Bilum Tree’ there was no formal seating but there was thick grass and essential shade from scattered trees that made the market a comfortable place from which to work.

In 2007, this arrangement changed without warning. “Due to other food vendors wanting to sell at craft markets – against Council regulations – the local Council decided to remove all of us,” says Vavilyn. The women selling handicrafts were given three weeks notice to leave. Many of them were quite literally facing the prospect of losing their only source of income.

Vavilyn was left with little other option but to plead with the Honiara City Council. She wrote a letter on behalf of the women and, as she was aware of the problems besetting businesses throughout Honiara in relation to land, Vavilyn sent it not only to Honiara city Council but to the Central Police, the Tourism Department, and the Museum in an effort to avoid the many potential problems. The letter asked that the people making and selling handicrafts be able to stay outside the fenced grounds of the Sunday craft market, next to the road, and under what would soon become known as ‘the Bilum Tree.’

The Council approved the application and while the women have no seating or proper facilities – catching a bus home to use a bathroom throughout the day – the women pay no rent and have remained undisturbed for two years.

Next Steps Despite the difficulties Julie faces in her real estate business, she continues to encourage Solomon Islands’ women to enter business for themselves. She admits there can be difficult times, “It’s hard,” she says. “But if I can take the risk, anybody can.”

Overall, for business women, Julie thinks financial management training and financial planning skills are needed. Even for her, she believes this would be helpful, particularly if aligned to personal and business goals.

Some women have succeeded with few connections and no finances, such as Vavilyn and Loretta, and some are still struggling to secure land that will enable crucial expansion, but one thing remains clear, land issues are a constant problem and an inhibitor for women doing business throughout Solomon Islands.
women entering business. For many households in Tonga, regular payments provide security. However, the system also places particular expectations on women. Rather than finding work in the formal sector, women are expected to spend their time fulfilling traditional roles. Consequently, women participate less in commerce, and therefore have less of an understanding about how to access finance or start a business. Indeed, accessing credit is one of Tonga’s worst ranking indicators, being listed at 109 out of 181 global economies.

Starting Out

Robina’s first foray into business came by helping her family sell vegetables, mostly squashes. After suffering huge losses the business failed and her parents moved to New Zealand. With little income or family support, Robina knew that, as a single woman, she needed a plan to take care of herself. Her father suggested that she start a Western Union branch in Tonga, which was certainly an innovative idea at the time.

Robina’s first obstacle was acquiring financing for her business; specifically, she needed $16,000 Tongan Pa’anga to begin operations. Pounding the pavement, she went with her father from bank office to bank office asking for a loan. At the time, no one had ever heard of Western Union and selling the concept and viability of the enterprise was a real challenge. Ultimately, ANZ gave her a seed loan. Her father and his business partner registered the business on 8 December 1994 with Robina listed as its CEO.

Armed with basic equipment and support—one assistant and a desk fashioned from two standards with a plank of wood over the top—Robina was ready to open her doors. Due to time constraints which only allowed for a crash course in the Western Union service, Robina recalls her first customer heading toward the front door. “My assistant and I were so overwhelmed, we both rushed for the back room!”

However, with a focused commitment and a passion for their people, they persevered. Although Robina admits that from the inception of the business, no one including herself, had any idea about how big the business would grow… In fact her initial aspirations were simple, “...
Economic Opportunities for Women in the Pacific

Going for Growth: Obstacles and Opportunities
From the outset Robina worked with Western Union to achieve a mutually acceptable solution that met both local customer needs and Western Union’s corporate requirements. “Tongans are a proud people and our predominantly ‘grass roots’ customer base was no different. We committed to tailoring a customer service experience that would be enjoyable and enable every customer to maintain their dignity. This prompted us to offer to fill in the Western Union forms for our customers, many of whom found the exercise daunting because the forms were in English. This gesture instantly locked in loyalties. Western Union’s policy holds that customers must complete their own forms when applying to transfer or collect money. In Tonga this system simply did not work. We believe we are the only country in the world to be given Western Union authorization to offer this practice as part of our standard service.

Customer identification was also another challenge. In Tonga many people do not have any form of official government issued identification. Such official identification is an international Western Union requirement for staff to verify the identity of the receiver prior to the payment of their money.

Until the beginning of 2007 customers could be verified by government issued identification, such as passport, drivers license or birth certificate. If these forms of identification were not available then it was acceptable for police officers or civil servants to witness for the customer at the time.

However, when the Anti-Money Laundering Policy was introduced, specific identification requirements were stipulated that many of Robina’s customers could not meet. Robina felt the close customer bond that she and her staff had built and nurtured over the years was being compromised. Constantly asking customers for identification in compliance with the legislation naturally upset them as this was something they could not provide.

Robina says “We immediately proceeded to work together with Western Union Headquarters to identify a viable solution that would continue to protect both the customer and our business. This collaboration resulted in the creation of a Customer Identification Card (CIC) to be issued to any customer who did not have an acceptable form of identification. This form of identification was well received by customers, Western Union, and the National Reserve Bank.”

“Sometimes,” she says, “the CIC is the only form of ID these people have.” The lack of official identification is also a major obstacle for customers, particularly women, to access finance from other financial institutions.

Robina’s faith and determination has made the Money Transfer business a success story. Success has enabled the company to expand the business further to include Commercial Property, Finance and Insurance, and a travel business incorporating Avis Rentals and Fedex Couriers.

Robina embarked on opening her local eatery, Café Escape, in April 2003. Robina knew what she wanted from the beginning. She says, “I wanted something up-market that Nuku’alofa didn’t have for tourists and locals alike. For those locals who do not have the opportunity to travel overseas and experience an eatery of this calibre, the experience of Cafe Escape should be memorable.”

Following her instincts proved to be another path to success. Today, the café, which seats 82 indoors and 24 outdoors, is one of the liveliest places to be in the capital “Café Escape has now taken on a life of its own” she says. The café has recently expanded its operations to include a Tourist & Business Centre which showcases a Tongan Fine Art Gallery.

Staffing at Café Escape is a constant challenge. Every other eatery on the island is owner operated. Initially, hiring a manager proved difficult, but as luck would have it, prior to opening in April 2003, an Australian woman whose husband was with the Australian Defense offered her services as Manager. She was a qualified Home Economist and had previous experience in café operations.
Today her manager is a Tongan woman who oversees the day to day operations at Escape, which includes a catering service. The manager was the former Cook/Caterer at the New Zealand High Commission, and from 1992 to 1996 she was responsible for the catering at the Tongan Embassy in London, England. Robina works closely with her to offer guidance and support, and leads out with the weekly staff meetings.

Most of her staff are early school leavers with a lot of potential, and who are keen to earn an income. The cooks are exceptional, and have all learned on the job, tasked first with washing dishes. Promotion can come quickly with the right attitude and if the staff apply themselves. “For me it’s about making a difference in Tonga, everyone has an opportunity to contribute in some way.”

Next Steps In 1997, Robina Nakao was awarded the Western Union International Marketing Award for ‘Most Creative’ in Biarritz, France. In 1999, Fund Management Ltd was recognized by Western Union for ‘Outstanding Performance’ in Hong Kong.

In 2000, Fund Management Ltd was awarded ‘Regional Agent of the Year’ in Cannes, France. Robina credits her significant achievements to God and her marketing and people skills. “I have a passion for people and I enjoy putting it into the business,” she says.

From 1994 to 1999, cultivating the talents of her all female staff was a core part of her business. The first male recruit was in 2000. Robina says “This was not a deliberate strategy, but a reality where the women consistently interviewed better, and were ultimately the best candidates for the job.” Robina says this was also reflected in their consistent high performance in the workplace.

Robina believes that if other women are encouraged and supported by their family and friends, provided finance, and shared her passion for “making a difference”, they too could have their own success stories.
Lee to undertake while maintaining that they need to change the law.

Another obstacle Lee faces in doing business is that Lee is fixed into a two-year business visa, as she is still a citizen of New Zealand. “It is very difficult to run a business on a two-year visa,” she says. “To get a longer visa there needs to be a change in legislation.”

A Foreign Investment Certificate is required by those that live outside Tonga. Lee and some of the long term business people in Tonga, because of the wording of the Foreign Investment Act, feel they do not come under this Act, and they are waiting for this to be clarified.

Lee and her husband rent their business property on a monthly basis. “No foreigner is able to buy land, only lease it, but often where you want to locate and run your business is not available for long term lease,” Lee says.

“In running a business in Tonga, I meet with more problems being a foreigner than being a woman,” Lee admits. “You do not get rich in Tonga, we are only making enough money to pay the bills and the staff. However, Tonga is our home, and we are very committed to making our business work here.”
I could do without having to work for someone else. So we started Sandollars," Gaetane explains. As a single mother of seven children with limited employment prospects, starting a family business seemed the best option.

Gaetane, who co-owns the company with her daughter Andree, started her venture in their family kitchen, armed with enthusiasm, a couple of pots, and a good sense of smell. The initial idea was to produce locally manufactured soap using natural ingredients, and Sandollars at first sold soap and handicrafts. Their first order of soap sold out immediately. Demand for the product grew so fast that they had trouble meeting orders. The family formed Pure Fiji in 2000 as the export arm of Sandollars.

**Exports in the tiny island nation of Fiji are highly dependent on international trade for business survival. Procedures are costly and cumbersome making it tough to compete, especially for women.**

Fiji-based exporter Gaetane Austin pays in the range of US$420 for documentation and port charges and US$4,629 per container to ship goods abroad. The process takes 24 days and requires exporters to submit an average of 13 documents.

Gaetane Austin, the founder of Pure Fiji, would like to see procedures streamlined. Since starting out just a decade ago Pure Fiji is today one of Fiji's most recognized exporters. The company produces three brands of face and body care products – Reniu, Mana’ia and Pure Fiji. After being featured in the Emmy and Golden Globes gift baskets, the products have become a hit with Hollywood names such as Tom Cruise.

This success belies the company’s humble beginnings. When Gaetane’s husband passed away she was suddenly left with little means to raise the two youngest of her seven children. “They say necessity is the mother of invention. I had to find a way of creating a living. It was a question of survival, which is a powerful motivation. I didn’t want to get into a situation where I would not be able to keep my family’s home.” Given the tiny local market in Fiji, Gaetane realized she needed to focus on exporting and has had to navigate Fiji’s cumbersome customs procedures to ensure business success.

**Starting Out** Pacific Islanders have long relied on coconut oil for their hair and skin regimens, usually sold in plastic bottles at local island markets. It is this tradition that Gaetane and her daughter Andree decided to tap into. “We’re women and we like nice smells. We thought ‘Aha!’”

Their ‘aha moment’ led to a new business venture, which was registered as Sandollars in 1995. “I had no money. I had to do something and I was trying to think of something

**Pure Gold**

**Gaetane Austin**

**Business Name:** Pure Fiji  
**Country:** Fiji

Going for Growth: Obstacles and Opportunities

As Fiji’s population is less than a million, Gaetane quickly outgrew the local market and set her sights on exporting to ensure business growth. At a time when garment and sugar exports have been declining, Pure Fiji has emerged as one of Fiji’s export success stories. Similar to FijiWater, which has used savvy product placement and branding to gain market share, Pure Fiji is helping to build a positive international image for Fiji as a pristine product source.

Founded during a difficult period in Fiji’s history at the time of the military coup in 2000, Pure Fiji still managed to achieve success by branding itself through its country’s image. “Fiji branding is very important to us,” says
Economic Opportunities for Women in the Pacific

Gaetane. “I think the products have a natural and fresh look that is immediately associated with the tropical South Pacific nation of Fiji.” About 75 percent of Pure Fiji’s 55 employees are women and the company has helped create income for an additional 500 people in rural areas through its handmade paper project. Remembering her own experience, Gaetane is particularly pleased that she has been able to create livelihoods for widows in the villages.

To get her product to customers, Gaetane uses air freight and sea shipments. The company started air freighting their products to the United States after attending a seminar by DHL on potential cost-saving benefits. Pure Fiji is also shipping a significant amount of their product by sea via 40 foot or 20 foot containers, using air freight for small or emergency orders. Fiji is ranked at a low 116 in the Trading Across Borders indicator in Doing Business 2010. Exporting takes 24 days and costs about US$654 per container. “These costs are high and it is difficult to add this onto the freight costs and the cost of goods,” says Gaetane.

A 2003 small business survey for Fiji found that customs regulations were the greatest area of concern among regulatory and administrative obstacles for the businesses surveyed, and that indigenous firms were even more likely to rate customs regulations as a major or severe obstacle. Women’s businesses in Fiji are less likely to export, and while this may be partly due to the sectors they focus on, the high costs of the process may also be a deterrent. Since a high 27 percent of firms in Fiji are exporters, reducing the costs associated with the process should be a priority.

Pure Fiji’s beautiful product containers have to be imported from abroad, tying up capital and adding to production costs. According to Gaetane, “All our product containers have to be imported as there are no local PET (Polyethylene Terephthalate) manufacturers. We have a variety of shapes and sizes, which further compounds the expense of importing. All our laminated labels have to be imported. There are no facilities for them to be manufactured locally. It does tie up our capital as we have to order large quantities, usually a 40 foot container per consignment.”

Currently Pure Fiji exports to the United States under the Generalized System of Preferences, which allows the company to export to the American market tax-free. The arrangement is up for renewal in 2009, casting uncertainty on some of its future operations, though the company’s focus is the high-end market where it can command higher prices.

Given the high costs associated with exporting, it made sense for Pure Fiji to focus on the upscale market to differentiate itself as well as command higher prices for its products that can absorb the high costs of trading across borders in Fiji. According to Gaetane, “The exclusiveness of the market has been an essential element in how the products have been produced, priced, and marketed. That is the best niche for us.” Pure Fiji works through an extensive network of distributors, focusing mainly on exclusive spas.

Lack of appropriate skills is an issue in the beauty industry. Without an adequately skilled chemist in Fiji, Pure Fiji had to employ a chemist from overseas who comes to Fiji for a few weeks each year. Factory workers tend to be unskilled and come from jobs unrelated to the cosmetics industry.

Yet being able to increase income and empowerment for women in rural areas is a particular source of pride for Pure Fiji. Village communities that supply raw materials such as

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Communities have used their new income to purchase water tanks, pay for school fees, provide a more balanced diet, and help strengthen children’s health. The papermaking village recently opened a library, to which the Austin family donated desks and chairs. The company also funds scholarships for some of the village children. This commitment to social responsibility emulates companies such as the Body Shop, which provides quality beauty products while benefiting local communities.

As a result of this work, Gaetane and Andree have become role models in a country where women make up only 19 percent of registered businesses, a low percentage compared to regional averages. According to Caz Tebbutt Dennis, the President of the Fiji Australia Business Council, female businesses in Fiji tend to be smaller and younger than male owned businesses, are less likely to export and have lower revenues. One persistent barrier is traditional cultural norms that cast women in support rather than lead roles in business. “To this day I have people coming here asking to speak to my husband. It’s a deeply ingrained issue,” says Gaetane.

Next Steps Pure Fiji aims to continue as a community-oriented family business. Despite numerous awards and public recognition, Gaetane does not have plans to significantly expand. Pure Fiji received an offer from a big American supermarket to sell their products, but after much soul searching turned it down. “It was an amazing opportunity, so we sat down as a family to discuss it. We ended up saying no because we thought that would destroy our soul,” says Gaetane. “We’d be so busy feeding the hungry money monster that we could lose everything. We also derive much satisfaction from developing products for special customers and different markets, and this attention to detail and dedication to smaller customers would be lost.”

and the company has helped create income for an additional 500 people in rural areas through its handmade paper project. The paper making project is run almost entirely by women, many of whom are widows like Gaetane, providing them not only with income but also with greater self-confidence. Remembering her own experience, Gaetane is particularly pleased that she has been able to create livelihoods for widows in the villages.
Economic Opportunities for Women in the Pacific

Employing more women in her all-women business far more difficult.

Starting Out  Esline’s road into the laundromat business was an unconventional one. After working in Australia as an accountant, Vanuatu-born Esline decided to return to her home country in 2006 with her engineer-trained husband to start her own business.

Like many entrepreneurs before her, Esline’s willingness to start a business originated from her desire not to work for someone else. Drawing upon her strongest skills, the accountant opened up the company EzyBusiness Accounts. However, an additional opportunity soon arose that she did not want to pass by.

“EzyBusiness Accounts was still very new when I saw the laundromat business for sale,” Esline says. “I bought it because I wanted to run a practical business, and also because I thought that, as my husband is a very handy man, he would be able to maintain the equipment.” In December of 2006, Esline bought and opened up EzyWash Laundromat, while still operating her accounting business.

Funding the start-up was not easy. In order to buy the business she had found that the only good choice was to use her savings. “I wanted to get a loan but the bank fees were ridiculous. So I really dug into my savings. It helped that my husband was working too,” she says.

She pays annual license fees of 20,000VT for her business licence to the Rates and Tax Department. She admits that since this rate is for Ni-Vanuatu, it is not a lot of money compared to the fees for expatriate-owned businesses that are required to pay almost 10 times this amount. She pays this in addition to the annual re-registration fee of 5,000VT for the business name to the Financial Services Commission. As director, she has structured the business as a sole trader.

The early days of the business proved challenging. When Esline first bought the business it had been out of service for some time. Two rusty machines were replaced with new ones, and she also purchased a couple of flat irons.

Today, EzyWash has 12 industrial machines that service the laundry from local restaurants and resorts. Esline says, “If it

The whirling sound of a washing machine is music to Esline Turner’s ears. This laundromat operator owns five washing machines and seven dryers, all of which are used to service her clients’ laundry loads. While running her active small business, Esline’s most pressing concerns are practical ones – machine maintenance and upkeep and employee retention.

The cost and required time for installation and repair of washing machines are problematic for Esline and often make it difficult for her to keep business running smoothly; the machines, spare parts, and even expertise are usually imported. Without readily available technical expertise to repair the machines, much of her equipment lies idle for months waiting for service.

Like many other small business owners, Esline also relies heavily on her three staff members – all females, including the driver. While for now she can still provide for all of her workers, she is concerned about impending new government legislation to increase maternity leave provisions. For Esline, this would make the task of

Washing Women

Esline Turner

Business Name: EzyWash Laundromat
Country: Vanuatu

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A bigger machine she bought from Australia – brand new – wasn’t installed properly either. “So for two years I haven’t been able to use it. I even went to Australia and met with the supplier. He spoke directly with my husband to coordinate the set-up, but it’s still not working.”

She has also bought a roller machine second hand, “but there is no backup service and it is broken. Nobody in Port Vila can provide that service.”

Nadine Haines

Business Name: Air and Ice Solutions
Country: Vanuatu

Like Esline, Nadine Haines key challenges have been the technical aspects of her business, Air and Ice Solutions, and employing workers.

Reflecting on her first few days in the air-conditioning business, Nadine Haines admits that she knew little about running a business on her own. “I started with nothing. I didn’t know anything about air conditioning,” she says. “Now, being my own boss, I do everything by myself – all quotations, marketing, invoicing, and managing the boys. My business handles three to five jobs per day. It is quite a heavy workload.”

Nadine Haines established Air and Ice Solutions, an air-conditioning, refrigeration and electrical firm, in June 2006. Through this business, Nadine provides installation, breakdown repair and servicing of air conditioners, refrigeration and electrical services. Her five employees are mostly electricians servicing a range of different clients, including a 12-month servicing contract with Iririki Island Resort.

Nadine has made a conscious decision to only hire Ni-Vanuatu staff and has been in contact with some of the local training providers to ensure that she can tap into their pool of talent. In Port Vila there are 12 other firms in the same market, making it very competitive.
Economic Opportunities for Women in the Pacific

In addition to these challenges, Esline faces the issue of retaining workers.

“IT’s a big challenge,” she says. “The other firms are also composed of all men – I’m in a man’s world.”

Traditional stereotypes of women’s roles prevail, and the competition against the men for business is fierce. “It is hard as a woman working with only men,” she says. “Especially in Vanuatu, people think a wife should be at home taking care of the kids, cooking, and cleaning. I’m lucky to have a husband who supports me.”

Nadine knew it was unorthodox to work in the technical, very male-dominated area, but she knew a good electrician from her former business who was happy to work with her.

“I also realized that the market for air conditioners in Port Vila is growing,” she says. “Many more people are moving here, including expats, and they all need air conditioning.”

Along the way, Nadine has learned several lessons. To keep her staff members happy, she pays them well above the minimum wage. However, she realizes that this is an unsustainable practice in the long term. “Increasing pay all the time is not a good solution. In the long term I’ll just run out of money,” she says.

In the past she was also providing lunch for them, but they didn’t appreciate her efforts so she stopped providing lunches. At the end of every year she pays for their holiday and provides any severance pay. “I’m not left with much money at the end of the year,” she says, “but I try to keep them happy.”

With the recent amendment to the Employment Act being passed by the national parliament, Nadine is now faced with new challenges of sustaining her business while meeting the new requirements of this amendment. “It is very much skewed towards the employees and means that I have to review my employee’s remuneration packages and other entitlements.” However, Nadine goes on to say that “I will not be deterred by this and will do my best to keep persevering with my business while contributing to employment opportunities for qualified Ni-Vanuatu.”

Many businesses, Esline believes, will soon find it harder to employ women, especially in the small business sector where many women are currently employed. With the government set to introduce increased long service, severance, and maternity leave provisions, some businesses may find this increase unaffordable.
The current maternity leave provisions in Vanuatu are three and a half months’ pay at half wages. The government is proposing to increase the provision to 3 months’ pay at full wages – doubling the cost to employers in Vanuatu.

Eline says she is lucky, “I have no problem with maternity leave entitlement at the moment. The three ladies I am employing have all finished having their families.”

However, another government decision that could impact Eline includes the proposal for long service/severance pay after 10 years, with the expectation of introducing it at six months full pay.

Overall, Eline finds that there is no discrimination against her as a woman running the business. Also, she says, “I feel lucky that the women who work for me are not subject to domestic violence in the home. They have families and husbands who are supportive of them working here.”

**Next Steps** Eline’s goal is to improve services at EzyWash Laundromat. She achieved her 2008 goal of replacing the older machines with new ones. Today, all the old washing machines have been replaced with new ones and full time employees have increased to four plus three casual staff. The roller machine is now installed by her husband and in good operation. For 2010, Eline aims to install new machines and tidy up the business again. “There is always painting that needs to be done, because with the dryers on, the humidity puts significant wear on the paint.”

While day-to-day distractions will always be present for Eline, there is one goal she keeps fresh in her mind. Keeping an eye on her main competition, Eline says, “I’m aiming to keep it [EzyWash Laundromat] as the preferred laundry service of Port Vila.”
Joyce is a university graduate. In 2007, she graduated the University of South Pacific with a Bachelor of Arts and Tourism and a Certificate in Tourism Studies from New Zealand. One of Joyce’s key employees, Alexandria Hilly, gained a Bachelor of Hotel and Tourism Management in Australia and Diploma in Hospitality Management from TAFE Queensland. Struggling to find employment when she returned to the Solomon Islands with her new qualifications, Joyce decided to start her own tourism and hospitality training business, Solomon Host.

In trying to facilitate deals with new clients, Joyce finds that she and her employees are often asked for their credentials. While people do not say it to their faces, Joyce knows that her business and its employees are perceived as young and inexperienced. Joyce reports that female clients are often more harsh than men.

Despite already being well qualified, in 2008, Joyce organized for an Australian Business Volunteer to come to the Solomon Islands and conduct a Training of Trainers (ToT) course with them, so they are certified trainers. This means that Joyce and her employees are all well qualified, and are also slowly gaining the valuable experience required to change the perspectives of prospective clients.

Starting Out. Joyce Maetola registered Solomon Host, a tourism and hospitality training business, in July 2007 as a sole trader business. She paid SBD200 (US$25). Joyce and a senior colleague at Solomon Host, Alexandria Hilly, had both gained Degrees in Tourism and Hospitality Management overseas, and returned to Solomon Islands, but struggled to find a job. Their idea was that Solomon Host would help to raise the bar on industry services in Solomon Islands.

