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# **Gender, Culture and Business Assistance in Western Samoa**

**A thesis presented in partial fulfilment of the requirements for the degree**

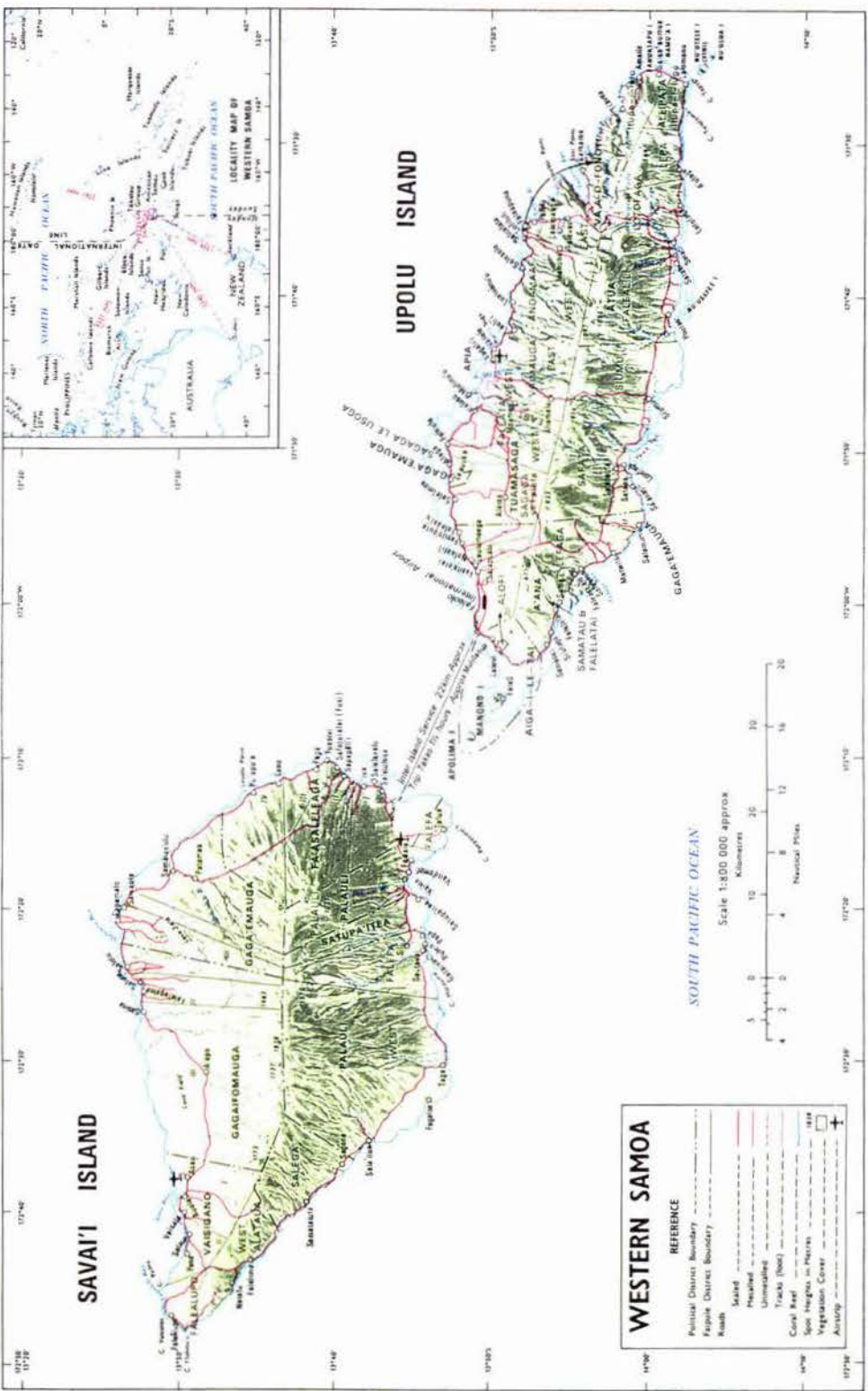
**of Master of Philosophy in Development Studies at**

**Massey University**

**Andrew Shadrake**

**1996**

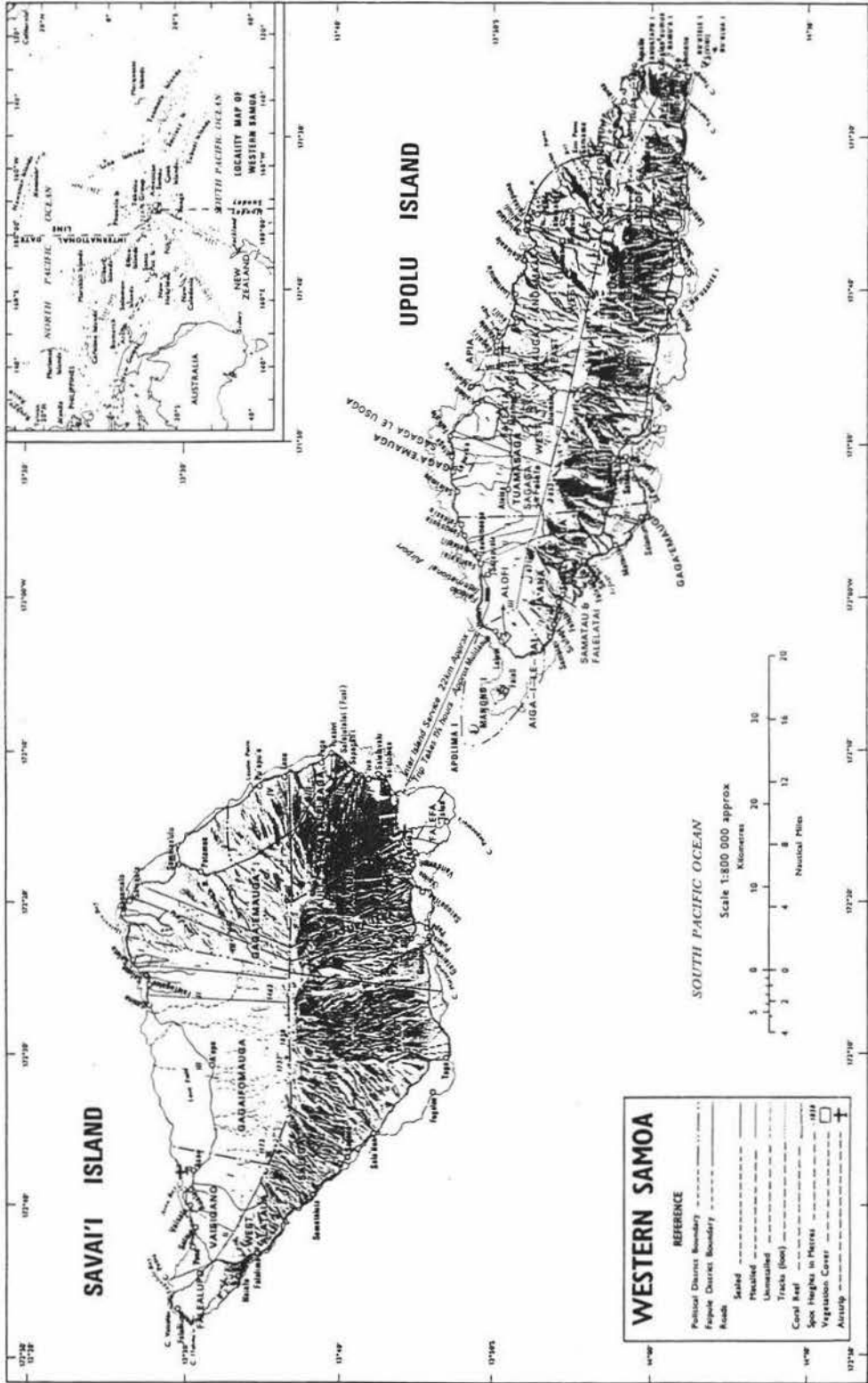
# Western Samoa



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# Western Samoa



**SAVAI'I ISLAND**

**UPOLU ISLAND**

## WESTERN SAMOA

### REFERENCE

- Political District Boundary
- People District Boundary
- Roads
- Shaded
- Unshaded
- Tracks (feet)
- Coral Reef
- Spot Height in Metres
- Vegetation Cover
- Atoll

SOUTH PACIFIC OCEAN  
Scale 1:800 000 approx



For Doreen and Ray Shadrake

## Abstract

This thesis examines the question:

How far did the planning and implementation of the Small Business Enterprise Centre of Western Samoa take into account the gender and culture perspectives of development, and to what degree are those perspectives reflected in its outcomes?

It does so by reviewing the gender and culture perspectives of development, and concluding that each can be divided into two approaches. The gender perspective comprises the market approach, which aims to use women's effort to achieve economic growth, and the empowerment approach, which aims to increase the ability of women to alter the gender balance of women and men, in favour of women. The culture perspective comprises both the utilitarian approach, which advocates adapting development projects to local culture to make them more likely to succeed, and the moral approach, the purpose of which is to reduce the harmful effects of development on indigenous culture. The thesis identifies indicators of the different approaches in a development project, and then uses a four-stage analytical model to discover whether they were present in the Small Business Enterprise Centre of Western Samoa.

The thesis concludes that the planning and implementation of the Small Business Enterprise Centre showed a limited application of the market and utilitarian approaches, but did not show any application of the empowerment or moral approaches, though the outcomes of the SBEC included some empowerment of women, and few harmful effects on Samoan culture. The thesis shows the primacy of neo-liberal thinking in New Zealand's overseas small-business development practice during the period 1990-1995, despite its stated concern for women and, to a lesser extent, for culture.

The thesis reached three conclusions which concern wider issues:

- While the nature of Western Samoan culture, and gender relations, is changing, there is no fundamental inconsistency between them and small business development.
- Neo-liberalism can adopt perspectives of development which appear to spring from a concern for social welfare, and turn them to its own ends.
- The combination of indicators of different perspectives and the four-stage analytical model used in the thesis can be used, very effectively, for detailed assessment of the planning, implementation and outcomes of a development project.

## Acknowledgements

The lasting memory I will have from completing this thesis is of the warmth and generosity of the people of Western Samoa, some of whom became my good friends even in the short time I was able to spend there. I should like to thank all the students and graduates of the SBEC training courses for their frankness and trust in telling me so much, not just about business in Western Samoa and about the SBEC, but also about in Samoan culture. There were also many government officials, staff of private agencies and individuals who gave me information which I could not possibly have obtained elsewhere. I owe special thanks to Luagalau Foisagaasina Etenati Shon, Secretary of Women's Affairs. I am also very grateful for the help, friendship and support of Audrey Aumua, Sam Nichol, Mandy Whyte and Lorna Suifua, of the Small Business Enterprise Centre in Apia.

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No animal suffered in the making of this thesis, but a number of humans needed a stiff drink. Thank you, especially, Rosemary, Anne, Sara, and, of course, John Overton. Claire Massey deserves an apology. Finally, my heartfelt thanks to my supervisor, Peter van Diermen (who needed a whole bottle).

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## GLOSSARY

<i>Aiga</i>	Extended family. The limits of an <i>aiga</i> are not defined.
<i>Fa'alavelave</i>	A social event, such as the investiture of a chief or a funeral. Participants in <i>fa'alavelave</i> are often required to bring substantial gifts.
<i>Fa'amati</i>	Church festival held in March each year.
<i>Fa'apalagi</i>	The European way of behaving. The term is often pejorative.
<i>Fa'aSamoa</i>	The traditional Samoan way of life.
<i>Feagaiga</i>	The 'sacred covenant', by which brothers were responsible for the well-being of their sisters, who in turn maintained the status of the <i>aiga</i> .
<i>Fono</i>	The council of <i>matai</i> . Each village has a <i>fono</i> , and there is also a national <i>fono</i> of <i>pulenu'u</i> .
<i>Ie Toga</i>	Fine mats, woven by women from pandanus leaves, which form an important part of traditional gift-giving.
<i>Komiti</i>	Village councils of women, with particular responsibility for village health, sanitation and tidiness, and for communal projects.
<i>Matai</i>	Chief, almost always male. Each family has at least one <i>matai</i> .
<i>Palagi</i>	European.
<i>Pule</i>	Authority, particularly that of <i>matai</i> over the allocation and use of family resources, including land.
<i>Pulenu'u</i>	The village mayor, chairman of the <i>fono</i> .
<i>Tama'ita'i</i>	The women born in the village, as opposed to those who move to the village of their husbands.
<i>Tautua</i>	The service owed by children to their parents, family members to their <i>matai</i> , and villagers to their community and Church.

**LIST OF ABBREVIATIONS**

BWS	Bank of Western Samoa
DAC	Development Assistance Committee of the Organisation for Economic Cooperation and Development
DAWN	Development Alternatives with Women for a New Era
GAD	Gender and Development
ILO	International Labour Organisation
MWA	Ministry of Women's Affairs
OECD	Organisation for Economic Cooperation and Development
PAC	Pacific Regional Equitable and Sustainable Human Development Programme of the United Nations Development Project
SBEC	Small Business Enterprise Centre of Western Samoa
UNDP	United Nations Development Project
USAID	United States Agency for International Development
VAGST	Value-added Goods and Services Tax
WID	Women in Development

# Chapter One

## Introduction

Over the past fifteen years the competing paradigms which characterised the development debate have been replaced by a variety of coexisting perspectives. One of those perspectives focuses on gender, and another on culture. The gender perspective of development is the view that the opinions and roles of women in a society, and the relationships between women and men, should be taken into account in any development programme. The culture perspective is the view that the diversity of cultures must be taken into account in such a programme.

The policies of many official, and non-governmental, development organisations include references to the gender and culture perspectives. At the same time, many of those organisations advocate private sector development, an idea which springs from neo-liberalism. Neo-liberalism stresses the need for market forces to operate freely, and to minimise the role of the state. The gender and culture perspectives and a neo-liberal policy of private sector development may conflict. One organisation whose policies refer to gender and culture, while strongly emphasising the need for private sector development, is New Zealand's Development Cooperation Division of the Ministry of Foreign Affairs and Trade. This is the agency responsible for administering the country's official development assistance.

The emphasis on private sector development represents a change in the Development Cooperation Division's practice since 1990. Before that date the Division's Overseas Development Assistance was mainly to the public sector. By the mid-1990s, assistance to this sector had been greatly reduced, while that to the private sector had increased. The change particularly affected assistance to the small island states of the Pacific, an area of traditional interest to New Zealand. It is, for example, reflected in development assistance for Western Samoa, traditionally the recipient of much of New Zealand's South Pacific aid budget. Aid to the public sector in Western Samoa has been cut, while a Small Business Enterprise Centre (SBEC), which is a private sector development project, has been set up.

The SBEC is designed to help existing and prospective small business people, principally through training, advice and assistance in obtaining loans. Its activities reflect the new emphasis on private sector development. At the same time, the

Development Cooperation Division's guiding principles, which refer to gender and culture, as well as other issues, should apply to the planning and implementation of the SBEC. As a result, the SBEC provides an excellent opportunity for a case study which examines how far the gender and culture perspectives of development were taken into account in a project created as part of a neo-liberal development assistance policy. This thesis contains such a case study, designed to answer the following question:

How far did the planning and implementation of the Small Business Enterprise Centre of Western Samoa take into account the gender and culture perspectives of development, and to what degree are those perspectives reflected in its outcomes?

The remainder of this chapter defines the terms used in this question, shows its importance, and describes the method used to answer it, as well as the organisation of the thesis.

### **1.1 Definition of terms of the research question**

This section first defines the theoretical terms 'development', 'gender perspective', and 'culture perspective'. Then it describes the SBEC and defines 'planning and implementation' and 'outcomes' in the context of that project.

The term 'development' has had a number of meanings attributed to it since 1945.<sup>1</sup> Modernisation theory defined it as capitalist growth using a Western industrial model.<sup>2</sup> Dependency theorists considered it to be the removal of the structures of surplus extraction, and other modes of dependence, which European capitalism had imposed on the Third World (Hadjor 1992: 100).<sup>3</sup> Both of these approaches defined development in economic terms.<sup>4</sup> They ignored any increase in well-being which was

---

<sup>1</sup> The term 'development' can carry the implication that the West has achieved a desirable state of development and that other countries are therefore backward. That is not the view of the author of this thesis.

<sup>2</sup> Classical modernisation theory is evolutionary, because it sees development as the transition from a traditional society to a modern one. Modernisation theorists suggested that the Third World consisted of undeveloped states who would have to pass through 'stages-of-growth' (Rostow 1960: 1), to achieve the same status as developed countries.

<sup>3</sup> One strand of dependency theory identified a process of underdevelopment. This was the transfer of economic surplus from an undeveloped country to an industrialised one, depriving the former of the means to develop.

<sup>4</sup> Dependency theory is as a structuralist approach, but the structures which it examines are said to extract economic surplus, and the modes of dependence are economic.



not quantifiable in those terms, and did not place any value on a society's traditional culture.<sup>5</sup> More recently, Edwards (1994: 282) defined development as:

*"Empowerment" - increasing the control which poor and powerless people (and specifically the poorest and the most powerless) are able to exert over aspects of their lives which they consider to be important to them.*

This definition has a moral element, unlike earlier ones, but it excludes any increase in material well-being which does not assist poor people in a society (but which a neo-liberal theorist might consider as development). The definition is therefore too narrow for this thesis, which needs a definition that includes both moral and economic concerns, because both are important to the gender and culture perspectives. The thesis, therefore, defines 'development' as 'any increase in people's material or spiritual welfare', a phrase which includes economic and non-economic benefits.

The importance of including both sets of benefits in a definition can be seen by examining the gender perspective, which includes two approaches, one of which emphasises the importance of economics, the other that of people. The thesis refers to the first as the 'market approach'. It maintains that development projects can be made more effective by taking into account the needs of women, and using women's effort. It has a strong neo-liberal element, which views development as economic growth, and women as tools to help in achieving that growth. It notes that many development projects have failed because women's roles were not taken into account, and so suggests women should be involved at all stages of a project, to increase its chances of success. The 'empowerment approach', the second of the gender approaches, views the goal of development as equal power relations between women and men. Its advocates believe difficulties faced by women stem from the subordinate role they have in society, and so it is important to examine the roles and relations between women and men, rather than considering women in isolation from men. The empowerment approach is preferable to the market approach, in the author's opinion, because its primary concern is to assist people, rather than generate economic wealth.

The other perspective used in this thesis is the culture perspective, which focuses on the diversity of cultures. Like the gender perspective, it is divided into two approaches, one emphasising economics, the other people. This thesis refers to the first as the 'utilitarian approach', and the second as the 'moral approach'. The former maintains that because cultures are different, a project designed for one will need to be changed to succeed in another. The latter maintains that it may be wrong for a project

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<sup>5</sup> In the case of modernisation, traditional culture was seen as an impediment to development which should be removed.

to introduce values from one culture which displace those of another. Though cultures are constantly changing, and one may absorb elements from another, the approach maintains that a proposed project should be examined, to identify any harmful cultural effects it might have. The project should only go ahead if the cultural change it will cause is acceptable, in view of the benefits it will bring. Even then, it should be changed to minimise any harmful effect it might have on indigenous culture.

The remaining terms of the thesis question which need to be defined are 'the planning, implementation and outcomes of the SBEC' and 'small business'. The SBEC is a development project planned, and paid for, by the Development Cooperation Division, whose purpose is to 'promote, enhance and protect the small business sector in Western Samoa' (Development Cooperation Division 1995c: Annex D, 1). Its principal activities up to September 1995 were advising, and running training courses for, Samoans who were in business, or planning to enter business. In this thesis the planning of the SBEC includes all the work done which led to its opening in June 1994, and its implementation means all the work done by its staff since that date until October 1995, when the author completed field research. The outcomes of the SBEC are all its measurable effects on Samoans. 'Small business' is harder to define, for Western Samoa, because there are no recent business activity statistics, and because small business is not defined in any SBEC planning documents. Alternative definitions of small business are discussed in Appendix 1, which concludes that the most appropriate is 'any business which employs less than 20 people', the definition used in this thesis.

## **1.2 The importance of the research question**

The research question is important firstly, for improving the operation of the SBEC, secondly, for reducing constraints on application of the perspectives within the Development Cooperation Division, and thirdly, to development practice in general. So far as the SBEC is concerned, the project will continue to operate for at least two years from the publication of this thesis (October 1996). If the thesis identifies shortcomings in the SBEC's planning and implementing, it may be possible for its staff to rectify them by changing the way the project operates. An example of this might be changing the advice given in the small business training courses about how books should be kept, to take account of the way money is moved in an out of rural small businesses to finance other family needs (see Chapter Four). Similarly, so far as the Development Cooperation Division is concerned, if the thesis identifies constraints which prevent its gender and culture policies being applied, the Division can remove those constraints. It might be, for example, that financial restrictions make it more difficult for women to be employed in a project (a matter discussed in detail in Chapter Five). Finally, it is

important, for development practice in general, to explore how neo-liberalism has influenced both the content of the perspectives, and the way in which they are applied. It may be, for example, that the desire to promote private sector development has meant that only lip-service is paid to the concern for indigenous culture and for women. The thesis provides an example of how neo-liberalism, gender and culture interact in one development project.

### 1.3 Methodology

This thesis answers the research question by creating indicators of the presence of the culture and gender perspectives in project planning, implementation and outcomes, and then using a four-stage analytical model to see if they were present in the SBEC. The relationship between the indicators and the analytical model can be seen in Figure 1.1, which gives an overview of the whole thesis. This section describes, firstly, the indicators, and secondly, the analytical model.

As Figure 1.1 shows, the thesis uses one set of indicators for the gender perspective, divided into indicators of the market and empowerment approaches, and another set for the culture perspective, divided into indicators of the utilitarian and moral approaches. The gender perspective indicators are identified from a review of gender theory. The culture perspective indicators are derived partly from culture theory, but there is a lack of theoretical material about how the perspective should be applied. For this reason the remaining culture indicators are created by analogy to the gender indicators.

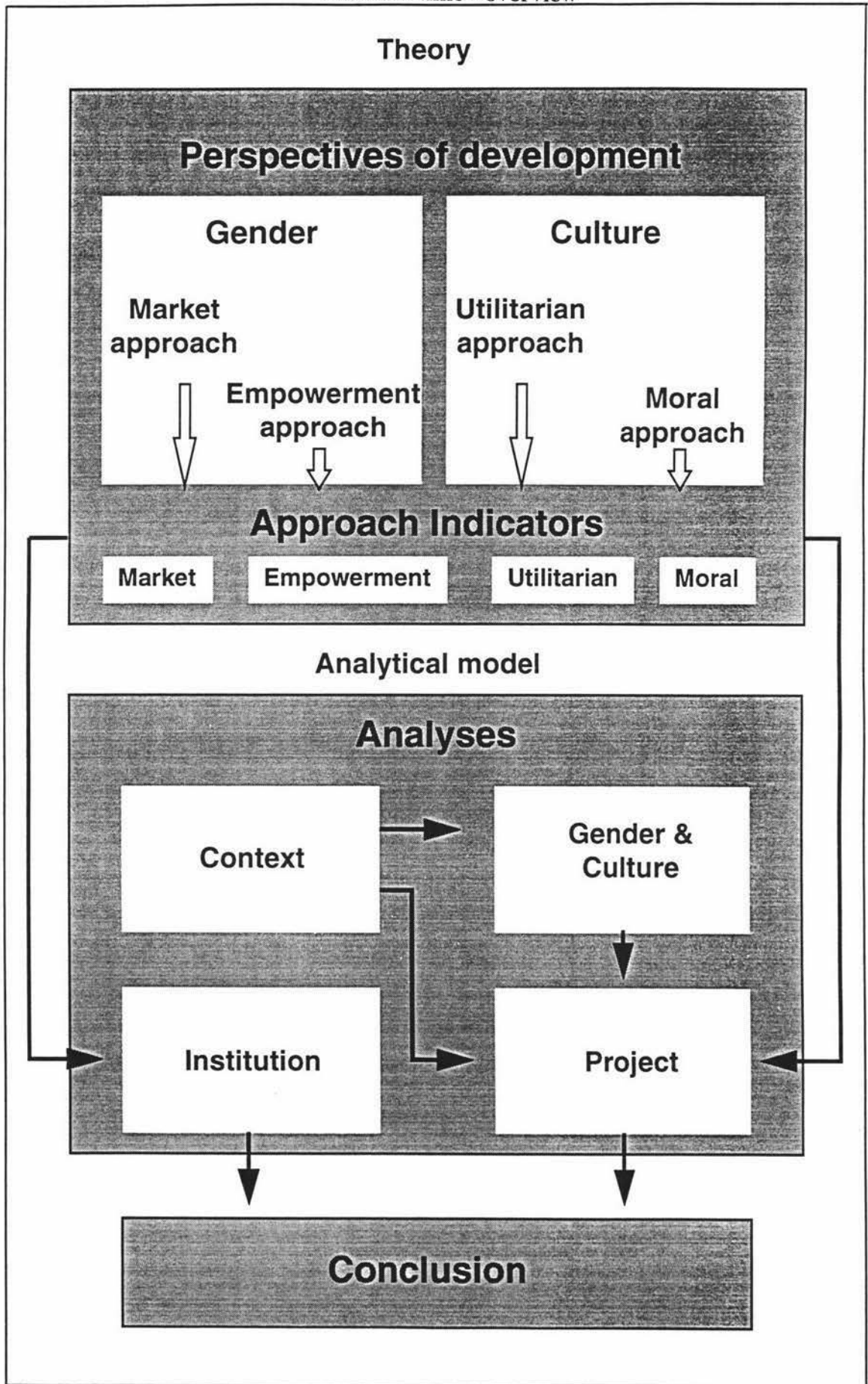
The case-study of the SBEC uses a model (shown as the 'analytical model' in Figure 1.1) based on a framework created by Gianotten, Groverman, van Walsum and Zuidberg (1994: 17).<sup>6</sup> The model is made up of four parts:

- a context analysis, conducted at national level
- a gender and a culture analysis, conducted at individual level
- an institutional analysis, of the organisation responsible for project planning
- a project analysis of the development project itself.

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<sup>6</sup> The framework created by Gianotten, Groverman, van Walsum and Zuidberg (1994: 17). It was designed as a gender analysis tool, but has been modified in this thesis to include culture. It was also designed for use before a project was planned, but the model in this thesis includes project implementation and outcomes.

Figure 1.1  
Thesis outline - overview



The virtue of the model is its wide scope. The gender and culture analysis at household level, and the project analysis, give all the data necessary to assess a project from the market and utilitarian approaches, but the empowerment and moral approaches need more information. They need details about a society as a whole, and about the organisation responsible for planning and implementing a project, and the context and institution analyses supply them. The content of each analysis is looked at below.

The context analysis examines secondary data about the macro-economic conditions, culture, and gender roles and relations of the society into which the project is to be introduced. The purpose of the analysis is to identify how macro-economic conditions influence the chances of success for a project, and whether culture, and gender roles and relations, are compatible with small business development. The analysis uses mainly secondary data, taken from censuses and from number of articles written about Samoan society, but like the analyses which follow it, also uses primary data from the author's discussions with government officials, members of private agencies, and individuals in Western Samoa.

The second part of the model includes two analyses, of gender and culture. Their purpose is to check conclusions reached in the context analysis about the culture and gender roles and relations by interviewing individual Samoans. The author conducted a number of interviews himself, and much useful information also came from a survey of Samoan women, conducted by female Samoan interviewers. The results of these analyses, and the context analysis, are used in the project analysis to check the assumptions which were made by SBEC project planners.

The third part of the model is the institution analysis. This examines the gender and culture policies of the Development Cooperation Division, the organisation responsible for planning the SBEC project, and looks at the attitudes to gender and culture issues of its staff. It also identifies institutional constraints on applying any gender and culture policies. The analysis uses both secondary data, in the form of project planning documents, and primary information, from interviews with Development Cooperation Division staff and consultants.

The final analysis is the project analysis, which tests the assumptions made during project planning against the information gained during the context, gender and culture analyses, and assesses how far implementation of the project took into account the gender and culture perspectives. It also examines initial project outcomes. Like the institution analysis, it uses both primary and secondary information. The primary data was collected during two visits by the author made to Western Samoa September 1994, soon after the SBEC opened, and another a year later. It includes a small set of

detailed interviews with clients of the SBEC, and a larger set of telephone interviews with past students of SBEC training courses.

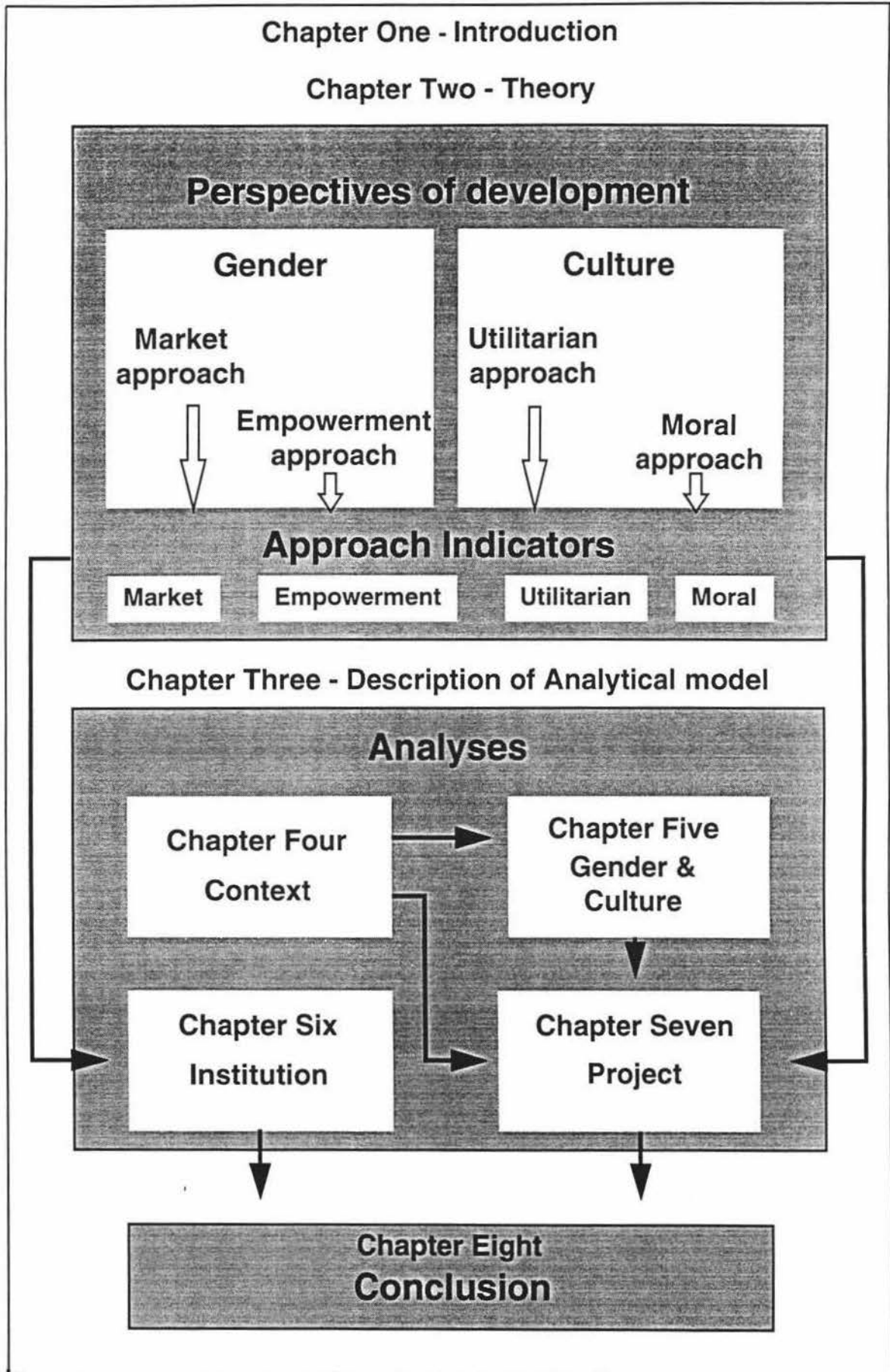
#### **1.4 Thesis outline**

The thesis is divided into eight chapters, and Figure 1.2 shows the content of each. Chapter Two provides the theoretical background to the study. It examines the content of the gender and culture perspectives of development, discusses the different approaches within them, and identifies the indicators which show whether the gender and culture perspectives were present in a project. Chapter Three is the methodology chapter, which describes the analytical model used in the thesis.

As Figure 1.2 shows, the four chapters which follow each comprise one of the analyses in the model. Chapter Four contains the context analysis, and the gender and cultural analysis is in Chapter Five. Together, the two chapters provide information which is used in the project analysis (in Chapter Eight) to check the validity of conclusions reached and assumptions made by SBEC planners. Chapter Six contains the institution analysis, which examines the Development Cooperation Division to identify its gender and culture policies, and Chapter Seven, the project analysis, which examines the SBEC.

Chapter Eight, the final chapter of the thesis, summarises the findings of the research. It draws a conclusion about how far the gender and culture perspectives were taken into account in the planning and implementation of the SBEC, and about which approaches within the perspectives were applied. In this connection it notes how compatible the gender relations and the culture of Western Samoa are with small business development, ways in which the operation of the SBEC could be altered to take account of the culture and gender relations of Western Samoa, and how the Development Cooperation Division could improve implementation of its gender and culture policies. It then draws some more general conclusions. Two of these concern the relative emphasis placed by the Development Cooperation Division on private sector development and on gender and culture, and the way in which neo-liberalism has influenced the theoretical content of the two perspectives. A third relates to how far the use of indicators and a four-stage analytical model can be used to assess the planning, implementation and outcomes of a project. Finally, the chapter offers suggestions for future studies.

Figure 1.2  
Thesis chapter outline



### 1.5 Limitations of the research

There are two limitations to this thesis. One is that it examines the SBEC from only two of the many perspectives of development. To gain an overall understanding of how satisfactory the planning and implementation of the SBEC were from the point of view of development theory, it would be necessary to assess them against all perspectives of development. The conclusions reached by this thesis therefore provide only a partial comment on the planning and implementation of the SBEC.

The second limitation is that the author of this thesis is a *palagi* New Zealander whose knowledge of Western Samoa was gained in two visits to the country, which lasted a total of three months.<sup>7</sup> This is not sufficient time to fully understand the country or its people. It is partly for this reason that he chose to assess a development project which was funded by the New Zealand government, rather than attempt to carry out detailed ethnographic research. The author could not speak Samoan, but this was less of a problem, because all the clients of the SBEC could speak English. An interpreter assisted during a small number of interviews with rural non-English speakers, and the views of others were recorded in the survey of Samoan women referred to above.

### 1.6 Summary

Development theory is no longer characterised by competing paradigms, but by the variety of coexisting perspectives within it. Two important perspectives are those of gender and culture. At the same time, neo-liberalism has become a dominant philosophy in much of development practice, particularly that of government agencies, and has led to a focus by them on private sector development. One such agency is the Development Cooperation Division, the section of the New Zealand Ministry of Foreign Affairs and Trade which is responsible for overseas development. The Division's policy of private sector development in the Pacific led to the creation of a small business enterprise centre in Apia, Western Samoa. At the same time, the Division has a commitment to taking gender, and (to a lesser extent) culture into account in its development activities. A case-study of the SBEC, therefore, provides an opportunity to assess how neo-liberalism and the gender and culture perspectives interact in practice.

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<sup>7</sup> *Palagi* is the Samoan word for a European.



This thesis is such a case-study, which examines how far the planning and implementation of SBEC took into account the gender and culture perspectives of development, and the degree to which those perspectives are reflected in its outcomes. To do this it identifies indicators of the perspectives from development theory, and uses a four-part analytical model (shown in Figure 1.2), to discover whether those indicators were present in the SBEC. The model analyses Western Samoan society at both national and individual levels, as well as the Development Cooperation Division, which was the institution responsible for SBEC planning and implementation. It also analyses the SBEC itself. The thesis draws conclusions about how SBEC implementation may be improved, about how the Development Cooperation Division could apply its policies more effectively, and about the influence of neo-liberalism on the theory and practice of the gender and culture perspectives.

## Chapter Two

### The Gender and Culture Perspectives of Development

#### 2.1 Introduction

This chapter reviews the gender and culture perspectives of development, identifies the different approaches within them and compiles a list of indicators which show their presence in a development project. The list of indicators is used in the institution and project analyses of the case-study (in Chapters Six and Seven), to discover whether the Development Cooperation Division applied them when planning and implementing the SBEC project. The content of the chapter, and its relationship to the rest of the thesis, is shown in Figure 2.1. The figure shows that each of the perspectives is divided into two approaches, and that the different project indicators are created from the theoretical content of each approach. This chapter begins by reviewing the content of the two approaches of the gender perspective, and assembling their project indicators, and then does the same in respect of the culture perspective's two approaches.

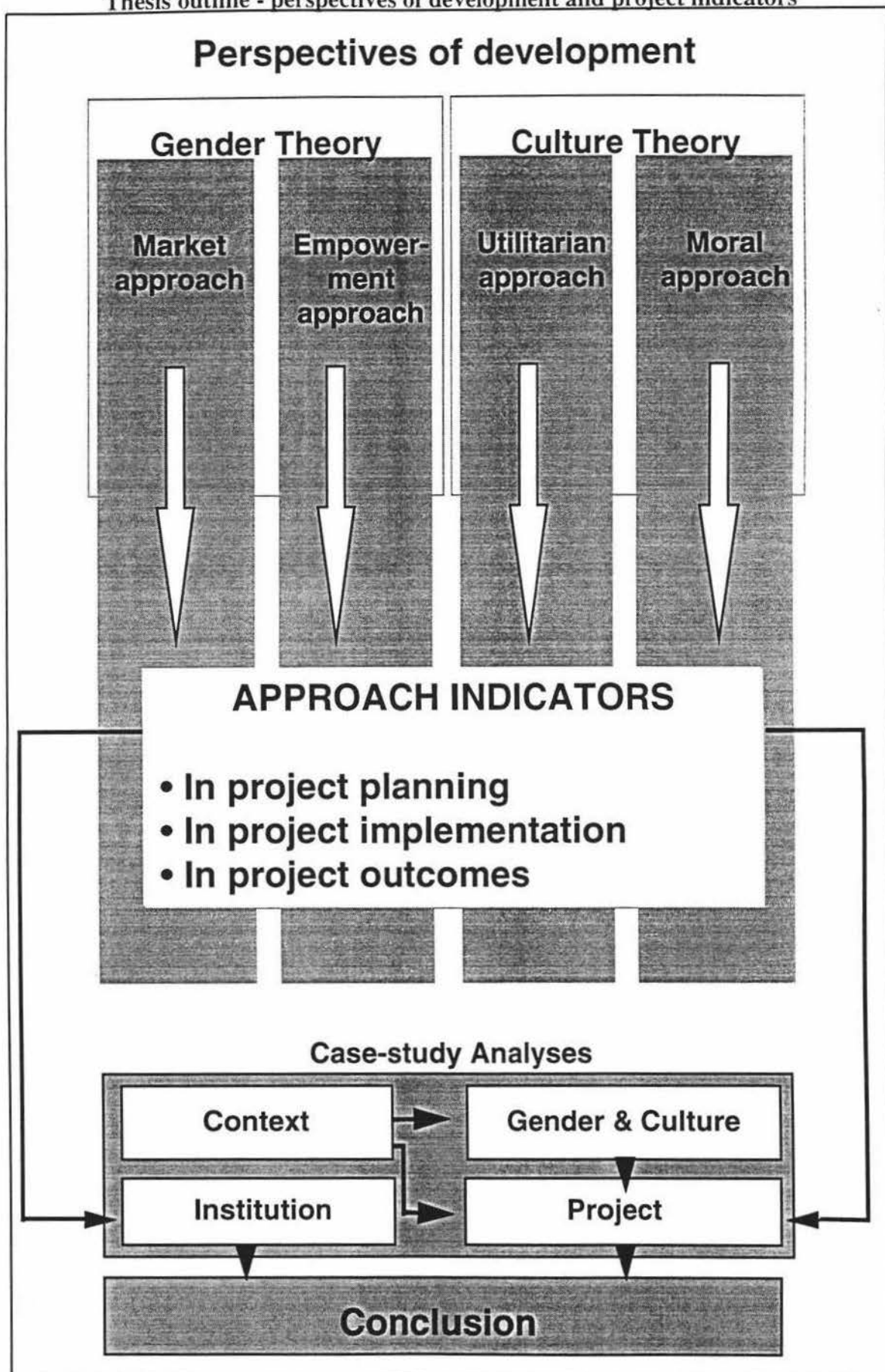
#### 2.2 The gender perspective of development

The two approaches within the gender perspective of development are illustrated in the following quotation from Cassen (1994: 37):

*Long neglect of [women's] role as producers, and the burdens placed on them by expectations that they will bear most of the responsibilities of the household make them vulnerable to adversity. Subordination of women is part of the social structure of rural poverty in several countries.*

The first sentence in the quotation focuses on the roles of women as producers and home-keepers. These areas are emphasised in what Mayoux (1995: 5-10), refers to as the 'market' approach. The second sentence alludes to the subordination of women, emphasised by the more radical 'empowerment' approach (Mayoux 1995: 11-16).

Figure 2.1  
Thesis outline - perspectives of development and project indicators



This section looks first at the history and content of the market approach, and then at those of the empowerment approach.

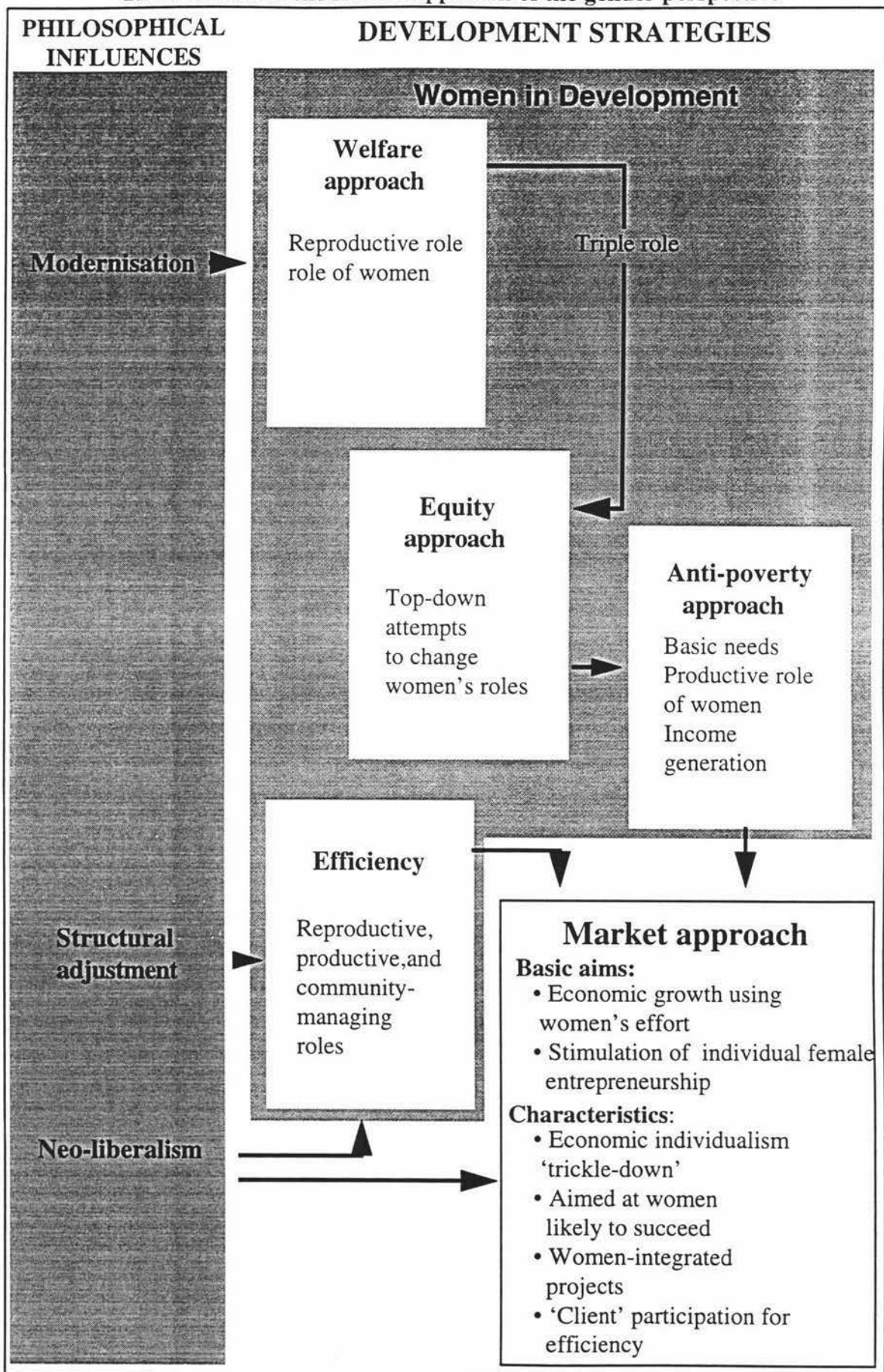
### **2.2.1 The market approach**

The market approach of the gender perspective is the view that development projects can be made more effective if women's effort is incorporated into them. A project is successful if it leads to economic growth. Figure 2.2 shows that the approach has its origins in a combination of Women in Development (WID) theory and neo-liberal philosophy (see Figure 2.2). WID includes several past approaches within the gender perspectives which consider women in isolation from men, rather than in relation to them. As Figure 2.2 shows, it includes the 'welfare', 'equity', 'anti-poverty' and 'efficiency' approaches, which were identified by Moser (1993: 55-79). The philosophical influences came from modernisation, the demands of structural adjustment, and neo-liberalism (see Figure 2.2). To understand the market approach it is necessary to review its origins and philosophical influences, and so this section begins by doing so. It then looks at the content of the market approach itself, because it is from that content that the indicators of the approach, used in the case-study, are drawn.

The 'welfare' approach was pre-eminent in the 1950s and 1960s, and was strongly influenced by modernisation, the dominant development theory of the time (see Figure 2.2). Modernisation theory gave no creative role to women, and so the welfare approach saw women as the 'passive beneficiaries of development' (Moser 1993: 57). Women were seen as homemakers, fulfilling what became known as their reproductive role. Development projects which were designed for them aimed to make them more able to fulfil that role. As a result they increased women's workloads, and the view has little theoretical support today, though it is still frequently applied in practice, for example in projects which help women generate income through handicrafts and sewing.

The welfare approach was superseded by the 'equity' approach, the second approach shown in Figure 2.2, whose advocates pressed for legislation to change women's roles (Moser 1993: 77). The new approach came from the realisation that many development projects had made women's position worse, and from identification of the 'triple role' of women. Women were said to have a triple role because, in most low-income families they perform reproductive work, in the form of childbearing and child-rearing, productive work (often as secondary-income earner), and community-managing work, because housing and community services were inadequate in many countries (Anderson 1992: 172).

Figure 2.2  
The evolution of the market approach of the gender perspective



Source: Compiled from Moser 1989: 1799-1825, Anderson 1992: 172, Mayoux 1995: 6, Box 2.

Not only was the burden of the triple role inequitable, but it also meant women were too busy to work for change. The equity approach was an attempt to compensate for this, but, in practice, it was usually unsuccessful. That lack of success was partly because of the difficulties of creating social change through 'top-down' (especially legislative) action. It was also because it implied a change in gender relations, something which development agencies tried to avoid, because it might seem to be interference with a country's cultural traditions.