In mid 2008 Solomon Host secured a contract to implement the National Training Program for the Department of Tourism – they have now completed training for operators in four provinces. These have included three courses: an introduction to tourism and hospitality (industry expectations, services and standards), housekeeping services, and food and beverage.

They find their potential clients – hotels, restaurants, caterers and clubs - do not come forward for training and Solomon Host need to be quite proactive. However, there is not a large incentive for the clients to raise their standards.

Solomon Host now provides training, specializing in the Meetings Incentives Conventions and Events (MICE) sub-industry, managing contracts (for private sector or government), and handling promotions. For example, Solomon Host recently trained waiting/drinks staff for events and managed an event with delegates from seven different countries, including all the in-country logistics. They are also doing promotions in the form of production for TV ads, brochures, banners, posters. AusAID normally go to Digi-Graphics, a large Chinese and Solomon Islands-owned firm in Honiara, but have now given a direct contract to Solomon Host to do artwork, graphics, and design for some of their work. Solomon Host sometimes sub-contracts some aspects to Digi-Graphics.
that there is a cultural mindset in the Solomon Islands that no funding from key agencies or donors. She also says that size is a key challenge as a small business. She gains Solomon Host now has four staff, all female. Joyce says Joyce and Alexandria. Training Australia (TTA). This will take 1.5 to 2 years for becoming fully accredited tourism trainers through Tourism University, Dr Ngaire Douglas, to design their own manuals. Their dream is to acquire land in Honiara and start a business, Joyce will also bring success to the micro-entrepreneurs of Renbell. With her experience in overcoming adversity to grow the group and they are in the process of registering. Joyce also says, “It is hard to work with women in the country. There is a gap between older women and younger women. And also a difference in perception – if you are a man, people will ask if you are qualified in a certain area, but, often, as a women, they ask instead, what church do you go to?”

Going for Growth: Obstacles and Opportunities

One of Solomon Host’s key expenses is rent, around SBD1, 000 (US$127) per month. They had been located in a small office in another part of town which they shared and were keen to locate a larger office; more centrally located in Point Cruz, central Honiara.

Joyce applied for an office space in NPF Plaza in late 2007, and finally in October 2008 they secured the premises. After the former tenants were robbed and decided to leave the lease, Joyce had run to the Property Manager for NPF Plaza and begged. They gained a 12 month lease. In 2008 the rental cost was SBD2, 800 (US$355) per month, but in February 2009 the rent was increased to SBD3, 500 (US$444) per month (excluding electricity, internet, phone). It seems that the rent may increase every four months. Each month, Solomon Host pays around SBD4, 000 – 5,000 (US$508 – US$634) in operational costs.

They also have an arrangement with the nearby Small Business Enterprise Centre (SBEC), to lease their rooms for any training functions, at a cost of SBD250 (US$32) per day.

Their dream is to acquire land in Honiara and start a training school there alongside the Solomon Host office, as the Solomon Islands College of Higher Education (SICHE) does not provide tourism training. The key challenge will be to go through accreditation processes with the Ministry of Education in Solomon Islands. However, the Ministry does not have a framework in place. That is why Solomon Host is assisting – they are drawing curriculum and course content from Joyce and Alexandrea’s own studies, information from the south-pacific.travel.com, and a lecturer at James Cook University, Dr Ngaire Douglas, to design their own manuals.

In the meantime, they are starting down the track of becoming fully accredited tourism trainers through Tourism Training Australia (TTA). This will take 1.5 to 2 years for Joyce and Alexandrea.

Solomon Host now has four staff, all female. Joyce says that size is a key challenge as a small business. She gains no funding from key agencies or donors. She also says that there is a cultural mindset in the Solomon Islands that women can’t do everything. “It has always been men, men, men,” she says. After having come through her first year of business, Joyce’s advice to other business women is that “you just have to be smart and take advantage of opportunities. You can do anything if you have the support of good friends.”

Joyce says there are many programs for women in the public service – there is actually a very small space for actual women in business. Even as a woman in Parliament or the senior public service, you can go to Canberra or get sponsored for trainings. There often seem to be opportunities for those women to mentor each other and provide practical skills.

Joyce also says, “It is hard to work with women in the country. There is a gap between older women and younger women. And also a difference in perception – if you are a man, people will ask if you are qualified in a certain area, but, often, as a women, they ask instead, what church do you go to?”

Next Steps Joyce’s goal is to have a shared profit arrangement in the business between the four principals, rather than just giving salaries to staff. Joyce has approached Alexandria (the main hospitality trainer), Jessie (sales and marketing) and Duane (production) with this concept. They are receptive to it, but just need to grow the business larger and gain more sales before they do this.

In October 2008 Joyce became the Secretary of the Solomon Islands Tourism Industry Association, and in February 2009 Joyce was elected as the in-coming President of the Solomon Islands Women in Business Association. Through involvement with such industry associations, Joyce hopes to continue to build her business profile in the community, and that the constant questions on her credentials and experience will be appeased.

In addition, due to a strong sense of corporate social responsibility, Joyce has also taken on a role as Secretary of the Renbell Cultural Association, where the members (both men and women) weave bags and carve. She has gained the services of a Lawyer to draft a constitution for the group and they are in the process of registering. Joyce is helping this group to market their handicrafts overseas. With her experience in overcoming adversity to grow a business, Joyce will also bring success to the micro-entrepreneurs of Renbell.
Economic Opportunities for Women in the Pacific

Starting Out Dhan married her husband Bhagwan upon leaving school at form 4 level in 1973. Both Dhan and Bhagwan were born in Fiji, but their parents all come from Gujarat state in India. Many of Fiji’s Indo-Fijians that are engaged in commerce are from the state of Gujarat. Husband and wife comment that in Gujarat, even today, mostly men own businesses there.

Dhan reflects on the day after her marriage. “I instantly had to take on a role in the family business and became a working housewife. I started work in Suva Electric Laundry as a coordinator for collection and delivery of linen, then later moved on to training and machine repairs… I ended up being in the laundry business for 14 years.” Dhan herself didn’t receive pay for 10 years. In her first year of receiving a wage she was given $20 month, which progressed to $100 month in the last year in the laundry business.

In the laundry business Dhan was dealing with only men in the hotels. In India, at the same time, women still covered their faces and didn’t intermingle with men. Dhan’s parents-in-law received a lot of questions about why they were making their daughter-in-law work, especially mixing with men at the hotels. Dhan would talk to the men confidently and laugh with them and Dhan’s parents-in-law were told they should be ashamed of this. But in fact the business was growing, and they knew this was due to Dhan’s way with people.

Universal Electronics was established in 1977 by Dhan’s brother-in-law, Harry. It was a partnership business among the three brothers including Dhan’s husband and her father-in-law. In 1987 when the first coup in Fiji took place, Harry felt unsafe and left Fiji with his family to New Zealand. Bhagwan was told by his parents he had to now take over the electronics business. However, it remained a family partnership with four shareholders.

Dhan enrolled in evening classes on electronics and joined ‘Universal Electronics’ as Operations Manager in 1987. In the role she managed the sales, front counter, and stocktake. She is proud to say, “At Universal Electronics, we were the first to import, distribute and retain TV antenna when TV was introduced in Fiji. We capitalized on this business opportunity. To date we are the leading agents for antenna import, distribution, and retailing.”

In 1997, Dhan’s father-in-law died and then the three brothers split the partnership. Dhan’s husband became the sole proprietor of Universal Electronics. “When my husband bought the business as a sole trader in 1998, over 10 years after we took over the management, my role in building the business and becoming an active partner to grow the business came to the fore,” she says.

“Dhan Gauri Patel had no honeymoon. The second day after her marriage, her in-laws put her to work in the laundry business.

She had a hard time learning the business. Each garment had to be taken care of. She was in charge of the linen for the hotels in Suva. She did everything. Her husband managed the machinery.

From her humble beginnings, Dhan is now the Director of Universal Electronics, trading as Dick Smith Electronics. Dhan was selected by Westpac Women in Business awards as the Vodafone Business Executive of the Year in 2008. She now advises other women, “Try to open your own business. Be on your own feet rather than depend on someone else.”
It now takes about one year for the business to clear its stock. Before 2006 it took 2–3 months. The spending power of the government, the business community, and the public has gone down.

Dhan says that they do a lot of advertising but it’s not having that much of an impact on sales.

Due to the global recession there has been a decline in the tourist visitors to Fiji and the local population is keeping its expenditures controlled to lower levels, thus affecting daily sales revenue negatively.

As a result, Dhan says that they are not recruiting any new staff. Currently, Dhan manages 14 staff, a mix of men and women. They tend to work 5 or 6 day weeks.

Dhan is responsible for the human resource needs, and hiring and firing of staff. She is also responsible for staff appraisal and remuneration decisions, training and mentoring staff/team members (in-house, external training, workshops and conferences).

“IT is very hard to find qualified people. Even if I do and they have studied, in practical skills they are not very good. We have to train them all on the job,” she says. “Regardless of who we get, we have to train them. No new staff can be expected to know there are between 4,000 and 5,000 items in the shop!”

Once, Dhangauri tried to learn how to fix some of the electronics. “But the instant I opened the TV and saw all the cockroaches, I just knew I couldn’t do it. I decided I wouldn’t do it. I would leave it to the boys.”

Mrs. Dhangauri Patel’s story as a young newly married girl working in the back of a family laundry business to Director culminated in her being awarded the Vodafone Business Executive of the Year in 2008.

Dhan proudly relates that she was recently on an Indo-Fijian TV show called Masala Chai, where she sat on a panel. She said that she was able to talk confidently and not feel nervous – “I just say whatever is on my mind. I’ve never been nervous around people. I’m not frightened of anything.” This also illustrates Dhan’s unique strength that has brought her success.

Dhangauri also spends 22 hours per month volunteering with the hospital and cultural centre. She is a Justice of the Peace, a member of Film Censor Board and also is a member of two Boards. She also assists in organizing special events such as Diwali and teaches yoga. She would also like to take a specialist course as a care giver/ child care to enable her to devote more time in quality service to the young and the old of Fijian society.

Going for Growth: Obstacles and Opportunities

Fiji’s business climate had a compounded effect of the global recession, rising fuel costs, increased food prices and uncertainties surrounding local politics.
On reflecting on the challenges of being a woman in business, Dhan says “It’s very hard to persuade Indo-Fijian women to open a business now. They all want to work for other employers than the family business, or stay at home, or do charity work. Women who do have their own businesses don’t want it. But you can do everything. I do everything.”

“They don’t take an active part in their own family business. Husbands will give their wives money anyway so they don’t work. Their husbands will pay their staff, but they don’t want their wives involved, and they may not pay them. I tell the women that they should be involved.” Their reply to me is, “You’re the only woman who is doing something for your community.”

Dhan thinks that although the other women admire her, she doesn’t inspire them to get involved in their family businesses. They like to stay at home and be a domestic housewife. She says that indigenous Fijian women are different and will earn their living by running small businesses.

Dhan continues to advise other women, “Try to open your own business. Be on your own feet rather than depend on someone else. Young women have so much potential, but they are held back. They like to work for other people, rather than run their own business or be involved with the family business. I feel so sad; the Indo-Fijian families don’t want their wives to work. Men won’t even make payments to the pension fund for their wives. They don’t give them wages. No wonder the women don’t want to work in the family business.”

**Next Steps**
Dhan’s plans for the business are to make Dick Smith Electronics grow in market share and maintain itself as a leading market shareholder. In the next 5 years, she plans to expand the business’s retail and service departments to Lautoka, Nadi and Labasa, expand its back up service department at the main store in Suva, and appoint a CEO for operations management so that the Directors can focus on business growth strategies.

Moving a business towards expansion and higher levels of achievement is a challenge. Especially as the global economy has had a hard hit. Fiji is not spared from this impact. Major business clients such as government departments and larger corporate companies have reduced their purchases due to budget constraints. However we are optimistic of improved growth as the global economic activities normalize. The current Fiji Government is striving to stimulate local business and attract more visitors to Fiji. We can see positive signs of change for better days ahead. Dick Smith remains committed to its growth and expansion strategies.
Patricia Willie’s husband unexpectedly passed away in January 2009. After many years working in other firms as an architect, Mr Kidu had only recently followed his dream to start his own business in July 2007, forming Gaudi Kidu & Associates. Patricia was appointed as a Co-Director, but without architectural qualifications. She coordinated the administrative aspects of the business. Immediately after her husband’s passing, without adequate time to mourn, Patricia became embroiled in a contractual dispute that could have severely impacted her livelihood if she had not mustered the courage to fight to enforce the contract. Patricia knew her legal rights and put up more of a fight than the disputing party anticipated from a grieving woman. It is for this reason that Patricia has been able to successfully continue GKA the way her husband intended, and bring her own vision to the direction of the business.

According to the World Bank’s Doing Business 2010 report, Papua New Guinean businesses have an onerous 43 procedures to follow, a wait of 591 days, and a cost of 110.3% of the claim amount in order to enforce a contract in the Port Moresby District Court. This burdensome process places PNG 162nd out of 183 economies on these criteria.

Starting Out Patricia Willie is the Managing Director of Gaudi Kidu & Associates (GKA), an architect and project management firm in PNG. Patricia has a Bachelor of Commerce and Management (specializing in Marketing Management). She worked with the Department of Prime Minister for 10 years. “While I have a professional background now, I was a village girl who happened to get into business.”

GKA clients include the government, private sector, and community groups. Some of their government projects have included upgrading a hospital, office extensions, and an airport refurbishment in Mount Hagen. The Mount Hagen project is currently at concept stage, with a slated late 2009 start. The project schedules and start date are being affected by late government payment. GKA also manages a housing project for Air Niugini, the country’s national airline.

As part of its private sector portfolio, GKA is managing the Bautama housing project, through Phoenix Homes, 20 minutes out of the nation’s capital of Port Moresby. It is a project to construct amenities, a commercial centre, and tenant housing, landscaping and beautification for the Central Province.

Outside this busy workload with GKA, Patricia is also President of the Motukoita Women’s Advancement Association, a group that has been conducting charity work for 4 years. For her contributions to this, Patricia won the 2008 PNG Westpac Women in Business ‘Trukai Community Responsibility Award’.

Going for Growth: Obstacles and Opportunities Patricia’s late husband was Registrar of the PNG Board of Architects. Patricia says, “I’m not an architect… yet.” She has some plans to do studies in architecture although these are currently on hold. She says to be an Architect firm there is a need for a Registered Architect to be on the Board of the firm. She has been given a 12 month grace period to fulfill this requirement (according to the Act).

She had been working on the business for 14 months as...
co-Director with her husband, when he passed away in January 2009. After many years working in other firms, he had only just followed his dream to start his own business in July 2007.

Now, following her husband’s passing and Patricia’s decision to continue the business, she has faced a range of challenges – including some that she thinks may be because she is a woman.

It has been straightforward to advise the Investment Promotion Authority (IPA) of a change of name and revise the number of Directors for the business, she says. As Patricia and her husband had originally set up the bank accounts so that either one of them could sign, she does not need to make any changes with these.

However, Patricia has faced a recent dispute, primarily with a sub-contractor firm (that which her late husband used to work with) and their dealings directly with her client.

GKA holds the head contract with a hospital for an upgrading project. After her husband’s passing, the sub-contracted architects approached her and said they wanted to take over the contract. They said, “There is no expert Architect any more on the Board of GKA.”

Patricia stated that it was a signed contract issue they were raising, and that the constitution of the Board of GKA was an internal GKA matter. It was a matter for GKA and the client directly. Patricia also took steps to sub-contract a Registered Architect to oversee the project in the interim.

At the next project meeting between the client, GKA, and the sub-contractor, the sub-contracting firm expressed concerns that the contract stated that the contact point was her late husband, and due to his passing, it would be best for the sub-contracting firm to take over the head contract.

Patricia took the contract and stated that what was being said was against the signed contract. She said she would only accept this decision to change Head Contractor if they had legal advice attached to the decision.

Following the meeting, Patricia also did due diligence on professional grounds of the Registered Architect she had sub-contracted. She wrote a letter to the client, copying the sub-contractor, firm, stating that he was capable of performing the architecture requirements required of GKA as per the contract.

The sub-contractor continued to dispute that another Registered Architect was being introduced to the project management. Patricia stated that she was tired of the bickering, and in the time they could easily have been progressing with the project. She stated that “I have no intention of writing any more letters.”

In mid 2009, the client agreed to GKA’s proposal to retain the Head Contract. Patricia is still waiting for confirmation from the sub-contracting firm. She cautiously says, “I will wait until I see it in black and white.”

Overall, Patricia believes the issue has wasted time, delayed the project and portrayed poorly on both of the firms to the client. She did administrative law as part of her Bachelor’s Program and has felt comfortable with dealing with the contractual issue to date. She says that most women should equip themselves with some basics on their legal rights before starting business.

Patricia believes the issue was repeatedly raised in part because she was a woman. She thinks that despite the lack of Registered Architect on the board of GKA, if the tables had been turned and it was a man without architect qualification heading up GKA there would have been no dispute.

Next Steps  Patricia says there is help and access to justice to resolve disputes, but it is costly. She says the Public Solicitor’s office faces a large backlog of cases.

As a small business operating day-to-day, she suggests that a helpdesk would be beneficial. It could answer general queries and commercial queries. It would have material available so that if the person doesn’t have time to sit down and discuss it then, the client could take the information home and it would have directions or steps to follow to seek legal recourse for a dispute.

For example, if a party has signed a contract but refuses to make payment after the other party has delivered under the terms of the contract, Patricia suggests the helpdesk could have information on lawyers whose services and costs are reasonable or details of an international organization of women in business that could give direction.

For GKA, Patricia is working on a statement for what the company will achieve in the long-term, reflecting her own vision for the growth of the company her husband started. She wants GKA to sustain its current work and look forward to new projects coming in. Some of this is subject to the LNG project in PNG. Patricia would like GKA to be agents to link the multinational project with community businesses, and to bring projects on behalf of communities. Patricia hopes that GKA will work more in the community area. She hopes to undertake a postgraduate course on Project Management in the near future, to better position her for growing the business in accordance with her own vision.
“We really struggled,” she says, and for the first couple of years they didn’t pay themselves. When starting out, she used the money she gained from doing tailoring for others to re-invest into the business.

Born to Samoan parents and therefore a citizen of the country, Jackie had no trouble acquiring land. However, having spent most of her life in New Zealand, she did have trouble accessing credit from banks. It took six months to gain the WST $190,000 (approximately US$70,000) loan she needed to set herself up with business finance and a mortgage in Samoa. In addition, the interest rates in Samoa are very expensive (meaning that repayments were a struggle while trying to generate turnover).

Jackie admits that her family has been extremely supportive of her business endeavors. Her eldest sister, Agnes, a Chemical Engineer by trade, does the administration and sales, another sister, Gina, is an IT Specialist who works on the IT, website and paints for the business, and her third sister, Charlene, is a Fashion Technologist who focuses on sales. “Charlene is the daring one,” Jackie says.

Jackie focuses on the production and sales and, with her mum, also does sewing.

Her father has also been very supportive and encouraged her in the business. His work had been as a refrigeration engineer working in Samoa, New Zealand, and Fiji.

When it comes to expanding her fashion business, Samoan business woman Jackie Loheni is making the most of every opportunity, and even leading the way in improving conditions for women workers. As the founder and partial owner of the highly regarded fashion design company, MENA Designs in Samoa, Jackie has come a long way since the days of sitting on her aunt’s veranda sewing the brightly colored eleis. MENA designs are unmistakable in their Pacific flavor, fresh colors, stylized designs and range for both men and women. These include the ‘elei’ designs that are so significant in Samoa, printed in a range of bright colors, fabrics and styles of clothing from the more traditional Samoan politassis to more fashionable and now highly sought after wedding wear.

As a fashion designer catering to an international market, Jackie has had to deal with the challenges associated with enforcing contracts and protecting her intellectual property. Intellectual property in handicrafts and designs or patterns – across the Pacific – is a difficult issue. In Samoa, ‘ownership’ of particular elei prints or designs is also keenly debated. Without a clear set of standards to follow, with cheap foreign imports that imitate the design, and limited public awareness of intellectual property, businesses flounder. Business women too are left guessing as to how to proceed.

Starting Out When Jackie first started her fashion company, business was a struggle. Although she began as a sole trader, she quickly realized the need to expand her business and registered MENA, named after her mother, as a company with her three sisters and mother in 2000.

Designing woman
Jackie Loheni

Business Name: Mena Designs
Country: Samoa
Going for Growth: Challenges and Obstacles

In the nine years since the business first started, by focusing on good quality and competitive products, Jackie has grown MENA to a successful international business with an annual turnover of around $500,000 tala per annum (approximately US$185,000).

She now has two offices in Apia and Auckland and employs 13 staff members in Apia – and is paying off a business loan and a mortgage in Samoa.

Jackie now imports dyes and materials from New Zealand and exports the final product to New Zealand, the Cook Islands, and Hawai’i. She is beginning to source additional distributors and stockists in Fiji and Australia.

MENA has its flagship store in Apia. By also having a presence in Auckland, MENA is able to source fabrics from New Zealand to send to Samoa.

A key challenge has been making the company robust as it expanded so quickly. For example, MENA did not used to have any written contracts in place with their clients or suppliers. However, they “got burnt a couple of times.”

On one occasion when MENA was first starting out, a woman from the USA took four politassis (valued at WST $280 each) to the USA on the promise that she would pay when she arrived back in the USA. Jackie never heard from her again. Because it was overall a relatively small value loss, Jackie did not pursue the matter further.

From the beginning, Jackie’s sister, Agnes, helped out. She looked online and found templates to use as the basis of contracts with all suppliers. Based on the template, they have just drafted a contract with an agent they have in Hawai’i who will stock and distribute all MENA Designs there.

MENA has not yet needed to rely on any of their contracts to resolve any disputes.

Another challenge Jackie has faced is the high turnover of staff. MENA pays staff above the minimum wage, provides morning and afternoon tea and lunches for staff and ensures all staff members finish by 4pm. This is in the absence of Labor Law in Samoa. MENA also gives statutory holidays and paid leave for full time staff.

Jackie has only had difficulties in gaining full time employment from her male staff who apply the paints and colors. When they couldn’t keep full time hours over a two week initial period, she decided to transition them to part time work. MENA also tries to be generous with staff, so if they ring up and need to attend to a fa’alaveave, she will give them time off.

Jackie has offered her women staff maternity leave in the provision of their holiday pay and also an additional one week paid. MENA also pays their medical bills. Two of her staff’s husbands look after the children and are supportive, although there are sensitivities if the wives earn more than their husbands.

One of her staff needs to be home by a certain time each day, otherwise the husband becomes violent towards her. To assist, Jackie makes sure staff members leave on time and she also drives them to town or the bus stop to make sure they do get home on time.

Probably the greatest challenge that MENA is experiencing is sourcing competitive financing for capital expenditure to grow the business. With growing orders from international clients and opportunities presenting themselves in new markets such as Fiji, Australia, and Japan, there is a pressing need to purchase a heat setting machine and an automatic plotter/cutter. Due to the high combined cost of such equipment (in the US$210,000 range total) and although the business will eventually be able to afford these over time, it is creating significant delays in expanding the export side of the business.

Next Steps

Highlights from the business include presenting at the New Zealand and Fiji Fashion Weeks, and attending a fashion show in New Zealand through a scholarship of NZ$30,000 (approximately US$19,000) from Star Pacifica in September 2007. In the future, Jackie plans to do more of this.

She would love to market the business more, she says, although the costs can be prohibitive. She says that previous advertisements MENA placed in the Polynesian Blue airline magazine converted directly to sales, and has looked towards getting funding for advertising.

Jackie is also aware that she could reduce costs significantly by sourcing a good supplier of fabrics from Asia.

Staff training, she says, currently needs to be done on the job. She has asked the Samoan Polytechnic to set up training programs and start a sewing school, but this has not yet happened.

Jackie’s next priorities include expanding her factory operations with extra machinery, staff and trained workers. She also wants to find more markets for export by building contacts and networks via, for example, Samoan Trade Commissioners in countries such as Australia and Japan. In addition, Jackie would like to attend an upcoming Expo in Japan and may seek funding assistance from the Pacific Sector Support Facility.
demand has meant the recycling business has now become the primary focus of Gio.