After the failure of the equity approach, advocates of WID concentrated on the lesser aim of assisting women to increase productivity, the second of their three roles. This is shown in Figure 2.2 as the 'anti-poverty' approach, which combined attention to basic needs (for such things as food, clothing, and shelter), with a desire to increase women's economic productivity, through employment and income-generation schemes (elements which it bequeathed to the market approach, see Figure 2.2). As with other WID approaches, the emphasis was on using women's effort to achieve development. Any benefit for women themselves was a side-effect of that development, and, in any case, the approach would lead to increased pressure on women's time (Moser 1989: 1813).

Moser (1993: 69-73) contrasts the anti-poverty approach with what she calls the 'efficiency' approach, the final WID approach (Figure 2.2), which had its origins outside the women's movement, in international economic policy. As the world economy slowed in the 1970s, structural adjustment policies began to be enforced, as the condition for extending the repayment terms of debts owed by developing countries. Those policies included reduced spending on social services, which led to greater reliance on women's work within all three of their roles, and so on the elasticity of women's time (Moser 1993: 70-1).<sup>1</sup> At the same time, the growing neo-liberal focus on economic development meant women were seen as a resource to be exploited. Corner notes the view, for example, that 'more rapid growth will result from more efficient use of all resources involved in economic production, including those of women' (1993: 52).<sup>2</sup> Women were seen as 'an untapped resource who [could] provide an economic contribution to development' instead of being left to use their time 'unproductively'

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<sup>1</sup> Elasticity of women's time means that as their workload increases, women attempt to increase the number of hours spent working each day, in order to cope.

<sup>2</sup> Jayaweera (1991: 8) says of this trend 'development agencies such as the World Bank, took a cost-benefit approach to the issue of women, contending that development would be cheaper if women were included.'

(Moser 1993: 2-3). The result was, again, an increase in women's workloads, rather than an attempt to address the causes of women's problems.

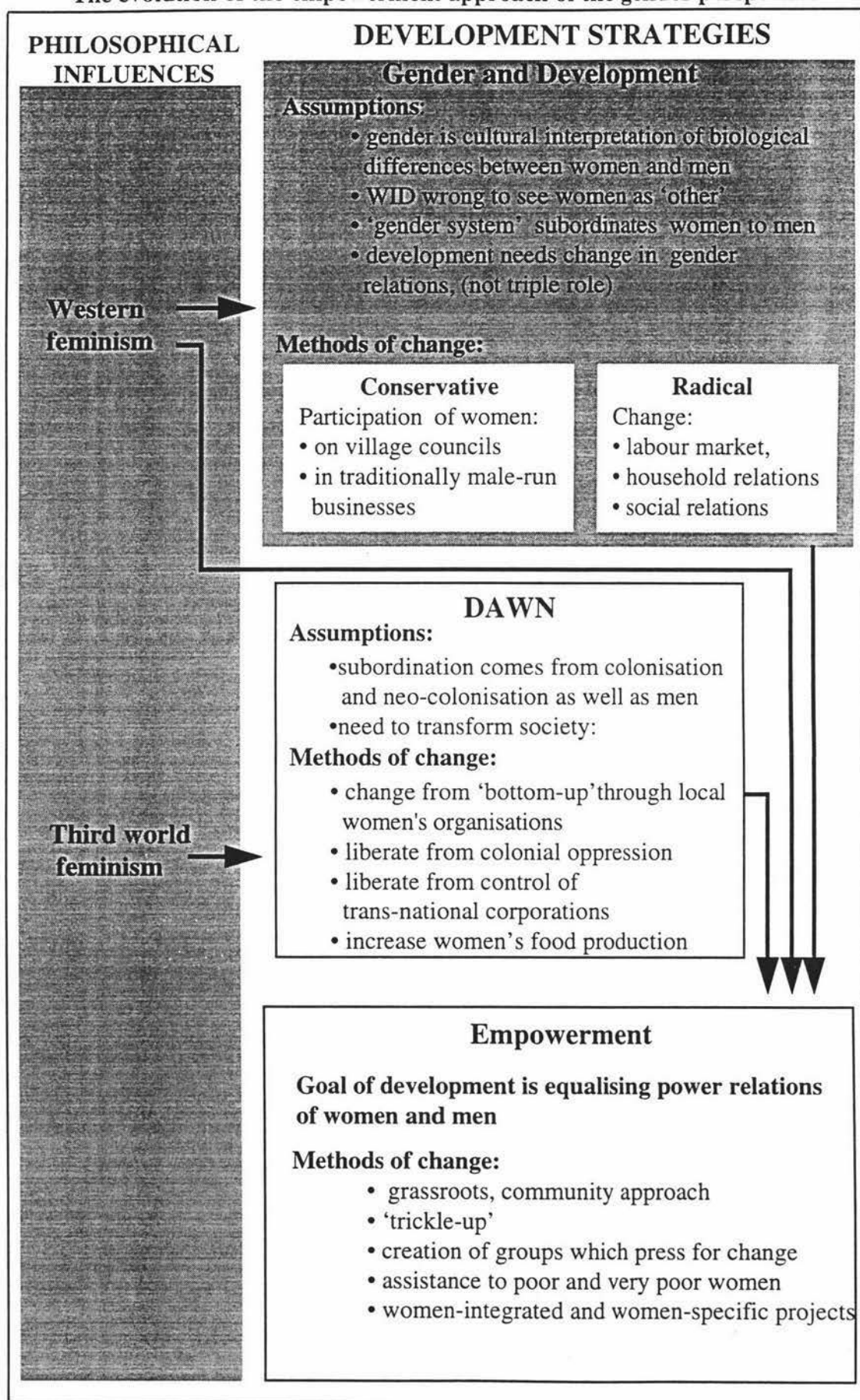
Although it did not help women, the 'efficiency approach' dominated development practice, because it was less threatening to the established system than the empowerment approach (Moser 1993: 4). Figure 2.2 shows that the market approach is the product of the different WID approaches and neo-liberalism, and that its basic aim is to achieve economic development by using women's effort. The figure also shows the main characteristics of the approach. These include an assumption that economic individualism will assist everyone through the economic growth it generates (a neo-liberal view), and an intention to assist those women who are most likely to succeed, through promoting private sector individualism. The projects which apply the philosophy are usually open to both men and women, and are referred to as 'women-integrated' projects. Most development initiatives in the 1990's spring from the market approach.

### **2.2.2 Empowerment approach**

The fundamental difference between the market and empowerment approaches is that while the former aims to use women's effort to achieve economic development, the latter takes the purpose of development to be changing gender relations in favour of women. This social welfare aim is the logical outcome of the evolution of the approach. This section explains the empowerment approach by examining its origins, Gender and Development (GAD), and Development Alternatives with Women for a New Era (DAWN). It then looks at the attributes of empowerment. Those attributes are used later to help create indicators of the empowerment approach in a development project.

GAD, the first of the development strategies from which empowerment comes, can most clearly be understood by contrasting it with WID. There are two essential differences, the first being a focus on gender rather than women, the second a focus on changing gender relations, rather than on the triple role. These are looked at in turn, and then the conservative and radical views within GAD are described.

Figure 2.3  
The evolution of the empowerment approach of the gender perspective



Source: Compiled from Moser 1989: 1799-1825, Mayoux 1995: 6, Box 2.



The focus on gender comes from Western feminism, which Figure 2.3 shows to be an influence on GAD.<sup>3</sup> 'Gender' is seen as a product of culture. Stølen (1991:4) describes it as 'the cultural interpretation of biological differences between men and women'. Such a view is quite different from, and is a reaction against, the tendency of WID to see women as 'other', that is, to imply that gender is something that women have, while men do not. Østergaard, an advocate of the gender approach, illustrates the difference by saying:

*The concept of Women in Development is concrete and may lead to the marginalizing of women as a particular species with inherited handicaps. The concept of Gender in Development is abstract and opens up for the realisation of women's productive potentials in development (1992: 7).*

Because gender is an interpretation of the difference between women and men, the way that the two interact (and in particular, whether one dominates the other) is important. They interact within a gender system. 'What men and women do and ... how they interact, together with cultural ideas and interpretations of gender differences, constitute a gender system' (Stølen 1991: 4). As Figure 2.3 shows, advocates of GAD believe that the gender systems of most societies involve the subordination of women to men, and that those gender systems should therefore be changed.

The second difference between GAD and WID follows from this intention to change gender systems. Wieringa (1994: 842), a Western feminist, argues that a transformation of society can be achieved by women.<sup>4</sup> Such a sweeping aim is in stark contrast to WID's focus on the triple role. As Figure 2.3 shows, GAD philosophy is particularly critical of that focus, because changes in the triple role cannot change the relations of women and men, and may entrench women's subordination. Wieringa (1994: 844), discussing the idea of the triple role, says that:

*The problem is not so much that women have so many roles. The issue is that women lack the power to fight for a more equal gender division of labour, that they work so much harder than men, that they are powerless in relation to the state, to the political, economic and military fabric of society. Helping women to better perform their roles may only strengthen their subordination.*

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<sup>3</sup> Figure 2.2 shows that, in contrast to the feminist origins of GAD, WID developed from modernisation, a theory with economic, rather than social, origins.

<sup>4</sup> Wieringa also says (1994: 842) that the purpose of gender planning is to empower women. Gender planning means 'that approach to development planning which is based on an explicit recognition of the unequal gender relations between women and men in society' (Wieringa 1994: 830).

The intention to change gender relations implies a need to analyse their nature in each society, because different societies have different gender relations, and the causes of women's subordination differ between societies. They also differ between groups within a society, as the following quotation shows:

*Women's subordination is ... a holistic process, encompassing all aspects of women's lives, including their families, work, legislation and state structures ... women's oppression is experienced differently by different groups of women, and ... gender relations intersect with other oppressive relations, such as those based on class, race, ethnicity, age and sexual preference (Wieringa 1994: 832).*

The aim to change gender relations therefore implies a need to analyse gender relations in each society, and their causes, because they cannot be changed unless they are understood.

The GAD approach itself has a conservative and radical view within it (which are shown in Figure 2.3). The conservative view suggests increasing the participation of women in development, to increase their benefits from it. Increased participation of women, however, leads to increased workloads for them.<sup>5</sup> This strand of thought within GAD, therefore, side-steps even the need to change the sexual division of labour, and does not tackle the causes of subordination. Heyzer (1992: 3, cited in Wieringa 1994: 833) takes a more radical view, mentioning the need to change the labour market, and relations within households, and to work for social development. This still ignores such issues as international finance mechanisms and institutionalised inequalities, including those enshrined in law.

Despite its limitations, the more radical element of GAD was one of the foundations of the empowerment approach. Another, shown in Figure 2.3, was the philosophy of Development Alternatives with Women for a New Era (DAWN). This grew out of dissatisfaction by some Southern women researchers with the assumption that women wanted development on a Western model, which they saw as patriarchal and exploitative. They felt that Western feminism was itself a product of an alien culture, and so they looked for a new feminist development model. The result was DAWN, which differed from GAD because it viewed subordination as created, not only by men, but also by colonisation and neo-colonisation (Sen & Grown 1985: 23-49). As a result, long-term solutions to the problem included liberation from colonial domination and control of transnational corporations (matters ignored even by the

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<sup>5</sup> Increased participation of men does not increase their workload. 'Rarely do development programmes lead to increasing men's work burdens' (Braidotti 1994: 83).

radical view within GAD), while short-term solutions included assistance to women to increase food production (Figure 2.3). As Figure 2.3 shows, the means of achieving those aims is 'bottom-up' action by local women's organisations.

Neither DAWN nor GAD were replaced by the empowerment approach, which maintains that the goal of development is to equalise the power relations of women and men. According to Wieringa, the strengths of the approach are 'its insistence on the relevance of feminist theories, its openness to the diversity and complexity of social relations and its stress on co-operation with women's groups and organisations' (1994: 842). The characteristics of the approach can be seen in Figure 2.3. It advocates grassroots and community action, and seeks empowerment of women through creation of groups which press for change. It is most likely to assist the poorest women, in contrast to the market approach, which seeks to help women most likely to succeed (see Figure 2.2). Its supporters acknowledge that women should be included in all development projects, but also see a need for some which are designed to benefit women alone. The empowerment approach has had little support from official development agencies, partly because many of them have neo-liberal policies, but also because it is not easy to implement. According to Wieringa (1994: 835) the empowerment approach is seen by planners as being too difficult, partly because it is too long-term for their project-based method, and partly because it does not lend itself to the use of quantifiable targets.<sup>6</sup> Those difficulties become apparent when the different indicators of the market and empowerment approaches are examined.

### 2.2.3 Gender perspective indicators

Having reviewed the origins and content of the gender perspective, it is now possible to assemble the indicators which can be used to see how far the perspective was taken into account in the planning and implementation of a project, and how far it was reflected in project outcomes. The indicators are needed so that the SBEC can be assessed in Chapters Six and Seven. They are assembled from the characteristics of the approaches discussed above (and shown in figures 2.2 and 2.3), and from guidelines for applying the perspective in development projects (OECD/DAC 1990; Overholt 1984; Kennedy 1993), and are divided between project planning, implementation and outcome indicators.

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<sup>6</sup> There is also an inherent contradiction between assistance by a Western development agency and development action which springs from poor indigenous groups, though this can be overcome.

The thesis identifies five sets of gender perspective planning indicators (lettered A to E in the first column of Table 2.1). They concern, respectively:

- analyses carried out before project implemented,
- the gender policies of the donor organisation,
- consultation with members of recipient society,
- project type and content,
- monitoring provisions in project design.

There is one set of indicators of the gender perspective in project implementation, which concerns participation, and one set for project outcomes, which concerns the effect of the project on women, and on gender roles and relations. The indicators within each of these sets vary between the market and empowerment approach (except for the indicator of implementation, which is the same for both approaches). The second column in Table 2.1 shows the market approach indicators, and the third column the indicators of the empowerment approach. The section looks firstly at indicators of the market approach, and secondly at those of the empowerment approach.

The first market approach planning indicator deals with gender analysis (Table 2.1-A). There is widespread agreement on the need for a gender analysis of the people likely to be affected by a project (OECD/DAC 1990: 6-7, Overholt *et al.* 1984: 3, Gianotten *et al.* 1994: 20-22). This is because using women's effort in development projects to increase economic growth (the essence of the market approach) depends on women's ability to take part in projects. The gender analysis identifies the constraints and opportunities which affect women's ability to take part, and to succeed, in a project (the second analysis indicator in Table 2.1-A).

**Table 2.1**  
**Indicators of the gender perspective in a development project**

<b>At the planning stage</b>		
<b>Subject</b>	<b>Indicator of market approach</b>	<b>Indicator of empowerment approach</b>
<b>A - Analysis</b>	Existence of gender analysis of project population at household level. Analysis includes constraints and opportunities facing different groups of women, and assesses their likely effect on project's objectives.	Existence of context analysis of society and gender analysis of project population at household level. Assessment of the likely effect of the project on gender roles and relations. Existence of analysis of donor organisation.
<b>B - Donor organisation</b>	Existence of WID policy. Adequately WID-trained planners. Appreciation that matters identified in analyses affect women's ability to take part in project. Representation of women in donor organisation. Funding to allow women to be hired, or to participate in planning, with family commitments met.	Existence of gender policy. Adequately gender-trained planners. Appreciation that project may change gender relations in ways identified in analyses. Representation of women in donor organisation. Funding to allow women to be hired, or to participate in planning, with family commitments met.
<b>C - Consultation</b>	Discussion of WID concerns with host government. Women in project population consulted.	Discussion of gender concerns with host government. Women in project population consulted.
<b>D - Project type and content</b>	One project aim is to stimulate individual female entrepreneurship to achieve economic growth. Focus on economics, individualism, women likely to succeed  Client participation for efficiency. Women-integrated. Short or medium term. Project reflects WID concerns, and conclusions of gender analysis.  Inclusion of measures to increase women's ability to take part in project, including education. Provision for women to analyse comparative effects of project on different groups of women. Evaluation criteria centred on numbers of women assisted, increases in income and business efficiency, cost-effectiveness of project .	The project aim is to empower women. Focus on community, grass-roots, poor & poorest women, empowering women through creating groups which press for change. Beneficiary participation for empowerment. Women-integrated or women-specific. Long-term. Project reflects gender concerns, and conclusions of context and gender analyses . Inclusion of measures to increase women's ability to take part in project, including education. Provision for women and men to analyse effects of project on gender roles and relations. Evaluation criteria centred on qualitative change in women's position. Evaluation is by beneficiaries.

**Table 2.1(continued)**  
**Indicators of the gender perspective in a development project**

<b>At the planning stage</b>		
<b>Subject</b>	<b>Indicator of market approach</b>	<b>Indicator of empowerment approach</b>
<b>E - Monitoring</b>	Provision for continuing monitoring of changes in society and progress and effects on women of project by WID-competent staff. Indicators of progress and effect of project, particularly on women, to be established.	Provision for continuing monitoring of changes in society and effects of project on gender roles and relations by gender-trained staff. Measures of effects of project on gender roles and relations to be established.
<b>At the implementation stage</b>		
<b>Subject</b>	<b>Indicator of market approach</b>	<b>Indicator of empowerment approach</b>
<b>F - Participation</b>	Women from project population active participants in implementation. Female professional project staff.	Women from project population active participants in implementation. Female professional project staff.
<b>In the project's outcomes</b>		
<b>Subject</b>	<b>Indicator of market approach</b>	<b>Indicator of empowerment approach</b>
<b>G - Effect of project on women and gender roles and relations</b>	Successful outcomes for women assessed by the criteria set by the project. More women assisted than would be the case if project had no WID planning component. More women contributed to economic development than would be the case if project had no WID component.	A change in the balance of power between women and men, in favour of women. The belief among female participants in the project that they have been empowered by it.

Source: Assembled from OECD 1990: 6-7, Overholt *et al.* 1984: 3, Wieringa 1994: 836, Gianotten *et al.* 1994: 20-22.

The second set of planning indicators concerns the donor organisation (Table 2.1-B). One indicator is the existence of a WID policy in the organisation. A requirement for gender training is another indicator listed in Table 2.1-B, because a WID policy cannot be implemented properly unless planners understand gender issues. The level of gender training is important. Wieringa (1994; 845) notes the limitations of short courses, saying

*'a one week course in which some tricks are learnt ... may be useful to introduce the staff of a donor agency to some of the issues involved, but they are not a sufficient basis upon which to become an expert in gender issues'.*

In any case, training alone does not mean staff will apply the market approach. Moser (1993: 148) comments that the attitude of agency staff is crucial to successfully implementing a WID policy. She notes that, while United States aid agency (USAID) officials paid lip-service to WID, their attitude was generally one of 'tolerant indifference' (1993: 148). This is one reason why an indicator of the employment of female staff in the donor organisation has been included in Table 2.1-B. Women are less likely to be indifferent to gender issues than men. Another reason is that a donor is unlikely to ensure women participate in a project if women do not participate in the donor's own organisation. Kennedy (1993: 5) believes the requirement that women participate carries an obligation to fund women's other commitments, such as child-care (and so Table 2.1-B includes an indicator of this). She says that overall 'the critical issue is to determine that mechanisms are in place in each organisation to ensure that, to the fullest extent possible, women are consulted and involved' (1993:5).

It follows that, when a gender analysis has been conducted, and consultation has taken place, the proposed project should be adapted to take account of both, and this is one of the indicators of programme type and content (Table 2.1-D). Another is that one aim of the project is to stimulate individual female entrepreneurship. To do this, it will focus on economics, individualism, and those women most likely to succeed (Table 2.1-D). These requirements follow from the discussion of the market approach above. They are listed in Figure 2.1, from which come the indicators of a supplier/client relationship, rather than a donor/beneficiary relationship, and the requirement that the project be women-integrated, rather than being just for women. Another indicator is that the project plan includes measures designed to enable women to take part, including education (OECD/DAC 1990: 6). This is particularly important in the case of women-integrated projects, based on the assumption that if the projects are open to both women and men, they have fulfilled a WID policy. Such projects have been shown to make the comparative position of women worse, unless gender issues are explicitly included at all stages of planning and implementation (International Labour

Organisation 1992: 33). The provision for the inclusion of female analysts is made because 'women are more likely to talk to women' (Kennedy 1993: 5). The final indicator of project type and content reflects the view that evaluation criteria should be quantitative, emphasising numbers of women assisted, and economic, emphasising increases in income and efficiency (Mayoux 1995: 6, Box 6). This is because the approach is concerned with economic development, rather than female empowerment. The final planning indicator, (Table 2.1-D), concerns monitoring provisions and is drawn directly from the OECD/DAC guidelines (OECD/DAC 1990: 7). It provides for continued monitoring, both of changes in society, and the effect of the project on women, by staff with WID competence (Table 2.1-E).

There are only two indicators of the presence of the market approach in project implementation, and they concern participation of women, both from the project population, and as professional programme staff (Table 2.1-F). Participation of women can affect project outcomes greatly. One reason for this is that they are more likely than men to deliver the project in a form which women can use. Another is that women are more likely to participate in a project partly or wholly operated by women, than in one operated by men alone.

The final set of indicators relates to project outcomes. They concern measures of success of the project, according to the criteria set by it (Table 2.1-G). Those criteria are usually quantitative, because official agencies applying the market approach usually prefer easily measurable outcomes. They concern numbers of women reached, increases in income and economic efficiency, and cost-effectiveness of the project (Mayoux 1995: 6, Box 6). They might well include a measure of whether more women were assisted than could have been expected if the project had no WID planning component.

The remainder of this section looks at the indicators of empowerment in the planning, implementation and outcomes of a project, shown in the third column of Table 2.1. So far as the first set of indicators, of analysis, are concerned, the empowerment approach includes the gender analysis used in the market approach, but as Figure 2.3 shows, the wider causes of women's subordination also need to be identified. This is confirmed by Moser (1994: 155), who notes a need to identify the causes of inequality, and to provide tools for change, through what she refers to as 'gender assessment'. This requires analysis of the whole of the society which the project is to benefit. A context analysis of the society, such as recommended by Gianotten *et al.* (1994: 20-22) gives the information needed. It examines data at a



national level to discover the causes of the gender roles and relations of a society.<sup>7</sup> Whatever the type of analysis, its purpose should be to assess the likely effect of the project on gender relations (Table 2.1-A), because the purpose of the project is to change those relations. Gianotten goes on to advocate an analysis of the donor organisation as well, which would identify the presence of the indicators in Table 2.1-B, and so such an analysis is included as the third indicator.

The indicators of the donor organisation (Table 2.1-B), have been created by analogy with the market approach indicators, adapted to the need for a gender policy, and for gender-, rather than WID-training. Training should allow planners to understand that 'socio-cultural, political and economic factors can ... influence ... women's ability to participate in ... and ... benefit from projects' (OECD/DAC 1990: 6). The first consultation indicator (Table 2.1-C), discussion of gender issues with the host government, is also adapted from the market approach. While the second indicator, concerning consultation with local women, is the same for both approaches, it has a different purpose for empowerment than for the market approach. Instead of being designed to make a project generate economic growth by using women's effort, its purpose is to place decision-making power in the hands of local women. This is done to counter the implication in Western planning methods that outsiders with special knowledge are doing something for the benefit of a client group. Wieringa (1994: 842) notes that planners and urban feminists often assume that their view of rural women's problems, and of their solutions is also that of the women themselves. This is unlikely to be the case. Even full consultation has its limitations, because the views of outsiders are usually given priority over those of local people. Cox (1991: 27) points out:

*No amount of rhetoric, token participation, consultations or superficial project-oriented application of gender-analysis frameworks can conceal the fact that two months or two weeks of consultants travel and talking is ... infinitely more valued and influential than the collective local wisdom derived from ten to twenty years of community organising, production, planning, leadership and activism.*

Nevertheless, without consultation, there is no possibility of applying the empowerment approach.

The fourth set of indicators, of programme type and content (Table 2.1-D), is partly taken from Figure 2.3, and partly created by analogy to market indicators. The

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<sup>7</sup> Even the OECD/DAC guidelines, which come largely from a market approach, suggest that gender-disaggregated data be compiled to show how women's financial, economic, political and socio-cultural situation compares with that of men (OECD/DAC 1990: 6). Such information is usually available at national level, and would be part of a context analysis.

most important of the indicators is that the aim of the project is to empower women. If this is present, then it is likely that the next indicator, that the project aims to help the poor and poorest women by assisting them to create groups which press for change, will also be present. The next indicator is that there is a donor /beneficiary relationship, rather than one of supplier/client. The last two indicators in Table 2.1-D concern evaluation. Women's empowerment cannot be measured quantitatively, and so qualitative evaluation measures may show the presence of the empowerment approach. The requirement for participation in projects (discussed below and shown in Table 2.1-F) includes participation in evaluation, and so a provision for evaluation by beneficiaries has been included. The last indicator of empowerment in project planning is of monitoring of the effect on gender roles and relations (Table 2.1-E).

The indicator of participation at the implementation stage is identical to that for the market approach (Table 2.1-E), because the involvement of women is fundamental to any approach within the gender perspective. So far as outcomes are concerned, however, the indicators are very different, reflecting the different views of the purpose of development. While the market approach has succeeded if women have become involved in a project which has led to economic growth, the empowerment approach is successful if women are empowered. The most important indicator, therefore, is that there has been a change in the balance of power between women and men, in favour of women. The project should also be successful from the participants' viewpoint, because 'the way in which people identify their needs is culturally specific' (Wieringa 1994: 836) and outside evaluators cannot assess those needs correctly. For this reason the final indicator of empowerment approach in project outcomes is the belief by the participants that the project has empowered them.

### **2.3 The culture perspective of development**

The second perspective of development used in this thesis to examine the SBEC is the culture perspective. This is the view that because cultures differ, projects need to be adapted to take account of their differences. This section considers the definition and origins of the perspective, and then looks at the two approaches within it, before assembling indicators of their presence in a development project. Those indicators are used, like those of the gender perspective, to examine the SBEC project in Chapters Six and Seven of the thesis.

'Culture', has been defined by Warren, Slikkerveer and Brokensha (1995: xv), as 'a whole complex of material, non-material, and emotional characteristics of a society or group, based on systems of knowledge, technology, values, traditions, and beliefs'. This thesis uses that definition, because it is wide enough to include such matters as

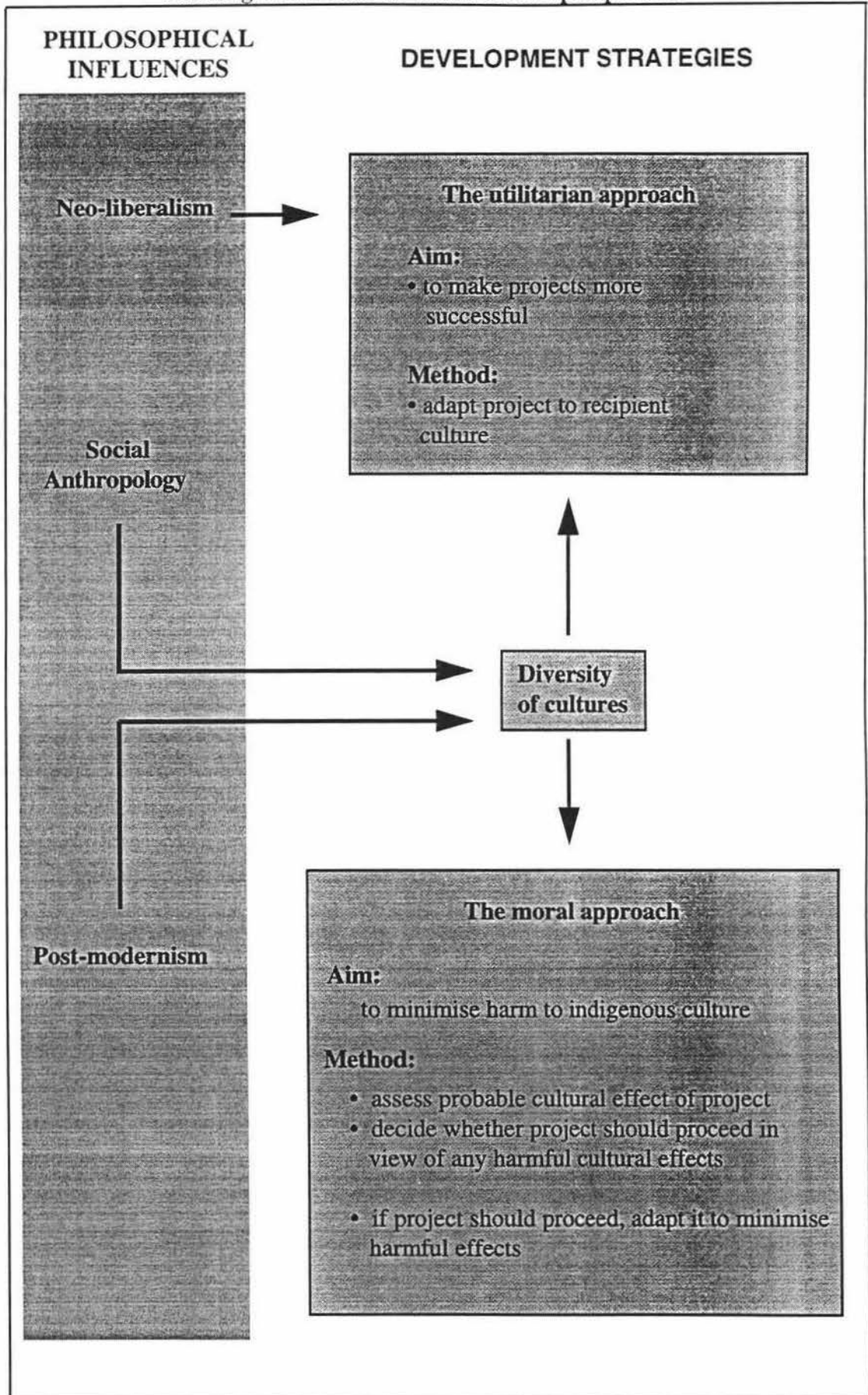
macro-economics as well as social relations, both of which need to be examined in the context analysis in Chapter Four. It is the diversity of cultures which is at the heart of the culture perspective. This is shown in Figure 2.4, which also notes the origins and content of the perspective. Those origins are in social anthropology, post-modernism, and, in the case of the utilitarian approach, neo-liberalism.

While the concept of the diversity of cultures is at the root of the social anthropology, it has recently been emphasised by post-modernists (Lyotard 1984, Braidiotti, *et al* 1994). To them, diversity is important as the antithesis of the reductionism and universalism which they criticise in Western philosophy, and which have been inherent in past theories of development, including those of modernisation and dependency. Reductionism, in Western theory, is the tendency 'to simplify too much, by reducing one phenomenon to another which is too basic to explain it' (Murray *et al.* 1989 XIII: 437). Post-modernists maintain that social phenomena are complex and diverse, and not capable of explanation within a narrow frame of reference. Universalism, an inheritance of the Enlightenment philosophers, involves the search for generalities (Turton 1988: 128). Post-modernists say it has led to unwarranted generalisations about the desires and values of all cultures. Lyotard, for example, suggests 'post-modern criticism should abandon the modern search for universals ... [and become] more pragmatic, ad hoc, contextual and local' (1984, cited in Parpart 1993: 440). The reaction against reductionism and universalism have both led to an appreciation of diversity, and in the context of development theory, to a stress on difference, plurality, locality and the question of culture' (Braidiotti *et al* 1994: 27). The emphasis on the diversity of cultures has taken two forms in the culture perspective, which are referred to in this thesis as the utilitarian and moral approach, respectively.<sup>8</sup> The next two sections of this chapter consider them in turn.

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<sup>8</sup> Use of the terms 'utilitarian' and 'moral' is not meant to imply that the utilitarian approach is immoral. Rather, it is amoral, as economics (from which it comes) is an amoral science.

Figure 2.4  
The origin and content of the culture perspective



### 2.3.1 The utilitarian approach

Figure 2.4 shows that the aim of the utilitarian approach within the culture perspective is to make development projects more successful. The approach maintains that because cultures differ, a development project must be modified to suit the recipient culture, if it is to succeed. Failure to do so may well lead to failure of the project. Turton (1988: 150-1) notes that when projects fail,

*what has normally gone wrong is that the project was conceived and its objects decided upon in almost total ignorance of the lives of the people whom it was intended to benefit*

This desire to make a project more effective by taking culture into account is parallel to the desire to make it effective by taking into account the role of women, the 'market' approach of the gender perspective. Both utilitarian and market approaches are strongly influenced by neo-liberalism.

An example of the application of the utilitarian approach was the attempt to introduce communal income-generation schemes into rural Western Samoa. The attempt was made because some writers and development practitioners believed that communal effort, used in church-building and village development projects in Western Samoa, could be extended to income-generation. The perception was misconceived (Thomas 1981: 12, Schoeffel 1980: 2), and most such projects failed. Despite this, they sprang from the utilitarian approach, because they were an attempt to make a project more successful by adapting it local cultural conditions.

### 2.3.2 The moral approach

The moral approach of the culture perspective differs from the utilitarian approach because, as Figure 2.4 shows, it aims to protect indigenous culture, rather than to make a project more successful. It has, therefore, what can be described as a social welfare, rather than neo-liberal, aim. The approach holds that the substitution of foreign values for indigenous ones is generally undesirable, and can only be justified if the benefits of the change outweigh the cultural loss.<sup>9</sup> The moral approach is parallel to the empowerment approach of the gender perspective, because both are concerned with the morality of development. Whereas the purpose of the empowerment approach is to achieve cultural change, however, the moral approach aims to protect a culture from

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<sup>9</sup> The idea that a development project should be instituted if its benefits outweigh any cultural loss begs the question of how the benefits and losses are valued, and by whom. The answer depends on the value ascribed to the indigenous culture, which is discussed later in this section.

harmful change. This desire to protect indigenous culture has three implications for development practice (see Figure 2.4). Firstly, planners should assess the likely cultural effect of introducing the project. Secondly, they should decide whether, in view of that effect, it should be introduced. Thirdly, if it is to go ahead, the project should be modified, to minimise any harmful cultural effects. This section discusses these points in turn, and concludes by noting that there is a move by at least one theorist toward combining the utilitarian and moral approaches.

The view that planners should assess the cultural effect of a proposed project comes from the idea that substituting values of one culture for those of another is a form of colonisation. Development theory has been guilty of such colonisation in the past. Modernisation, the dominant development theory until the 1970s, required some traditional values to be abandoned as a matter of policy. One of its advocates said:

*Part of the process of modernisation involves the learning of new skills and the acceptance of new ideas about the nature of the world and of human relations. Another part of the process entails the adoption of new values and the changing of preferences (Pye 1963: 48, quoted in Lummis 1992: 45).*

Modernisation is not explicitly supported in the 1990s, but many development projects spring from neo-liberalism, the theory which has replaced it as the capitalist development doctrine. The purpose of many of those projects is to introduce Western values. Small business assistance projects, for example, are based on the assumption that the acquisition of Western business skills is desirable.<sup>10</sup> Over the long term, the dissemination of the Western values implicit in such projects can change a society immensely, possibly from communal, agrarian subsistence living, to an individualist, urban, market-oriented society. It is therefore important to assess whether such a project should be introduced.

Supporters of the moral approach accept that sometimes a project should be introduced, because the changes which flow from the project are expected to be beneficial, and cultures cannot be preserved from change. They are dynamic, and influence each other. Western culture has been changing that of Samoa, for example, for over 150 years. Furthermore, change may benefit people in a society to such an extent that it outweighs any cultural loss. While Western academics and indigenous elites may argue for preserving a traditional culture, many people may find conditions

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<sup>10</sup> Berthoud (1992: 70), maintains that there is still a view that 'development is only possible for those who are ready to rid themselves entirely of their traditions, and devote themselves to making economic profit, at the expense of the whole gamut of social and moral obligations'.

within it hard, and may be very keen to change their circumstances (Pourine 1995: 66). The case of *fa'aSamoa*, the traditional Samoan way of life, illustrates this point. The implicit assumption of earlier writers (Pitt 1970, Shankman 1976) was that it should be maintained. Life for many rural Samoans is very hard, however, as the context analysis in Chapter Four notes. Western skills, and even the adoption of some Western values, might improve their lives.<sup>11</sup> Discussing change to *fa'aSamoa*, Connell (1983: 47) says 'it is ... possible to consider the disintegration of a fairly rigid social structure as a not wholly negative phenomenon'. So far as the views of an indigenous elite are concerned, Hau'ofa (1987: 3) says that there is a ruling class throughout the South Pacific which is culturally homogeneous, sharing Western material lifestyles, ideologies and the English language. In his view they wish to preserve traditional cultures, partly to prevent any challenge to their position, and partly because they are not restricted by them. Change may, on the other hand, be desired by many members of such cultures who are not part of an elite. Advocates of the moral approach suggest, therefore, that all groups within a culture should be consulted before a decision is made about whether change is desirable. They go on to say that if the project is to go ahead, it should be altered to minimise any harmful cultural effects. This reflects the need to balance the benefits of change with protection of the aspects of indigenous culture which should be retained. Again, it is the members of the recipient culture who should decide what to protect.

Some of the latest writing on culture and development tries to bridge the gap between the utilitarian and moral approaches. Poirine (1995: 47), notes that apparently irrational behaviour, which puzzles economists, is the product of a hidden rationality, which can only be appreciated through an understanding of culture. Western Samoan planters, for example, appear reluctant to respond to economic incentives. Lockwood (1971: 188) said this is because they are also responding to social incentives (a product of culture).<sup>12</sup> Pourine says that such behaviour is, in fact, a rational reaction to a combination of material and socio-cultural costs and benefits, and so a development model should be adopted which measures both. This leads to the interesting conclusion that maintenance of a rich traditional culture is an investment, because it provides a

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<sup>11</sup> Western skills might also help Samoans to cope with introduced Western values. Business skills, for example, might help them fulfil a desire for material goods.

<sup>12</sup> The notion of the irrationality on members of indigenous cultures has been disproved (see, for example, Turton 1988: 139, who gives an example concerning pastoralists). Lockwood's assessment, itself, is seen as unfortunate by O'Meara (1990: 217-20), partly because it understates how far Samoan planters respond rationally to economic incentives, and partly because it implies a difference between Samoan planters and Western business-people. O'Meara believes both respond to economic and non-economic influences. Pourine's conclusions carry the same implication, but at least represent an attempt to adapt development goals to local needs.

base on which to build economic, social and cultural development. Pourine goes on to say that consequently, the best way to assist Pacific island economies might be to subsidise their traditional sector, through price subsidies for cash-crop exports or encouraging traditional cultural activities, rather than financing the capitalist private sector (1995: 67). These conclusions are an attempt to marry the utilitarian approach, with its focus on adaptation to local culture to achieve development, with the moral, which views local culture as worthy of protection.

### **2.3.3 Culture perspective indicators**

Just as a set of indicators is required to identify the gender perspective's presence in the SBEC, so another set is needed to establish how far the culture perspective was taken into account in SBEC planning, implementation and outcomes. There are few, if any, published guidelines on implementing the culture perspective. For this reason the culture indicators were assembled by modifying the gender perspective indicators to take account of culture theory. This has the advantage of showing what should be done, to apply the culture perspective to development practice with the same rigour as the gender perspective is applied. This does not happen at present, however, and so few of the culture indicators are likely to be present in practice.

This section reviews the indicators of the utilitarian approach first, and then those of the moral approach. The indicators of the utilitarian approach are listed in the second column of Table 2.2, and the first five, lettered A to E, concern planning indicators. Many of these need little discussion, because they are copied from the gender perspective, being equally important to both gender and culture. Those that do need further explanation include the first planning indicator, which is of a context and culture analysis (Table 2.2-A). These analyses are needed because the utilitarian approach requires adaptation of the project to local culture, so that it is more successful, and this will not occur unless information about that culture is gathered at both the national and individual level. As noted in the discussion of the gender perspective indicators, a context analysis examines secondary data at the national level, while the culture analysis gives primary data at household or individual level.

The second culture indicator (Table 2.2-B) relates to the donor organisation. The comparable indicator for the market approach of the gender perspective refers to a gender policy, but cultural issues have not been accepted sufficiently for many official agencies to have an equivalent written culture policy. It is possible, however, to apply the utilitarian perspective, after a fashion, without a detailed culture policy, and so the indicator refers to references to culture in any policy documents.



**Table 2.2**  
**Indicators of the culture perspective in a development project**

<b>At the planning stage</b>		
<b>Subject</b>	<b>Indicator of utilitarian approach</b>	<b>Indicator of moral approach</b>
<b>A - Analysis</b>	Existence of context analysis and culture analysis of project population at household level. Analyses include constraints and opportunities facing different groups of people, cultural and otherwise, and assess their likely effect on project's objectives.	Existence of context analysis of society and culture analysis of project population at household level. Assessment of the likely effect of the project on traditional culture.
<b>B - Donor organisation</b>	Existence of written references to the fact that culture can affect project success. Planners aware culture can affect project success. Representation of people from recipient culture in donor organisation. Funding to allow members of recipient culture to participate.	Existence of culture policy applying moral approach  Planners trained in culture concerns. Appreciation that project may change culture in ways identified in analyses. Representation of people from recipient culture in donor organisation. Funding to allow members of recipient culture to participate.
<b>C - Consultation</b>	Discussion with host government of need to adapt project to local culture(s). Members of culture(s) of project population consulted.	Discussion with host government and members of project population of cultural desirability of project, and about project design.
<b>D - Culture-specific changes</b>	Consideration of how to adapt project to make it effective in light of analyses.	Consideration of whether or not the project should proceed in light of analyses. Provisions in design to minimise effect of project on culture. Provision for local people to analyse effect of project on culture.
<b>E - Monitoring</b>	Provision for continuing monitoring of changes in society and progress of project by culturally aware staff. Measures of success relate to non-cultural achievements.	Provision for continuing monitoring of changes in society and effects of project by culturally aware staff. Measures of effects of project on culture to be established.

**Table 2.2 (continued)**  
**Indicators of the culture perspective in a development project**

<b>At the implementation stage</b>		
<b>Subject</b>	<b>Indicator of utilitarian approach</b>	<b>Indicator of moral approach</b>
<b>F - Participation</b>	Members of project population active participants in implementation. Indigenous professional project staff.	Members of project population active participants in implementation. Indigenous professional project staff.
<b>In the project's outcomes</b>		
<b>Subject</b>	<b>Indicator of utilitarian approach</b>	<b>Indicator of moral approach</b>
<b>G - Effect of project on culture</b>	Project successful by its own criteria, which do not relate to culture.	Minimal change in traditional culture. The belief among participants in the project that was appropriate to their culture. Few adaptations made to project by participants to make it appropriate to their culture.

So far as consultation, the third planning indicator, is concerned, the need for consultation with different indigenous groups (Table 2.2-C) arises from the fact that the countries often contain several cultures. Planners need to ensure that they have consulted with all the groups whose culture will be affected by the project. Consultation with the host government, for example, will not ensure the project will be effective in a rural setting.

The information gleaned from the analyses and consultations must, of course, be used to adapt the project if it is to succeed. The fourth planning indicator (Table 2.2-D) of culture-specific changes, reflects this. The first of the final set of planning indicators, which concerns monitoring (Table 2.2-E), is included because cultures are continually changing. Project staff need to be aware of changes so that they can adapt the project to take them into account. The second monitoring indicator is that measures of success relate to non-cultural achievements, because cultural effects of the project are irrelevant from the utilitarian viewpoint.

The implementation indicator concerns participation (Table 2.2-F). It is included because a project is more likely to succeed if local people are involved. The outcome indicator, that the project is successful by its own criteria which do not relate to culture (Table 2.2-G), follows from the utilitarian approach's lack of concern with cultural outcomes.

The remainder of this section examines the indicators of the moral approach of the culture perspective. Many of them are similar to those of the utilitarian approach (Table 2.2, third column). In the case of analysis, for example, the first planning indicator, the moral approach also requires a context and culture analysis (Table 2.2-A). The purpose of the analyses, however, is to determine the effect of the project on local culture, rather than to increase its chances of success (as the second analysis indicator shows). The analysis is an attempt to avoid the problem of unintended, unwanted effects arising from the project, a problem cited by Turton (1988: 152), who says 'there can be very few cases in which outside intervention in the affairs of a community will not produce unintended and undesired consequences'.

The indicator which concerns the donor organisation also illustrates the difference between the two approaches within the culture perspective. It requires a culture policy in the organisation (rather than simply written references to culture), because the moral approach can only be applied through such a policy. It requires an understanding, by planners, that the project can affect culture (Table 2.2B), because this is implicit in any

desire to protect culture from harmful change.<sup>13</sup> Similarly, consultation (the subject of the next indicator, as Table 2.2C shows) should be designed to obtain the views of all members of the culture affected, about how the proposed project will interact with that culture. If there are several indigenous cultures, consultation needs to be with each one affected by the project, and planners should be aware that the host government may only represent one culture, or even only one class within a culture.

There is a danger that those consulted may be part of an elite group who would benefit from the introduction of assistance. The supply of business knowledge from another culture, for example, has the potential to reinforce the position of an elite (as well as to change the power relationships in a society). The indicators of culture-specific changes (Table 2.2-D) provide the clearest distinction between the two approaches. While the utilitarian approach indicators are concerned only with project success, the moral ones deal with whether the project should be introduced at all, and, if so, how it could be adapted to reduce harmful cultural effects. Monitoring indicators also relate to the effects of the project on culture. These need to be assessed, firstly, so that the project can be adjusted while it is being implemented, and secondly, so that future projects can be better designed.

The indicator of participation in implementation is the same as that of the utilitarian approach, because both require participation by local people (Table 2.2-D). The moral approach requires it because if local people are involved in project delivery, their understanding of their own culture can be used to make the project more compatible with that culture. So far as project outcomes are concerned, successful use of the moral approach should mean there is minimal change to traditional culture, and so that is the prime indicator of outcomes (Table 2.2-G). The other indicators are of the belief among participants that the project was culturally appropriate, and of a lack of adaptations made, by participants, to project recommendations. These are included because they provide evidence that the moral approach was used in planning and implementation.

## 2.4 Summary

This chapter examined the gender and culture perspectives of development, and identified two approaches within each. The gender perspective comprises the market

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<sup>13</sup> It is possible to argue that the absence of a policy indicates use the moral approach, because a policy requires planning, which implies domination by one set of views of another (Escobar, 1992: 132, cited in Wieringa 1994:841). In practice, however, absence of a policy is much more likely to lead to the application of the utilitarian approach.

approach, which aims to harness women's effort to development, to achieve economic growth, and the empowerment approach, which aims to increase the ability of women to alter the gender balance of women and men, in favour of women. The culture perspective comprises the utilitarian approach, which advocates adapting development projects to local culture to make them more likely to succeed, and the moral approach, the purpose of which is to reduce the harmful effects of development on indigenous culture. The chapter noted that the market approach of the gender perspective and the utilitarian approach of the culture perspective had a neo-liberal content, while the empowerment and moral approaches have social welfare aims. It compiled a set of indicators of the presence of each approach in a development project. Those indicators are used in Chapters Six and Seven to determine how far the Development Cooperation Division took the perspectives into account in planning and implementing the SBEC project, and to measure how far they are reflected in its outcomes.

## Chapter Three

### The Analytical Model

#### 3.1 Introduction

An analytical model is needed for the case-study which forms the remainder of this thesis. This chapter reviews possible models, notes that one can be adapted to analyse the SBEC and goes on to describe the resulting model in detail. Figure 3.1 shows the content of the model, and how it relates to the rest of the chapter.