The company’s work entails collecting and packing scrap, often metals that they then ship and sell. Copper, aluminium, stainless steel, and even abandoned motor vehicles can be recycled. The business exports metal to a scrap recycler in New Zealand, and paper and plastics to a firm in Brisbane, Australia.

‘Ofa’s business focuses on ways to reduce the overall volume of waste and rubbish in Tonga in a hygienic and cost efficient manner. The recycling and waste management industry is a significant contributor to beautifying Tonga and improving healthier living standards for both residents and visitors to the Kingdom. ‘Ofa’s dedication to exploring and implementing safer work methods for her staff and more efficient methods of recycling are key strategies in her business approach.

‘Ofa’s innovation and dedication to a beautiful Tonga was recognized in 2007 when ‘Ofa won Tonga’s Westpac Business Woman of the Year Award. The awards promote the important role Tongan women play in families, communities, public enterprise, and business. Through networking and travel opportunities afforded through the award, she learned more about waste management, including how to treat waste and how dangerous it can be if burnt. “I learned not just for me but for all of Tonga,” she says.
Her aim is to clean up Tonga; providing employment, she says, is really a bonus. Gio employs seven staff members; this can go up to 14 at peak times. Due to the heavy physical nature of the work, most of these employees are men. ‘Ofa estimates annual turnover to be around US$100,000. Five days a week ‘Ofa can be found working in the office, but on the sixth day she works at local flea markets, selling perfume she imports from the United States and Singapore, and clothes from the United States. It takes one month to receive these imported goods, at an approximate cost of US$1800 per delivery.

**Cherie ‘Aho**

**Business Name:** Goshen Custom Broker  
**Country:** Tonga

Cherie ‘Aho established Goshen Custom Broker, a customs broker firm in Tonga in 2008. It has three staff. For Cherie and other women in Tonga, the difficulty of trading across borders is an obstacle – and for Cherie, a business opportunity.

Cherie ‘Aho is the Office Manager at Goshen, and her brother the Director. They set up the business in 2008 because the Government of Tonga determined all brokers in Tonga had to be licenced from 1 December 2008. The change of Government policy on customs brokers was advertised – on media, radio, papers “that everyone must use Customs Brokers.” Their business is now 1 of 20 licensed customs brokers, however the system is not working properly and their business is suffering as a result.

Cherie and her brother studied over a six month period and when passing an exam at the end of November 2008 were given a license by the Head of Inland Revenue and Customs Officers. It cost their business $5,000 Tongan Pa’anga. Yet her business isn’t making much money because Customs continues to deal with un-licensed people, not just Customs Brokers.

Going for Growth: Obstacles and Opportunities

Freight costs, machinery maintenance, and staffing are Gio’s main expenses. At busy times, Gio Recycling exports between seven and 10 containers per month; at around US$650 per container, the costs certainly add up. Each time ‘Ofa exports to her key clients in Australia and New Zealand, the company has to complete seven documents, which can be time consuming and laborious. With even the slightest error, the forms need to be resubmitted; this part of the process alone can take up to a week.

In December 2008 the government imposed new regulations that each importing or exporting business must have a dedicated customs broker. In compliance and in a bid to make her dealings with customs more efficient, ‘Ofa supported a staff member to study for the difficult exam and, once he passed, paid his licence fee of approximately US$2500. He is still one of only a handful of customs brokers in Tonga.

However, it seems many non-licensed persons are still dealing directly with Customs and gaining quick clearance of goods from the wharves, undermining the need to train and retain a customs broker in-house. This is despite clear Government direction and advertising across Tonga on television, radio, and newspapers, that dealing with customs through a broker was mandatory. The lack of application of regulation by Customs creates a confusing investment climate for business owners such as ‘Ofa.
The overseas work placements enable staff to visit the office of Gio’s client in New Zealand, to learn about freight, safety, packing of containers, and treatment of machines. Gio covers all costs, pays their wages while overseas, and applies for the one-month working visa on their behalf. Her longest-serving employee has been with Gio for three years; during this time he worked for almost eight months with a freighting company overseas.

The placements are not only an investment in staff, but in the business at large, and have even generated new ideas for its operation. For example, returning from a placement, an employee suggested changing the working hours to avoid working in the sweltering heat in the middle hours of the day. Initially staff were resistant to the change and it was not implemented, ‘Ofa says, but they later agreed it would be better and now enjoy the arrangement.

Next Steps

‘Ofa’s business has made a substantial contribution to the Tonga’s environment. For example, ‘Ofa was a key participant in the AusAID-funded Tonga Solid Waste Management Programme, which focused on recycling practices in Tonga. The recycling and waste management industry is a significant contributor to beautifying Tonga and improving living standards for both residents and visitors.

“But there is so much more to be done,” she says. “In the face of men in business, women are still a minority; they are too often held back by not knowing ‘what they want, how to get that, and the information they need.” ‘Ofa believes women should speak out, and seize opportunities to broaden their experience through international travel; create regional networks; develop mentor relations; and foster knowledge and capacity building partnerships. “Our culture fits women under their wings,” she adds. “If it was just me (without my husband in the business), it’s true that I could still keep the shop running, just not the auto mechanics side of the business… now I take strength from knowing that if anything happens to my husband, I will survive.”

In the rush to clean up Tonga for the new King’s coronation celebrations in mid-2008, Gio Recycling gained a government contract to collect over 2000 abandoned cars from across the main island of Tonga’tapu. These cars were to be crushed and exported to her client in New Zealand; the only problem was that Gio didn’t have the car-crushing machinery. Undeterred, ‘Ofa leased land from the Government to store the cars on, and sourced the machinery from Australia, which arrived some months later.

‘Ofa travels for work frequently, mostly to New Zealand, Australia and the United States. “I really enjoy these chances to learn more.” she says. She learned about the value of cross-country learning from her work at Royal Tongan Airlines before starting Gio, and now affords these same opportunities to her employees. Gio is one of just two companies in Tonga that facilitates such overseas training programs for staff.
Imelda Makap and her husband Michael are the Directors of Mount Hagen Airport Motel. In late 2007, Imelda and Michael decided to build an extension to their Motel, including a swimming pool. They hired a trusted construction company, but the construction that was supposed to take 3 months took 12 months, and the swimming pool leaked.

Imelda and Michael are now embroiled in complicated litigation, that is stagnating due to the reluctance of the other party to move the case along, and the inadequacy of the courts to engage in active case management.

Imelda recommends that there needs to be an Independent Arbitration Tribunal in PNG. “It should be possible to go to a third party before going to court, as in other countries, so that many matters can be resolved out of court. It would also help alleviate the backlog of cases in the court system.”

Starting Out Imelda runs and operates Mount Hagen Airport Motel. Before starting this business venture, Imelda worked with the National Court in Mount Hagen for 7 years as the Assistant Registrar.

“The opportunity to start a business presented itself in 1999/2000”, she says. “The hotel across the road from the airport burned down and there was no other accommodation near the airport for people staying overnight”.

When they were given the loan to start the business, Imelda was the one who took on the responsibility of the venture, while her husband continued his work at one of the biggest Local Companies owned by the Local Level Government. Imelda says “I had to be the one to leave my job even though I loved it because I knew I would never get an opportunity like that to set up a business for the future of my family. Public Servants wages in this country are such that one cannot adequately provide for the family.” They had both decided not to live from fortnight-to-fortnight, but instead to earn more of an income to pay for the higher education and university fees for their children, and they anticipated their own business would bring them greater economic freedom.

At the time, Imelda and Michael had eight, six and one year old sons.

“When we started the business, I had a one year old baby, I was driving the bus back and forth to the airport to bring guests to the motel, overseeing the kitchen/restaurant staff and reception, doing all the laundry for the household. It would be midnight before the business affairs were complete, and then I would take care of my children”, Imelda says.

Now the children are 18, 15 and 10 years old – the older boys attend school in Australia. Imelda and Michael wanted to give their children “something to come back to – land and property”.

Among her other roles, Imelda Makap is the newly appointed Chair of the Western Highlands Province Women in Business Association (launched in March 2009).

They formed the Association to represent working class women in the province – a middle ground between the grass roots who often have access to the National Council for Women and other associations like the City Mother’s Business Foundation, and the top-end of town who are easily able to gain loans from the bank with sufficient capital to meet the minimum 20–30 percent security requirement. There are around 30 women involved.

The basic idea is to raise women entrepreneurs in the province, to give women who need seed capital an avenue for this, and to concentrate on women in the middle class who have shown they can manage businesses.

Going for Growth: Obstacles and Opportunities Imelda and Michael decided in late 2007 to build an extension to their Motel, including a swimming pool. They got a quote on the job and went to the bank, which approved a loan.

Business Name: Mount Hagen Airport Motel
Country: Papua New Guinea
Christine Num

**Business Name:** Manda Trading  
**Country:** Papua New Guinea

Christine Num is the owner of Manda Trading, a trade store in Mount Hagen, capital of Western Highlands Province in the Highlands of Papua New Guinea. Christine's annual turnover is around PGK300,000 and she has 11 staff members. Christine is university educated, with a double degree in Science and Economics.

Christine is married with three children. Her husband has another wife because, she says, “He thinks he is a big man.” The practice of polygamy and multiple wives is becoming more common in the Highlands and PNG, but while it used to be reserved only for true village chiefs ‘big men’, it is men with an income that are adopting the practice.

She is also subjected to domestic violence in the home but is afraid to leave. “I have to be very strong. I want to run away all the time, for the children. I just hang on. What will I do? Where will I go? There is no women’s shelter in Mt Hagen where I would feel safe.”

In Port Moresby, there is Haus Ruth.

Christine decided to start her business in 2001 because, “I wanted to do something by myself, not with my husband,” she says. She and her sister are the two Directors.

Trading licenses in Western Highlands Province depend on the size of the business and its operations. Mt Hagen City Authority visits businesses every year (around February/March), requesting the fee be paid – they come along with a pre-filled out invoice and charge amount to the business. Generally all retail business are charged PGK1,200.

In 2008, Christine was issued an invoice for PGK6,000 for her business. She refused to pay on the grounds that her business was small. Eventually the City Authority officer relented and agreed to PGK1,100.
Next Steps  Michael left his job at the construction company in late 2008. Working in the business for 3-4 months has given him an appreciation for how much work is involved. “God, I’m exhausted, how do you do this?” he said to her. It has also given Imelda a chance to look at returning to work in her profession. She has applied for a new job, an Assistant Registrar role at the National Court in Port Moresby, which would also mean she was closer to her children in Brisbane.

Through the Western Highlands Province Women in Business Association, Imelda is advocating for more opportunities for women in business, and access to justice. She says that most women in the Western Highlands want an independent source of income for their families. “Regardless of the profession of women and even if they are working in an office from 8am to 4pm, all women are expected to tend the gardens, look after the pigs, and more,” she says.

The other important constraint for women in Western Highlands is that of violence. Often the men say things like “Yu meri nating. Yu meri tasol” (You’re just a woman, you’re only a woman). It is an uphill battle – emotionally and physically – for people like Imelda and other business women trying to succeed in their ventures.

There is an inequality in roles and underlying expectations of women’s roles. It is hard for a woman by herself so it is often the man who ‘fronts’ the business, and women who manage it day-to-day. Imelda hopes, through being a successful entrepreneur herself, and through her work with the Highlands Province Women in Business Association, she will inspire other women to overcome the constraints and succeed in business. She hopes, gradually, the broader community will understand the important economic role women can play outside of traditional roles, and that men will help to share the traditional workloads.

Christine plans to be financially independent so “I can have my own house under my own name. I want to have money so I can travel and see different places before I die.” She also says that her store lease expires soon. She doesn’t know what she will do. She does say though, “If I have power and independence, I can leave him [my husband].”

She would then follow her original interests and love in sewing. “I am good at sewing, I can draw up patterns.” She is currently using someone else’s machine. She had started training women on how to use machines when the store came up. With money from the store, Christine bought two machines for PGK2,000 each, another she bought from Indonesia.

“One day I will go into tailoring,” she says. “I think that’s where my skills are.” There are already a few stores in Mt Hagen, but no tailoring in Goroka (a neighboring Highlands town), so she thinks it would be better to start the business there.
In Timor-Leste, women in poor rural areas have few means to improve their livelihoods or those of their families. During the Portuguese and Indonesian occupations, 1999 crisis, and 2006 troubles, these women are often the last considered and yet most affected by the political tensions. Without access to funds, and cut off from the opportunities afforded in urban centres such as Dili, Timor-Leste’s rural women are still struggling to survive.

Moris Rasik, meaning Stand on your own, is a microfinance institution supporting rural women such as Isabel Cortilde, Maria Salsinha, and Judith from Gleno, a village in Ermera district.

Moris Rasik’s most popular product is its small business loans, the only loans of this type in Timor-Leste. The loans average US$393 per client. Almost all of Moris Rasik’s 12,000 clients are women, and many are illiterate, but they tell stories of improved livelihoods through the businesses started and built with the help of the loans and support offered by Moris Rasik.

Accessing credit in Timor-Leste is near impossible, tying second last in the world on the Doing Business’s Getting Credit indicator with Afghanistan and Syria. The small Pacific island nation of Palau ranks last. Across men and women and all income groups in 2001, only 4-5% of Timor-Leste households had access to financial institutions, whether for savings or credit and 3% of the highest income decile had access to a financial institution.15

Given areas near to the Indonesian border and Southern districts are mostly poor in Timor-Leste, Helen Todd, the founder, and her team established Moris Rasik in Covalima, Manufahi, then the Central Mountains, and more recently Ermera district including the village of Gleno.

In Gleno, many clients are in their 7th cycle of 6 monthly loans from Moris Rasek. Their experiences are typical of many of the Moris Rasik clients – the women begin selling vegetables with very low capacity and a focus on daily activities, and later run bigger shops.

15 Timor-Leste Survey of Living Standards (TLSLS).
Maria Salsinha

**Business Name:** Gleno Restaurants  
**Country:** Timor-Leste

Prior to gaining loans from Moris Rasik, Maria used to help in the farms and sell vegetables. She began her business in 2004. With the loans since then she has built a small store and 2 restaurants in Gleno. “With Moris Rasik’s help and loans it has made this possible,” she says.

Maria was an orphan and did not want to remain poor. She established her businesses by saving and seeing those savings grow each time. She is happy to be in business because she has been able to help other family members with money from the business, around US$200 per week.

Maria uses the money from the three businesses to pay for her sister’s university fees for her agricultural course in Dili. She also pays for supplies for the house. “Before,” Maria says, “we had no wardrobe, plates, spoons or chairs. Now we do.”

Maria knows the basics of book-keeping. “Previously I kept a book, but it became full, and then my children accidentally threw it away.” She hasn’t bought another book, though.

With any extra money, Maria is saving to buy buffalo. If she had more money, she would buy a car. She would use this to buy goods from Dili, rather than having to rent a car or take a bus to Dili.

Of challenges for women, she says, “Of course as a woman there’s always a problem, but if you haven’t done anything wrong to anyone it will work out. God will bless me.”

Isabel Cortilde

**Business Name:** Gleno Trading Store  
**Country:** Timor-Leste

Before she began her business in mid 2005 with a loan from Moris Rasik, Isabel Cortilde used to sell coffee from Ermera district to a company. She did this “because I needed more money to feed my 7 children. I want to be able to send them to school.”

Isabel is now on her 7th loan from Moris Rasik, worth US$2,500. Her first loan was for US$100, and she used this to supplement her own savings of US$500. With this first loan she bought sugar, salt, milk, and drinks for a stall. Now Isabel owns a small trading store in Gleno.

“My plan is to pay all the loan off first. Then, if I gain another loan I will buy a car so that I can go to rural areas to buy the coffee and sell it in Dili,” she says. Gleno is 45 minutes drive south-west of Dili.

Isabel wants to buy the car next to overcome her main issue: lack of transportation. “The condition of the rural roads in Timor-Leste is bad. I would have to rent a car to go and buy the coffee to sell in Dili. But because of the road condition, not all drivers will go. For the cost of a car I could then go myself to buy the coffee. An advantage to selling coffee in Dili” she says, “is that people know you are selling and will come to you – you don’t have to seek them out. And they pay cash.”

She adds that while Timorese are comfortable with women selling coffee, she normally needs to take her brothers or nephews to make the purchase, although she has the money. “I couldn’t do it on my own.”
after their full-time businesses, they care for their many children and home. For example, Maria works seven days a week for much of the year. This includes Sunday, a busy time at the restaurant for people drinking coffee after church. She has a grueling schedule that she doesn’t begrudge. She wakes up at 2am everyday and boils the water to cook biscuits and other food for breakfast at her restaurants. After her day running the businesses, she goes home and eventually to sleep at 10pm. She does this every single day.

Currently, there is no credit bureau (public or private) operating in Timor-Leste. It is not possible for a bank or other lender to access the credit history of potential borrowers. Furthermore, the rights of creditors and borrowers are limited under the current legislation. In practice there are no “non-possessory security rights” over movable property in Timor-Leste. This has two main reasons: first there is no security rights registry; second, the law does not favor this type of debt contract. In practice, only possessory security rights are used (although non-possessory are allowed by law). For instance, in the case of a car purchase using a bank loan, the bank keeps the ownership of the car and the debtor will have the right to use the vehicle as long as the loan is paid on time. When the loan is fully paid, the property of the vehicle is transferred. If a woman like Isabel was to borrow money to purchase her car, it would not be her car until she had paid off the loan.

Moris Rasik – The Organisation

Moris Rasik works similarly to the now famous Grameen Bank model. It places no licensing requirements on its clients, and no taxation. It began in 2000 in the Bobonaro district of Timor-Leste, a district with a large population and high poverty rate. Now Moris Rasik focuses on assisting poor rural women in most districts in the country, with 12,000 clients and 11,000 active loans.

The outstanding portfolio is US$3.5 million and savings are US$1.5million. These savings are kept constant, even if the portfolio is slow. Clients are expected to save for a few weeks before gaining their first loan of initially US$100. The maximum loan is now US$3,000 for income-generating loans or investment loans. The mostly female clients join Moris Rasik in groups of five. These groups then join into one centre in each village. The women cross-guarantee each others’ loans. Moris Rasik charges clients 10 percent on the principal loan amount. The loan is repaid over a period of 6 months.

The loans are used for a range of business types, with many of the business women starting by selling fruits or vegetables on a plastic sheet at the markets, then moving into a roadside or market kiosk (stall) and later a big shop, like these three women.

Judith

Business Name: Vegetable market stall
Country: Timor-Leste

Judith took out a loan from Moris Rasik in 2005. She now operates a small stall at the markets, selling fresh vegetables. “I buy what is valuable from different farmers, but I am careful to get only what people want to buy also.”

She hopes to pay off her loan and then get another loan. She would use this to start a small shop, but would continue to sell vegetables. What does Judith like about the business? “What’s not to like? There is so much you can do. I am lucky too, my husband stays home and cooks, cleans and looks after our 5 children.” In this respect, Judith is one of the very few lucky ones.

Going for Growth: Obstacles and Opportunities

For Judith, like the other women, one of the biggest impacts on business has been the political problems. “After the President was shot by the rebels in 2008, the rebels were suspected to be hiding in Ermera District which meant we had a lot of police here. Because of the troubles, it meant that we had to sometimes close our shops.” During that time she and other business women in Gleno had no income, relying instead on their savings.

At another stage, rebels burned the Gleno local markets and they were only rebuilt in 2009. “Once they burned the market, many businesses closed for some time. But I thought that I should not be afraid to open the business because I’ve never done anything wrong to anyone,” Isabel says.

She hopes the new marketspace will benefit all people and especially the women of Gleno. “If there is space in the new market, I will move there,” she says. Currently, the premises for her businesses belong to the government. She rents from the previous trader in the premises, costing her US$40 per week.

Maria and Judith all work long days. In addition to looking
In October 2008 Lola Dos Reis joined Moris Rasik as a Member of the Board of Directors. In November, she was appointed Managing Director Transitional, commencing a six month training period with the aim to replace Helen Todd, which occurred in late April 2009.

Since her teenage years Lola has dreamed that one day she would be able to help the women of Timor-Leste, facilitating their empowerment, so that they become active players in shaping the future of the country. Lola says this dream came true when she joined Moris Rasik, as it enabled her to directly work with women. Lola’s plan for Moris Rasik is to expand its reach and to provide basic financial literacy training to all of Moris Rasik’s clients.

As the organization is growing, capacity building of staff will remain a priority under Lola’s leadership. Moris Rasik will continue to be a pro-poor microfinance institution, and as such will continue to provide financial services that address the needs of the poor, while also diversifying its products to salary earners in rural areas to help achieve more sustainability.

Noemia De Jesus Babo

The Ermera District Unit Manager for Moris Rasik, Noémia, has been responsible for Ermera district since it began operating in 2005. They now have a savings/portfolio of US$170,000, and over 1,000 members. This is an average saving of US$162 loan per person. Moris Rasik staff strictly enforces the repayments and they have a very high rate of repayment.

Noemia says she has never had any arrears. She says, “Each week I meet with my managers here, Augustine and Januario, to plan. My hope is that I will reach more women and give them and other poor people the chance to participate in the program.”

Her main challenges mirror the constraints that business women Isabel, Maria, and Judith articulate, “It is difficult due to lack of transport and bad roads, especially in the rainy season. It makes many roads impassable and the task of reaching the people in most need very difficult.”

Noemia De Jesus Babo

Helen Todd, Founder

Helen Todd, the founder of Moris Rasik, lived in Timor-Leste in the late 1980s, though left after the troubles of 1991. Promising to return again from New Zealand, she began Moris Rasik in Timor-Leste in 2000. She notes that the mechanism works well in Timor-Leste. As Helen says, “Some of the rationale for Moris Rasik comes from early government grants to Timorese in 2004. These were given to men and while this went okay for the first month, very quickly it became apparent that the money was not being passed on to help women and their families. Practice has shown that in Timor-Leste, women are the savers and what they save they pass on to their families. That is why Moris Rasek is here to help women stand on their own.”

It has now been 10 years since Helen began Moris Rasik, but she has just begun the process of transitioning over to a new, local Manager, Lola Dos Reis.
Kumul Lodge, a tourist accommodation and birdwatching haven, is nestled in the Highlands in Enga Province, Papua New Guinea. When Kim Arut and her husband started the business in 1999, they listed him as the sole company director; Kim was to retain her job at Telekom. But when his health began to fail in 2006, doctors advised that he stay at their Mt Hagen home, and away from the thin village air. Left with little choice, Kim has been running the business ever since.

“In 2004 we had a couple of visitors from Lonely Planet who stayed with us and commented on the amazing birdlife. They added Kumul Lodge to their guidebook so other international visitors could stay,” Kim says. That marked the real beginning of the business.

Since then, visitors have been contacting them through the government’s tourism office in Port Moresby. The office had so many enquiries that it eventually helped Kumul Lodge set up its own website.

Kumul Lodge (meaning bird lodge) is the second most visited accommodation spot for birdwatching in Papua New Guinea. It’s a quiet place, popular with international tourists interested in relaxing, trekking the highlands, and taking in nature. Birdwatchers will often name the new birds they see at Kumul Lodge, update the list of species in the area, and send it back to Kim to pass on to new visitors.

Starting Out When Kim Arut’s husband fell ill, she was left no choice but to quit her job and take over running the family business. In the three years since, Kumul Lodge in Papua New Guinea has been doing better than ever.

When they started, Kim and her husband were assisted with a PGK70,000 (US$27,500) grant from the Government of Enga, which went towards building their initial six rooms and establishing the business. They now have 23 rooms, catering for up to 69 people at their August peak.

“The business would fall apart if I wasn’t there,” Kim admits. Her husband often remarks at her success, asking her, “I don’t know what you’re doing – but whatever it is, it gets us a big name.” Kim admits that these days, he wouldn’t know how she runs the business at all.

It’s been this way since she took over operations in 2006. This is around the same time that group travellers started visiting. Most of her guests are from England, South Africa, the United States, Germany, France, Austria, and Finland, in groups of 10, 12 or 15 people. There are also many visitors from Australia, although they tend to be individual travellers, Kim says. “With the global financial crisis I think many from the United States are not booking to come this year. So far, we still have bookings from England and South Africa.”

As at March 2009, Kim charges an average of PGK155 (US$61) per double, per night, with guests staying on average three to four days. This brings in some PGK900,000 (US$353,000) annually – enough to support Kim, her husband, and their four children, and put a little aside for upgrading the lodge each year.

There is some competition coming up, one hour from Kumul Lodge. But Kim is confident that her business offers a unique experience. “The visitors that come to Kumul
Kumul Lodge pays land fees of PGK10 (US$4) per guest to the adjoining landowners, and tries to educate them on the importance of the birds to business so they don’t harm the very animals the guests are paying to see. On one occasion, Kim says, a neighbouring landowner was throwing stones to kill the birds because he was jealous.

**Next Steps**

The peak tourist season runs from June to September, taking in the Mt Hagen cultural show in August. Every year this season brings in enough funds to upgrade the lodge somehow; in 2008, for example, they extended a room.

Kumul Lodge cannot meet demand at peak times and would like to expand further, but they lack the funds. They also need to install a water supply, fencing, and solar power to replace the current system of boiling water over wood fires for heating and showers. They also plan to improve communications by installing a wireless phone, when they can afford the cost.

Until then, without an email or internet connection, during peak season Kim collects visitors’ messages and emails them to their friends and family from her computer in Mt Hagen. She also prints the responses via email and takes them back to the visitors at Kumul Lodge.

Kim wants to bring in tourism experts to help raise the standards at Kumul Lodge, but says the villagers don’t like being told what to do by someone from outside. So Kim does a lot of on-the-job training herself. She’d like to complete a business management course, she says, but doesn’t yet have anyone to look after operations while she does the training.

Kumul Lodge employs 15 staff, all local villagers, and pays them fortnightly, even in quiet periods. Most of her employees are women, who cook, clean and tend to the rooms. “When the international visitors come, they go into the kitchen and try to teach my cousin (the chef who manages the kitchen) how to cook,” Kim says. “We have had some nice international buffet meals that way!”

**Going for Growth: Obstacles and Opportunities**

In 2007, Kim helped to organize a workshop funded by the International Finance Corporation (IFC) to develop a strategy for tourism in Papua New Guinea. IFC, the Tourism Promotion Authority, and the Minister for Tourism all gathered at Kumul Lodge, along with other government departments and guesthouse owners.
After over 30 years in business, Sheree Stehlin has seen many businesses fold under the pressures associated with operating in this small pacific island of less than 200,000 inhabitants. But despite the small market, Sheree has persisted by maintaining high standards, something that is rare in Samoa.

Like in many Pacific nations, Samoa faces difficulty in training sufficient numbers of skilled employees for the workforce. Businesses find that they often provide on the job training and then find it difficult to retain their staff. They work to build standards in the industry, but monies paid in registration or licensing of their businesses are not then channeled to compliance checks across the industry.

As President of Women in Business in Samoa from 2004–2008, Sheree Stehlin has been advocating for more women’s participation in business for some years. In her sector, competition is strong, but standards remain poor.

Starting Out Sheree Stehlin began her business over 30 years ago. In 1978, she registered her hairdressing business as a sole trader and then registered with Inland Revenue, the Central Bank, and the Health Department (who conducted an inspection). She also gained approval from the Department of Public Works for construction of the business premises.

At the time, her parents had sent her to New Zealand where she learned her trade at a hairdressing college as there was nowhere in Samoa that offered this training. After two years in New Zealand she decided she wanted to return home to Samoa and start her own business.

She began in the same premises as she can be found in today – but in a small room, an area about one quarter of the size of her current business. Sheree’s business now stands alongside that of her sister (a Florist who bought their mother’s business) and her brother (Pizzeria owner).

With her own savings of WST $1,000 she bought products for the business. She also received a WST $1,000 loan from her parents. With that first loan, she remembers buying two salon chairs, two dryers, and one basin, which made for a comparatively modest salon when compared with Salon Sheree now, but enough for her to establish clientele, some of whom remain with her today.

Today, Sheree employs six staff, and 80 percent of her clients are Samoan (a mix of expats and locals). Despite expanding her business to incorporate beauty therapy in 1996, hairdressing remains her core business, although this too has been ‘slower’ over the past few years as competing salons have opened.

Going for Growth: Obstacles and Opportunities
Sheree has often used her own collateral in the business. She did, however, gain an initial loan with her husband to build their home. Since he passed away in 2003 after a prolonged illness, the loan is in her name, and she has an overdraft facility. She has used this overdraft for two extensions and to furnish the Salon.

In order to gain overdraft approval she worked with her accountant to provide business forecast and actual figures to the bank. These accounts, combined with good security have been enough to gain the approval necessary. Although
Sheree has rising costs, she says that as long as the bank is satisfied with the business and her demonstrated record of performance, she will retain a satisfactory access to credit. Sheree believes that having a good relationship with her Bank Manager has made it easier to gain access to finance.

The combination of lack of hairdressing and beauty salon training, and the lack of standards in the industry has made business difficult for Sheree, and it is getting harder for her to do business in Samoa. She brings in staff and trains them on the job, on hair colour and washing. However, she has quite a high staff turnover, with staff often leaving and setting up their own business nearby once they have been trained and charging half the price of her service.

Sheree only drafts contracts for her staff if she is to invest significant money into training and retraining the staff. For example, she obtained a Fijian masseuse who works for her business on Savai'i Island in Samoa. She has a contract in place for the masseuse, although she admits that this was also required by the Samoan Labour Department as Sheree was employing someone from overseas.

Staff identification and retention is made harder due to the lack of standards for hairdressing in Samoa and the ease of gaining a business licence according to Sheree.

Recent start-up hair salons need to fill in an application form, be inspected by the Health Department and pay WST $220 for a business license (if a sole trader), or WST $550 for a license if registering a company. They are not asked if they have any qualifications though, which when dealing with harsh chemicals, dyes, and hot wax, Sheree thinks is irresponsible.

Sheree believes the government should ask for and check on qualifications before granting a license for this sector. The whole process to register and receive the license takes about 2 days.

On training, Sheree has brought in expertise to develop skills and expertise in Samoa. She brought in a beauty therapist from Fiji from the South Pacific Academy for her staff. For this, $8,000 Tala was paid by NZAID, and Sheree paid for the therapist’s airfare and accommodation. There is no training in hairdressing/beauty therapy in Samoa, although the demand for other trades training is in part being met by the Australia-Pacific Training College (APTC) and the Samoan Polytech. “The problem in Samoa,” Sheree says, “is that there are just not enough numbers of people to justify these new courses.”

**Next Steps** Her motivation for being in business continues to be her family. Sheree has four children, aged 14 to 27 years old. Two of her daughters are in Australia and New Zealand. Her second daughter, Stefanie, has Down’s Syndrome.

Sheree’s dreams to expand the Salon into a cosmetics line of soaps developed from organically certified coconut virgin oil. Her challenge is to find the most viable way to work with coconut virgin oil and to ensure she produces a quality product. By undertaking this expansion, Sheree hopes to give Stefanie the chance to have some independence at work, as Stefanie has a gift for aromas. Sheree could then develop her own cosmetics range and oil to use in her massage business.

In 2008, Sheree attended a food fair in Auckland and learned about labeling and bottling options. Plans are now beginning to form to build the cosmetics line, and as her goal for 2009, Sheree is bringing a chemist from New Zealand to Samoa. The Pacific Islands Trade and Investment Commission (PITIC) have offered to pay 50 percent of the costs. This will enable the chemist to view the oils and assess what would be needed to develop the product.
She saw the original HBK concept in Brisbane, Australia where Mere and her family lived for almost 20 years. Mere’s husband completed his MBBS and PhD at University of Queensland during that time. The HBK in-store bakery concept was something that Mere and her family used to enjoy when visiting Australia. Their idea was to introduce it to Fiji, but they did not have the confidence to start it off themselves. Hence, they set up with two local business people and one baker in Suva, Fiji.

To start the business, Mere used 25 percent of her own money and 75 percent loan equity from the ANZ bank. She repaid that loan of FJD$75,000 within three months. The sound financial underpinnings of the business became important when external forces beyond her control (5 coups from 1987 to 2009) impacted on the business.

Today, HBK has a diverse 29 shops throughout Fiji. Three shops had to close after the 2006 coup and 2009 floods. HBK’s customers are also diverse – ranging from families, ethnic communities, religious communities, ‘green’ customers, small businesses, and government entities. HBK sells both price controlled items (in Fiji) and open-market prices. HBK also promotes bio-degradable plastics to address climate change and a sustainable environment.

While there is competition, Mere still believes that HBK is a strategic brand with loyal customers. So she finds that she is able to personalize and customize service and to trade above some of the price-sensitive competition.

Women in Fiji are not often big employers, but one exception is Dr Mere Samisoni and her chain of bakeries, ‘Hot Bread Kitchen’. In fact, Hot Bread Kitchen is one of the largest employers in Fiji, and 63 percent of Dr Samisoni’s 450 staff workforce are women.

Mere – now Dr Samisoni after being conferred with her Doctor of Business Administration (DBA) identifying key entrepreneurial factors in Fiji – is a woman of rank from Lomaloma village on the island of VanuaBalavu. She is also a prominent business person and politician. Mere won the Lami Open Constituency for the ruling Soqosoqo Duavatni Lewenivanua (SDL) Party at the parliamentary election held 6–13 May 2006. It was her third attempt to win the seat. She says, “I wanted to replicate my business skills at a political level in Fiji and that is the reason I became a politician in 2006 – for greater public good and impact.”

However, her role as a member of parliament was short lived as a military coup overthrew the government on 5 December 2006. Rather than defeating Mere, this coup strengthened her resolve to effectively represent and be a strong voice for her people. Furthermore, despite requests to close her shops by police following another coup in April 2009, Mere’s business, Hot Bread Kitchen, continues successfully. Pursuing success in adversity is Mere’s mantra, an inspirational philosophy to business women in Fiji and around the Pacific region.

Starting Out Dr. Adi Mere Tuisalalo Samisoni started her business in 1982, although it took the Fiji Government five years to approve the proposal. She is now well known for her successful chain of bakeries throughout Fiji: Hot Bread Kitchen (HBK).

Before starting HBK, Mere was a registered Nursing Administrator specializing in Community Maternal & Child Health. But she decided to go into business in 1982 when there were no vacancies in the Fiji Health system for her qualifications.

Going for Growth: Obstacles and Opportunities “It took 5 years from the time we started the project until the first shop was opened. There were difficulties in finding a suitable site, and in securing finance. But the main hold-up happened because HBK wanted to bring in an expert Baker from Australia as our Partner. But approval for his work permit took 5 years too long, so eventually the expert baker, David, gave up just before it was approved. So we eventually went ahead with a local baker instead,” she says.

HBK would have benefited from David’s expertise in the technology of equipment and ingredients of the bread industry and related products, to HBK’s competitive advantage. With that in mind, Mere believes they could
have franchised more shops not only in Fiji but the whole of the South Pacific and perhaps even the North. But that was not to be and we slowed down.

“The local baker Joe was good. He knew his bread but lacked the vision to use technology to gain greater market share in Fiji and the Pacific. Joe sold out and wanted to return to his island and be the local baker there.” Mere says the other two business men her family brought in were interested in their profit gain and sold out to go into their own family businesses.

HBK now has 450 staff (having lost 50 staff because of the closure of 3 shops due to the floods and downturn in the economy as a result of the 2006 and 2009 coups.) Mere has recruited these staff from the local communities as HBK decentralised production, distribution and sales. About 65 percent of her staff are women.

HBK pays management, sales staff, bakers, and cleaners fortnightly. HBK also provides other benefits in addition to monetary compensation – sick leave, long service leave and maternity leave on pay, bonus on performance, uniforms, and savings credit accounts for staff. Employment in Fiji is governed by The Employment Relations Act, which Mere says is “a very comprehensive bill covering all aspects of Workers rights.”

Mere finds that the Fijian Labour Department focuses on HBK for compliance testing, “as we are the largest player in the market… but they are getting better at making sure everyone follows the rules.” While there is no standard work week in Fiji, there is a legal range of work hours that Mere and HBK can hire workers on.

HBK’s Human Resource Manager, with occasional inputs from the branch manager concerned and the heads of departments, does the hiring and firing in the business.

Mere says, “Yes, of course I faced discrimination because of my gender in running HBK… but that did not stop me,” She says. “It only motivated me because my self-worth is not dependent on others. That is why I went to University to get my MBA and now my Doctorate, to show that anyone can be effective in business if they learn the skills.”

Mere’s philosophy is “Never give up, and as you turn failure into success that can become a positive life of its own to grow and develop with responsibility, authority and a deep sense of satisfaction.” Mere’s philosophy of never giving up shone through when in May 2009, Police targeted Hot Bread Kitchen shops and attempted to close them down.

Quick thinking shop managers, when told by Police that they had to close down, insisted there was no written authority to do so, and ignored orders. The following day Police prevented bakers and shop girls from opening up three targeted Hot Bread Kitchen shops.

Mere was told by Police that it was ‘Orders from the top’. She replied that Hot Bread Kitchen employees and support staff in their supply chain totalled 450 workers, most of whom would have to be terminated if the shops stayed shut.

“One person’s wage supports a further 5–10 people, so you are talking about a lot of people with no income. After all the civil servants who’ve been retired recently, the last thing Fiji can afford is for more people to be out of work.” The next day, the Police told Mere that it was all clear again.

“We still don’t know why this happened and the Police have not replied to my formal complaint,” says Dr Samisoni.

Dr Samisoni’s drive is also evident in undertaking her Doctorate degree, and pursuing opportunities to spread her knowledge gained on Fiji entrepreneurship. Mere’s focus is on how business can turn perceived problems into business opportunities.


While the current annual turnover for HBK should be about FJD$20 million, it is currently FJD$15 million due to an increase in the cost of raw materials and less market demand translating to less cost efficiencies from bulk purchasing. However, efficient and productive work practices are core values. Their financial situation has been worsened by the recent April 2009 coup in Fiji and the economic crisis.

Next Steps Mere’s business is now a family affair. Her son John is Managing Director and Philip is the General Manager. Mere is the Chairperson of the family company. Mere’s daughters are married and live overseas.

Some of Mere’s plans for HBK had previously included computerizing the shops for better data collection and information management that is customer friendly. However, as a result of the recent coup, HBK has had to “put off its business plans for Point of Sale computerization,” at its stores.

HBK has also had to close three of its shops for four months – for the duration of the clean-up from the January 2009 floods. Three other HBK shops will also be closed due to the downturn in the economy. Mere expects there will be more shop closures for that reason.

Mere hopes that one day she will be able to resume her duties as a member of parliament, and with democracy restored, see Hot Bread Kitchen continue to thrive.
In 1995, Merian and Sam Numake began Tanna Evergreen Resort & Tours, an accommodation and tour business. Around this time, a new airport was being built. Sensing an opportunity, the couple decided to build on Sam’s customary land for their venture. Merian says, “We started from scratch — cleaning the place, landscaping and building. It took two years to establish a small restaurant, four modest bungalows and one touring vehicle, all one kilometre north-west of the airport.”

Merian’s husband, Samuel, owns their customary land on which they built Tanna Evergreen Resorts & Tours. To make it more secure, in 2003 Samuel and Merian registered the land and made a proper lease for the area, with Merian’s name also appearing on the title. In doing this, they got a proper survey map of the land done as well as a lease agreement. Merian says, “It was the only way for the business to grow. So now when I go to the bank for a loan, I can show them the lease/title on the land, which they need.” But Merian’s story is an exception — most businesses operate on customary, non-registered land, and women in particular have less access and control over the property.

In Vanuatu, land registration is costly and time-consuming. While there are only two procedures, and the cost of the process is 7 percent of the property value, it takes 188 days to register property. Vanuatu is ranked 104 of 183 economies in the land registration topic of the Doing Business 2010 report.

Starting Out Mariane Numake has built a successful business, Tanna Evergreen Resort & Tours, on her husband’s customary land outside of Lenakel, the capital of Tanna Island in Vanuatu. They registered the property with Merian’s name appearing on the certificate of title. Merian’s story is an exception — most businesses operate on customary, non-registered land, and women in particular have less access and control over the property.

From their initial idea in 1995, to getting their business operational in 1999, creating their dream proved to be a long journey.

Starting out, the couple decided that they did not want to take out a loan. Luckily Merian had saved enough money to start the business after working as an accountant for over 20 years in Lenakel.

“To build the resort and save money, we cut down our own trees for timber to build, and used our own corals,” Merian recalls. “Local communities helped by contributing small amounts of Vatu. The whole value in cash and timber at the time cost nearly Vt3 million.”

She also approached four family members to be shareholders. The rest of her share of the seed capital came from her savings in the National Provident Fund.

She is proud to admit those days of scrimping her savings together and slogging away to start the business are long gone.

“Evergreen is now the largest 100 percent owned and operated ni-Vanuatu Bungalow on Tanna Island,” she says glowingly. “We have won the Best Bungalow category of the Year in 2006, 2007 and 2008 at the Vanuatu Hospitality Awards.”

As the owner and director, Merian believes Evergreen is a role model for others in Vanuatu. They provide guests with accommodation, a restaurant, bar, tours, body massage, and water activities. Daily excursions include a volcano day and night safari, visits to traditional custom villages, a horse-riding safari, a visit to a waterfall and a black sand surf beach, and snorkelling.

Despite spending most of their time running the business, Merian and Sam keep busy in their spare time raising their four children, ranging from four years old to 21 years old. The elder children assist in the business.

Going for Growth: Obstacles and Opportunities
Weak infrastructure, in particular roads and an unreliable electricity supply are among the many issues impeding Merian’s business.
“The roads, combined with a lack of mains electricity – all our electricity runs off our generator operating for around eight hours per day – make working in Tanna especially difficult,” she says.

Domestic violence against some of her female employees is also a recurring issue Merian has to deal with in her business.

Evergreen started with three staff members but has grown to 30 employees; about half of these are women. The women work in house-keeping, laundry and wait-staff roles. Both men and women work in the kitchen. The gardeners are men, as are the tour guides and drivers.

Merian says that some of the women’s husbands bring their personal issues into the workplace.

“The men often get very violent with the women. They will come to Evergreen and try to beat their wives up. They are jealous because they are at home doing nothing,” she says. “We talk nicely to the men, asking them to please go back home, this is not an area where we can have arguments.”

Part of Merian’s strategy of dealing with this problem is to encourage the women to go to the police. While this helps, she admits that it is difficult to change the prevailing culture.

“It is hard for men to change their mentality. Some don’t think their women should have any rights,” she says. “Men think highly of themselves, maybe more education for boys at school will slowly help to change this.”

However, Merian’s main issue – and now opportunity – is registered property.

The vast majority of land in Vanuatu is still held under customary tenure, with the patrilineal system the most common model. Patrilineal systems ensure land is passed down through the male members of the family rather than the females. Even amongst matrilineal societies where land passes through the female line, women do not necessarily control or manage the land. In practice, women in Vanuatu have very limited rights to control and manage customary land. Women are often marginalized from decisions about how land is used, whether it can be mortgaged to obtain loans for development, and whether it can be leased to individuals.

However, Merian says that Tanna is different from the other islands in Vanuatu; only men own the land.

Her husband Samuel owns their customary land on which they built Tanna Evergreen Resorts & Tours. To make it more secure in 2003, Samuel and Merian registered the land and made a proper lease for the area. In doing this, they got a proper survey map of the land done as well as a lease agreement.

Merian says, “It was the only way for the business to grow. So now when I go to the bank for a loan, I can show them the lease/title on the land, which they need.”

Also at the time, they added both Merian and Sam’s names to the certificate of title for the property. Sam says that, “It is my customary land, but I support my wife as an equal in business – she runs so much of the business – so it is only fair and easier for the business that she has the land, too.”

Merian and Sam spent 200,000 Vt to survey the land, an area of about 5 ha. They paid the surveyor when he completed the job in 2002. Despite this, it took four years to get the registration issued from the Lands Department with the department requiring an additional fee of 30,000Vt.

Only in 2005 did Merian and Sam get issued with a proper lease including certificate of title, and map of the land. She attributes the delays to people at the Registry office.

“One of the officers was really slow – but he was later kicked out. The new officer was much better,” she says.

In 2008, Merian brought a ni-Vanuatu from Efate Island to value their property. The valuation report on the property was a bank requirement for the mortgage. Merian also knew that for foreigners to invest, she needed the report. However, the resulting valuation cost a hefty 100,000Vt; a significant cost for the business.

Merian believes that completing a land survey and developing a proper lease is an essential step in establishing a business. She knows it is hard for local ni-Vanuatu to get their customary land registered and processed, though. Obtaining help from government officials is difficult, as well as expensive. For some businesses the cost can be crippling.

“Locals find it very hard to pay for surveyors,” she says. “That’s why all local properties are doing business under customary land, but don’t actually register it.”

Her suggestion for Tanna is that some areas in Lenakel town commercial area are declared public land, like in Port Vila. Educating people on the importance of development on land is also essential for business to grow. According to Merian, land disputes are the main reason for slowing developments on Tanna Island. She feels that these unresolved issues seriously handicap people, preventing them for doing business.

Next Steps This year, Merian and Sam are celebrating their first decade in business. When they started, Merian had a five and a 10 year vision. After achieving both, the couple still wants to raise the standards of accommodation on the island in unique fashion.
“Our next plan and vision is to put in a swimming pool and two more ocean rooms, upgrading from 13 to 15 rooms total,” she says. “With the pool, we want it to be different – it will be a sea water pool and also because of this, it will be less expensive. We want to be different from everybody.”

Merian and Sam are also committed to helping other ni-Vanuatu people reach their potential. “We want to encourage them to work for themselves and their country’s economic independence,” she says. “I want them to see the importance of business and the value of tourism. It is the main GDP earner on the islands – without tourism many would not have the earnings that help them pay for school fees for their children.”

She believes that a supportive community and family is important to the success of a business, and particularly supports women going into business. “For me, as a woman in business on the island of Tanna, it is really hard for women to come up. Men dominate women. This is something that has been inherited from before until now,” she says strongly. “Men are always the boss and women the slaves. As people become more educated, people are getting to know and learn more, that culture is slowly being lost. But you have to be a very strong woman to rise up.”

One thing Merian knows for sure is that she feels lucky that she and Sam had the opportunity to build and expand their business and is excited to be able to continue living their dream.
When the first issue of Samoan Women’s Time Magazine hit the market in August 2008, it sold out in just three days. Despite the first and subsequent issue’s incredible popularity, Merita and Lemalu, the magazine’s founders, are yet to make a profit. Their production costs are very high, partly because of the inability to exploit economies of scale. However, the founders remain unwavering in their view that the magazine is an important and empowering source of information for women in Samoa.

Merita and Lemalu have managed to establish and operate a monthly Samoan women’s magazine with a readership base extending beyond Samoa to New Zealand, Australia, and the United States. Sales are made at outlets across Samoa including supermarkets, hotels, and shops. More copies are sold in Australia, American Samoa, New Zealand, and through their online subscriptions.

Despite the magazine’s reach, the production costs in Samoa are so high that the pair are struggling to turn a profit. Without access to international wholesale suppliers and with the high cost of freight, Merita and Lemalu have had to find innovative and creative ways of keeping transport costs down.

Starting Out When their employer, the State-owned television station, was privatised and sold to TV1, Merita and Lemalu decided it was time to start a business that had been in the back of their minds for some time – a bilingual Samoan women’s magazine – run by women, for women. “Our motivation was to see a change happen in women’s leadership in Samoa and to capitalise on the change that had already occurred in the last decade,” Merita says.

“Women have been moving up, slowly, across all sectors of society.”

Relative to other countries in the Pacific there is a sense for locals that women in Samoa are treated equally to men and ‘gender issues’ are not considered a problem. According to Merita, this is not the case with many women suffering from the high levels of domestic violence that continue to pervade Samoan society. 16 Merita also believes that Samoa’s traditional matai authority structure extends men’s privileged status to the political system and business arena.