#### 3.2 The choice of analytical model

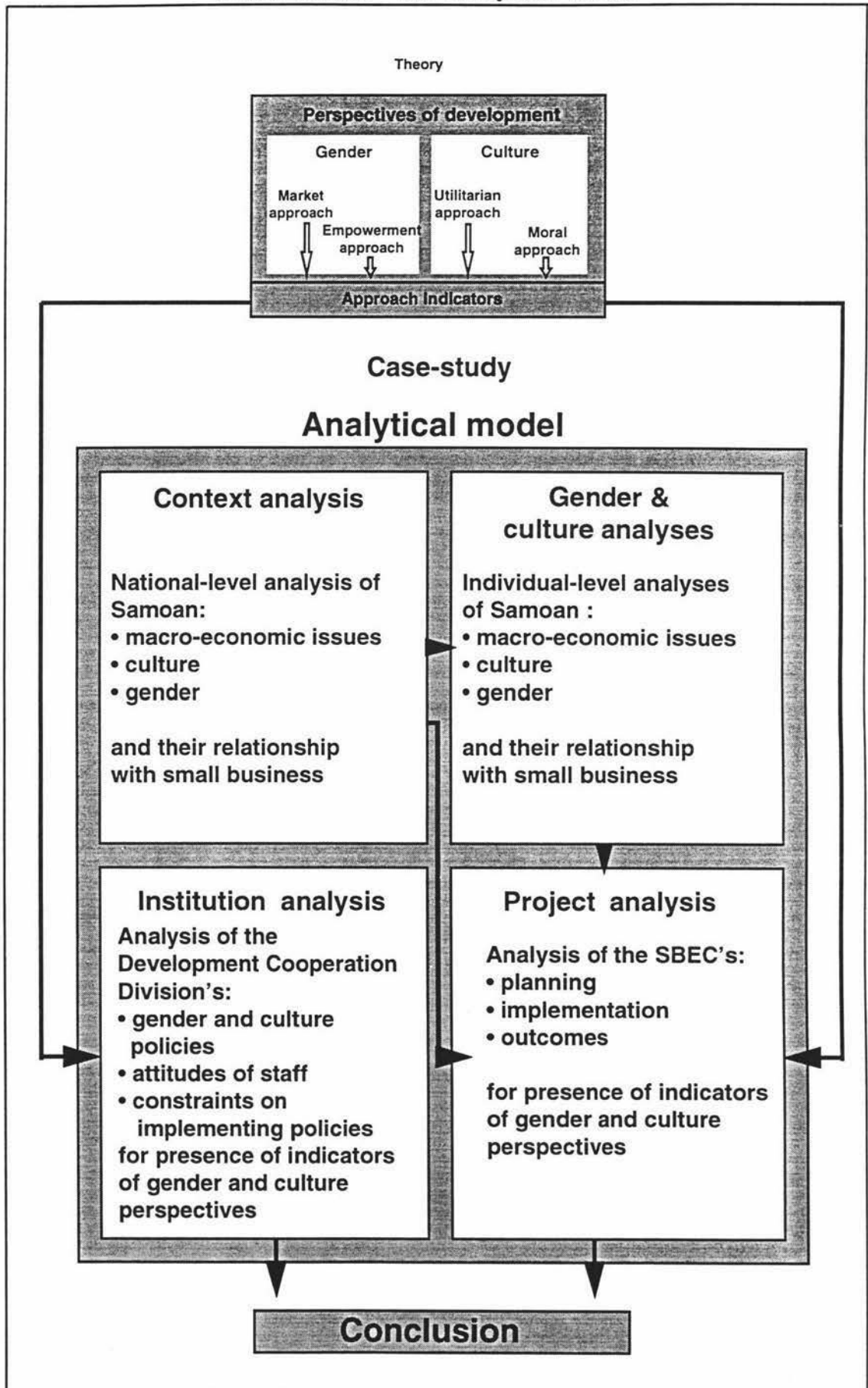
The case-study of the SBEC requires an analysis of both gender and culture in a development project. The author was unable to find a model which examined both perspectives, but found two gender analysis frameworks which were relevant: the Harvard Framework (Overholt *et al.* 1984; 1991); and that created by Gianotten, Groverman, van Walsum and Zuidberg (1994: 17), which is referred to hereafter as 'Gianotten's framework'.<sup>1</sup>

The Harvard Framework was developed for USAID, the official United States aid agency, which promotes the market approach to development (Mayoux 1995: 8). Its authors write that 'women are key actors in the economic system, yet their neglect in development plans has left untapped a potentially large contribution' (Overholt *et al.* 1984: 3, quoted in Moser 1993: 2). To remedy this, the framework looks at gender roles and relations at the household level, to discover how far women have been excluded from development in a particular society. Such an analysis is, however, too narrow to identify

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<sup>1</sup> A number of methodologies for gender analysis are suggested by other authors, for example Feldstein and Jiggins (1994: 36-44, 95-105, 149-178). These usually prescribe household-level analyses, rather than national and household analyses, and are designed to identify existing roles and workloads of men and women. They do not examine national origins of individual or household relations, or the likely effect of a programme on gender roles and relations. The models outlined in Feldstein and Jiggins are also designed for use in an agricultural context. For these reasons they are not suitable for use in this thesis.

Figure 3.1  
Thesis outline - the analytical model



the roots of women's subordination (Wieringa 1994: 844), so it cannot be used for analysis from the empowerment approach.<sup>2</sup> This thesis requires a framework which analyses a project from both market and empowerment approaches, making the Harvard framework unsuitable.

Gianotten's framework allows a much more comprehensive analysis to be undertaken. It analyses the origins of gender relations in society, as well as examining the nature of those relations at household level. Although it is a gender analysis framework, it recognises that because cultures are diverse, planners must examine each culture into which a project is to be introduced, and so it reflects the philosophy of the culture perspective, as well as that of gender. It includes four separate analyses:

- a context analysis, conducted at the macro-level, to identify the causes of the particular gender relations of a society
- a gender analysis, conducted at the household level, to establish the nature of those gender relations at the household level
- an institution analysis, examining the gender policy and practice of the donor organisation
- a project analysis, which reviews the gender content of the project itself.

These four analyses have the advantage that, taken together, they cover both the beneficiary society as a whole and individual relations within it. This means they can be used in the case-study for an examination from both the narrow, market approach and the wider empowerment approach.

Two amendments need to be made to the model, however, so that it can be used to answer the thesis question. The first is that it must be extended to allow analysis from the culture perspective. This is straightforward. The first two analyses, for example, examine gender, which is a cultural construction. The methods they use can therefore be applied to analysing other aspects of culture. Similarly, the methods used in the institution analysis to examine the gender policy of the donor institution can be used to examine its culture policy, and the project analysis can examine how far culture, as well

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<sup>2</sup> Moser (1994: 154) notes that the Harvard framework's 'careful avoidance of identifying the causes of inequality means that it does not seek to provide tools to confront conflict [in implementation]'.



as gender, was taken into account in project planning.<sup>3</sup> The second alteration which must be made is to extend the model to cover project outcomes. The framework's creators anticipate that this might be done. They say their framework 'may be regarded as an ongoing analytical process which can be used ... for monitoring and evaluation' (Gianotten *et al.* 1994: 100). Accordingly, the project analysis has been changed to allow outcomes to be examined. The resulting analytical model (shown as the central part of Figure 3.1) is used in the case study in this thesis. The remainder of this chapter describes the different analyses in the model in detail.

### 3.3 The context analysis

Figure 3.1 shows that the first of the four analyses in the case-study is the context analysis, which forms Chapter Four. The context analysis uses mainly secondary data to examine how far Western Samoan macro-economic conditions, culture, and gender roles and relations are compatible with small business development (the aim of the SBEC project). It reviews the macro-economic conditions within which small business must operate, because those conditions create a number of constraints for small business. It then examines traditional Western Samoan culture, and the differing ways it has changed under the Western influence, in rural Samoa and in Apia. It looks, in particular, at how compatible each manifestation of Samoan culture is with small business development. It examines gender after looking at culture, so that gender relations can be seen in their cultural context. Traditional gender roles and relations are examined first, and then rural and urban changes are reviewed. Again, the focus is on how compatible gender roles and relations are with small business development. In the examination of gender, particular attention is paid to:

- the gender division of labour and workload,
- gender-related access to and control over resources and services, including benefits derived from their use,
- women's participation in decision-making and organisational capacity, and

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<sup>3</sup> The need for context, and household-level culture, analyses in both approaches of the culture perspective was noted in Chapter Two (see Table 2.6, A). The indicators of the donor organisation (Table 2.6, B) can only be identified using an institution analysis, and the other indicators require a project analysis. All the elements of Gianotten's framework, extended to cultural issues, are therefore needed for a culture analysis.

- images and self-images of women and views and expectations of women (and men) regarding the project proposal.<sup>4</sup>

As Figure 3.1 shows, the information provided by the context analysis is used in the institution and project analyses, to check the accuracy of the assumptions about culture and gender on which the project was based.

### 3.4 The culture and gender analysis

The second part of the analytical model, which forms Chapter Five, contains the culture and gender analysis, which uses primary data to check some of the conclusions reached in the context analysis. The information in both analyses can later be used to check the assumptions made by SBEC project planners in Chapter Seven. In Gianotten's model (Gianotten *et al.* 1994: 21) data is gathered at household level. As Wieringa (1994: 845) points out, however, households are not necessarily harmonious units, but may be centres of conflict. It is not, therefore, possible to obtain a single view of household gender relations which is correct for every member of that household. For this reason, any gender analysis should use information taken from individuals, to examine the relationships between those individuals.<sup>5</sup> Similarly, cultural factors affect different members of Samoan families in very different ways. For these reasons, the culture and gender analysis in this thesis was carried out by interviewing individuals. The matters which they address are those which the interviewees felt to be important.

### 3.5 The institution analysis

The purpose of the institution analysis is to discover whether the Development Cooperation Division, the institution which established the SBEC, had policies which reflected any of the approaches within the culture and gender perspectives. It achieves this by reviewing the Division's policy documents, and by interviewing its staff, to establish the extent to which the planning indicators relating to the donor organisation (shown in tables 2.5-B and 2.6-B) were present. It examines, in particular, the perceptions and attitudes of the Division's staff, and identifies institutional constraints

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<sup>4</sup> The matters mentioned here are some of those listed by Gianotten *et al.* (1994: 21) in their discussion of the gender analysis at household level. They are equally relevant to national level analysis, and so are included in the context analysis used in this thesis.

<sup>5</sup> The emphasis on individuals rather than on the group to which they belong may be reflection of a Western view, while indigenous cultures might place greater importance on the group. In the case of Western Samoa, however, there is strong evidence that culture and gender constraints vary within families (demonstrated in Chapters Four and Five).

which affect how culture and gender policies were applied, and it forms Chapter Six of this thesis.

### 3.6 The project analysis

The project analysis, the final part of the analytical model (see Figure 3.1) examines the SBEC itself. It examines the planning, implementation and outcomes of the SBEC to see how far each of the indicators listed in Tables 2.5 and 2.6 were present. It uses project documents and interviews with Development Cooperation Division and SBEC staff to supply the information to analyse planning and implementation. It also uses the information from the context, and gender and culture, analyses, to assess the accuracy of the assumptions and conclusions of SBEC project planners, and the suitability of the project design. Outcomes of the SBEC are reviewed using data from interviews with SBEC course graduates and other Samoans, and SBEC client records.

Gianotten *et al* (1994: 22) suggest several gender issues which should be addressed in the project analysis. The model used in this thesis examines these, and extends them to include cultural matters. The modified list of issues includes:

- the internal consistency of the proposed interventions from a gender [and culture] perspective: that is, the degree of consistency among objectives, strategy, inputs and expected outputs
- the justification of the underlying assumptions and feasibility of proposed interventions from a gender [and cultural] perspective
- the possibilities for the target group in general, and women in particular, to be involved in project decisions, and to participate effectively at each stage of the project.

The information from the project analysis, which forms Chapter Seven of this thesis, provides an answer to the thesis question asked in Chapter One.

### 3.7 Summary

This chapter described an analytical model for use in the case-study of the SBEC. It began by reviewing the Harvard Framework (Overholt *et al.* 1984), and Gianotten's framework (Gianotten *et al.* 1994: 17). It concluded that the latter could be used for the case-study, if it were modified to address cultural issues, and to examine project outcomes. The model has four parts:

- a context analysis of the society
- a gender and culture analysis

- an institution analysis
- a project analysis.

## Chapter Four

### A Context Analysis of Western Samoa

#### 4.1 Introduction

This chapter contains a context analysis, which is the first of the four analyses in the SBEC case-study. It examines Samoan culture, and gender relations, at a national level, that is, by analysing aggregate information from censuses, reports and academic research about Western Samoa as a whole. The context analysis relates Samoan culture (including gender roles and relations) to small business. It does this because the purpose of the analysis is to check the assumptions about that relationship made by SBEC planners (see Figure 4.1). While most of the material used in the context analysis is secondary, the culture and gender analysis in Chapter Five uses primary data to test some of its findings. Taken together, the two chapters provide a detailed understanding of how Western Samoan culture, and a programme of small business development, might interact.

This chapter consists of three parts, shown in Figure 4.1. The first considers the macro-economic conditions of Western Samoa, because they create a number of constraints on small business in the country. The second examines the culture of Western Samoa, and draws conclusions about its relationship with small business. The third part of the chapter looks at gender roles and relations in the country.

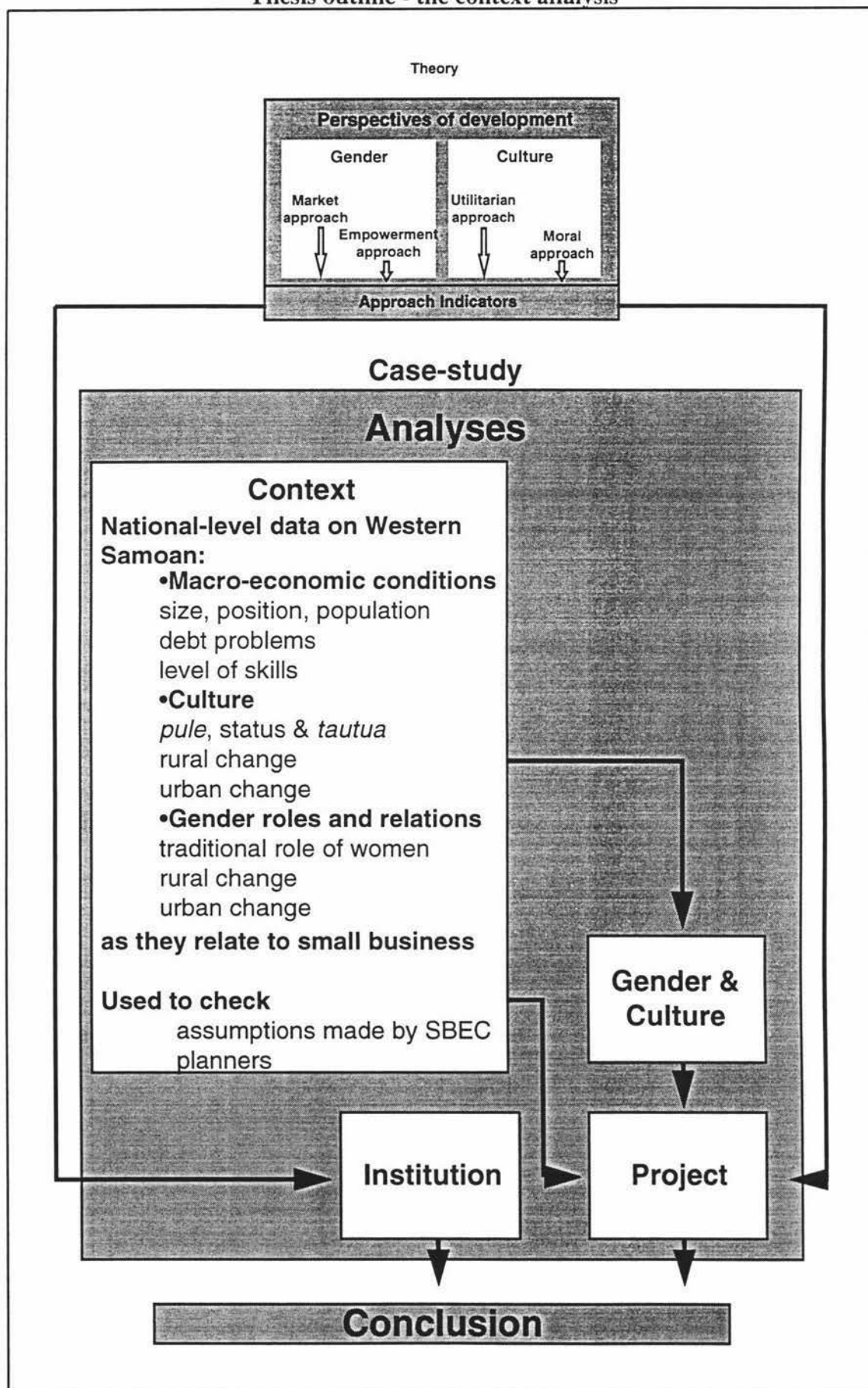
#### 4.2 The macro-economic context

The macro-economic circumstances of Western Samoa are such that the scales are heavily weighted against success for any business, and particularly for a small business. Problems arise in three areas: firstly, the position, size, and population of the country; secondly, natural disaster and government debt; and thirdly, from a lack of technical and managerial skills. This section examines these in turn.<sup>1</sup>

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<sup>1</sup> This section describes the circumstances which existed from 1991 to 1994, that is, the period during which the SBEC was being planned. This is because information from that period must be used to assess the assumptions made by SBEC planners. Important changes since 1994 are mentioned in footnotes.

Figure 4.1  
Thesis outline - the context analysis



Western Samoa is isolated, small and has few inhabitants, and these combine to reduce investment opportunities for small business.<sup>2</sup> Its isolation arises from its central position in the South Pacific. The inset map in the frontispiece shows that the country lies about 14 degrees south of the Equator, between Fiji and the international dateline. It is about 4,200 kilometres from Hawaii, 4,400 km from Sydney, Australia, and 2,900 km from New Zealand (Department of Statistics 1994: 3). These distances mean its businesses face large costs in getting export products to their markets, and in importing capital equipment and raw materials. It is true that such isolation can offer some protection to indigenous businesses dealing in perishable items, or items which have a low cost-to-weight ratio (Staley & Morse 1965: 112). In the case of Western Samoa, however, the protection is of little use, because most such goods are food items, which are produced by each family for its own consumption.<sup>3</sup>

Because Western Samoa is small, consisting of two comparatively large islands and seven smaller ones, with a total area of 2,830 square kilometres (Department of Statistics 1990: 1), it has little chance of having natural resources, and, in fact, has few (Meleisea 1992: 66). Its total population is only 161,000 (Department of Statistics 1994: 53, Table 1). This means there is a lack of opportunity for specialisation, and for economies of scale, particularly in the rural areas. Such circumstances normally help small business indirectly, because it is specialisation and economies of scale which allow larger businesses to prosper. Unfortunately, the Western Samoan market is so small that it can barely support even small enterprises, especially in rural areas, where a semi-subsistence economy means there is little cash available.<sup>4</sup> There is however, some scope for part-time income-earning activities. Many women make handicrafts, for example to sell locally, or in the markets of Apia or Saleleloga, the largest town on Savaii.

The lack of investment opportunities resulting from the isolation, small size and small population of Western Samoa is seen by Halapua and Naudain (1992: 96) as the central problem facing small business in Western Samoa. Investment opportunities appear to be limited to export crops and tourism. Various export crops, including

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<sup>2</sup> Western Samoa is isolated and small only when viewed from a Western perspective. From a Samoan perspective, the country is centrally placed in the Pacific, and is the largest country in Polynesia.

<sup>3</sup> There are two produce markets, one in Apia and one in Saleleloga, on Savaii, but the cost of transporting goods to them is high. The small domestic market also reduces the opportunity for testing and perfecting products before risking entry to sophisticated foreign markets.

<sup>4</sup> While half the population of Western Samoa, 74,500 people, lives in urban or suburban areas, the remainder live in some 330 villages scattered throughout two main islands and one smaller one (Department of Statistics 1994: 53). Rural subsistence production is supplemented by cash from occasional jobs and remittances from relatives in Apia or abroad. Only 16% of rural villages have more than 600 inhabitants (Department of Statistics 1994: 55), and they can only support a few full-time enterprises, mainly village stores and bus services.

bananas, coconut, and taro have been promoted in the past, but each has failed for one reason or another.<sup>5</sup> In any case, these unprocessed commodities are produced by other countries at lower cost, and are in glut on the world market (Meleisea 1992: 66). Some effort is now being made to add value to export commodities and this may be more successful.<sup>6</sup> So far as tourism is concerned, the outlook is somewhat brighter. Connell (1991: 265) notes that it is 'perhaps the only economic sector where there are genuine comparative advantages for island microstates' but adds that the industry is subject to the whims of fashion, and wages are low. In Western Samoa there is a nascent tourist industry, mainly providing accommodation, but major growth in this area is likely mainly to benefit large investors.<sup>7</sup>

During the period 1991-1994, natural disaster and government debt, the second set of problems which have beset Western Samoa, have made small business more difficult because they have reduced the money supply, both through a credit squeeze, and by reducing the disposable income of Samoans. Before 1991, money was freely available through foreign aid and migrants' remittances, and from the wages of a comparatively large public sector work-force.<sup>8</sup> Bertram and Watters (1985: 497-519) describe Pacific Island countries with this combination of economic characteristics as 'MIRAB' economies, that is, economies supported by migration, remittances, aid and bureaucracy. They believe this to be a sustainable way in which to support an economy, and that might well have been true for Western Samoa before 1991.<sup>9</sup> Migrant

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<sup>5</sup> The failure of so many cash crops, each touted as the success story of the future, may have had a psychological impact on rural Samoans, making them reluctant to try new agricultural ventures, and in particular, reluctant to try a new cash crop promoted by foreign experts (Maiava, 1996: personal communication).

<sup>6</sup> In 1995 processed coconut and cocoa products were being successfully exported. Coconut products accounted for almost 75% of export earnings for the seven months to July 1995 (Central Bank of Western Samoa 1995:1). There is a view that niche-market agricultural and small scale-manufacturing ventures do offer a route to development (Schoeffel 1996: 143).

<sup>7</sup> The government has begun the sale of its own freehold land to large foreign-dominated syndicates for resorts (Samoa Observer 1995b: 1-2) and has changed the law to allow the leasing of customary land to resort developers (Fairbairn & Vaai 1994: 48).

<sup>8</sup> During the period 1984 to 1990 remittances from Samoans working abroad were equivalent to 29% of GDP, a considerably larger proportion of GDP than that comprised by official grant aid and project loans.

<sup>9</sup> During the 1980s remittances and aid money made up the resource gap between Gross Domestic Savings and Gross Domestic Investment (Kolone Vaai 1995: 14). Bertram (1986: 809) argues that the implication of being a MIRAB economy is that the thrust of most development planning, with its focus on production, is misplaced because 'aid ... and migrant remittances are not merely supplements to incomes, they are the foundations of the modern economy'. It is, however, difficult for a government to acknowledge this, because such acknowledgement would be likely to result in a decline in aid.



remittances, in particular, kept the country solvent, and were partly used for savings and investment.<sup>10</sup>

Natural disaster and government debt, however, began to change this favourable situation in the early 1990s. There were two devastating cyclones, in 1990 and 1991, and a huge loss was incurred by Polynesian Airlines, the national carrier. The cyclones temporarily reduced Western Samoa's exports to virtually nothing, and wrecked the country's infrastructure. Lack of exports reduced government income, while the cost of rebuilding greatly increased its expenditure. The airline debt was underwritten by the government, which had to meet large interest payments as a consequence. The overall result was that the government incurred a massive debt,<sup>11</sup> and began to consider selling government-owned enterprises to meet it (Marriott 1995c: 2-4).<sup>12</sup> This reduction in bureaucracy removed one of the bases of the MIRAB economy. Overseas experience suggests that this may lead to a fall in paid employment, as in the case of the telecommunications industry in New Zealand. The fall in salaried employment may also reduce the number of entrepreneurs, because many businesses are run by people in such employment (Schoeffel 1996: 109). Another consequence of privatisation will be increased domination of the private sector by large foreign-owned businesses, because local investors do not have the funds necessary to buy public enterprises.<sup>13</sup>

In 1993 there were predictions that aid and remittance levels, two of the other foundations of Western Samoa's economy, would begin to fall (Fairbairn 1993: 253).<sup>14</sup>

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<sup>10</sup> Despite earlier contrary opinion (National Planning Office 1992: 37, Fairbairn-Dunlop 1993: 215), remittances make a 'significant contribution to savings and investment' in Western Samoa (Walker & Brown 1995: 27). Money, rather than goods, is the form in which 41% of remittances are transferred. This money is used to buy or improve homes, and only 11% is used for social expenditure such as *fa'alavelave* donations (Walker & Brown 1995: 210, Table 2). There is, therefore, some purpose in trying to increase the flow of remittances, which can be channelled into investment or increased savings (Walker & Brown 1995: 28; Brown & Foster 1995: 37, 43). Remittances may also indirectly assist domestic business, even when the money is spent on imported items such as food. Such food may be used by a farmer, for example, as a gift which ensures the availability of a workforce at harvest-time (James, 1993: 141).