Merita explains, “Samoans tend to lean on ‘culture’ to explain the rule in our society – and many believe that women are not cut out to be MPs. The Matai system discriminates against women although there had been changes today… women don’t realize that this can and should change if women are to achieve equality with men. ‘Culture’ is not static; we produce it, both men and women, by the belief systems we hold onto.”

It took the pair three months to finally leave their jobs, but when they did, they quickly realized they would need a loan in order to get up and running. They approached the Small Business Enterprise Centre (SBEC) to guarantee a WST $50,000 loan application to the Samoa Commercial Bank and enrolled in one of SBEC’s small business courses. The pair contributed WST $10,000 of their own savings as security for the loan. While they requested WST $20,000 in overdraft and WST $30,000 as the loan, the Bank gave them only WST $10,000 as an overdraft and increased the loan-size to WST $40,000 (over 3–5 years), leaving the women short of cash flow for immediate start-up costs, and increasing their repayment costs to the bank.

While the bank claims to give SBEC clients an easier time by extending their repayment period, Merita and Lemalu believe this is the wrong approach. “It just means we’re

They have approached ink and paper manufacturers in New Zealand in an attempt to source their supplies directly, but have been referred back to the local sales agents. The cost of sourcing their products through the local agents is roughly three times more than if they were able to buy directly to the manufacturers.

Airfreight is also prohibitive and has been increasing steadily since they came into operation according to Merita and Lemalu. They would like to expand their readership base and supply more requests from overseas but the current cost would far outweigh their returns. As a result, they have had to find alternate means of getting their product overseas, which has included finding out who in Samoa would be traveling overseas and offering to pay their departure tax and excess baggage in exchange for transportation of their magazines.

“...It was going to cost us WST $500 to send just 50 copies to the US. So we decided to give them to our friends and family to take with them when they went overseas to deliver the magazines for us. We saved so much money doing that, but it was opportunistic and isn’t a sustainable strategy,” Merita admits.

Another obstacle they face is transportation within Samoa as they do not currently have access to a vehicle. They estimate that they spend over WST $400 per month on taxis, both for themselves and for writers to cover stories around Upolu and even more for stories in Savai’i.

2009 has brought additional challenges for Merita and...
Economic Opportunities for Women in the Pacific

Although Women’s Time Magazine is yet to profit, following the slow patch at the beginning of 2009, sales are now on the increase and the bills are being paid by the other work coming in.

In December 2009, another exciting new venture was launched in New Zealand by Merita and Lemalu. It’s a DVD for Samoans living in New Zealand and Australia covering stories that are often talked about in Samoa, but not documented in the media. Merita provides an example of the first episode, which is about ghosts heard and seen since the tsunami. Merita explains, “the Samoan concept of ghosts makes this an interesting topic, but we also explore the impacts of such a catastrophe to the mental ability of the people affected and the country as a whole. There are other traditional aspects of dealing with the dead that are also added to make four different programs within this first episode. We are the producers and we’re hiring everything for this including the cameraman, the machines, and more.”

They have also come up with the idea to email an electronic format of the magazine to overseas distributors who can then print copies on their own premises which would reduce production and freight costs while increasing readership.

As part of their longer-term business strategy they have been looking into the possibility of purchasing their own digital printer. Owning a printer, they believe, would enable them to source toners directly from overseas manufacturers, significantly decreasing the unit production cost and improving the sustainability of the business.

Merita and Lemalu remain confident their business will survive and believe they will be able to expand their business and contribute to raising the profile of women in Samoa. They hope their magazine will encourage women to push for greater gender equality and empower women in Samoa and elsewhere in the Pacific.
Debra Sadranu is the matriarch of an extensive girls club, what she sees as a bit of women’s liberation movement in Fiji. Not that Debra’s appearance or demeanour is what one would usually associate with a matriarch. She exudes welcoming energy and makes everyone feel excited to be a part of her business - she’s your friend as well as your boss.

Debra is Managing Director of Senikai Spas, which provides beauty and spa therapy and selects the best Beauty Therapists from its own accredited school, the South Pacific Academy of Beauty Therapy. Senikai Spas is the only company in the South Pacific that operates two Beauty Therapy training institutions, a chain of spas at some of Fiji’s best renowned resorts and utilizes their own product range in both their training and spa operations. One of Debra’s most recent ventures is launching the ultimate floating spa experience on board a 50 foot sailing catamaran.

Debra says her challenges have included the “lack of commercial bank support throughout challenging times such as coups. Coups and political instability result in the tourism industry’s visitor arrivals being greatly affected. This is challenging for us as tourism is predominantly our main source of revenue.” Due to lack of bank support for small businesses without major assets, Debra has grown her business only though the business’ cashflow.

Starting Out  Debra began in sales and training before moving into beauty therapy. She studied and gained a Diploma at the Academy of Advanced Beauty Therapy in Sydney in 1993 before purchasing her own salon in Sydney. Seeking a lifestyle change, she moved to Fiji in 1997 (having been a regular visitor there over the years).

In Fiji, she noticed no facilities for training in Beauty Therapy or any skilled therapists, so she decided to open the first Beauty Therapy Training Institution in the South Pacific. The school is accredited with the Ministry of Education. AABTh Cidesco Section Australia come to Fiji and assess the two training institutions (registered in 1997 then 2000 respectively) on an annual basis. This helps the Training Institutions and Senikai Spas maintain the highest standards.

Debra’s schools have an annual intake of 40–50 full time students and have a 95 percent success rate in employment opportunities for their graduates. They also conduct training for hotels and resorts in grooming and self presentation, and for high schools in Fiji and the Pacific. An average of 15–20 percent of SPABT graduates migrate to New Zealand, Australia, Canada, and the United States.

“We are the only company that can provide up to 15 masseurs at any own time, with massage beds, in 24 hours notice.” This has helped them meet demand in the growing meetings, incentives, conference, and exhibition market.

Debra is extremely proud to say that she has “earned a great deal of respect from the local community,” due in part to her marrying a Fijian man in 2000 and having a son, and also due to her passion for the local culture, along with the employment opportunities she has created for local women.

Now Senikai Spas, Fiji & The South Pacific Academy of Beauty Therapy employs 80 staff. At the resort locations most of these staff are spa therapists.  

Sailing Beauty
Debra Sadranu

Business Name: Senikai Spas and The South Pacific Academy of Beauty Therapy
Country: Fiji
Senikai Spas began with three locations, but have expanded to 16 locations. They operate in nine hotels and resorts, four cruise ships and have massage facilities on two island locations. Most of their hotel clients are from Australia or New Zealand, but other resorts are more European in clientele. They also have an independent operation ‘Isa Lei Senikai Express’, a massage and spa service at Fiji’s International airport. Debra says this is great for tourists on their departure.

The second independent location is the new Senikai Floating Spa on a beautifully renovated 50 foot sailing catamaran. Debra’s husband is from the Yasawa islands, the most northern and remote islands of Fiji. The Yasawa Islands are not easily accessible by public ferry – only by privately chartered boats. One day Debra’s husband saw a beautiful old catamaran for sale and thought it would be perfect to sail for home visits. He eagerly showed Debra the catamaran, and Debra’s very first thoughts were “a floating spa!” Debra’s husband knew that with just the idea, there would be nothing stopping Debra from making the idea happen.

Senikai Floating Spa offers Twilight cruises where canapés, champagne, and of course, massages are offered. It also offers full day cruises, where clients can go swimming, snorkeling, receive a BBQ lunch, and can take advantage of the Spa offerings. Champagne breakfast cruises have also recently commenced which are popular with the people who come into Fiji on the early flight from Los Angeles, and can head straight to a champagne breakfast and spa services straight after the flight.

This is a new addition to the tourist industry in Fiji. Recently the Senikai Floating Spa has also been hosting hens and bucks days and even weddings. The floating spa is so busy that it is always chartered, and Debra’s husband has not been able to use it for any trips up to the Yasawa islands. Debra says “I think we’re going to need another sailing catamaran!”

Currently, Senikai Spas have a captured audience with an average 65–70 percent resort occupancy. Debra says that they have factored in the current global downturn into plans for 2009 which has already affected three of the Spa locations. Debra says that in 2008 Senikai Spas averaged FJD$80 per client per spend (Spa locations only), with average spend in 2009 forecast to increase 25 percent to reflect an increase in their own prices.

Going for Growth: Obstacles and Opportunities

Debra says she made the decision from very early on that the students at her beauty school and staff at her spas would learn that absenteeism would not be tolerated, even if the reason for absenteeism was for cultural reasons. With key management (all local except Chantel who is teaching a local), Debra sought to bring the passion out in them. Her employees know that if they are going to work for a foreign company, they have to maintain international standards. Students have to make up the requisite hours to sit their final exam. The accreditation they receive is to an Australian standard, which is recognized internationally. Debra’s beauty school is the only place in Fiji that offers that. Last year, one girl did not make up the hours so she could not sit for the exam. Debra will not allow any exceptions as she does not want the bar to be dropped. Her students receive a lot of practical experience during their training. Some of her students migrate so it is important to instil the work hours required throughout the program. Sixty percent of her school’s graduates are employed by Senikai Spas. During the course she tells her students she will be handpicking the best to work in her spas. “I came here 12 years ago and everything is changing – standards are becoming more international and corporate.”

“Girls in Fiji grow up being told not to look people in the eye, to not initiate conversation, to not talk back unless asked a question. This results in well behaved children but
the women lack confidence as adults. We have to undo all of that during the course, to teach them to look the customer in the eye, to have confidence when they speak, to be assertive if necessary and to initiate conversations with customers.

One of the problems with her Indo-Fijian students is that their fathers and husbands don’t want them to massage men. A lot of Indo-Fijian girls leave once they are married. Indigenous Fijian men don’t have a problem with their wives and daughters working as beauty therapists, as the tourism industry has been a part of their culture for a while.”

Debra also teaches sexual health and family planning during her one year program. Young women are not usually taught this in school. Fijian women are culturally required to retain their virginity until marriage, and the culture will not allow them to admit to anyone, even Doctors, that they are sexually active prior to marriage. This means young girls are falling pregnant. Debra had one employee who managed to disguise her pregnancy until she was eight months and had no medical check ups at all during the pregnancy. Debra explains that when some of the beauty therapists are given jobs out on different islands that aren’t their home island, they experience a new found freedom. This freedom can sometimes lead to pregnancy.

Debra reports the Fiji government has just extended paid maternity leave from one month to four months. “It’s ok for Western countries, but it’s too much here. We have 80 young female staff, it’s a massive burden for our business.” Debra says Fiji’s national airline, Air Pacific, also has the same problem with maternity leave. “Girls don’t use contraception. They get pregnant willy nilly,” she says. “Not only are we training them to be beauty therapists, we are training them to change their whole way of thinking.”

The school receives students from all over Fiji. Even mothers will come to do the course, and their children will stay with extended family. Many of her students also stay with family in town when they undertake their training.

Milly came out of the villages in Tavua. Debra says “She was totally ‘churchified’ and ‘familified’. If there was anyone to take a day off for church or family commitments, I would have picked Milly. Milly was in our first year of students in 1998. She saw the advertisement in the newspaper and applied from her small village, at the age of 28.

On her first day of class, Milly sat at the very back of the classroom, and couldn’t look anyone in the eye. I thought, “Oh gosh, how long will this girl last?” However, Milly showed determination from early on. She needed to make money to pay her course fees, so while studying full time, she would make and sell kava, although she wasn’t a kava drinker herself. She also asked me if she could make sulus (Fijian sarongs) with the school logo on it to sell to other students. Of course I said yes.

I was so impressed – not once did Milli ask if she could pay the school fees late or at a reduced rate. She was a village girl with no money who was dedicated and proved herself to the extent that she got a job in the first day spa I opened at the end of 1998, just as she graduated.”

Debra opened her first day spas in 1998 as an extension of the graduation of her first year students. She opened spas in 5 locations, and Milly elected to manage the spa at Treasure Island.

Today, Milly is Senikai Spa’s Operations Manager, responsible for all 16 spas. She has also paid for her cousin to do the course, who has also been promoted up the ranks into a managerial role, and Milly is planning on paying for another girl from her village to do the course next year.
There were 20 graduates of the first year. Debra still only accepts 20 students per diploma course, but has 2 schools, allowing for 40 students a year, plus she runs some shorter certificate courses. Debra knows there has been at least 500 graduates from her schools to date, all locals. Debra also has 5 teachers, all locals who were outstanding graduates of her courses with extensive experience in her spas. Debra continues to undertake the assessment of her students.

There are staff that she knows have experienced domestic violence. “I’m very much their boss but I’m also more. I instil in all my girls self confidence and independence. And not to tolerate anything untoward domestically. It is part of my make up as a woman and it is part of what I must instil into my girls. I call them my girls. I’m much more than a boss.”

Debra talks of one girl, Sarita, who suffered from domestic violence. She committed suicide two years ago. “That was the one girl who we couldn’t save. Some girls will ask for work on the islands to get out of their homes, and we do permit this as one way to help address the problem.”

“I had to tread very carefully around the issue in my course in the beginning. Until I married a Fijian man, I was seen very much as an expatriate woman. If I addressed the issue openly, I would have been perceived as corrupting their women. So I talked about self confidence and independence instead. We do have a women’s liberation movement going… a girls club… We look out for each other and support each other. Girls would never get undressed in front of each other. Girls are taught to be shy of their bodies here. And suddenly they are having clients removing clothes for massages and they are performing bikini waxes! So as part of the course, they also have to get undressed in front of each other. The teachers need to lead by example. They also help to strip back some of the cultural restraints that need to be overcome to do this sort of work.”

In creating the girls club, over which she is matriarch, Debra finds she can overcome many of the challenges she faces with her staff. However, she was never able to overcome the challenge of expanding her business to its full potential.

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It will be located 5 minutes from Denarau Island which hosts 6 major 5 star hotels including Sheraton, Sofitel, Hilton, and Radisson. It will be open 7am to 11pm catering to transit tourists for both airport and island resorts. It will be “a Spa haven offering culture, relaxation and convenience.”

Next to the Spa Village, Debra also plans to build office facilities. It will house their administration offices, a purpose-built training school, a purpose-built laboratory and factory for the production of her beauty product line ‘Essence of Viti’ (EOV).

Debra is also planning to expand the export of their in-house EOV skin and body care range through 2009. Their internationally-based clients quickly requested what originally began as a product for use in the schools and spas. In November 2008 they launched EOV in New Zealand. They also plan to launch in Australia in 2010.

Senikai Spa will expand on their spa services offered through Accor Hotels in Fiji. They currently operate spa services in Novotel and Mercure Nadi, and recently opened Novotel Suva Lami Bay. “As Accor is fast becoming one of the largest corporate branding of a hotel in Fiji, we are proud to be associated with them,” she says.

To finance the expansions, and in particular the Spa Village, Debra has needed to seek finance offshore. Of the most recent April 2009 coup, she says, “I do not feel that coups in Fiji result in long term disruption in our industry, it is generally short term. Fiji is known for its passive nature therefore tourism bounces back very quickly. A minority of tourists may listen to the politics and media coverage, but the majority still travel regardless of our politics.

“The concern at this time is the global effects and lack of commercial bank interest. Hence our proposed investors, which I hope to have in place by year end 2009. We are still keen to move forward with our developments.”

FJD$2,000 training assistance per each of three semesters for training (rather than the previous maximum financial assistance).

This will not cover the full Diploma tuition fees at the Academy or with some other training institutions. The shortfall for the Diploma program will be FJD$2,469 as the majority of her local students still attain full funding from FNPF for the education costs and cannot afford any cash contribution. Also, none of the Certificate courses will be funded, for example a Certificate in Massage Therapy costs FJD$650.

The FNPF had asked all schools to submit their courses and fee structures to them. They then evaluated them and released their decisions. When they printed it out, it said that all short courses – to gain FNPF funding for members – had to be over 90 hours. But SPABT’s highest one is 70 hours.

Debra thinks FNPF are trying to retain some of their members’ funds by only funding courses that lead to a job, not short courses that don’t lead to a job. However, SPABT has a 95 percent post graduation employment rate.

For the students, it is possible that they may be able to borrow from Bank of Baroda (less commercially oriented than other banks, and more focused on the local people). However the students would still have to own their home to use as an asset to get the funding. Maybe Indo-Fijian students may own homes, but the Fijians would be unlikely to. Debra knows of one student who has obtained the funding. For SPABT, they will need to look for international students, and make the training available overseas.

Debra says “This new policy will create big challenges for our company with an obvious reduction in student intake due to money restraints, less job prospects, and higher unemployment for the young women in Fiji, and stalled Spa recruitment due to unskilled local women. I am afraid this will also mean a drop in standards for our industry which has taken me so long to build and establish.”

The average wage in Fiji is only around FJD$3 per hour, hence it is of great concern when locals cannot afford cash for school tuition fees.

Next Steps  Debra is planning to build Senikai Spa Village from early 2010. She says, “This will be our largest project, three acres with 10–15 treatment bures all built above water within the ecological mangroves, and with personal plunge or mud pools.” She will establish a nursery café within the grounds and a boutique retailing Fijian artifacts. It has been her dream project for three years.
While getting credit for your business can be challenging at the best of times, imagine the difficulties that present themselves when you live in a country where land rights are held by communities and as a result is rarely used as collateral for private businesses. This is the situation faced regularly by Samoan businesses.

As a result of these challenges Samoa ranks 123rd out of 181 countries in the Getting Credit topic of the global Doing Business ranking, an analysis of government regulations that enhance business activity and those that constrain it. When compared to other Small Island Developing States Samoa ranks 18th out of 33 countries in the Getting Credit topic.

Recognizing the need to provide assistance to Samoan small businesses, the government of Samoa took action and the Samoan Small Business Enterprise Centre (SBEC) was established.

Starting Out The SBEC was set up in 1994 to encourage the development of small business in Samoa through training and advisory services. It was established as a result of a request from the Government of Samoa for a facility to provide assistance and training for small businesses and with funding from the New Zealand government’s aid arm, NZAid. SBEC was able to set up its main office in Apia and take on clients.

Over the last 12 years SBEC has grown from having fewer than 100 clients to well over 1,000 and continues to grow. It has expanded with offices now in both Apia and Savai’i.

It now provides numerous training courses for small businesses in English and Samoan which cover everything from thinking about business ideas prior to starting a business to improving business skills, customer service, marketing and business finance. Margaret Malua, SBEC’s Director, estimates that over 500 trainees go through the centre each year.

SBEC’s Small Business Advisory Unit provides small business with information and coaching on preparing business plans, how to complete a bank loan application, financial record keeping, and will refer businesses to other relevant agencies for assistance. It also provides ongoing business advice and nurturing for mature businesses.

SBEC has also set up services to provide clients with access to funding by guaranteeing up to 80 percent of a client’s loan with a participating bank. In order to qualify to take part in the Small Business Loan Guarantee Scheme (SBLGS), SBEC require clients to secure 20 percent of the loan through fixed deposits or through another guarantor and to attend one of SBEC’s Small Business Training Courses.

The Small Business Loan Guarantee Scheme (SBLGS) has been set up under projects with NZAID and the Asian Development Bank (ADB) and provide loans from WST $5,000 to $50,000. The scheme covers businesses from a range of sectors and has supported over 800 businesses since 2002.

Margaret believes that Samoan businesses face a number of challenges and suggests that cultural and family obligations are the main reasons for business failures. The SBLGS currently has a loan default rate of 7 percent.

Leilani Curry and Sina Taule’alea are just two examples of women who have benefited greatly from the services offered by SBEC. The stories of Leilani and Sina follow.
Once Leilani and Karen obtained the signatures of 15 chiefs, they submitted their application to the Department of Lands and Titles for approval. After this they were able to finally apply for a liquor licence with the Samoan Liquor Board.

Leilani and Karen also had to negotiate over the length of the lease on the land for their business. After negotiating and losing out on one site they were able to secure a 5 year lease on the land for their business. Leilani admits she would very much like a longer lease agreement and will try to negotiate for a longer term in the future.

Leilani describes the entire process of establishing a new business as very confusing and suggests that there is a lack of clear information from government offices on the rights and responsibilities of a new business owner in Samoa.

She says, “I went to the Ministry for Commerce, Labor and Industry to find out about the labor rights and regulations that I needed to comply with for my employees. I was referred to the full legislation which was very confusing. It is only now after talking to other business owners and through word of mouth that I have found this information is available in a condensed form on the Ministry of Commerce, Labor and Industry’s website.”

Not long after they registered the business, Karen was forced to pull out due to other commitments and Leilani took over the business along with another partner.

While initially they were able to start and run the business from their savings, by October 2008 Leilani decided to apply for a small business loan in order to buy a stove, construct toilets and pay for provisions.

They applied for, and were granted, a loan with overdraft facility through the Small Business Enterprise Centre (SBEC). However, after advising the bank that they would like to activate the overdraft facility for the month of December they were shocked to learn that the bank did not process the request until December
Economic Opportunities for Women in the Pacific

20th and failed to notify them of this. Without the overdraft provision in place or any notification of the delay and due to the fact that the original overdraft request was only valid until December 31st, they inadvertently bounced a number of payments and bills.

As a result of this event Leilani feels that banks in Samoa are not supportive of small businesses. “When you go to a bank to apply for an overdraft (or loan) they don’t let you have any information about the associated fees or schedules… they are happy to lend you money… but you have to sign the contract first and then they will give you a schedule of fees… this makes shopping around very hard.”

**Going for Growth: Obstacles and Opportunities**

Leilani has managed, over the last 2 months, to pay off all of the outstanding bills and has not applied for further use of the overdraft facility. She is once again focusing her attention to the Community Centre.

Over the last 8 months she has seen the Community Centre grow and they have started to hire the Community Centre fale out for club and association meetings. They offer their diverse clientele classes in yoga, Reiki, dance, and traditional Samoan dance for all ages.

Leilani recounts that while children are attending classes offered by the Community Centre, their mothers have started to stay and have a coffee and chat. She says that this has become a regular event and the mothers really open up and discuss all sorts of issues they are having. They have started to call it their ‘group therapy’, laughs Leilani.

**Next Steps**

Leilani is very proud of the Café, Beer Garden, and Community Centre. In the eight months that they have been in operation she has seen it grow into a vibrant place where people come and meet up with friends, have a family dinner, listen to music or take a class. “We’ve done better than I ever thought we could in the first eight months.”

Despite being located outside of downtown Apia, they have been able to attract a range of customers relying only on word of mouth and a small sign out in front of the café. However, she admits that she would like to start advertising and is working on a flyer that she will distribute to the Samoa Visitors Centre, school, tour operators, and hotels around Apia.

Leilani has also enrolled in SBEC’s advanced business course which she is very excited about. As Karen was the one to work with SBEC on the original business plan, Leilani never attended the small business training course offered when applying for SBEC loans. She hopes this course will assist her with the business accounting as until now she admits their system has not been the best in allowing them to keep track of accounts. She also hopes this course will teach her a more efficient way of satisfying one of the conditions of the loan, namely to provide all of the business financial information on a monthly basis.

Leilani is very excited about the future possibilities for the business. She would like to expand the services on offer at the Community Centre and provide more classes but is also keen to repay her loan. She is confident that the business will do well. “I feel really positive that now I have tools that I can use and help that I can call on.”

**Sina Taule’al’ea**

**Business Name:** Sina’s Bakery  
**Country:** Samoa

Sina Taule’al’ea grew up watching her father, a baker by trade, bake traditional Samoan fare. After a 28-year career as a schoolteacher at a local government school, Sina decided to open a small shop on her husband’s family’s land and try her hand at baking the family recipes.

At the time she had no idea of the challenges she would face in running her own business, managing employees and adapting to fluctuations in input costs. However, five years on, with the help of SBEC, she has been able to overcome these challenges.

**Starting Out**

In 2004, realizing the business potential that a bakery could have, Sina withdrew WST $10,000 from her National Provident Fund account to build a small bake house next to her house. She registered the bakery in her name and began to bake traditional Samoan goods.

She hired 3 bakers to bake during the day but quickly realized that her demand was greater than her ability to supply. Her bakery’s location, next to a school, meant that she was able to sell her goods over the fence to school children at lunch time as well as supplying the school canteen and her shop. Business was thriving.