<sup>11</sup> Gross external debt rose from US \$75m in 1989, to US \$193m in 1993 (Economist Intelligence Unit 1995: 74). This debt is likely to grow (Fairbairn & Vaai 1994: 46).

<sup>12</sup> Another reason for selling government-owned enterprises was foreign pressure to privatise, which came, for example, from New Zealand (Development Cooperation Division 1993a: 24), and the World Bank (1993: 11-18, 41-47). Sales of government enterprises began in late 1995.

<sup>13</sup> Large firms already dominate the manufacturing sector. In 1994 there were 58 manufacturing companies in Western Samoa, employing 2592 people. Five companies employed 75% of the total manufacturing sector work force (Hope 1995: 2). Many manufacturing firms are foreign-owned. A survey in 1986 noted that 'the indigenous entrepreneur is hardly present in manufacturing' (Croulet & Sio 1986: 16). Yazaki Samoa, owned by an Australian subsidiary of a Japanese company, assembles automotive wiring harnesses in Apia. In 1994 it employed 1454 people, over 60% of the manufacturing total for the whole country (Hope 1995: 2). Since that date Yazaki has substantially increased the number of people it employs.

<sup>14</sup> The United States has ceased to provide bilateral aid, and the Australian Development Cooperation and Pacific Island Affairs minister has referred to the region's 'diminishing global significance' in the context of aid talks (Samoa Observer 1995a: 1). This trend is likely to continue (Fairbairn 1993: 253).

At the same time, a credit squeeze, to which small business had been subject for years, also intensified when the government was forced to withdraw many of its bank deposits to meet its debts. Banks had to reduce their lending because the government limited bank-lending to a proportion of the deposits held by each institution (Fairbairn & Vaai 194: 18).<sup>15</sup>

A persistent shortage of technical and managerial skills, the third of the macro-economic problems facing Western Samoa, creates 'a major constraint on the private sector' (Fairbairn & Vaai 1994: 48).<sup>16</sup> Samoans with these skills prefer to move abroad, where they are much better paid. A lack of business skills poses a particular problem. An unpublished report of the Development Bank of Western Samoa, quoted in SBEC student training sessions, cites poor management skills, lack of control or misuse of funds, lack of a marketing plan, and bad record keeping as principal reasons for business failure.<sup>17</sup>

Overall the macro-economic constraints on small business development in Western Samoa during 1991-4 were substantial. The small population, isolation, and lack of resources resulted in a lack of investment opportunities. Natural disasters, and the near bankruptcy of the national airline, forced the government to begin privatisation of state-owned enterprises and to tighten the credit squeeze. A low level of technical and business skills made it hard for people to develop those small businesses which they did operate. It is not surprising that 'many Samoan companies are either running at a loss or merely breaking even' (Hope 1995: 2). It is within this difficult economic context that any small business had to operate, and that the following discussion of culture and small business must be seen.

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<sup>15</sup> In larger economies a recession such as that which Western Samoa endured over the period 1991-4 can result in closure of larger enterprises, with the resulting increase in people previously employed who establish small businesses. There is no evidence that this has occurred in Western Samoa, though it is hard to be sure about the position in the absence of statistics showing births and deaths of businesses in the country.

Western Samoa's economy began to improve in 1995, apparently as a result of the government selling its agricultural processing interests, and encouraging foreign and local investment. There was an 80% increase in exports, a 40% rise in agricultural production, and a 30% rise in tourism earnings in the first half of the year, and the government predicted GDP growth of 5% for 1995 as a whole (Marriott 1995a: 2-4).

<sup>16</sup> Many Samoans have the skills to engage in income-earning activities at the lowest level. Village women, in particular, have the technical, money-handling and managerial skills to operate small scale enterprises (Fairbairn-Dunlop 1991: 302). The lack of technical and managerial skills prevents these enterprises growing. According to the World Bank (1993: 27), there is a lack of basic mathematics skills among school students which means that they are unable to absorb technical or management skills.

<sup>17</sup> It also mentions *fa'alavelave*, discussed below in the section on Samoan culture.

### 4.3 Culture and small business in Western Samoa

An examination of the culture of Western Samoa is an examination of a process of change. *Fa'aSamoa*, the traditional Samoan way of life, has been incorporating Western values since contact with Europeans in the eighteenth century, and change became more rapid following the arrival of missionaries in 1830 (Department of Statistics 1990: 2).<sup>18</sup> Nevertheless, the sense of a traditional form of *fa'aSamoa* is very important to Samoans, and to anyone who wishes to understand how it has changed. This section, therefore, first describes that traditional form as it existed until recently in rural Samoa, and then examines rural and urban changes to it (see Figure 4.1). The focus at all stages is on the relationship between Samoan culture and small business.

#### 4.3.1 Traditional *fa'aSamoa* - patriarchal authority and communal obligation

The traditional form of *fa'aSamoa* can be seen in terms of *pule* (authority), status, and *tautua* (service). This section looks at these in turn, and considers their implications for small business.<sup>19</sup> *Pule* includes the power to determine labour and resource allocations and to settle disputes. It is exercised by the *matai*, both individually, (within the *aiga*, or extended family), and collectively, through the *fono* (village council). The most potent way in which the *matai* exercise individual *pule* is through allocation of customary land. Of all Samoan land, 81% is held under traditional ownership<sup>20</sup> and is referred to as customary land (Hardie-Boys 1994: 69, Department of Statistics 1990: 47, 126, Table 47).<sup>21</sup> Such land is owned by an *aiga*, and the senior *matai* of the family determines which members of the family may use it. This makes agricultural small business less attractive to family members, because they may lose use of the land after they have planted a crop. Meleisea (1987:18) notes the problem this posed in the past:

*The foundation of the Samoan economy and fa'aSamoa was subsistence agriculture based on descent group tenure and ownership of land, and for social and political institutions to have changed, the system of land tenure*

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<sup>18</sup> The influence of the missionaries is shown by the central role of Christian churches in rural Samoa, and of Christianity in the Constitution.

<sup>19</sup> This section, and the one which follows it, frequently uses a small number of Samoan words. These words are used either when there is no direct English equivalent (as in the case of *tautua*), or where they are commonly used by Samoans even when speaking in English. In the latter case it appears to the author culturally appropriate to follow the same practice. Each word is defined when it is first used, and is also in the glossary.

<sup>20</sup> An even larger proportion of privately owned agricultural land, 94%, is held under traditional tenure (Department of Statistics 1990: 47, 126, Table 47).

<sup>21</sup> The remaining land in private ownership is freehold. Much of it is in Apia, and most of the remainder is made up of rural house-plots.

would have had to change. The Samoan system made economic individualism impossible.<sup>22</sup>

It is widely assumed that the control of land by *matai* also greatly restricts the availability of investment capital. Certainly, the fact that a *matai* may transfer use of land from one person to another means that banks will not accept traditionally-held land as collateral for loans.<sup>23</sup> This has led to the conclusion that the way to allow people to obtain money for investment is to permit the alienation of customary land. Consequently, the government is planning legislation to make it easier for Samoans to lease customary land (O'Meara 1995: 153).<sup>24</sup> This could severely damage *fa'aSamoa* by creating a new rural elite,<sup>25</sup> and removing the guarantee of land availability for all which currently underpins the rural social security system.

Control of customary land by *matai* does not, in any case, stifle rural investment. Many Samoans are able to obtain loans secured on vehicles, and unsecured finance from relatives overseas (Brown & Foster 1995: 37). Brown and Foster (1995: 43) believe there is little evidence that investment in Western Samoa is constrained by a lack of finance. This is supported by the fact that freehold land is often unmortgaged. While most agricultural land is held under some form of customary tenure, there are a large number of dwellings in Western Samoa which are on freehold land.<sup>26</sup> Few

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<sup>22</sup> In theory, the Alienation of Customary Land Act of 1965 permits leasing of land, with the consent of the village *fono* and the Minister of Lands, for non-farming purposes. The leases can be for up to 30 years, with a right of renewal for a further 30, and can be to Samoans or non-Samoans. It has been suggested that families can therefore lease land and turn part of the rent into equity in a joint venture (Tourism Council of the South Pacific 1992: 120). In practice, the process is lengthy, and can be delayed for many years by an objector who takes the matter to the Land and Titles Court (O'Meara 1995: 153). In any case, any money made may benefit only a rural elite. 'If customary land is leased to a commercial enterprise, the rent or revenue goes straight into the pocket of the *matai*' (Galuvao 1987: 111).

<sup>23</sup> Banks have no right to take possession of customary land following default, and cannot prevent a *matai* reallocating the land to another member of the family. Modifications to the traditional mode of land tenure, discussed below, do not change the position, because they are not recognised by the Land and Titles Court, and so are not legally enforceable (Fairbairn 1993: 253), and because they are usually only rights of user, not of disposal.

<sup>24</sup> The government has already begun to change the traditional system of land tenure by permitting foreign investors to lease land for development purposes.

<sup>25</sup> It is the continuation of the traditional extended family system and of subsistence production which has limited class formation, and with it the problems of landlessness or exploitative landlordism (Hooper & Ward 1995). The *matai*, who form the present rural elite, are elected by family members and so have a degree of accountability to them. 'The family, by controlling prestige-bearing goods, also controls the dignity and [respect and honour] of the title, and may, through largesse or withdrawal of support, control the opinion of the *matai*' (Miller, 1980: 66). In any case, the *matai* cannot sell land, and cannot give rights of exclusive occupation of land, only rights of user.

<sup>26</sup> There is a view that collateral should not be physical, but reliant upon peer-pressure, and the ability to repay from income generated by the loan (Fernando 1991, cited in Schoeffel 1996: 114). Some alternative ways of providing credit for small business development, such as the Grameen Bank model, do not require physical collateral, though they might need considerable modification to be effective in Western Samoa (Schoeffel 1996: 1119). A pilot scheme based in the Grameen model was to be tested in Western Samoa in 1996. Legislation has also been tabled to allow the central bank to provide partial loan guarantees (World Bank 1993: 17).

Samoans appear to mortgage these house-plots, which may show that they are less concerned with this method of raising money than people in the West. Even if there were a shortage of investment capital, there are methods of supplying it which do not run the risk of damaging *fa'aSamoa*.<sup>27</sup>

The *pule* exercised by individual *matai* is matched by collective *pule*, exercisable through the *fono*. This is powerful because it controls many aspects of village life and the conduct of its inhabitants. As Galuvao (1987: 112) notes, 'customary rules are unwritten and are implemented by the village council for the benefit or control of the community. These rules are both strict and partial'.<sup>28</sup> This means that the *fono* can often prevent a particular *aiga* or person from establishing a business, or reduce its freedom to operate when it is established.

Status, the second element of *fa'aSamoa*, is closely related to *pule*. It is established through a combination of *aiga* (extended family) and *tautua* (service), and both of these have implications for small business. The greater the status of the *matai*, the greater his or her *pule*. The relative status rankings of *aiga* are not fixed, and families must continually work to ensure they do not lose status (Fairbairn-Dunlop 1991: 68). This struggle for status has paradoxical implications for small business. On the one hand, success in business allows a person to give more in community donations, an important way of increasing status. On the other hand, a business may be put in jeopardy by the pressure to maintain status through distributing stock or cash, or entertaining at business expense. A Samoan business person needs to be able to balance social and business responsibilities, and to run the risk of unpopularity, even ostracism (Croulet & Sio 1986: 24). There is also a view that business is an appropriate activity for part-European or Chinese families, but not for Samoans (Schoeffel 1996: personal communication), and so engaging in it might lower status.<sup>29</sup> The battle for status might also lead to attempts by rival families to undermine efforts to develop a small business (Schoeffel 1980: 2), often by exercising collective *pule* through the *fono*. *Tautua* is related to status because men may achieve chiefly status through *tautua*. The relationship between *tautua* and small business is discussed below.

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<sup>27</sup> Excluding government and church owned buildings, almost half the dwellings in the country are on freehold land, and even in the rural areas 42% are on land held under freehold tenure (Department of Statistics 1991: 166 Table 7). The reason for this is that families are building expensive European-style houses, using money from relatives overseas, and wish to keep ownership within the immediate family, so they are built on registered land outside the village core (Schoeffel 1996: personal communication).

<sup>28</sup> Together with the village pastors, the *matai* of the *fono* form 'a gerontocracy [which] might seem to outsiders a powerful and conservative alliance' (MacPherson 1990: 118).

<sup>29</sup> The strength of the view that business is not an appropriate activity for Samoans is borne out by the fact that, as Schoeffel (1996: 109) notes, the typical successful small business person in most Pacific Islands is of mixed ancestry.

The relationship between *tautua*, the third element of *fa'aSamoa*, and small business, is as paradoxical as that of status and *tautua*. One way in which *tautua* obligations have been met, particularly those owed by women and untitled men to their *matai*, is through subsistence production and other work. Supplying cash, from a job or business, is increasingly seen as a way of satisfying this part of the *tautua* obligation. This creates an incentive to start a small business. The other aspect of *tautua*, however, is a duty to share, which can, again, harm business, through diversion of business assets for non-business purposes. The duty to share has three elements: the duty to share with the family;<sup>30</sup> the duty to share with the community, particularly by giving donations for *fa'alavelave* (communal events such as funerals or investitures); and the duty to give to the Church.

The duty to share with the family and the community creates a pressure to give from business assets. Stock or money may be requested, either as an explicit gift, or in the guise of a purchase on credit, for which payment is never made. A business person who presses for payment may be seen to be acting wrongly, and so accumulated unpaid debts may make the business fail. 'Many village traders find it impossible to refuse credit to relatives and to people of high status, and as a result their businesses suffer' (Schoeffel 1996: 101).<sup>31</sup> An even greater drain on business resources, however, is the duty to give for *fa'alavelave*. The duty used to be a way of ensuring family and village security by sharing resources, but the amounts involved now are far greater than is needed for this.<sup>32</sup> The reason for the change is that the more that is given, the greater the gain in status for the donor. There is no longer an absolute limit to the amount that can be given, now that purchased goods are accepted as exchange valuables (Yamamoto 1994: 192).<sup>33</sup> This has resulted in inflation in the *fa'alavelave* system, and so a businessperson is under pressure to give substantial amounts from business assets,

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<sup>30</sup> Some *matai* require all cash income to be passed to them for distribution (Ronnås 1993: 348), though this varies between families.

<sup>31</sup> This is the problem described by Evers and Schrader (1994: 5) as 'the trader's dilemma ... the trader's ... moral obligation to share proceeds with kinsfolk and neighbours, on the one hand, and the necessity to make profits and accumulate trading capital, on the other'.

<sup>32</sup> *Fa'alavelave* represents a considerable drain on resources in the short term, but the principle behind gift-giving was originally reciprocity. This meant that the property to be given should be of the same value as that received. Gifts 'make statements about relationships and about the nature of obligations, commitment and ties between givers and receivers' (Meleisea 1987: 52 quoted in Fairbairn- Dunlop 1991: 71). Samoans have long memories where social obligations are concerned, and it may be that the amount given and received usually evens out over time, though this is not always the case (O'Meara 1990: 205-5).

<sup>33</sup> In the past all exchange valuables had to be produced, and were therefore in limited supply.

which can endanger its survival.<sup>34</sup> Many village shops fail because of these obligations (Schoeffel 1996: personal communication). Again, however, a paradox exists. Increased *fa'alavelave* obligations have increased the incentive to obtain cash, and one way of doing this is by starting a business.<sup>35</sup> Some business people may also be able to use *tautua* obligations to their advantage, either by treating donations as a form of advertising, or by requiring family members to perform service by working in the business.

The second form of *tautua*, obligations to the community, is often fulfilled by communal work projects. This does not mean that income-generation schemes should also be communal, as has sometimes been assumed. Where communal income generating projects have been tried, they have usually failed (Thomas 1981: 12, Schoeffel 1980: 2).<sup>36</sup> The reason is that communal work is rarely designed to generate individual profits, but is, rather, a way of discharging communal obligation. Production has traditionally been organised within an *aiga*. There is, therefore, no reason to support communal small business ventures rather than family, household or individual ones.

The third form of *tautua* mentioned above, the duty to give to the Church, is also a considerable drain on people's cash resources, and so on any business they may have. It includes a need to give large amounts for church-building or mission work, as well as an obligation to maintain a pastor, usually in fine style.<sup>37</sup> In consequence, churches can absorb more business resources than kinship and other social obligations (Hailey 1987: 21).<sup>38</sup>

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<sup>34</sup> Another result of the greater size of gifts has been an increase in *matai* titles. *Aiga* members in a village may not be able to raise the cash to buy the goods they need to maintain prestige. They may, therefore, offer chiefly titles to non-resident, urban-dwellers, because the titles carry an obligation to contribute gifts (Yamamoto 1994: 192). This contributes to the individualisation of social relations, discussed below.

<sup>35</sup> Other ways of obtaining cash are the creation of reciprocal obligation, requesting money from family members overseas, or getting paid work.

<sup>36</sup> Some communal projects have been very successful, such as those for poultry and gardening by women, but these have worked best where the advice is communal, but each woman involved produces items for her own household (Muse 1991: 237).

<sup>37</sup> 'Samoans transformed the pastors into a new kind of sacred chief, each *nu'u* [village] providing their minister with the largest and finest house, sending their children to wait upon him and his family, and providing him abundantly with the best of the food available' (Meleisea 1987: 18). Nevertheless, pastors are part of the redistributive network of *aiga* relationships, and so some money which they receive is returned to the community (Schoeffel-Meleisea 1996: personal communication).

<sup>38</sup> The amount to be given varies according to the church, and the spiritual or temporal return varies as well. Hailey (1987:21) suggests that this leads to a larger number of entrepreneurs belonging to the Church of Seventh-Day Adventists and to the Mormon church, which require less to be given and are perceived to offer a greater return.

### 4.3.2 Rural individualism - the household and the state

The traditional form of *fa'aSamoa* is changing under the influence of Western values, though it is still very strong in rural Western Samoa. There has been a great increase in individualism, and an increase in the number of *matai* titles, both of which have contributed to the common economic unit becoming the household rather than the *aiga* (Ronnås 1993: 350).<sup>39</sup> This is the same economic unit as exists in the West, where small business thrives. At the same time, there has been a weakening of *matai pule*, as state authority has increased. This has given non-*matai* greater scope to engage in business. Each change is examined in turn in this section.

Individualism, the result of Western influence, takes different forms in rural Western Samoa. Many young people wish to escape the work, family and communal obligations which make the traditional way of life very hard, and some move to Apia.<sup>40</sup> Older Samoan men clear land, because, under a new form of customary tenure, such land may be retained for the use of their households (O'Meara 1990: 143-5). It may also be inherited by their children, though the rights are often limited to those of use of the land (Hardie-Boys 1994: 69, O'Meara 1995: 123-4). The cleared land is used for agriculture (O'Meara 1995: 124, Schoeffel 1996: 51), and so economic production is now organised by and for each household,<sup>41</sup> which is the economic unit around which Western small business evolved.<sup>42</sup>

Household ownership of land has coincided with an increase in the number of *matai*, to the extent that most households are now headed by one. The increase has been achieved by splitting titles. While this process has been going on at least since the nineteenth century, it intensified after independence, as a result of the introduction of a parliamentary system. Only *matai* may stand for election, and until universal adult suffrage was introduced in 1991, only *matai* could vote. As a result, many families created new titles, to increase their voting strength. It is likely that about 85% of men in

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<sup>39</sup> While the household is the common economic unit, family members often comprise separate production units, as they engage in varying activities.

<sup>40</sup> *Fa'aSamoa's* reliance on *tautua* implies servitude for a majority of rural Samoans. Younger family members, in particular, are often unhappy because while they do a great deal of productive work, they reap few benefits. In some cases they may work in villages to supply the needs of an absent *matai*. This is a disincentive to entrepreneurship. Many interviewees in one survey of migrants to Apia, said that one of the reasons for moving there was that there was no point in developing their plantations, because the benefits would accrue to a *matai* (Pauli 1987:236). This is also a reason why young people are often reluctant to enter business (Schoeffel 1996:1108).

<sup>41</sup> There are usually more people living within a Samoan household than is normal in the West, but this is likely to assist small business, since some of them will act as unpaid workers.

<sup>42</sup> The Western business model may be individualist, but it thrives in societies where the economic unit is the household. While increasing individualism is conducive to small business development, it may also increase economic inequality. 'A reduction in community co-operation and sharing [disadvantages] the less able members of society' Schoeffel (1996:97).



Savaii, for example, now have a *matai* title (O'Meara 1995: 155 n.2). Many households now have a resident *matai* to whom *tautua*, the traditional mode of economic service, is owed. In these cases, again, the household has become the economic unit.

While there are more *matai* than before, each heading a household, their power to allocate land (the source of their greatest authority), is becoming harder to exercise. It is subject to review in the Land and Titles Court, an institution set up under the colonial administration. Any person may challenge ownership of the land in the Court, where a case may take years to be heard. During that time, a *matai* is unable to exercise his authority over the land. Furthermore, the court decides each case on its merits, rather than by reference to precedent, which also makes the positions of existing *matai* less secure. The result is that much of the *pule* over land now attaches to the court (O'Meara 1995: 121).

*Matai* power is also declining as that of the state increases. While the government does not wish to erode the power of the *fono* in village affairs, it has passed regulations which place obligations on individuals, including the collection and payment of Value-Added Goods and Services Tax (VAGST), registration for a business licence, and the imposition of price controls. The exercise of state power in these instances is not mediated through the *fono*, or through individual *matai*, who consequently are no longer the only (or ultimate) source of *pule* for village residents. As *matai* power declines, so there is more freedom for non-*matai* to take their own decisions, including the decision to engage in business.

Overall, the changes in rural *fa'aSamoa* have made small business easier. Many Samoans may be reluctant, however, to admit that change is occurring, according to Fairbairn-Dunlop (1991: 292). She says that this is unfortunate.

*A commitment to maintain traditional ways is unrealistic in today's rapidly changing society. A people, and a country, require a particular set of knowledge, skills and attitudes if they are to function within a wider national regional and international situation (1991: 292-3).*

Some Samoans acknowledge, and welcome, the changes in *fa'aSamoa* (O'Meara 1995:143), but usually believe that they can decide what is incorporated from the West, and so can protect their customary ways (Fairbairn-Dunlop 1991: 292). This conclusion is dubious. O'Meara (1995: 154) notes that 'in resolving land and other practical matters, [Samoans] tend to give very little weight to the long-term or cumulative effects their actions might have on traditional practices.' In any case, the effect of urbanisation on *fa'aSamoa* also shows how much the latter can be altered by Western influence.

### 4.3.3 Urban *fa'aSamoa* - living a contradiction

In Apia, the main town of Western Samoa, the processes which have changed *fa'aSamoa* in the villages have gone much further. *Matai* authority is less widespread, and the process of individualisation has intensified. Individualisation has brought with it a variety of obligations imposed on small-business people by the state. This section will explore those changes.

Just as rural *matai* power has declined because the Land and Titles Court has eroded their control of land, so in Apia their power is less because more land is in freehold tenure. Of land in Apia, 68% is freehold, 20% is leased from the state, and only 12% is under customary tenure (Cribb 1995: 37).<sup>43</sup> As a result, only 73% of urban dwellers consider themselves to be subject to a *matai*, though virtually all rural people (96% in Savaii), do so (Department of Statistics 1994: 152 Table 36). While this is still a large proportion, it does show that over one quarter of families owe no obligation to a *matai*. The difference was even more marked in a study (Cribb 1995: 69-70) of one suburb of Apia, where only 49% of social arrangements were extended families with a recognised *matai*. This confirms that the reduction in *matai* authority has given many people a degree of freedom to act as they wish.