**Going for Growth: Obstacles and Opportunities**

In 2005, Sina decided that it was time to grow the
business. With help from SBEC, she applied for, and was granted, a WST $10,000 loan with ANZ bank to expand the bake house and to purchase new ovens and equipment. With this new injection of capital she was able to begin selling her products to retail shops, other villages and businesses around Samoa. As a result her business grew steadily from 2004-2007.

She also hired 7 additional bakers, bringing the total to 10 so she could continue baking throughout the night. According to Sina, the current labour laws require her to pay employees overtime if they work more than 8-hour shifts. This is prohibitively expensive for her and as a result she has found it more economical to hire two sets of employees, 5 who work during the day shift and 5 who work during the night shift.

Sina admits that she has had trouble finding reliable bakers who turn up on time and are able to do the work consistently without being supervised. She explained that she has had to provide all of their training and monitor their attendance. “They will work hard if I am there, but once I get out of the Bake house, they will sneak out.”

She has also found, through experience, that having an all male staff yields better results than a mixed staff so has opted to only employ men. “I don’t put women and men together because they will not do the work but they will do something else.”

From mid 2008 Sina has observed a significant increase in the price of her inputs, namely flour, sugar, and oil which she sources from a Samoan wholesaler. Meanwhile, the value of her products has been decreasing and a large number of “copycat” bakeries have entered the market. Sina believes that when Samoans see a business that is doing well, everyone tries to copy it and as a result she has had to become more competitive. “In the beginning I would get over WST $2,000 clear a week, now I don’t even get WST $1,000 clear.”

Sina believes that there has also been an increase in the cost of living in Samoa over the last few years which has impacted her business. She admits that, like most businesses in Samoa, she does not keep her business and family expenses separate and if school fees or house improvements are required she draws on business funds. Sina also explained that in Samoa there is a strong cultural obligation to provide goods and funds at celebrations, usually weddings or funerals in the form of fa’alavelaves. She admits that she spends over WST $500 per month on fa’alavelaves in addition to church donations which, being a member of the Pentecostal church, requires her to donate 10 percent of all income, including her business profits.

This increase in input costs and decrease in product value, in addition to social obligation, has meant that Sina has had to apply for two additional loans through SBEC to keep her business going. She admits that without the help of SBEC she would probably not still be in business.

Sina has also shifted to producing baked goods that require fewer overseas inputs so that she can rely more on cheaper, locally sourced products to keep her costs down.

**Next Steps** Sina has dreams of extending the bake house and baking new products. She would very much like to start producing bread but this would require the use of an electric oven as opposed to using the 44 gallon metal drum wood kilns she currently uses. However, she confesses that at this stage the expense of an electric oven is simply too great.

Sina admits that she and her bakery have come a long way in 5 years. “When I started my husband was not happy, he looked at me and said I was working too hard spending all my time on the business [not the family] but now he is depending on most of my business. Everything in my family like a telephone bill or an electric bill comes from the business. Now my husband is very happy and likes the business money.”

**Future Strategic Options for SBEC**

Margaret Malua has made a significant contribution to Samoa in the growth of SBEC through her tireless work, dedication, and commitment to the development of businesses in Samoa. Her efforts have resulted in SBEC’s ability to provide advisory and facilitation support to businesses from small and micro to a successful business. Margaret is very proud of the progress SBEC has made in helping small businesses develop and grow in Samoa. Margaret and her team are committed to helping small businesses in Samoa and work tirelessly in providing support. Margaret herself works an average of 50-60 hours per week with her staff working over 40 hours per week. However, she finds it very rewarding. She explains “This is an opportunity to really work with the people to grow their businesses from small and micro to a successful business by providing ongoing advisory and facilitation support to their development. Working with small businesses and seeing changes is a great story to tell and a great feeling of satisfaction that you have assisted someone and see results.”

With their increasing number of clients and services offered, SBEC is actively seeking additional sources of funding. Failure to secure this may result in SBEC being forced to reduce the scale of its operations. Margaret and the Board of Trustees are discussing a range of options but have argued that closing SBEC would be a significant loss. “This would leave a huge void in the servicing of small businesses in Samoa and could not be justified on the wider economics of the decision.”

17 Future Strategic Options for SBEC paper (provided by Margaret Malua).
Noela and Angela Aniaelani and Bernadette Mola have come from their coral island of Langa Langa to the Central Markets of Honiara for 20 years to sell shell money. The market is the frenetic hub of the city’s agricultural and craft trade and is the thriving center of the town for six days of the week, providing hundreds of people with their only means of employment. Angela, Noela, and Bernadette spend 1 month of every 10 weeks at the Central Market.

The shells that form the shell money are cut and polished into small disks, which are threaded onto long strings in descending values of color – red, orange, brown, black, and white. Traditionally, shell money is used to pay for land, canoes, and pigs, and is still the currency for dowry money – known as bride price. In the central market of Honiara, the Langa Langa women can exchange their traditional currency for a more contemporary one, Solomon Island dollars.

Gaining access to credit in Solomon Islands is a difficulty felt by all small business owners. Whether selling traditional jewelry in Honiara’s bustling central market or establishing one of Honiara’s larger restaurants, the problem of gaining access to credit is an ever-present and continuing concern for women doing business. For smaller businesses with little credit history, which describes many businesses in Solomon Islands, the problem is obviously more pronounced. Noela and Angela Aniaelani and Bernadette Mola have experienced this first hand through their attempts to obtain an outlet from which to sell their handmade, traditional shell-money jewelry.

**Starting Out** Although the women have been coming for 20 years, their business never grows. They have put up with the discomfort, noise, heat, and danger of the market because there has been no option to finance the opening of an outlet of their own, even though they have dreamed of having a shop for a long time.

Market stall rental for the day is SBD10. This is up from a charge of SBD4 from 2008. To hire a chair for the day is SBD4, up from SBD3 in 2008. These price increases have come regardless of the fact that there are no new or improved facilities. The women point out that the markets remain dirty with no seating, no good toilets or running water. People crouch on the ground or stand from 7.30 am to 5 pm on market days and the women have to catch a bus to a family member’s house 30 minutes out of town if they need to use a bathroom. This additional cost on the day is SBD4 return.

Tired of the rising prices and the dangers and difficulties that come with operating out of the market, Noela, Angela and Bernadette have begun to pursue other options for establishing their own outlet, graduating their business from informal market stall to a shop.

The women say the main constraint to growing their business has been lack of access to finance. If they could access a small loan, they would be able to buy more shells and make more jewelry to sell. They would also be able to pay more women in Langa Langa to assist them, benefiting their community. The women have tried to get

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**Business Name:** Shell jewelry market stall  
**Country:** Solomon Islands

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Over the last few years, they have learned about various opportunities through the newspaper, and applied for donor grants. Due to their lack of success in obtaining a grant or microfinance, they wonder if they are filling out their application forms correctly.

The women are members of the Auki Langa Langa Credit Union, which serves women and men of their community. However, the women are only able to withdraw against their savings, without access to loans. Noela and Bernadette have never been to a bank. They say they are afraid of them.

Going for Growth: Obstacles and Opportunities

However, in November 2008, the opportunity arrived – an outlet at which to sell their shell jewelry. The Auki Langa Langa Women’s Association (ALLWA) was formed with a pledged grant of SBD$200,000 from the Member for Auki Langa Langa Constituency, Hon. Mathew Wale, and was created over a three day strategic workshop that brought together 80 women from villages all over the constituency to outline difficulties they had encountered and desires they had for the future of the association.

This led to the formation of a three year strategic plan that was based around five key goals, one of which is directly concerned with the creation of a shell money outlet for local producers such as Angela, Noela and Bernadette.

Other issues the ALLWA hopes to address include the improvement of the constituency’s water supply, increasing sanitation and health, and maintaining adequate food security for women in the constituency.

However, what is seen to be the most pressing issue, and the first on ALLWA’s agenda, is addressing the difficulty in gaining access to finance. While this issue is crucial due to the fact that many women have little credit history to speak of which prevents them obtaining loans, it is complicated by wider issues within Solomon Islands.

Solomon Islands is one of the lowest ranked economies when it comes to an international comparison on the ability to obtain credit, positioned at 167 out of 183 economies within the 2010 Doing Business Report.

The ALLWA represents a hugely important support structure for women of the constituency and the issues it aims to address are a clear indication of pressures felt all over Solomon Islands, especially in regard to access to credit.

Ning Gabrino is one business owner who has found this to be the case.

Ning Gabrino’s employees call her ‘Big Mom’. Every work day at her business, Ning’s Bakery and Café, comes with breakfast and lunch, she pays the accommodation costs for permanent staff. In her hiring, Ning aims to employ women who are victims of domestic violence or separated from their husbands.

The café and bakery sits in central Honiara and has quickly become something of an institution for its Filipino food and large shady courtyard that offers respite from the fierce Solomon Island sun.

Ning is no stranger to operating in the business world but feels the pressures from the difficulty of gaining access to credit as much as less experienced women in Solomon Islands.
A Filipino immigrant, Ning has lived in Solomon Islands since 1991. She worked as an accountant with a number of businesses in Honiara and in 2004, shortly before opening Ning’s Café, she became a citizen.

From its early days, Ning’s Bakery and Café has grown into a well-known and successful business. The bakery produces 4,000 loaves a day, most of which remain priced at SBD1 and between this and the café Ning employs fifty staff members.

Ning has focused on female empowerment and equality in the Solomon Islands throughout her independent career. She was President of the Soroptomists in 2004 and has worked with the Manufacturing Association and Solomon Islands Women in Business Association (SIWBA).

Her continued focus on the promotion of employment opportunities for women and the growth of gender equality in the country is a direct result of her experiences of the difficulties faced by women in a Solomon Islands working environment.

"It’s a male dominated country," Ning says. “When working in a firm here I remember needing to discuss with a male Solomon Islands counterpart a work-related issue. His response was, ‘You’re just a woman. What would you know?’” she said.

Yet, beyond the discrimination Ning has faced in her career, her business is affected more profoundly by issues associated with gaining access to credit and the challenges of employing people in Solomon Islands.

When establishing her business, Ning applied for a loan for SBD150,000 from ANZ Bank. She provided a full business proposal and offered her savings from 13 years working as a Financial Controller in local firms as collateral. These assurances along with her employment history led Ning to believe she would have little trouble in securing the loan.

After two months of constant calls and follow-ups Ning was informed that her application had been denied due to a lack of collateral and the ‘highly specialized’ machines she required that would too difficult for the bank to sell in the event the business failed.

Following this set back she started the process again at Westpac and was eventually granted a loan for SBD100,000. In addition, the bank also promised to provide the extra SBD50,000 in six months if the business was going well. Within six months, it was clear that the business was succeeding, and four years on, this is certainly still the case.

**Next Steps** Ning continues to work at the café, has started baking herself, and has attended barista training courses in Australia. The business continues to succeed and Ning has retained her focus on assisting women in Solomon Islands.

Ning believes the Solomon Islands Women in Business Association is an effective organization assisting entrepreneurial women in Solomon Islands. Furthermore, she believes there should be a focus on more practical, direct assistance for women with livelihood projects, instead of a focus on more training.

The women of Langa Langa are very excited about the long-anticipated opportunity to establish an outlet, and also hope there will be an option for them to receive assistance with registering their business, budgeting, business planning, paying taxes and bookkeeping. In endeavouring to learn more about running a business, they would like a member of the Solomon Islands Women in Business Association to be a mentor throughout these processes. If the Langa Langa women can open a shop after having a market stall for 20 years, they want to do it by the book, and hope other women can guide them.
Janet Sape has six children and at one stage was supporting more than 50 children through her wantok relations. In order to support all these children, Janet started and operated a number of businesses, from a mini-mart to a security business to a second hand clothes stores. After years of experience in running businesses and supporting so many children, it was only fitting that Janet would found an organization called PNG City Mothers’ Business Foundation (CMBF).

In founding CMBF, Janet’s vision was “for women in PNG to gain economic independence. My dream is to create a microbank for the women of PNG.” CMBF now supports many women like Janet, who juggle their small businesses with bringing up children.

Accessing credit is one of Papua New Guinea’s worst ranking indicators, at 135 of 183 economies in the World Bank’s Doing Business 2010 report. However, thanks to Janet Sape and the CMBF, accessing microcredit is a feasible option for business women across Papua New Guinea.

Starting Out Janet worked in a bank until 1996. Seeking change and the ability to generate her own income to support her family, Janet approached the Papua New Guinea’s Rural Development Bank for her first loan for 20,000 kina (US$7,380) in 1994. Janet was successful, which was a rare thing for a woman to achieve in PNG at that time.

Janet’s husband worked at the Rural Development Bank, and Janet knew there would be accusations of conflict of interest in her applying there. However, she says, “My application was completely separate from his job. I got that loan, and on my own merits.”

Janet continued to work full time in the bank, for the security of the income from her employment, while also beginning her new ventures in the business world. In the evenings, after her day job, Janet operated Jay’s mini-mart. With the mini-mart going well, Janet also opened Jay’s food bar, and then a security business that had 70 guards working for her at any one time. For 3 years, from 1994–1996, Janet worked as an employee full time, and managed these businesses in the evenings, after her job. By 1997, Janet trusted herself as a successful entrepreneur, and was able to leave her job with the bank to focus on business full time.

In 1997, Janet started Second Time Around, a chain of eight second-hand clothing stores. Janet has continued to own and manage these clothing stores until this day.

As Second Time Around became well known, so did Janet and her success as a female entrepreneur.

This positioned Janet well to start PNG City Mothers’ Business Foundation (CMBF), of which she is still National President today. Janet’s success in business was formally recognized in 2008, when she was awarded Runner-Up for the Westpac Women in Business Awards.

CMBF is a microfinance savings and loan society that is member based. It gives small loans to women, teaches them about finance and microfinance, and supports women to gain passbooks for bank accounts and to deal with banks. Minimum bank balances and often 20–30 percent security in order to gain a loan through commercial banks is too high for most women. Janet also says that women lack financial skills and knowledge to access banks, and lack independence to resist payments to wantoks (family and community members who are from the same language group), making it hard to meet loan repayments.

CMBF is one of 25 Microfinance Institutions in PNG (of over 100) that is registered and actively participating with the PNG-ADB Microfinance Competence Centre (MCC) to provide training, consultancy, institutional development, and other microfinance services.

Mothers’ Microfinance
Janet Sape

Business Name: PNG City Mothers’ Business Foundation
Country: Papua New Guinea

19 The word wantok literally means ‘one-talk’ and includes all those people from the same language or clan group.

Janet’s success in business and drive to support women and provide opportunities for their economic independence has lead to political ambitions. In 2006, Janet stood for election, coming second in the 2006 bi-election and third in the 2007 PNG general election. “In those elections, only two political parties recorded 15 percent of their respective total candidate endorsement as women. They were the People’s Action Party who endorsed Janet Sape and Dame Carol Kidu’s Melanesian Alliance Party.”

Janet has strong support from schools, churches, hospitals, universities – and even the local prison community – that she hopes will carry her to success in future elections, and continue to support her in business.

**Going for Growth: Obstacles and Opportunities**

“My vision is for women in PNG to gain economic independence. My dream is to create a microbank for the women of PNG.”

Janet said that, in December 2008, the Foundation’s membership was 7,800. At the time there were 1,700 members in Port Moresby, 800 in the Central Province, 2,300 in East Sepik Province, 700 in Kavieng and more than 600 in Lae. In Morobe Province, there were 1,700 members. By March 2009 there were 8,500 members – all women – across PNG. This covered five of PNG’s 20 provinces - National Capital District, Central Province, East Sepik Province, Morobe Province, and New Ireland Province.

Janet is now considering changing the name of City Mothers’ Business Foundation to better reflect its broad membership across PNG, not just in the capital city. Over the last two years, women have been borrowing between PGK200–2,000 (US$73–$738), with no capital needed. Three percent interest is charged on the loans, and like some other microfinance models, the women access the loans in groups of 20.

When Janet presented passbooks to 29 of the 34 registered groups in Lae in December 2008, she said “Women in Morobe can do great things.” She said being self reliant was exactly what these groups had been doing without any support from the government, and this would help Papua New Guinea women earn their own money instead of relying on their partners and this business would solve many of their problems. Janet’s words of advice not only reflect her own success, but the success she has seen amongst many women who have been active members of CMBF.

**Next Steps**

Janet is currently looking for a small office for CMBF, and thinks she may place it in Gerehu where there is a lot of need from women in Port Moresby. There is a need for premises so the Foundation can better conduct training for women.

Separate to her second hand clothing businesses and the PNG City Mothers’ Business Foundation, Janet was also appointed the Deputy Chair for the Small Business Development Corporation (SBDC) in 2008.

SBDC assists entrepreneurs in business. It is a commercial statutory authority established under the Small Business Development Act of 1990 by the Government of Papua New Guinea, reporting to the Ministry of Commerce. The Government gives a subsidy to the Board of SBDC for her role. It assists to develop and promote small business entrepreneurship, particularly the indigenous business sector and has two key training programs – Start Your Business, and Improve Your Business.

Janet wants the organization to have a stronger training and services focus for women entrepreneurs.

She has championed for a mechanism within SBDC to help women – a ‘Women’s Desk’ - and recently she received approval for this function to start. The woman for this position is being recruited. Their main role will be to run training programs and advice tailored for women in business. The person will assist women with proposals and will find out what businesses want and help them with what they need, delivering on any identified training needs, supporting with marketing and any other such assistance that will help the female clients to establish and grow their own business.

The aim will be to assist business women to grow and incubate their businesses, from small to big business. Her plan is that the Desk and SBDC would work alongside the Office for the Development of Women (within Department for Community Development).

Janet says there is also a Concept Paper to be presented by the Chair. SBDC for the Women’s Desk could also be a vehicle for granting loans to business women.

Finally, there is also a plan to run expos for business women. The inaugural expo was planned for October 2009 in Lae. However, with a cholera outbreak, the expo had to be delayed. At a dinner to raise funds for the expo, PNG’s Minister of Trade and Industry, Gabriel Kapris said, “We men always take for granted the sacrifices and pain endured by women and what they meant to us, especially in our own PNG cultural context, women are insignificant in value to society. The mentality of the 20th century must change and accept women as equal partners in raising families, society, business, and overall development of the country.”

Mr Kapris said, “Under my leadership, the Government is recognizing, supporting, and promoting PNG women achieving their integral human development as entrenched in our constitution and elevating them as equal partners in business and nation building.” During the same speech, Mr Kapris paid particular tribute to Janet Sape for her determination in mobilizing and rekindling the vision to revive the “PNG Women in Business” program which has been dormant in his Department for a long while.

Janet’s vision continues to inspire, and her support to children, women, and mothers across PNG is immense.

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22 Post Courier (2 December 2008). “Women have potential”.
23 Ibid.
Starting Out
Finding your footing in business can be a frustrating experience, but for the last 15 years women in Samoa have had a helping hand through ‘Women in Business Development Inc’ (WIBDI). The organisation began when Adimaimalaga Tafana’i banded with seven friends to form WIBDI in 1991. Out of social concern for the livelihoods of the rural Samoan population, especially in the aftermath of two devastating cyclones in 1990 and 1991 and the taro leaf blight in 1993, WIBDI began to organise monthly market days in Apia to encourage women to earn an additional income for their families.

They soon realized that this was not sustainable, especially for rural families, as farmers needed to start producing and working for themselves, and earning an income from their hard work. They started by conducting workshops, but they soon realised the workshops were not getting any farmers into business. "What farmers needed were viable opportunities – a need that strikes a chord across the Pacific where there is said to be a ‘poverty of opportunity’. This is especially the case in the rural areas, and the more rural you go, the more you find the business opportunities just aren’t there” explains Adi Tafana’i.

WIBDI decided to start work with rural mat-weavers, helping them to improve their designs and skills while taking ‘sponsorship’ orders from customers locally and overseas who wanted to buy the mats. Once the weaver began earning an income, WIBDI then taught them and their families skills such as managing finance, banking, budgeting, and bookkeeping. Once the new rural business moves into being a functioning business, WIBDI graduates the business to SBEC.

Traditional Success

Adimaimalaga Tafuna’i

Business Name: Women in Business Development Inc
Country: Samoa

Products containing Women in Business Development Inc’s organic virgin coconut oil are now on the shelves in The Body Shop stores around the world. With the simple aim to help women and their families generate cash from resources available to them at the village level, such as pandanus leaves, coconuts, and native flowers, WIBDI has achieved success well beyond what they dared to hope for.

WIBDI works in rural areas to find opportunities for women and their families to start businesses and earn an income where they live. WIBDI assists with providing the skills, technology to develop a product, the skills to develop and run a business, and a microfinance program where participants learn to save, and eventually borrow and repay. After humble beginnings, WIBDI now has over 1,000 member families across roughly 200 of the 300 villages in Samoa and continues to grow.

Due to WIBDI’s contract with The Body Shop and ongoing success, it has recently expanded its repertoire to now assist with organic and fair trade certification to international standards; and facilitate links between rural communities and global markets.
Economic Opportunities for Women in the Pacific

However, the teaching of traditional fine mat weaving has slowly faded away and the vast majority of fine mats found today are coarse and hard. As a result, mats produced by weavers who have been taught traditional fine mat weaving skills are highly sought after and can fetch a sizeable sum.

From a young age Agasa’s mother began to teach her the traditional techniques of fine mat weaving and over time her mats became increasingly complicated. Now she is known throughout Samoa (and beyond) for her craftsmanship and skill in creating traditional fine mats.

Agasa started selling her mats in her husband’s village shop in an effort to bring in some extra money for the family, not knowing the international demand that existed for mats such as hers.

Going for Growth: Obstacles and Opportunities

In 1998 she was approached by Women in Business Development (WIBDI) who provide access to local and international markets through their ‘sponsorship’ orders program. Under this initiative WIBDI facilitates purchaser sponsorship of a fine mat and deals directly with the purchaser on behalf of the weaver. The purchaser pays WIBDI the cost of the fine mat and WIBDI delivers a weekly wage to the weaver. In addition, WIBDI staff frequently visit the weaver to ensure the quality and timely delivery of the mat. Upon completion WIBDI pays the balance of the purchase price to the weaver.\(^{26}\)

WIBDI also negotiates on behalf of the weaver, from price to delivery time, and charges a small administrative fee.

Agasa Seumanutafa

**Business Name:** Fine Mat Weaver (Savai’i)

**Country:** Samoa

As a little girl Agasa loved watching her mother weave the highly sought after Samoan fine mats or “ie sae” and dreamed of one day being able to weave these prized possessions. Now, years later Agasa’s ie saes are some of the most sought after in Samoa.

Despite living in a small village in rural Savai’i, Agasa’s fine mats are in high demand throughout Samoa and overseas. Agasa explains that this would not have been possible without the help of Women in Business (WIBDI) and their fine mat sponsorship scheme.

Through this scheme, WIBDI effectively manages the marketing, price negotiations and financial transactions that take place on behalf of Agasa until she is ready to take on more of these business tasks. In the meantime Agasa is providing a much needed cash income for her family and village through her beautiful creations.

**Starting Out**

Fine mats were traditionally soft, intricate and finely woven mats fashioned from strips of prepared panadanus plants. They represented a measure of a Samoan family’s wealth with the matais received the most intricate and detailed mats.\(^{24}\)

They were, and continue to be considered, highly valuable possessions that are given and used in special occasions such as weddings, funerals, church functions, and matai ceremonies.

Historically fine mat weaving was a common activity for unmarried Samoan women and the quality of one’s fine mat could influence social status.

Women would spend years fashioning a single fine mat and would take great pride upon its completion.\(^{25}\)

24 Griffin, A (ed), Lalanga Pasifika: Weaving the Pacific, University of South Pacific. 2006.

25 Griffin, A (ed), Lalanga Pasifika: Weaving the Pacific, University of South Pacific. 2006.

26 WIBDI website.
Since she began working with WIBDI she has been able to earn a steady income for her family, while remaining at home and still caring for her family, and has been able to purchase a water tank for her village with assistance from WIBDI.