Another consequence of this change, and of smaller urban land-holdings, is that the economic unit in Apia has become the nuclear family (Cribb 1995: 90). For many migrants, this has coincided with a significant change in values following their move to Apia, from a reliance on land to one on money (Pauli 1987: 236). Pauli studied immigrants living in slum conditions, on land with no security of tenure, who had extended family members moving in (causing overcrowding), and had no land for crops. They had the right to return to their villages, and of access to land if they did so. Despite all these things, they were not willing to move, preferring the freedom from *tautua* which they obtained by living in town, to the security of rural life. Similarly, another source notes that increasing demand for paid work in Apia resulted from the attraction of the "relaxed" urban lifestyle away from the traditional village obligations' (UNDP/PAC 1993: 31). Not only is there greater individualism in Apia, but many Samoans are very keen to change from a traditional way of life to a more Western one. That lifestyle is more conducive to Western small business.

The second factor which caused a reduction of *matai pule*, however, the transfer of authority to the state, has also led to a number of government regulations which have

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<sup>43</sup> In Apia, as well as authorised leasing, there is an unauthorised variety (Galuvao 1987: 112), which offers tenants less security than they would have in a village.

made urban small business more difficult, particularly by comparison with larger business.<sup>44</sup> These regulations are looked at in turn, and are as follows:

- VAGST
- The requirement for a business licence
- Price controls
- Credit control
- Duty and tax concessions for overseas investors

Even the smallest business must register for VAGST, which has been introduced as a 10% levy on all services and all goods sold (except unprocessed food). All businesses are, therefore, theoretically liable to keep simple accounts, which is a particular problem for the owners of smaller (and particularly part-time) enterprises, who did not previously need to keep any accounts.<sup>45</sup> Large businesses already have accounting systems, but smaller ones do not, and many small business owners do not have the skills to keep them. Furthermore, keeping accounts is incompatible with the way in which many Samoans have coped with the need to earn money in a semi-subsistence economy, and to increase security by spreading risk. Many households have several sources of income, which are pooled, and the common fund is drawn on as necessary (O'Meara 1990 166-7).<sup>46</sup> This makes it very difficult to isolate the income and expenditure of a business, and so to calculate its profit or VAGST liability.<sup>47</sup>

The requirement for a business licence, a second revenue-gathering measure, means each business in Western Samoa must pay for a business licence every year, costing \$200.<sup>48</sup> This requirement applies, in theory, to even the smallest business, and to each site from which it operates. It is a considerable annual burden, for \$200 is a large proportion of the start-up capital of many small businesses, and it creates work, because several government departments must approve its issue. Both large and small

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<sup>44</sup> In theory, government regulations, with the exception of income tax, affect both urban and rural people equally. In practice, distance from the centre of bureaucracy and the smaller scale of most rural operations combine to reduce their impact outside Apia. Even in the town, some of these obligations can be avoided, while it is very difficult for a Samoan to ignore family obligations.

<sup>45</sup> A reverse problem affects farmers, who may not register, and so cannot reclaim the VAGST on their inputs. This may be compensated for to some extent by their exemption from income tax (though many small farmers would earn below the income tax threshold of \$6000 per year).

<sup>46</sup> A Samoan household, whether urban or rural, is an organisational unit which may obtain income from various productive activities, such as a small shop, the paid employment of a daughter, and, in the case of rural households, the cattle-raising and plantation work of sons. Money from all sources is usually pooled, and used as necessary to cover immediate requirements (O'Meara 1990: 166-7).

<sup>47</sup> It follows from the fungibility of family income that the Western business accounting method, as taught by most small business assistance schemes, is inappropriate to the needs of many rural businesses.

<sup>48</sup> References to monetary values in this thesis are in Western Samoan *tala*. The exchange rate was about NZ \$1: WS \$1.65 in October 1996. A better indication of the value of the *tala* is that the minimum wage was \$1.10 per hour in 1995.

businesses pay the same amount, and so the licence is a regressive tax, as well as a disincentive to small-scale entrepreneurship.<sup>49</sup>

Wholesale and retail prices for many goods are regulated by the government. The maximum price which a wholesaler may charge on a wide range of essential goods, including imported food, is 12% above landed cost. Retailers may charge between 10% and 16% above wholesale cost (Croulet & Sio 1986: 47). The reason for the controls is to 'stop non-competitive practices by a small number of importers and retailers' (Fairbairn & Vaai 1994: 20), but the regulations are often ignored. Small business owners have complained that the controls are not enforced against wholesalers, and that it is hard to make a profit on the low retail mark-up. In any event price controls reduce the chances of survival of small retailers. 'Businesses that provide price-controlled goods in the long-run either go out of business or are discouraged from expanding and improving productivity' (Croulet & Sio 1986: 47).

Each of these provisions favours large businesses over small. The formula under which bank lending is restricted to a proportion of deposits (which was referred to above in the discussion of macro-economic influences on small business) has the same effect. It means that the banks' preferred form of collateral is a term deposit sufficient to cover the loan, even though few small-business people have enough money on deposit to cover the loan they need. Furthermore, the government has set interest rates on term deposits at 7.5%, and on loans at 12.5% (World Bank 1993: 16) so there is little incentive to borrow against a term loan.<sup>50</sup> Larger businesses, which are more likely to have access to freehold land to use as collateral, and to be able to borrow off-shore, are less affected by the loan restriction.

The other government regulations listed above were designed to assist business development, but are of little or no help to indigenous small business. The Enterprise Incentives and Export Promotion Act of 1992 gives duty and income tax concessions to local and foreign enterprise, but there are no guidelines for approving applications, which would greatly help businesses wishing to apply.<sup>51</sup>

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<sup>49</sup> The business licence system generated only 0.5% of government revenue in 1992 (World Bank 1993: 63), which seems a small amount compared to the difficulties it causes small businesses.

<sup>50</sup> There is little incentive to save at all, because the real interest rate is low, at least by international standards (Walker & Brown 1995: 28). The rate of inflation was 13% for the year to December 1994, higher than the interest rate on term deposits. The *tala* has depreciated over the last few years, and many Samoans might therefore wish to deposit their savings offshore. They would be able to do this through their relatives, placing money on deposit in a New Zealand account. The government is, however, coming under pressure from the private banks to allow interest rates to float, as part of a deregulation package (Marriott 1995b: 17-20).

<sup>51</sup> Some indication of the criteria applied in the granting or refusing concessions can be drawn from the fact that in 1993 half of the 66 approvals for the grant of incentives were to businesses in the tourism sector (Department of Trade Commerce and Industry 1993: 6).

The government offers tax holidays and the freedom to repatriate profits to attract large foreign investors. Tax holidays are for up to 15 years, with a subsequent 25% tax rate on income from an export industry, and complete relief from all custom and excise duties on imported building materials, raw materials and equipment. The World Bank (1993:15), an advocate of foreign investment, considers this rather too generous. It also notes that 'reliance on private investment projects as long-term sources of employment has to be approached with caution' (World Bank 1993: vi), because of the tendency of companies involved in them to leave a country at short notice.<sup>52</sup>

The government appears to have considerably more interest in assisting large enterprises, particularly foreign ones, than in helping small indigenous businesses.<sup>53</sup> Nevertheless, the incentives do show that the government is willing to intervene in the market to assist private enterprise. Should it decide to do this for indigenous small business the results could be very beneficial for that sector of the economy.<sup>54</sup> In the meantime, while the influence of Western ways, resulting in the decline of *matai* authority and the rise of individualism, has been conducive to small business development in Western Samoa, government regulation has had the opposite effect.

#### 4.4 Gender and small business in Western Samoa

The changes in Western Samoan culture discussed above imply changes in gender roles and relations, a product of culture. In consequence, the factors which affect women's ability to engage in small business are also changing. This section examines the traditional role of women first, and then looks at how it has changed, in rural Western Samoa, and in Apia. In each case it reviews how far the culture allows women to engage in small business, by examining women's: access to and control over resources; work-load and the gender division of labour; decision-making and organisational abilities; and self-image, as well as their image in the eyes of men (adapted from Gianotten 1994: 21).

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<sup>52</sup> It appears, in any case, that the incentives do not provide the chief reason for companies to invest in Western Samoa. The first large firm to take advantage of the scheme was Yazaki. That company did not decide to move to Western Samoa because of the incentives. One reason it came was that the government leased a building and provided it to the company free (World Bank 1993:15). The company accounted for 16% of total private sector employment in 1994, and, as noted above, this will increase in 1996 (Kolone Vaai 1995: 18). Should the company decide to move elsewhere, the resultant unemployment would be a considerable blow to the economy and to the community.

<sup>53</sup> Further evidence of the government's interest in assisting foreign enterprise is provided by the fact that it also operates an offshore centre to attract investors (Marriott 1995c: 21-23).

<sup>54</sup> One area in which the government could help has been identified by Halapua and Naudain (1992: 93-4) who note the lack of one-stop small business centres to provide a first contact point for entrepreneurs, which 'publicise themselves and their services and promote the idea of self-employment as an option. [Such centres should] collect usable information, consult, advise and promote integrated comprehensive training programmes for target industries and target people, and pursue a community development role'.

#### 4.4.1 Village women - caught between an ideal and reality

*Pule*, status and *tautua*, the essential elements of *fa'aSamoa*, all depend on women's support. Though few women exercise *pule*, women have responsibility for the family status on which it depends, and women's work, in discharge of *tautua* obligations, sustains the social system and the rural economy. Despite this, *pule*, status and *tautua* dictate how far women may engage in small business. *Pule* governs their access to resources and scope for decision-making, and they cannot engage in any income-generating activity which appears to reduce family status, or which conflicts with their *tautua* obligations. Those obligations have also created an image of what is appropriate for women which limits their ability to enter business. This section reviews, *pule*, status and *tautua* as they affect women and small business.

Household *pule* vests in the *matai*, and women are heirs to the family *matai* title, though they rarely take it themselves.<sup>55</sup> They therefore have rights of access to, and use of, family land, though they do not usually take up those rights.<sup>56</sup> Some reasons for this are that plantation work is very hard, and that women are usually more interested in other things (Maiava 1996: personal communication). Nevertheless, other women seeking to generate an income are forced to turn their attention to fishing and poultry projects because these do not depend on long-term use of large amounts of land, to which they do not have access (Simi 1985). Women do, however, have some control over resources other than land. It is true that because *pule* is exercised by *matai*, one source concludes that all family resources are controlled by men (UNDP/PAC 1993: 58). Fairbairn-Dunlop (1991: 200; 1994:127), disagrees, however, holding that women believe they have considerable control of money and other family resources.<sup>57</sup> In fact, the ability to control such resources, and to use them for small business, varies between households according to the personalities of the people involved (Maiava 1996: personal communication).

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<sup>55</sup> Only about 4% of women are *matai* (Ministry of Women's Affairs 1993: 36).

<sup>56</sup> Only 0.4% of agricultural land operators were female in 1989 (Department of Statistics 1990: 98, Table 27). The UNDP/PAC (1993: 57) notes, however, women do more agricultural work than previously, partly because of male emigration, and partly because 'monetisation of the economy is producing greater complementarity of roles'.

<sup>57</sup> Fairbairn-Dunlop (1991: 200) says that there is a perception among some women that men spend money unwisely, by buying beer, for example, or being too generous. Women may control the money by stratagem, such as by depositing it at the local store and making purchases against it, or by buying fine mats to keep for *fa'alavelave*. If their husbands ask for money, they are then able to say they have none. This is said to be in contradiction to the documented view that the result of development is that males take control of decision-making.

Women have almost no say in communal decision-making, the province of the male-dominated *fono*, which may veto an attempt by women to establish a business.<sup>58</sup> The *komiti* is women's equivalent of the *fono*, and most village women belong to it,<sup>59</sup> but its only regulatory authority is over women.<sup>60</sup> Its decisions may also be vetoed by the *fono*. Lack of *pule* therefore limits women's scope for decision-making, and using resources, both individually and collectively, and so limits their ability to enter business on their own. While women may have access to household resources, therefore, the men of the *fono* may block their use of it for small business.

Status is the second element of *fa'aSamoa*, and women have a particular and respected personal status, but their primary concern is to maintain or enhance the status of their family.<sup>61</sup> The traditional method of enhancing it was through making *ie toga* (fine mats) - 'the most valuable currency in Samoan social, economic, and political manoeuvre' (Franco 1992: 306). Fine mats are still valued, but they are of less importance than in the past because purchased items are increasingly used as exchange valuables.<sup>62</sup> Success in small business is another way of increasing status, but for a woman to engage in income generation carries two dangers, both related to the perception of the community. Firstly, it is socially unacceptable for a woman to advance herself, and so it must be clear that the reason for engaging in business is to benefit her family. Secondly, and conversely, if there is a perception that income-generation was begun to combat family poverty, this also harms family status. The relationship between status and small business, therefore, is ambiguous so far as women are concerned.

It is the obligations of *tautua*, the third element of *fa'aSamoa* which determine women's work. *Tautua* has two implications for small business, the first arising from

<sup>58</sup> The *fono* is led by the *pulenu'u* (mayor). There was only one female *pulenu'u* in 1993 (Ministry of Women's Affairs 1994: 35).

<sup>59</sup> One study (Fitzgerald & Howard 1990: 47) found that 93.8% of women in a village belonged to the *komiti*.

<sup>60</sup> The *komiti* has responsibility for health, sanitation, beautifying the village, and raising money for communal projects. The roles of the *fono* and the *komiti* echo the global division noted by Moser (1989: 1800) which gives the community leadership role to men and the community managing role to women. There is a view that the power women exercise through the *komitis* in each village is very effective (Fairbairn-Dunlop 1991: 89). It does appear, however, that the power of the *komiti* is heavily circumscribed. There is also some evidence that women-only organisations such as the *komitis* reduce the political influence of women (Fellmann 1993: 32).

<sup>61</sup> Women's personal status varies primarily according to whether or not they are in their home village. In that village, women's status was originally equal to that of men, for they were seen as sisters, equal to their brothers, with a particular and respected status as upholders of the dignity of the extended family. Since the arrival of missionaries in the nineteenth century, however, they have become seen as wives, defined by relationship to a man (Cribb 1995: 58-9). Wives, who have usually moved from elsewhere to live with their husbands, also have a lower status than the *tama'ita'i* (sisters, or daughters, of the village) of their husbands' village.

<sup>62</sup> Women have lost a commensurate degree of personal status.

the work that women do, and the second from the image others have of them as a result of that work. These are considered in turn. Traditionally, women's work is dictated by their part in the *feagaiga* (sacred covenant).<sup>63</sup> This makes 'brothers responsible for the economic, social and political well-being of their sisters, so that their sisters do not have to labour' (Fairbairn-Dunlop 1993: 211). Women are seen as having a supportive, non-productive function, but, in fact, they do a great deal of work. 'Labour', in the sense, in which it is used in the *feagaiga*, means the harder physical work traditionally done by men. Women have other work, seen as light, indoor, clean, passive, ceremonial, involving exchange, and relating to the village and the lagoon (Fairbairn-Dunlop 1991: 80).<sup>64</sup> In practice, the volume of work that women do is considerable, and covers reproductive, productive and community-managing work. The volume of women's work does not, however, prevent them from entering business.

*If a woman runs a business ... it is unlikely that she will be expected to do the household tasks as well. Instead, these jobs will be done by another member of the family (grandmother, aunt, husband). Hence, women do not automatically work a "double day" (Fairbairn-Dunlop 1994: 126-7).*

The variety of tasks which women perform may also give them the skills and the organisational capacity to engage in business. Fairbairn-Dunlop (1991: 302) says 'women don't need skills on how to handle money or resources. They have long years of experience.'<sup>65</sup> Overall, therefore, women's work, dictated by *tautua*, restricts women's ability to enter small business.<sup>66</sup>

The image others have of women, which is a consequence of their work-roles combined with their traditional status, makes it difficult to take on new roles, and this restricts the kind of business which they can undertake. Unmarried women are particularly restricted by the *feagaiga*, which implies that it is 'personally and socially unacceptable to acknowledge that the *aiga* cannot ... fulfil its function' (Fairbairn-Dunlop 1993: 211), and income-generation efforts might involve such an acknowledgement. The problem affects all women, however, and prevents them from using their abilities fully. Fairbairn-Dunlop (1993: 253, 297-8), notes that

<sup>63</sup> The *feagaiga* relationship, only holds until the sister marries, but the different ideas of male and female work apply to everyone.

<sup>64</sup> Men's tasks, on the other hand, are heavy, outdoor, dirty, aggressive, utilitarian, subsistence and relate the bush and ocean (Fairbairn-Dunlop 1991: 80). Women's work might be traditionally characterised as 'light', but it can be exhausting and they do a great deal of it.

<sup>65</sup> Shon, on the other hand, records a lack of organisational skills as a constraint on women's business development (Shon 1992: 53). She also lists 'cultural factors, traditional attitudes ... a 'dependency mentality', credit availability, and constraints and personality conflicts among women in different organisations' as principal obstacles to beginning income-generating schemes for women (Shon 1992: 53).

<sup>66</sup> Women are also restricted, as men are, by the effects of *tautua* discussed above in the section on culture.



*Cultural norms and perceptions tend to prevent women from applying the skills they have [and so] Samoan women are unreceptive to change and are prevented from making a larger contribution to development ... Women limit their participation to those activities considered to be culturally appropriate.<sup>67</sup>*

The greatest restriction, therefore, on women's ability to enter small business, within traditional *fa'aSamoa*, is the perception of the community in which they live. They might have little formal authority over resource allocation, but many women would probably be able to obtain access to land should they wish to use it. They must maintain the status of the family, which would decline if a business was seen to be begun because of poverty, or the failure of brothers to provide for their sister. If a small business succeeds, on the other hand, it will enhance family status. Women's work-roles might give them the necessary organisational skills, and decision-making ability, to succeed in business, but it is the view of both women and men that women should restrict themselves to traditional activities. This ambiguity creates a dilemma for women which is becoming more acute as Western values enter *fa'aSamoa*.

#### 4.4.2 Rural change - increasing opportunity

The section on culture concluded that *fa'aSamoa* had been modified in two ways in rural Samoa. Firstly, there had been a change in the unit of economic organisation, from the *aiga* to the household (headed by a *matai*). Secondly, there had been a decline in *matai pule*, as a result of increasing state authority. The first change has increased women's ability to engage in business, and the second may do so in the future. There is a third change, though, which has particularly affected women's roles. This is an increased desire for cash, which has reduced concern that women should work within their traditional role. The changes are looked at in turn.

The first change in *fa'aSamoa*, to the household as the unit of economic organisation, has meant there is less need for a woman to seek the consent of *matai* in the extended family to any small business venture. This means that the restricting influence of *matai pule* is reduced. The household *matai* is, in many cases, the woman's husband, and in such cases it may be comparatively easy for her to obtain his consent. Furthermore, in a growing number of cases, a woman now heads the household, and can take more decisions herself. The 1991 census records 10% of all women aged over 14 years as being widowed, separated or divorced, and 17% of households as being headed by a woman (Department of Statistics 1994: 20 Table 5.6,

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<sup>67</sup> A possible example of women restricting their activities to those which appear culturally appropriate is the list of income generation alternatives suggested by women's organisation representatives to the Ministry of Women's Affairs, which related to cooking, sewing and similar activities (Shon 1992: 50). An alternative explanation for this, however, is a lack of exposure to other possibilities (Maiava, 1996: personal communication).

151 Table 35).<sup>68</sup> This may be an underestimate. Work undertaken by Fairbairn-Dunlop (1991: 137), indicates that up to 40% of households in villages close to Apia, and 33% in rural villages, are headed by a woman.<sup>69</sup> One decision such a woman could take would be to enter business. She would obtain some support for herself, and any children she might have, from her brothers (as a result of the *feagaiga* relationship), and this would increase her opportunity to enter business. She may, therefore, have both greater authority, and more time and resources, to enter business, than her counterpart in the West.

One of the reasons the household became the economic unit was the splitting of *matai* titles, many of which were given to women. While this might have been expected to increase women's authority, most female *matai* were only created so that they could vote (as directed by their heads of family) in national elections. They revert to their traditional role between elections (Thomas 1986: 106).

The transfer of authority to the state, the second change to *fa'aSamoa* noted in the section on culture has not helped women to increase their authority, because few of them are MPs. Only six women have ever been elected to Parliament, and in 1995 there were only two female MPs (one of whom was a minister) out of 49 (Ministry of Women's Affairs 1994: 35). Women are also poorly represented in the executive branch of government. In 1990 only 14% of the highest public service positions were held by women, despite 53% of all positions being held by them.<sup>70</sup> National government is still dominated by men. Nevertheless, while the shift in authority to the state has not increased the number of women with decision-making power, it has given women a new voice in decision-making, through the Ministry of Women's Affairs, which was established in 1991. Representatives of the national organisation of women's *komitis* regularly meet ministry staff, and the (male) Minister of Women's Affairs can put forward women's views in Cabinet.<sup>71</sup> While the Ministry enables women to make their views heard, it is unlikely to lead to early change in women's roles. The Ministry places great, though not exclusive, emphasis on assisting women's *komitis* in health and sanitation promotion, and in promoting child-care, handicrafts and

<sup>68</sup> Only 3% of men are widowed, separated or divorced. Men remarry and may be more likely to migrate (Department of Statistics 1994: 20).

<sup>69</sup> The increase in female-headed households is of both the types mentioned by Moser (1989: 1801) - households permanently headed by a woman, because she is single, divorced or widowed, and households where the woman is the *de facto* head, because a male has migrated. Although Moser notes that frequently the burden of the triple role is heavier than usual for female heads of household, this is not usually the case in Western Samoa, because the extended family offers support.

<sup>70</sup> While the Cabinet has said that women should be represented on the boards of all quasi-governmental corporations, in 1993 they were only represented on 10% of them (Ministry of Women's Affairs 1994: 5, 35).

<sup>71</sup> Men have for many years had a channel of communication with the government through the village *pulenu'u*, who attends a national *fono* in Apia, which lobbies the government.

vegetable gardens (Shon 1992: 49). This approach seems sensible in the social and political climate of Western Samoa, and in any case some doubt has been cast on the idea that women should be encouraged to take on non-traditional roles (Dignard & Havet 1995: 7-9). While the activities of the Ministry may well increase the opportunities for women to engage in small business within their traditional spheres of work, this is against an overall government policy which favours larger enterprises. Other government departments give incentives to large overseas investors and concentrate on developing export industries and large tourist resorts. This appears to show that not only is there a lack of interest in changing women's work roles, but also little commitment to including them in the country's main development effort.<sup>72</sup>

The third change which has affected women follows from the increased desire for cash in Western Samoa. Both women and men are now less concerned that a woman should fill a traditional work-role, if diverging from it will allow her to generate income. So far as women are concerned, the prime criterion for division of labour is now the welfare of the household, as determined by social and cultural norms. Questions of rank or gender are secondary considerations.<sup>73</sup> The provision of cash is an important need, and so many women now perform *tautua* through urban employment and remittances (Franco 1990: 172). In one study 29% of rural extended families relied on a cash income, and of those, 83% relied on the income of a woman (Cribb 1995: 59).<sup>74</sup> It is, similarly, now easier for a woman to establish a business, if she can convince the *matai* that it will increase household income (or the supply of material goods).<sup>75</sup>

#### 4.4.3 Urban women - employees and housewives

The section on culture noted that the major changes to *fa'aSamoa* in Apia followed from an increase in freehold land tenure, from a change in the economic unit

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<sup>72</sup> This view is reinforced by a lack of government action in family planning, and so no attempt to reduce high fertility rates and short birth-spacing intervals (World Bank 1993: 35). In addition to the health risk which this implies for women, it greatly reduces their opportunity to enter small business. It is also true that traditional attitudes, particularly the view that a large workforce is needed for plantation labour, mean that many people are resistant to family planning initiatives (Muse 1991: 234, but the logic which underpins those attitudes may still be valid).