Her family and her husband's family are very supportive of Agasa's work and her father-in-law and husband, who works as a night watchman on a nearby construction site, have even taken on some of the traditionally female roles the family such as cooking in order for Agasa to be able to spend more time weaving.

In addition, her husband cuts and prepares the panadanas leaves that she uses for weaving.

This process involves collecting the leaves, boiling them and peeling them to expose the desired section of the leaf. They are then soaked in the sea, or in fresh water for a few days, washed and sun dried. Finally, they are stripped into the appropriate size for weaving which varies depending on the mat.

Her husband's support has not escaped scrutiny for other men in the village who tease him incessantly for doing a “woman's work.” Agasa says, "They laugh at him but he just says he loves his wife and kids and is trying to do everything to help them out. The more they laugh, the more work he does."

**Next Steps.** Agasa is happy weaving on her own and does not want to hire anyone to help her but will pass on her skills to her two daughters as her mother did with her. She also teaches weaving to her village's women's committee so that they can learn to be better weavers.

She would like to use some of money she earns from weaving to improve her house and extend her husband's shop but her first priority is to buy a second hand car. She has negotiated with WIBDI to hold all of the money from the mat she is currently working on until it is finished instead of paying her salary every two weeks. She and her husband can then save and use the money from the mat to buy a second hand car.

Agasa's work is in high demand and WIBDI believes Agasa will soon be ready to transition to working with SBEC to grow her business. They believe her business has the potential to expand if that is what she wants.

WIBDI works with rural families on saving techniques. Adi highlights that many Samoans in the rural areas are not accustomed to dealing with an income and rely heavily on remittances, tending to spend them quickly as opposed to saving for future expenses or *fa'ālavelaves*.

As part of setting families up with an income generating opportunity and the skills to save, WIBDI can also introduce their participants to a microfinance scheme, and courses on financial literacy. Since 1998, WIBDI has provided small loans to help rural families working with WIBDI to invest in business growth and quality improvements, as long as the family has first accrued savings. WIBDI insists their approach is not a handout. In fact, WIBDI signs a contract with the family and gives them money to purchase equipment such as a processing machine.

WIBDI expects the family to pay back the loan, and use their income to also invest in product and technological development. If a family does not respect the contract, WIBDI will return to the farm and take back the processor per the contractual understanding.

WIBDI also “leaves the door open” to the family if the family wants to learn from its mistakes and try again. “All of a sudden they’re being made a part of the cash economy. This is very difficult for rural people whose lives have been based on subsistence living for as long as they can remember. You have to allow them room to learn, make mistakes and grow.”

**Going for Growth: Obstacles and Opportunities.**

Having established a successful mat-weaving program which continues to attract weavers and customers alike, WIBDI has started working with producers of coconut oil, cocoa, vanilla, ginger, noni juice, and bananas. Yet farmers' low productivity and inputs coupled with the small size of the Samoan market has forced WIBDI to focus on value-adding, specifically by seeking out organic certification for their farmers. "The difference in prices paid to the farmer if they have certification is huge – they earn up to 70c for a coconut, but in the past it would only fetch around 12c to 14c. Families are now coming back to the farm because they can earn good money. They never imagined they could earn this much. Coconut oil producers are working two days a week and earn WST $800 a day. You never see anybody making that kind of money, whether in a shop or an office!"

The improved value of coconut oil production through WIBDI has made rural farming more viable for families, as well as their offspring. In one family, an emigrant son has been able to stop paying remittances to his family and use it for his own new family.

Despite the growing success, developing the market for organically certified produce from Samoa has not been easy. The biggest problem has been a lack of capital. Accessing credit is a primary obstacle for the private sector in Samoa but has been especially challenging for WIBDI because they are not a ‘for-profit’ structure, but instead an NGO. “We’ve never had money, so we’re forever writing proposals for funding. But it’s a problem – we provide a vital support for the farmers, and now they’re doing so well, we can’t stop when the funding stops.”

While Samoa’s infrastructure is relatively good, farmers’ output is still too small to meet buyers’ demand. Coconut oil producers are exporting three tonnes every fourth month, but need to increase productivity.
Luckily WIBDI has struck a contract with The Body Shop to supply 3 tonnes of coconut oil which the company uses in its body and bath beauty products. With The Body Shop’s help, WIBDI’s coconut oil producers are now aiming to supply the company with larger shipments of oil as the market grows. Shipments have recently increased to 5 tonnes every three months. The contract with The Body Shop has won WIBDI much media attention, and the publicity has attracted the interest of the Samoan Government.

“We tend to see us as just a bunch of women running around – nobody listens to us.” This is no longer the case and WIBDI is now being seen as a responsible organization.

WIBDI’s latest venture is to explore the possibility of exporting organic bananas to New Zealand. A number of trials have been done and with support from the Ministry of Agriculture, FAO, and SPC, shipments seem to be getting through NZ Biosecurity. The tiny “Misiluki” bananas are delicious, super sweet and 100 percent certified organic – the first imported bananas to New Zealand that haven’t been fumigated by the Ministry of Agriculture and Forestry.

Oxfam is supporting WIBDI to work towards Fairtrade certification for their bananas and other products. This will bring improved access to niche international markets, and will also guarantee the bananas are grown sustainably and the farmers get a good price. The international standard-setting body, the Fairtrade Labelling Organisation International (FLO), sets and applies universal standards to producer organisations. Part of the requirement for certification is formalization of a producer cooperative organisation. But according to WIBDI, cooperative structures don’t fit well with Samoa’s unique cultural context.

The Government of Samoa has recognized the benefits of organic certification and has arranged to cover the cost (WST $40,000 per annum) of organic certification membership. As a result, WIBDI has set up a process to provide organic certification to its members.

**Next Steps**

WIBDI now has over 1,000 member families across roughly 200 of the 300 villages in Samoa and continues to grow.

With The Body Shop contract in place, WIBDI is excited about the next phase of the journey and working hard to help farmers raise their output. “We’ve grown like Topsy… we didn’t realise when we first started that this would become so successful.”

To move into this phase of growth, WIBDI needs to develop an exporting and marketing facility to separate WIBDI’s business operations from its current NGO structure. WIBDI is also investigating the potential for supplying interested buyers of other commodities such as coffee and vanilla. To do all this WIBDI hopes to work with long-term donor partners including NZaid and Oxfam New Zealand.

“Every census we’re reminded that more and more people are moving out of rural Samoa. And everyone here wants to be in a white-collar job. WIBDI is demonstrating the viability of rural agriculture and its capacity to sustain and nurture farm-based families. People are actually starting to return to the land because of what we’ve been able to create – it’s extraordinary.”

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While Tonga has embraced this Christian-style funeral practice, local adaptations have been made to suit traditional customs. Rather than placing the stone on the grave at the time of the funeral, Tongans place the stone on the grave after the mourning period. In Tonga, that period lasts one year. By unveiling the stone on the first anniversary, mourners are able to honour the close of the mourning period. Notably, this lengthy amount of time also gives people the opportunity to save money to pay for the stone.

Tanya believes that running a local business gives her a competitive advantage and ensures that she can tailor her product to suit her clients' needs. “If our clients want a tombstone, they can get it directly from us without having to pay the costs of buying it overseas,” she says. “This means it is cheaper for them and cuts down their funeral costs.”

Strong relationships with her clients, combined with her crafting expertise, allow her to add a unique touch to each tombstone by personalizing each one. This is an important part of her work, as she says it gives the family a greater sense of ownership of stone. She says, “It’s more interesting when people want to make it personal.”

Changing Trends

Tanya Edwards

Business Name: SDE Memorials
Country: Tonga

Tongan women have always played a significant role in funeral ceremonies, often gathering to craft beautiful traditional cloth, called tapa, to drape over a loved one's grave. But as Tonga's culture continues to modernize, traditional funeral customs are changing. Nowadays, many Tongans prefer decorating graves with tombstones and floral wreaths, an idea pioneered by local businesswomen Tanya Edwards.

Customarily, Tongan women collect the traditional tapa cloth and finely woven mats crafted by women's groups in the village and bring these to the funeral. The deceased is placed on the mats, draped in the cloth, and laid to rest. But as modern forces start to impact Tongan culture, many are witnessing subtle changes to this custom.

Today, placing a gravestone at the place of rest on the one year anniversary of death is becoming a new tradition in Tonga, as well as placing floral wreaths. In recent times, Tongan workers have left home to work in countries such as New Zealand. Keen to keep their culture alive, these expatriate Tongans have continued to buy tapa cloth from home. This practice, however, has resulted in inflating the price of the cloth, as many pay premium prices with foreign currency. As a result, Tongans at home who wish to buy the tapa cloth for funerals find that they cannot afford the new prices.

Starting Out

Tragic circumstances led Tanya Edwards into the funeral business. Thirteen years ago, a good friend’s grandson died in a car accident. To honour his memory, Tanya and her brother decided to mark the plot as a gift – with a handcrafted tombstone.

Many in the community admired the stonework and started knocking on Tanya’s door to place their orders. Over the last ten years, the business has taken shape, and using tombstones to mark Tongan graves has become common practice.
Still, Tanya maintains that it has taken time and hard work to get to this point. Starting out 10 years ago, the brother and sister pair only worked on one or two gravestones at a time. In fact, the duo had to keep their separate day jobs to maintain a regular income. At the time, Tanya worked at the Tongan Visitors Bureau, and her brother worked as a mechanic.

Part of their business plan is focused on keeping prices low, since doing so ensures that Tongans can afford to purchase the gravestones. This formula ultimately proved quite successful, and three years ago, they opted to dedicate themselves full time to the business. Notably, a trip to Auckland to source gravestone materials cemented their decision. First, their supplier generously gave them the stones on consignment, with no interest to be paid. Next, shipping the load to Tonga proved to be a challenge. In fact, it was one of the heaviest containers to have landed on the wharves. Luckily, there was truck that could handle the weight. When they received the container, Tanya says, it was like Christmas—so many beautiful stones. Their arrival signalled their ability and commitment to expand the business.

Nowadays, Tanya serves as the company secretary, and her brother is the director. Keeping it a family business is important; their mother looks after the accounts, and she and Tanya’s brother’s wife are both shareholders.

**Going for Growth: Obstacles and Opportunities**

However, the road to success has been challenging at times, particularly in their dealings with customs officers. Importing rocks from which the tombstones are crafted is essential to business, and the government does not require duty on these imports, as they fall into a special duty exempt category. Yet Tanya must explain this repeatedly to the customs staff.

“It is a frustrating experience,” she says. “Now we use a customs agent. Customs brokers make things really quick and efficient.”

Accessing information about rate payments at the revenue department is another obstacle Tanya encounters. Since she has been in business, Tanya has been asked to pay rate charges that vary considerably. “The rate amount has not been consistent since I’ve been paying them over the last two to three years,” she says. “People at the revenue department aren’t forthcoming with information. They don’t tell you what the process is. It’s easier to talk to God than the guy at the revenue department!” Her strategy is to allow extra time for problems to arise.

In 2006, rioting broke out in Tonga’s capital, Nuku’alofa, and closed it for three months, which dealt a hard blow to Tongan business. In the aftermath, the government granted compensation to businesses that had been affected. Two years after the riots, and after investing a substantial amount of time chasing that reimbursement, Tanya has yet to see any of the money.

While Tanya has had difficulty with the government, she relies on the strength of Tongan relationships for her income. Payments for the stones usually result from a collective family contribution, a common practice in Tonga. While no contracts are signed with customers, Tanya and her family do work with terms of agreements. Clients pay an initial deposit, and once the stonework is complete, the customer makes the outstanding payment.

Most customers receive money from relatives working overseas to pay for the stones and other funeral costs, and local Tongans usually e-mail images of the stones to family members overseas. Once their family sends the money, usually via Western Union, they go to the local branch to collect the money. Overall, it is an effective system, but some clients have been known to spend the money they receive before they arrive to collect the tombstone.

**Next Steps** Tanya believes that Tongans are developing a real appetite for headstones. “Tongans think, the bigger the better,” she says. “That’s why they like tombstones and are happy to pay large sums of money for them.”

Many customers return, a sign Tanya finds both comforting and satisfying. To expand business even further, Tanya is committed to getting her message out to the public. She runs a television advertisement every night, along with a print advertisement in the newspaper once a week. The television ads, which run in the evenings on a local station, are started at the beginning of the year, and Tanya finds they work well. Occasionally, they run an advertisement on the local radio station as well.

She is also in the process of interviewing people to fill a staff position to meet the increasing demand for her business. In the past, Tanya says, when she and her family have been busy, they simply worked harder to cope. As they own the business, no one seems to mind putting in the extra hours.

During her years of experience, Tanya says that she has not faced any particular issues associated with being a woman. On the contrary, she insists, “Women do well in Tonga—it’s a cultural thing. They are strong and won’t take rubbish.” Being resilient has certainly served this pioneering businesswoman well, and will continue to do so as her business grows.
Dora Fleming

Business Names: Chatterbox Hairdressing and Complete Pest Control
Country: Papua New Guinea

**Diversifying Interests**

Now her first daughter is working in Brisbane, one of her sons has finished university and has started at a flying school in Brisbane, and the youngest son is at boarding school at the Gold Coast. Her husband, an Australian, has been working with Bank South Pacific for over 20 years, ever since accepting his first position in PNG.

Of her decision to buy Complete Pest Control (CPC), she says, “Pests are a good business – pests don’t go away. They are always there.” And of her decision to buy Chatterbox, she says, “I always wanted a hairdressing salon.” She used to come and get her own hair done at Chatterbox with the previous owner, an expatriate woman.

Dora decided as a young woman that when she turned 40, she was going to do something for herself. That something, she knew, would be running her own business.

Following years as an employee in the private and public sectors, and as a mother to four children (one of whom didn’t survive childbirth in Kokopo), Dora celebrated her 40th birthday. On this important occasion, Dora switched tracks in her life and pursued her dream, purchasing a pest control business.

Dora’s desire to be an entrepreneur was so successful that four years after purchasing Complete Pest Control (CPC), she was able to secure a second business, Chatterbox Hairdressing and Beauty Salon.

Although enjoying the success of being an entrepreneur, it has not been without its challenges. For Dora, the issue of security in PNG is her biggest challenge. Dora believes the lack of security in centres such as Port Moresby and Lae are holding her business back.

Starting Out  Dora Fleming registered her company as Rabvana Limited in 1999. Under this company she is Trading as Chatterbox Hairdressing and Beauty Salon (registered in 2003) and Complete Pest Control (registered in May 1999). Dora bought both Chatterbox and Complete Pest Control as already established businesses.

Before going into business, Dora worked for 20 years in government and the private sector, in roles as a personal assistant and administrator in the Department of Education, at the Department of Foreign Affairs, as an employee of Air Niugini for five years, a short stint with Bougainville Copper, and as an employee of Marsh Limited (an insurance broker) for 13 years.

Dora reflects, “I always planned to have four kids, and to me, I’m a mother first. But then later I wanted to do my own thing and run my own business. I decided that when I was 40 I was going to be doing something for myself.”

Dora’s clientele at Chatterbox were originally mostly expat women. Dora gave discounts to encourage working PNG women to frequent the salon – she sent her staff to the highrise buildings in town where large numbers of women work, and gave a 10 percent discount to NASFUND members (PNG’s national retirement pension scheme). She also gives a 10 percent discount to PNG Law Society members. In return, NASFUND advertise businesses that give discounts and because they have very broad reach, it is a good ongoing form of advertising for Dora.

“I didn’t want them (the PNG working women) to think they weren’t welcome and also the fact that they are here forever. The expatriate women come and go but the PNG national women and men are here to stay,” she says.
Going for Growth: Obstacles and Opportunities
For Dora, the twin issues of employing workers and security in PNG are the big challenges for her.

All of her staff in both businesses are PNG national staff.

At CPC she has 20 full time staff and 10 casual staff. She has four women who work in the office, one woman technician (who looks after all hygiene services including their hotel clients). CPC has offices in Port Moresby and Lae. They compete against Flick and also PNG Pest Control, but are one of the main three providers in the market.

CPC provides pest control services for commercial/ residential properties, boats/vessels and fumigation services mainly for quarantine purposes, i.e. exports of timber, coffee and imports of goods – once inspected by quarantine – that require fumigation. CPC also provides glass tinting to commercial and residential buildings, and motor vehicles. Many of the larger manufacturers and mine sites insist on best practice standards and a lot of training is required to meet their requirements.

She has a long term staffer in her Operations Manager and three other men who have worked with her for the 10 years the business has been operating. These long term staff train the newer staff and “do a good day’s work.” They are also do on-site supervision of the technicians.

Dora and her Operations Manager need to keep a close eye on their newer staff members’ performance whether in Port Moresby or Lae. “They need to be checked all the time… if you are not there physically they do jobs outside the business and do not report them, or they might not perform work to our standards,” Dora says. She admits some workers display a lack of work ethic, common across much of PNG.

Dora’s constant challenge is how to keep good workers. She does not have any contracts for the staff and verbal agreements are sufficient, she says. She pays the minimum wage. For casuals this was 2 kina hour (US 0.75 cents) before, but from early 2009 is now PGK2.30 hour (US 0.86 cents). There is also legislated overtime at 1.5 times this rate, and public holidays at two times this rate. Dora always pays them on time every fortnight.

For the senior and valued staff she pays accommodation – for both her Operations Manager (who has been with her since Day 1) and Office Administration Supervisor. If casuals are also good, she considers part accommodation payments for them “because safe, secure, satisfactory accommodation in Port Moresby is expensive and hard to find,” she says.

Dora also provides transport for her workers – pick up and drop off – because she wants to look after them, but with the added bonus that they turn up in time. She knows it tends to be only the bigger businesses that can afford to do this.

Also it is important for security, “When our staff do pest control treatment at the Crowne Plaza Hotel, Ela Beach Hotel, Airways Hotel and other apartments, the clients want the treatments at non-peak times, often from 11pm to 2 or 3am. I make sure it is the boys who do that… but we still give them transport to and from the job.” Complete Pest Control has four or five vehicles.

She says the lack of security in centres such as Port Moresby and Lae are holding the business back. The Australian government’s foreign affairs website advises travellers to Papua New Guinea: “Crime is random and particularly prevalent in urban areas such as Port Moresby, Lae, and Mt Hagen. Settlement areas of towns and cities are particularly dangerous. Violence and use of “bush knives” (machetes) and firearms are often used in assault and theft attempts. Carjackings, assaults (including sexual assaults), bag snatching, and robberies are common. Banks and automatic teller machines are increasingly targeted.”

Dora explains, “If I go to the Lae office, I need some of the boys (from the office in Lae) to come and meet me at the airport. In Lae I can’t walk around freely and am always security conscious.”

Dora no longer feels safe to travel to Lae on a monthly basis, but sends her Operations Manager, a man, instead. She says the Lae office and boys used to travel by road up to Mount Hagen or Madang and do work there, but because of security and with landowners always wanting compensation before they fix the road or let cars through, she decided they would do pest control and fumigation jobs in Lae city only.

Security concerns also limit jobs outside of Port Moresby city, as do bad roads. Dora says, “The bad roads mean there is much more wear and tear on the cars we use to go out to a job and also there is always the possibility of hold-ups.”

Next Steps Dora doesn’t want to expand the businesses too much. She admits, “I don’t want to stretch myself anymore. I want to have time for my kids and my family also.”

She would like to expand the Moresby operations of Complete Pest Control, but not elsewhere in the country “because it is hard with security, which is the most important thing for business women and women generally in PNG.”

Dora’s drive to provide a safe and secure working environment for her employees will continue to ensure her business success.
In 2006 rioting erupted in Honiara, capital city of Solomon Islands. In the middle of the steaming town, near the center of its main street stood two sisters, pleading with the rioters to move away from their store. It was their first day of business. “This is a local store!” the general manager of Frangipani Ice, Marylin Ronia, told the rioters who had set ablaze a number of Chinese businesses in town already. A store near Frangipani Ice was already in flames.

Marilyn Ronia had established the first ice cream store in Honiara, Frangipani Ice, with the invaluable help of her sister-in-law, Tele Bartlett. Tele was already a successful business owner in Honiara and had provided the finances and essential experience that enabled Frangipani Ice to begin.

Beyond the unimaginable damage the riots did to businesses in Solomon Islands, there are other constraints the sisters have had to contend with. According to the 2010 Doing Business Report, Solomon Islands businesses have to produce 4 documents for importing goods, allow 21 days and pay over US$1,200 per container when trading internationally. In an international comparison of these criteria, Solomon Islands ranks 82 of 183 economies.

Starting Out This story, that reached a crescendo in 2006, began in the 1970s when Tele, a New Zealand citizen, moved to Solomon Islands. Tele married a Solomon Islander and became a school teacher. Having visited Fiji, Tele saw the success of a local franchise, Hot Bread Kitchen (HBK), and she knew it was something she could recreate in Solomon Islands. It was a risk. Tele and her husband had to take out a loan of SBD $100,000 and mortgage their house. The risk paid off.

By 2000, after running the bread shop for years, Tele was ready to expand. Seeing an opportunity in the high price of goods in Solomon Islands (as most things are imported) Tele established the Bulk Shop in Point Cruz in central Honiara.

“Our aim at Bulk Shop in Solomon Islands is to get products to people at a price they can afford,” Tele says. Buying seasonings, flour, and other basic foodstuffs from retail stores in Honiara was proving prohibitively expensive for most Solomon Islanders. This led to Bulk Shop, which imports container loads of produce at cheaper rates, doing a roaring trade in its early days that justified Tele opening a second store only one year after Bulk Shop was first established.

Two other Bulk Shops were opened by Tele in the years preceding the riots. One of these turned out to be located in too remote an area to do enough business to sustain it. The other was established in Chinatown and during the riots, like many other buildings in the area, it was lost to fire.

In 2006 Tele approached her sister-in-law, Marilyn, with a business proposition: she wanted to form a partnership to begin Honiara’s first ice cream store. It seems unbelievable in this sweltering city that there wasn’t one that preceded it but for years the only ice cream in Honiara was imported and impossibly expensive.

Marilyn was at first reluctant to join Tele in the business. As a nurse with over 20 years experience (serving as the head
of the operations theatre in the National Referral Hospital). Marilyn doubted her ability to work in such a different environment. “I couldn’t see how I could go from the operations theatre into business,” Marilyn recalled. “I didn’t even know how to use the fax!”

Tele provided the initial finance for the store and gave invaluable advice and mentoring to her sister-in-law. Whenever Marilyn had questions or needed assistance, Tele was available for help. “I ask her questions all the time,” Marilyn admits.

Going for Growth: Obstacles and Opportunities
The riots haven’t been the only troubles faced by the two sisters. Bulk Store and Frangipani Ice utilize foreign markets to keep their prices low. As a result, the two businesses deal extensively with Customs and Inland Revenue. These two departments, plagued by disorganization and poor communication, often end up making mistakes that cost the two businesses dearly.

Customs have a new electronic broking system which could assist with her issues, but Customs continues to utilize the old manual system. In 2007 and 2008, with donor assistance, Solomon Islands introduced PC Trade, an automated entry processing system. PC Trade went operational on 1 April 2008 and made some improved changes to processing times. However, the Solomon Islands Customs and Excise Division experienced a massive server collapse which affected PC Trade and Customs has had to revert to manual processing on numerous occasions, which has resulted in lengthy delays. Donors are currently assisting to upgrade the servers. Solomon Islands is also reviewing its Customs and Excise Act to allow for a more effective introduction of automated systems.

Tele has not yet benefited from improved processing times at customs and is determined to get this fixed. She has written letters, called often and continues to visit the relevant parties when there are unreasonable delays in processing her imports. However, Tele admits, “it must be daunting for most Solomon Islands women.”

Indeed, Marilyn may have once been intimidated by these duties. However, with the strong advice and support given to her by Tele, this has changed. It is this element, beyond the bravery of defending hard work during a riot and struggling to build a business from the ground up, that is central to Marilyn’s success. It was only with guidance and mentoring from Tele that she was able to become a successful business owner in Honiara. “I really look up to Tele and I am thankful to her,” Marilyn said. “I don’t know how I would have the confidence to do it without her.”

A number of changes have been introduced pertaining to goods taxation in the past year in the hope of making goods taxes on imports more efficient. However, Tele is yet to see an improvement and some aspects are actually becoming increasingly difficult.

“We are having some real difficulty with customs now,” says Tele. She explains that a tax exemption that had previously been organized with Bulk Shop meant that the payment of taxes for all imports for the business was postponed for a month after the shipment arrived. This enabled the profit from the sales to be directed toward paying the taxes. This was a broad policy across all of Bulk Shop’s imports but it has now changed so that only some goods are exempt while others are not. “Goods we sell a lot of, like oil, water, and salt are not exempt,” Tele explains. This is further complicated by how long it takes to sell these products. “These products are not sold very quickly, it may take three or four months to sell a shipment and considering the tax is due first this is incredibly difficult to manage, especially for book keeping” Tele says. “This up front payment is to make sure everyone is honest with their payments, however we were always honest.”

Next Steps
Tele continues to push Bulk Store to become more efficient and affordable. Tele’s goals for this year are to increase sales and source rice for the store that is 10 percent cheaper than SolRice, the main importer of rice in Solomon Islands. It controls most of the market due to its large volume of imports however Tele is setting herself up to compete in this difficult area of the Solomon Islands’ market, by importing rice from cheaper Asian providers.

Tele brought in the first shipment of the new rice in March 2009, starting with three containers and organized tastings at the main market to introduce her new product.
Furthermore, Tele continues to work towards making the customs agreements fairer for her and Marilyn. Tele has two staff members who focus solely on customs clearances. Through years of experience Tele has reached the point at which, if everything is in order, her customs agents are able to clear goods off the wharf the day after they arrive.

Even considering her problems with import taxation, Tele is relatively lucky. The complexity of the import system is a huge difficulty for smaller businesses, not to mention the confusion up-front taxation adds to book keeping. “The book keeping has become so difficult now, I’m just glad I’ve got good people working for me,” Tele says.

Tele continues to argue for a fairer system of import taxation. Through experience and determination, Tele is able to continue fighting these issues without being intimidated or dissuaded, however, as she points out, this requires a confidence that few new female business operators have. The number of women who are deterred by these difficulties is something that must be addressed to ensure continued and expanded opportunities for women like Marilyn who aren’t lucky enough to have a friend and mentor like Tele.
Starting Out

Maria Agusta and her husband began by selling baby doves in a shop (Leusari I). As a secondary, larger business – Leusari II - and to assist family, they began using a bus as a form of public transport for Timorese from Los Palos (where Maria is from) to Dili. They then added another bus, which provided enough income to then pay back the loan.

By 1999 they had 23 buses operating across East Timor. The revenue from 25 percent of these buses was sufficient to pay back the loans in purchasing them. Finally, her husband became a supplier for wood, furniture and timber, through their third business, Leusari III.

Maria says it was important at the time to start a business to gain an income for her family. “I do everything for my family and my kids. I have learned from my studies at school and administration and I am now happy to be able to implement that in my business. I know how to devote time between my family and the business. When I am working in the business I am focused, when I am with my family I am totally devoted to them.”

During Timor-Leste’s 1999 crisis, Maria Agusta’s businesses were ransacked and burnt, and Maria and her family fled for Portugal. After three years, Maria returned to Timor-Leste to rebuild her life in her home country and her businesses. Maria’s solid foundation to rebuild has been access to land, which as a woman in Timor-Leste, is a rare fortune.

Maria Agusta operates Leusari I, II and III – a supermarket, transportation and furniture business in Timor-Leste – with her husband. Having registered land in her and her husband’s name has made starting and growing Maria’s businesses much easier than it would be for most business women in Timor-Leste. For example, upon their return to Timor-Leste in 2002, they used their registered property as a guarantee for a US$100,000 loan from the largest bank in Timor-Leste, BNU. “Having the land made it easy,” she says.

In 2006, riots broke out again in Dili, following the shooting of President Ramos Horta. The nearby local markets were burnt. When things started to settle and people returned to sell their produce they searched for a marketplace. Without any formal marketplace, they instead started to set up on the vacant five acres of land owned by Maria and her husband, and are still squatting there to this day.

There is no clear practice available in Timor-Leste by which to access registered property. It is unclear if there are any procedures. Timor-Leste is ranked 177 overall from 181 countries in registering property on the World Bank’s Doing Business indicators.

Women, without access to registered property for workspace or as a means of security to gain finance for a business, are less able to generate livelihood opportunities for themselves than their male counterparts. It is rare for women to own land with their husbands. Hence women at the marketplace have resorted to squatting. Maria is sympathetic to their plight, so has not taken action to enforce her rights over the land.

Maria believes that it is true that women are limited in economic opportunities, and that it is more difficult for them to start a business. She says this is cultural amongst Timorese, “Culturally, people have preferred to be dealing with men in business. Sometimes though, without support from a husband and family, your own means of gaining...
finance or income, and also a lack of land, can make it difficult. Also, many Timorese women have so many children to look after.”

Maria has been fortunate to gain land for use in her businesses through her husband’s ownership of land, that he both inherited and was sold to him under the previous Portuguese government in Timor-Leste.

Owning or having access to land in Timor-Leste is particularly difficult for women. It is men who most often own or inherit leases. Although women carry out a significant number of family and community tasks, which in many cases are closely related to land, the large majority of women do not have property and inheritance rights over land and limited control over the way it is used, or over production and income deriving from land.

Four fifths of Timor-Leste’s land is acquired by inheritance under customary law – a process which largely excludes women because Timor-Leste’s inheritance systems are largely patrilineal. Within patrilineal communities, upon marriage, women generally give up their right to their parents’ land and move to reside on their husband’s land. While residing on her husband’s land, the woman is considered an outsider with respect to the sacred house associated with her husband’s lineage, and thus cannot own any related land or property.

Moreover, the bride-price (barilaeu) tradition, whereby there is an agreed upon exchange of material goods between the bride’s family (wife-giver) and the groom’s family (wife-taker) is still widely practiced within patrilineal communities with implications on the husband’s perceived rights of control over his wife/wives in many domains, including land use and decision-making. In the event of divorce or the death of the husband/father, the mother and her children may not be able to stay or have access to the husband’s land, and her children may not have rights to inherit that land, particularly if she has no sons, or if she initiated the divorce.

A few areas of Timor-Leste have matrilineal inheritance systems (eg. certain areas of Manatuto). Typically, in matrilineal communities, the surviving spouse will continue to stay on her parents’ land and her sons and/or daughters will inherit the land (provided the sons do not marry). Even in such communities, women have limited control over the use or transfer of the land they own – they are rarely if ever, appointed a traditional leader. Rights of control and disposal are exercised by men. Only men have a voice and a vote at meetings that decide on crucial issues such as the allocation of new land or the reallocation of land after the death of a family member.

In July 2008, Ministerial Regulation 229 on the National Cadastre confirmed the right of the Land and Property Directorate to collect land cadastral information and register undisputed claims to land. With support from the USAID funded Land Law Programme, registration work is being undertaken by invitation only, in peri-urban areas, but not in relation to customary land which is simply being registered as such.

Encouragingly, gender considerations have been integrated and mainstreamed throughout the USAID supported Strengthening Property Rights in Timor-Leste Programme, and the Government’s Land and Property Directorate is encouraging husbands and wives to register claims to land in their joint names. In fact, if a family chooses to do so, the names of each family member can be included in the claim.

Making land more alienable poses a potential threat to women. Interviewees reported that women tend not to understand the value of their land and so can be taken advantage of, such as by entering into long term leases at an under-realistic value. But, on the other hand, where land can be registered, women have the scope to protect their rights, and use the land to grow their businesses.

Maria and her husband still own five acres of land in Dili. Some land is in his husband’s name, in part inherited from his family. The other land she owns as her two brothers gave it to her. This is an exception though, it is mostly men who retain the rights to land in Timor-Leste, not women. Maria’s name is on the certificate of registered property. Having registered land in her and her husband’s name has made starting and growing Maria’s businesses much easier than it would be for most business women in Timor-Leste.

During the 1999 crisis, Maria and her family fled to Portugal for three years, where her husband was from. All of their buses and the shop were ransacked, taken or burned. There was nothing left. Maria says, “When we left I only had time to take a plastic bag of rice for my youngest son. We had no time to take anything else.” However, on their return to Timor-Leste in 2002, they used their registered property as a guarantee for the US$100,000 loan she gained with...

29 Fitzpatrick 2002.
30 In patrilineal communities, sons are more likely than daughters to inherit their parents’ land. Daughters may retain land rights if they remain unmarried.
31 Oxfam and UNESCO, 2004: Obstacles to the Effective Participation of Women in Adult Education Programmes; Focus on Social Cultural Factors, Dili, Timor-Leste.
32 However, it is extremely difficult to keep this register updated. Given that there is still a market in property notwithstanding the absence of formal titling, this Register will quickly become out of date and inaccurate until such time as it becomes universally appreciated that any unregistered land transaction is of no legal effect. As things currently stand, transitional data is not able to be recorded, although the LFD is currently refining its database to take account of such.
33 The project aims to create the enabling conditions to provide women and men opportunities to obtain equitable land and property rights. The project also envisons increasing the capacity of key government and civil society actions to mainstream and integrate gender sensitivity, and undertake gender specific activities on a number of fronts to promote women’s land and property rights beyond the life of the project.
34 There is also provision for recording claims by representatives of ‘legal entities’ e.g. registered companies, societies, churches, schools, and the like. the majority of which are recorded as being male.
her husband from the largest bank in Timor-Leste, BNU. “Having the land made it easy” she says.

They decided to use the funds from the loan to further invest in registered property. They rebuilt their house and also her mother’s house, which they then rented out in part to international advisers working in Dili. Following the crisis and troubles in Timor-Leste – and fleeing the country – they now have three successful businesses in Dili.

**Going for Growth: Obstacles and Opportunities**

When Maria and her husband returned to Timor-Leste in 2002, Maria wanted to try something different. So from 2002–06 they sold construction materials given the large reconstruction needs in Dili after the crisis. This was despite a lot of competition in this area. They also sold rice, oil and other products for people’s everyday needs and re-engaged in their earlier businesses, the shop (Leusari I) and transportation (Leusari II).

Apart from running her three businesses, Maria is also Vice President of the East Timor Business Women’s Association. Their motto is Feto hamatuk hametin nasaun: Together women build the nation. Some of Maria’s colleagues in the Women's Business Association are also involved in the construction industry.

**Carla Tilman**

**Business Name:** Arvec Agency  
**Country:** Timor-Leste

Carla Tilman established Arvec Agency, a construction firm in Timor-Leste which employs seven workers and up to 20 contractors at peak times, and works across Timor-Leste, mostly in Dili.

Carla is a member of the Construction sector group of the Women’s Business Association in Timor-Leste, along with Maria Agusta and Dulce Fernandes.

Carla supplies materials for construction including steel and trusses. She finds this difficult in Timor-Leste due to the finance – non-refunded bid security – required to participate in the tendering process for mostly government and UN agency contracts. “I need money in the bank – and large amounts – at least 20 percent of the value of the project,” she says. If Arvec is successful in winning the contract, the bank retains this security and it becomes tied-up capital, making her cashflow situation difficult.

This cost, in addition to complex paperwork required to gain construction permits once projects are won, is making Carla consider other business options.

**Dulce Fernandes**

**Business Name:** Solomon Brothers Construction Company  
**Country:** Timor-Leste

Dulce Fernandes established Solomon Brothers Construction Company, a construction firm in Timor-Leste that employs eight staff and up to 50 contracted staff. She is also the Director of the Construction Sector for the Timor-Leste Business Women Association.

For Dulce and other women in the construction industry in Timor-Leste, dealing with construction permits is a major obstacle. In Timor-Leste, businesses have an onerous 22 procedures, a wait of 208 days, at a cost of 63 percent of income per capita in order to gain a construction permit. Timor-Leste is ranked 100 of 181 countries in the World Bank’s Doing Business indicators in Dealing with Construction Permits.

Dulce and the other women in the Construction sector group of the Women’s Business Association know that there are a number of companies in Timor-Leste that, on poor contract construction performance, receive government/UN blacklisting. To further complicate the situation, they then re-register their business under a different name and tender for construction jobs, or register separate businesses under each employee name to improve their tendering chances.
Maria goes on to say, “Of course, as a business woman I have so many plans. I would like to make the shop – Leusari I – bigger and better known. I would also like to sell cars or motorbikes. But I am hesitant to do this after the 1999 crisis when Indonesians and looters took my trucks.”

She argues, “If international people come here (Dili or Timor-Leste) to do business, why can’t we Timorese, including women, also have that capacity?”

A draft Transitional Land Law and draft Land Policy have been developed and are currently available for comment. The draft Policy and Land Law provide that, where a property was acquired by peaceful means, those who are currently, and have been in possession of the said property for minimum of five years, will be registered as the owner thereof, with compensation being awarded to the dispossessed. There is an additional proposal that land disputes should be resolved under the auspices of an Arbitration Council, given that the courts are heavily overburdened. A Land Registration Code which is currently being drafted, will determine matters related to dealings in land after first registration.

**Next Steps**  In 2008 Maria and her husband came to an agreement with the Government of Timor-Leste, through the Ministry for Trade, Commerce and Industry. They agreed that, on completion of the new markets being built by the Government back in the original location of the marketplace, the market stall owners would be relocated.

The agreed date for completion of the new markets was April 2009, but construction did not progress to meet that deadline. When asked of her plans for the land after the market stalls have gone, she says, “The first thing I will do is build a fence around the land!”

She finds that Solomon Brothers Construction can be competing against up to 10 companies, all essentially individuals from the same firm, some of which may previously been blacklisted due to poor construction. Due to this common occurrence in tenders, Dulce understands the government’s motivation for a burdensome construction permits process. To improve the process, she recommends the government establish a database of proven Timor-Leste contractors who they can call upon to overcome this issue.
After Dark Fashions PNG is a nationally owned registered company. The company was founded by Kathleen Ipi Johnson who has a vision to provide the Papua New Guinea working force with high quality clothing, which is her business niche.

The key challenge Kathleen has faced is accessing an affordable commercial lease from which to have her shop front and make her clothes. Additionally, Kathleen has learned the hard way that enforcing a contract in Papua New Guinea can prove to be impossible.

Kathleen is not alone in these challenges. The World Bank’s Doing Business 2010 ranks PNG 162 out of 183 countries to enforce a contract, because it takes 42 procedures, 591 days and 110 percent of the claim value to take a contract dispute through the Port Moresby District Court. If Kathleen was to take the matter to court, it is likely she would in fact lose even more money, even if she eventually won the case.

Starting Out Kathleen Ipi Johnson’s career began with a financial institution, then moved into the insurance sector working for highly recognised companies in Papua New Guinea.

Her vast experience in administration led her career towards managerial positions, working for large projects including AusAid funded projects such as the HIV-AIDS program (an Asian Development Bank project), Family Health International (US funded project), and finally into a recruitment agency.

After years of working for other organisations, Kathleen decided it was time to work for herself. Kathleen’s vision to see Papua New Guinea’s middle and working class have access to high quality clothing, as well as to have evening clothes available at reasonable prices prompted her to take on the challenge of setting up her own business.

“The expat women were going to Cairns, Brisbane and Manila to buy their clothes!” she says. At the time there were two boutique shops in Port Moresby and it was quite expensive to buy a dress, around PGK500 (US$185). “So I thought I could get into it,” she says. Kathleen spent seven months researching the market before registering After Dark Fashions in 2007. Kathleen is sole director.

Kathleen began her business by selling reasonably priced evening dresses for women. A further step for the business occurred when her fashionable dresses were worn by contestants entering the PNG Red Cross Miss PNG Quest in 2006.

Kathleen’s company, After Dark Fashions PNG started off with importing of evening wear and accessories such as jewellery. After a year, Kathleen has now gone into importing of tailor made corporate and work wear uniforms for business houses in Port Moresby. In addition, After Dark Fashions PNG imports custom made accessories including neck ties, scarves and belts. She has also ventured out into promotional merchandise.

Kathleen says that the standard of most tailoring on clothes in PNG is average due to lack of skilled workers in the tailoring industry – often corporate and work wear uniforms are imported in bulk because of the size of order and the current manpower and standard of factories are not able to handle the large quantities required.

She finds it difficult to compete on price and she doesn’t want to compromise on quality. She pays an import duty...
of 25 percent on garments from Fiji under the Melanesian Spear Head Group Trade Agreement where the cost is higher.

She imports her garments via air freight from Fiji with her largest carton order being 220 kg.

Kathleen finds the shifting exchange rate to Fiji and Australia and therefore varying costs of the imported garments from Fiji make it difficult for her business. Depending on the decision from clients, she rarely has to re-quote her customers, otherwise she bears the risk when the exchange rate shifts.

However not all clients have difficulties with this. In January 2009, Kathleen received a repeat order from a client who had confirmed a quotation from a different manufacturer that was less expensive than Kathleen’s quote. The other manufacturer was able to provide a cheaper quote due to exchange rates working in their favour. However the client was not satisfied with the sample provided by Kathleen’s opposition, due to the garment not meeting requisite safety standards. The client still opted to go with Kathleen due to the quality of her garments, even though the exchange rate was not in their favour – they were still prepared to pay more to get the product they needed.

Her husband, an Australian, supported her with the business venture. “He wants me to succeed in business – he has a very different attitude to most of the men here,” she says. “He wants me to do something for myself and to support my extended family as well”.

She has enjoyed offering her clothes to Red Cross and other secondary school fundraising activities. But whilst it is something she enjoyed, it has not translated to sales like she had hoped.

Kathleen employs four permanent and three casual staff. They have exceptional expertise in general office and clerical duties, tailoring and art designing.

**Going for Growth: Obstacles and Opportunities**

Kathleen wanted a shopfront to sell her clothes, but it became too expensive. She was paying rent of PGK4,000 (US$1,476) each month for 45 square meters. She secured a lease on level 1 of a building in the town area for rent of around PGK3,000 (US$1,107) each month. At the same time, she was shifting most of her sales from ‘after 5’ wear to uniforms and printed shirts, so the shopfront became less necessary.

Even then, she says that in prime real estate in town some can afford to pay up to 10 times the price of what she affords – at around PGK650 (US$240) each month per square meter. In other areas of Port Moresby, such as Badili, she could afford three times her current size, renting for PGK3,000 per month – but it would be less secure and she would probably be the victim of burglaries.

In addition to the cost of obtaining an affordable lease for her business, Kathleen has also had difficulties with enforcing a contract. Recently, a government client has not paid for delivery of some sample items and reneged on an order with her.

After approval of a written quotation for supply of uniforms and accessories, Kathleen had sourced and imported sample products of corporate uniforms for both male and female staff with custom made neck ties and scarves for client approval prior to full production. The client was to approve the sample prior to full production.

However, before the uniform was presented by the client to their Management and Board for approval, Kathleen picked up an error that she thought would have a major impact on pricing. Soon after realizing the error, she rang the co-ordinator and informed her that the quotation provided was for a cheaper fabric and not the same as that supplied for sampling. The factory had made an error in supplying the wrong fabric.

Kathleen advised the client to make it clear when doing her presentation to Management and Board that the price of the garment would change if they were happy with the samples provided and she would re-quote the client only for uniforms.

The client approved the written quotation and sampling prior to full production, so Kathleen first requested a 75 percent up-front payment from the client. The client did not pay the deposit, and also cancelled the order. In the interim, they had used the samples she had supplied for the Executive Board meeting. Kathleen is concerned they now have her samples – designs and copyright.

Kathleen sought legal advice from a female lawyer who is her friend. They served a Letter of Demand to pay and requested as an alternative, a round table discussion. After 3 months, they had still not paid.

Kathleen suspects it would be a significant delay even if she took the government client to court. In fact, the World Bank’s *Doing Business 2010* report records that it takes 42 procedures, 591 days and 110 percent of the claim value to enforce a contract at the Port Moresby District Court. If Kathleen was to take the matter to court, it’s likely she would in fact lose even more money, even if she eventually won the case.
Economic Opportunities for Women in the Pacific

Mary has had 79 requests to conduct different stages of the Three Phase training. Each group requesting training has to raise the funds to cover the costs. Mary charges around PGK8,000 (US$3,076) on average for the five day workshop of around 20 participants which covers all the expenses and materials.

Mary would like to grow her business. Her backyard space is limited and she plans to build a bigger nursery and hire more staff to meet growing demand. She wants to build a Training Centre for Floriculture. This centre would be for women wanting to start a floriculture business, and would have training college facilities.

While Mary wants to buy government land in Port Moresby – an identified 1 hectare – each time she asks after the land, it cannot be confirmed if it has clear title. She continues to wait and hope any disputes of counter-claims over the land will be resolved.

Next Steps Kathleen’s plan by end of 2009 is to have a shopfront selling executive corporate wear with training assistance from her current supplier in Fiji. Her plan for the 4th year in business is to expand.

A short term goal is to look at switching her imports on various products from Fiji to Indonesia to save costs. She has already made contacts with the Indonesian Embassy and explored the possibility of attending a trade mission to Indonesia sometime in 2010. She would also like to enrol in a fashion design course in Australia, and apply this to new markets such as beach and resort wear with traditional PNG designs and motifs.

One of her medium to longer-term goals is to work with a textile program for women and youth, such as the Women and Youth Textile Centre in Gordons, supported by PNG Chamber of Trade and Industry, using JICA funded industrial machines and working with local students who pay for their own fabrics. “I could also involve sex workers by giving them job opportunities in the Textile Centre”, she says. I want to help the people and women of PNG especially, and at the same time promote the textile industry and PNG art and designs.
Conclusion

The fifty two women featured in this publication face a wide variety of challenges in doing business, some of which include:

- Accessing land/commercial rental space and exercising rights over that space
- Dealing with political and civil instability such as coups, civil conflict, and security issues
- Cost and time burdens when importing and exporting
- Domestic violence
- Finding opportunities to network and break into established networks
- Accessing the courts and alternative forms of dispute resolution
- Dealing with unnecessary delays and replication of processes by disorganised government departments
- Chasing up small debts
- Finding a suitable mentor
- Being perceived as an “inexperienced woman” by potential clients
- Dealing with issues of bringing shame on family and the broader community for balancing business and family life
- Accessing finance
- Finding interactions with government and other institutions, such as banks, intimidating
- Protecting intellectual property
- Engaging and retaining a reliable work force
- Lacking understanding of formal processes such as business registration, obtaining licences, and paying taxes
- Being asked to pay inflated fees or bribes.

These are just some of the many challenges Pacific business women face. Although this report does not endeavour to make recommendations on how to address all the issues that the women in this publication encounter, it does aim to let other Pacific Island business women know that these women have faced such challenges, and for the most part, overcome them. *Economic Opportunities for Women in the Pacific* is meant to inspire.
This report is complemented by sister publications, a series of six Gender and Investment Climate Reform Assessments, which review aspects of the investment climates of six Pacific nations: Papua New Guinea, Samoa, Solomon Islands, Timor-Leste, Tonga, and Vanuatu – in each case with a gender lens. Each assessment analyzes gender-based investment climate barriers which constrain women’s economic empowerment, and identifies solutions to address them. Four investment climate topics are considered:

- Public private dialogue,
- Starting and licensing a business,
- Access to justice and alternative dispute resolution, and
- Access to and enforcement of rights over registered land.

For each topic, the Gender and Investment Climate Reform Assessment asks whether women face different or additional investment climate constraints to those faced by men. And it makes recommendations aimed at ensuring that women benefit from on-going efforts to improve the investment climate on the same basis as their male counterparts. For each country in which IFC has an ongoing program (Papua New Guinea, Solomon Islands, Timor-Leste, Tonga, and Vanuatu), recommended solutions are presented in the form of specific targets with associated activities which will be incorporated into and implemented through the regional Regulatory Simplification and Investment Policy and Promotion Program supported by IFC. The report also provides tools which are to be used for guidance in implementing the recommended activities resulting from the reports.

If you are interested in the activities IFC plans to undertake in partnership with Pacific Island governments to address gender constraints in the investment climate, it is recommended that you read the Gender and Investment Climate Reform Assessments.