<sup>73</sup> Although women are very busy, this does not limit their ability to undertake income-generation efforts as much as it does in other developing countries. This is because other family members, including men, will take over some of a woman's workload if she does enter business.

<sup>74</sup> Families often also rely on male cash income. Almost twice as many men as women worked primarily to earn money in 1991 (Department of Statistics 1994: 117 Table 25).

<sup>75</sup> Another outcome of this is that families are keen to educate girls, because they are more valuable to the household if they are able to get a job, while boys can work on the plantation when they are older. Women's higher educational achievement leads to their working in professions, or in technical and teaching fields. In 1981 only 16% of women were in agriculture-related work, while 54% worked in social and personal service industries. (Muse 1991: 233).

to the nuclear family, and from an increase in government regulation. This section looks at the first two changes to see how they have affected women. The increase in government regulation appears to have affected women and men equally, and certainly no data to the contrary was obtained by the author.

Although there is a greater proportion of freehold land ownership in Apia than in rural Samoa, in 1986 only 200 acres out of 27,500 acres of registered freehold land were in the names of women (Thomas 1986: 110). Men control household land, and so it is harder for urban women to obtain a bank loan than for urban men. Increasing freehold ownership of land has not assisted women.

The change to the nuclear family as the economic unit has changed the lives of many women in Apia. Fewer households acknowledge the authority of a *matai* in Apia than in rural Samoa. While this increases *pule* for each household, and for female heads of household, a male head of household is still acknowledged by 76% of households without *matai*, and he usually exercises decision-making authority. As a result, women often have less power than their rural sisters. 'Male dominance through resource control is a feature of the Apia economy' (Cribb 1995: 68). Furthermore, where a man is earning, there is likely to be a change in women's work roles and status, away from those of *fa'aSamoa* to the European model of a housewife dependent on a male income. In Europe this arrangement has allowed men a licence to control women in the private, domestic environment, and male control of women through domestic violence is a feature of Apia (McMaster 1989, quoted in Cribb, 1995: 90, 97). In these circumstances, women are unlikely to have the access to resources to enter business. Some urban women are, however, better off than their rural counterparts. There are as many women employed in Apia as men,<sup>76</sup> and those women often have some say over how their earnings are distributed. Others have acquired Western education or skills, or have travelled overseas, and have an increased status, and increased ability to engage in business.<sup>77</sup>

Overall, urbanisation has reduced the traditional power of men over women, but that power is frequently replaced by the forms of power which Western men exercise. As a result, while gender roles, and in particular work-roles, have changed, many

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<sup>76</sup> According to the 1991 census, (Department of Statistics 1994: 54, 2; 143, Table 34) 43% of men and 25% of women were in paid employment in Apia in that year, but the number of women employed has greatly increased with the expansion of the Yazaki plant. In any case, the census figure includes only those people who wish themselves to be recorded as employed. It might therefore exclude some casual or informal workers, and people who work in family owned businesses, many of whom may be women.

<sup>77</sup> Educated and well-travelled women are likely to be better off than most, and to be more able to take advantage of a programme of small business assistance. 'Active participation is time consuming. As a result it is mostly the better off women who select themselves to participate' (Fellmann 1993: 33).

women have traded *tautua* paid to a *matai* who exercises *pule* over resources, for domestic service or low paid employment under the authority of a husband. For those who earn, or who acquire Western skills, however, there has been an increase in status, control of resources, and self-image, which greatly improves their chances of successfully engaging in small business.

#### 4.5 Summary

This chapter contains an analysis of Samoan culture, and of gender roles and relations, conducted at the national level. That analysis first examined the macro-economic circumstances of Western Samoa, and concluded that these diminished the chances of success of any business venture, though there were some signs that matters might improve as the country emerges from a recession.

The examination of culture showed *fa'aSamoa*, the Samoan way of life, was changing, as Western values became more widespread. As result, there had been a decline in the power of *matai*, and an increase in individualism, both of which made it easier for people to enter small business. While the changes were most marked in Apia, increased state regulation had made small business more difficult there.

The examination of gender roles and relations found that while men controlled most resources, the increasing desire for cash had led to an increasing acceptance of changes in women's roles. In rural Samoa, the chief limitation on women entering business was the perception of the community. In Apia, their ability to do so successfully depended largely on whether they had an income, an education, or had travelled abroad.

## Chapter Five

### The Culture and Gender Analysis of Western Samoa

#### 5.1 Introduction

This chapter contains the second of the four analyses used in the SBEC case-study. It uses information gathered from Samoans about their culture, and about gender roles and relations, to check some of the conclusions reached in the context analysis. In turn, the information from this and the previous chapter is used in Chapter Seven, to evaluate the accuracy of assumptions made about Samoan culture and gender issues by SBEC project planners. Figure 5.1 shows the contents of this chapter, and how it relates to the remainder of the case-study.

The main findings of the previous chapter's analysis were that macro-economic conditions diminished the chances of small business success, and that Western influence was changing Samoan culture in ways which made it more compatible with small business. These changes also made it easier for rural women to enter business, though in Apia, only those who were better educated, or had travelled abroad, were able to engage in business. Those conclusions are confirmed by the interviews with individuals reviewed in this chapter. Those interviews are of three kinds:

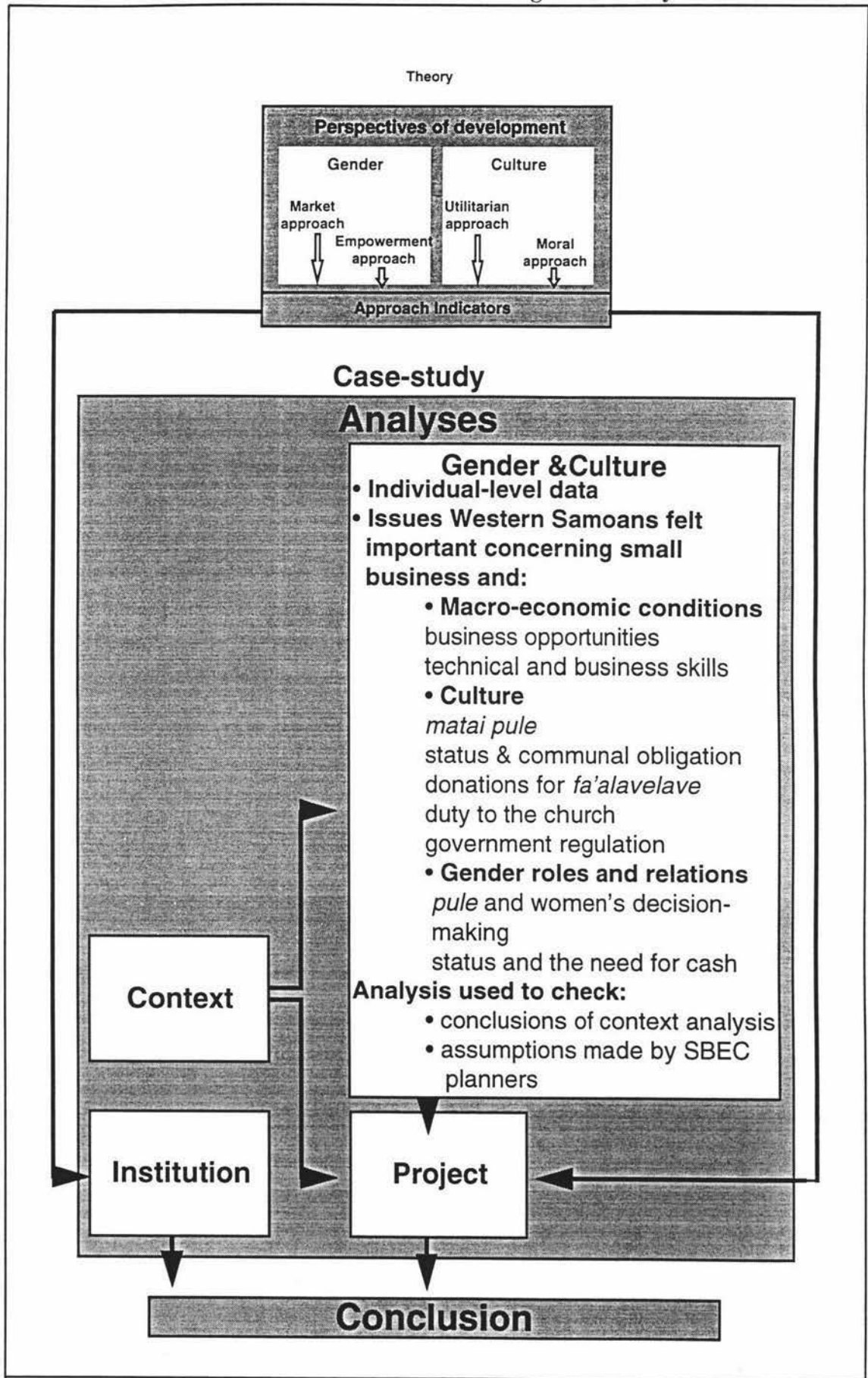
- a survey of one hundred women throughout the country, conducted by female Samoan researchers (MWA/SBEC/Women in Business 1995. 'MWA' stands for the Ministry of Women's Affairs of Western Samoa, and this survey is referred in the thesis as 'the MWA survey')<sup>1</sup>
- a survey of graduates of SBEC training courses, conducted by the author
- interviews with a variety of people in business and government in Western Samoa, conducted by the author.

The purpose of the interviews was to identify the issues which Samoans felt were important. For this reason, the information from the first two sources was gathered through semi-structured interviews, and from the third source through unstructured interviews or through informal discussions.

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<sup>1</sup> 'Women in Business' is the name of a private association of Samoan businesswomen. The author would like to acknowledge the kindness of the Director of the SBEC in allowing him access to the results of this unpublished survey, and to many of the original data sheets. The author was able to examine 70 out of 100 original survey forms.

Figure 5.1  
Thesis outline - the culture and gender analysis



The culture and gender analysis is divided into the same three sections as the context analysis in Chapter Four (see Figure 5.1). The first section examines issues raised by interviewees which concern macro-economic restrictions on business, the second reviews those which deal with cultural matters, and the last section looks at gender-related issues.

## 5.2 The macro-economic context

The last chapter concluded that Samoan macro-economic conditions created a number of difficulties for small business. As figure 5.1 shows, discussions with Samoans centred on two of them: the lack of business opportunities; and the lack of technical and small business skills. This section looks at these in turn.

The conclusion, in the last chapter, that there is a lack of opportunities in Western Samoa, was only partly supported by the interviewees in the MWA survey. While it was true that 48% of women in rural areas had tried selling food, vegetables, handicrafts, or other items they had produced, many had stopped because they did not make any money (MWA survey). Several women noted, however, that most women did not know any other ways of making money. A few people had started different kinds of businesses. Some had built beach *fales* (beach-huts) for tourists, and one woman said that she had Japanese girls to stay who wanted to experience village life. The author observed that some young men operated village pool halls. It appeared that while there are few opportunities to make money in traditional craft and produce activities, other opportunities did exist, even in rural Samoa, indicating a need for alternative ideas for village businesses.

The lack of technical and small business skills, referred to in the context analysis, was confirmed by several interviewees. A large number of both urban and rural women in the MWA survey, 42% and 51% respectively, said they needed technical training and new ideas. Three SBEC graduates mentioned the lack of technical skills and advice available in Western Samoa. The problem had serious consequences in one case where an exported product failed New Zealand quality standards and had to be returned.<sup>2</sup>

In the case of small business skills, the position was less straightforward. Problems were mentioned with book-keeping and budgeting, as well as other business skills. Discussions with rural women indicated that while they were used to handling

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<sup>2</sup> The problem of a lack of technical skills is recognised by a South Pacific Commission scheme which allows a Western expert to spend some weeks in Western Samoa to pass on skills (Whyte 1996: personal communication).



resources, including cash, many lacked the basic book-keeping skills needed to keep VAGST records. Similarly, many SBEC graduates interviewed said they were still unable to keep books after completing the course.<sup>3</sup> There seemed to be a need for book-keeping training for both rural and urban Samoans, but there were indications that these alone would not improve business budgeting. While two Bank of Western Samoa (BWS) loans officers said that people had poor budgeting skills, they added that this was a particular problem for urban dwellers.<sup>4</sup> Many such people were unable to save from their salaries, because they had no plantation to rely on, and so had to buy food. This is not a budgeting problem, but one which reflects the low level of wages and the high cost of food in Apia.<sup>5</sup> The lack of other business skills, however, such as pricing and marketing, appeared to be a considerable problem, if Samoans wished to operate businesses according to standard Western business practice. The author's observations at the training sessions, and discussions with graduates and students, indicate that there was a lack of such skills. This is not surprising in a country in which most Samoans, as opposed to part-European or Chinese people, have not wished to engage in business in the past (Schoeffel Meleisea 1996: personal communication).

### 5.3 Culture and small business in Western Samoa

While the culture analysis, in the last chapter, found ways in which *fa'aSamoa* was both compatible and incompatible with small business, people interviewed for this analysis concentrated only on problems. Samoans mentioned five issues, which are listed below and examined in this section:

- *matai pule*
- status and communal obligation
- donations for *fa'alavelave*
- donations to the Church
- government regulation.

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<sup>3</sup> This problem is not confined to Western Samoa. Many small business owners in New Zealand are similarly unable to keep accounts.

<sup>4</sup> All references in this chapter to comments by Bank of Western Samoa staff refer to an interview on 9 October 1995.

<sup>5</sup> It may also be, however, that rural money-handling skills do not equip migrants to resist the many opportunities to spend money in Apia, or the demands of their rural relatives.

### 5.3.1 *Matai pule*

The context analysis concluded that while the authority of *matai* was being eroded in rural areas, as a result of increasing individualism and state regulation, it was still strong, and could make it more difficult to begin, or operate, a small business. In Apia, the erosion had gone further, partly because more land was freehold there than in rural areas. Interviewees generally confirmed this assessment.

Several interviewees provided illustrations of the considerable power still exercised by rural *matai*. For example, Tau (interviewed 1 September 1994), an untitled man, had returned with his wife from New Zealand and settled in his wife's village. They wanted to start a business on family land, but the senior *matai* in the family objected. Tau was unable to start the business without permission, and it took him a year to obtain it. This example of the authority of a single *matai* was matched by one of collective *matai* authority exercised through the *fono*. Sio, another young man interviewed (25 August 1995), operated a village store on Savaii while all his older relatives were overseas. The *fono* imposed large fines on him for any customers who drank beer or swore outside his shop. He was unable to resist what amounted to the taxation of his business, because he did not have a title, and there was no titled member of his family in the village to whom he could turn for assistance. These examples indicate that while erosion of power of rural *matai* may be occurring, it is still very strong, and has an inhibiting effect on small business development.

The conclusion of the context analysis that one of the most potent ways in which *matai* exercise *pule* is through control of land was also confirmed by interviewees. All respondents in the MWA survey, and several SBEC course graduates, had some access to land held under customary tenure, which was subject to *matai* control. Bank of Western Samoa staff said that the bank never accepted customary land for security. This was because, on the death of the present *matai*, his successor could award use of the land to a family member who was not involved with the business. One interviewee confirmed that this was a real possibility. She said that a relative had allowed her to establish a shop on family customary land with her husband (who was from another village), but that if she died, her husband would be told to leave.

A change to freehold tenure might solve this problem but if, as seems likely, tenure were in the name of a *matai*, this would not help prospective business-people in his family. Not only might they only be able to use the land temporarily, but they would not be able to use it for loan collateral without the *matai's* consent. Two interviewees confirmed this, saying that the land they used was freehold, but belonged to a relative, who did not want it used for collateral. It appears, in any case, that Samoans have frequently found other ways of raising investment capital (as the context analysis noted).

Bank of Western Samoa staff suggested that people place money on term deposit, which would enable them to build security, against which they could take out a loan (though, as the content analysis noted, the rate of interest on deposits was less than the rate of inflation).<sup>6</sup> One rural shopkeeper said he had obtained the money to build his shop from a relative in New Zealand. This is an example of the use of remittance income for investment noted in the context analysis. Alternative methods of providing rural credit are also being developed.<sup>7</sup>

Indirect evidence that *matai pule* may inhibit business in Apia as well in villages was provided by the fact that none of the urban-dwelling SBEC course graduates interviewed said that they lived under the authority of a *matai*. Up to 49% of social arrangements in Apia might be extended families with a recognised *matai* (see context analysis), so the absence of members of such families among interviewees provides strong evidence that people who do not owe *tautua* to a *matai* are more likely to enter business.

### 5.3.2 Status and communal obligation

The power of *matai* discussed above might inhibit business development by untitled Samoans, but the context analysis noted that *matai* status carried with it obligations that could make it equally difficult for them to succeed. This was a problem discussed by several interviewees, while others noted that the striving for status sometimes led to jealousy which could also endanger businesses.

The pressure on *matai* to give as befitted their status in the community was emphasised by several untitled men in business, who said that they did not wish to become *matai* because of it. Similarly, one woman who had a title said that she avoided going to her village because of the expectation that she would bring substantial gifts. The difficulties which can be created by the pressure on *matai* to give to the community were illustrated in the story of Elena (interviewed 20 September 1995). Elena and her husband, who lived in a village in rural Upolu, some distance from Apia, had a successful village shop. After some time, Elena's husband was made a *matai*. He was a generous man, and began to extend credit to other *matai*, and to entertain them at business expense. As a consequence the shop went badly into debt, and had to close. Elena obtained the money from overseas relatives to start another business, and tried to ensure

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<sup>6</sup> Placing money on term deposit had the additional advantage that Bank customers could then refuse demands for donations for *fa'alavelave*, because they would not have immediate access to their money.

<sup>7</sup> In addition to the pilot scheme modelled on the Grameen Bank, mentioned in the context analysis, the Ministry of Women's Affairs is considering a different model, called 'Banking for the Poor'.

that her husband did not deal with customers, because it was hard for him to refuse them credit. She did not give credit herself, and local people accepted this because they knew why her previous business had failed.

Jealousy between families is another product of the striving for status between families. This was mentioned by several interviewees. Rosita (interviewed 29 August 1995), for example, opened some tourist beach *fales* on family land on Savaii some years ago. After a few difficult years, the business became successful and her family now gives generously to the Church and for *fa'avelave* in the village. Both the village *fono* and some of her relatives, however, have attempted to deter tourists from coming to stay in her *fales*, and to keep her from improving the standard of the accommodation she offers. Rosita says this is because they are jealous of her success. Other examples of the problem of jealousy were offered by two interviewees, who said that relatives had reported them to the authorities for non-payment of tax (both complaints were shown to be unfounded). Overall, the interviews with Samoans confirm the conclusions of the context analysis, that *matai* obligations can inhibit small business, and that jealousy within and between families can have a similar effect.

### 5.3.3 *Fa'avelave* and small business

While the problems mentioned in the last section mainly affect *matai*, the custom of giving donations for *fa'avelave* imposes a heavy burden on almost all adult Samoans. Some statements by interviewees confirm the conclusion of the context analysis, however, that much of the burden arises, not from traditional *fa'aSamoa*, but from a modified version which uses purchased exchange valuables, and has led to much larger gifts being expected. This suggests that giving advice on how to decline requests for large donations, as suggested by one interviewee, might make the size of gifts similar to those of the past. Such advice would therefore strengthen, rather than weaken, Samoan culture in its traditional form.

The MWA survey confirmed that rural Samoans found *fa'avelave* obligations onerous. Of the seventy data forms from that survey examined by the author, 95% were from women who either said that they found *fa'avelave* was a large drain on their resources, or expressed a stronger negative view of it. The need to get a loan from overseas relatives to meet *fa'avelave* obligations, was mentioned by 28% of interviewees. Only three (4%) were supportive of the present *fa'avelave* system and two of those were senior women in the community. Some of the replies of the women questioned during the MWA survey were as follows:

- *We have no savings at all, but if a fa'avelave is there, we have to give even if it means no bread/butter for today.*

- *Sometimes we have money for something special and when a fa'avelave occurs it all goes there and we eat ... bananas ... and tea.*
- *We can't seem to breathe on the weeks when there are many fa'avelave.*
- *Wish there was a law against fa'avelave, Samoan people would be rich if it wasn't for fa'avelave.*

While all these comments came from villagers, the position does not seem to be much easier for urban Samoans. Tina, one of the students attending a SBEC training session, said she had been told by many of her friends that she would succeed in business if she could only avoid 'bloody Samoan *fa'avelave*'. Several other students cited *fa'avelave* as their biggest business problem. A taxi-driver (interviewed 7 October 1995) with a wife and three children, said that he earned \$70 per day, of which he needed \$25 for food and \$20 for vehicle costs, and \$25 for everything else. He said this would have been sufficient, were it not for *fa'avelave*.<sup>8</sup> It appears that *fa'avelave* involves most Samoans in considerable expense and effort, and makes it very difficult for them to save.

A different view was, however, expressed by some educated Samoans. In particular, the Secretary of Women's Affairs, Luagalau Foisagaasina Etenati Shon (interviewed 9 October 1995), said that if people could not afford to give they did not have to do so. If they did not give anything, they would not be ostracised. She said *fa'avelave* was a central part of a Samoan's existence, and that it was based on reciprocity, so that its burden should not be excessive. It was her view that *fa'avelave* need not lead to pressure to obtain money, because it was possible to give in kind rather than in cash. She also noted that the scale of *fa'avelave* donations was many times larger today than in the past. Bank of Western Samoa staff confirmed this, saying that, while *fa'avelave* was part of Samoan culture, it had become abused following the intrusion of *fa'apalagi* (the European way). One interviewee pointed out, in any case, that the same kinship and village links which impose *fa'avelave* obligations on Samoans also provide a loyal customer base for business people. Sinefu (interviewed 12 September 1995), who runs a service business in Apia, mentioned that one woman whom she helped returned the next day with twenty relatives.

It might be possible to reduce the burden of *fa'avelave* through appropriate advice. The BWS officers said that it was not *fa'avelave* which made businesses fail,

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<sup>8</sup> Similarly, requests from family members appear to be as much a drain on business resources in town as they are in the country. Urban interviewees mentioned requests for gifts from family members varying from a few sweets, or the use of the telephone, to the money to build a house. It is certainly the case that people in businesses in Apia are expected to send money to their relatives in villages, though many of those interviewed by the author managed to find ways of limiting the amount involved.

but the fact that business-people gave too much for them. Similarly, the Secretary of Women's Affairs believed that a person in business could establish a separate account for *fa'alavelave*, and stop donating when it was used up.

The indications from comments of people interviewed are that while *fa'alavelave* present them with a considerable problem, as suggested by the context analysis, this is because of inflation arising from the partial cash economy, a result of Western influence. A return to traditional Samoan values might be a way of limiting the burden *fa'alavelave* impose on many people, though this might be difficult to achieve.

### 5.3.4 The duty to the Church

The context analysis found that the burden *fa'alavelave* place on rural people was matched by their obligations to the Church. This analysis confirms that view, though interviewees noted that the Church played a central role in the lives of business-people in Western Samoa, as it does in the lives of almost all Samoans.

Responses to the MWA survey confirm that rural people give large amounts of money to the Church. One survey form referred to an annual Church *fa'alavelave* called *fa'amati*, which occurs every March. For that festival, every woman in that interviewee's village had to donate \$60 to the cost of an automatic washing-machine for the pastor, together with three mats or a set of cups, plates, or other domestic items for his household. Imeleta (interviewed 6 October 1995) gave another example of the cost of Church membership, saying that a relative owned a copra processing plant, which would have to stay open until 2.00 a.m. on the days preceding White Sunday, to buy copra from villagers, who needed to obtain cash for the festival.<sup>9</sup>

Several interviewees were critical of the methods used to raise money. Sopo (interviewed 12 September 1995) said village elders sometimes used church improvements as a way of obtaining money for their own use, which was possible because donations were channelled through them. She was also critical of practice of reading out, during the church service, how much each family had given each week. She said this placed pressure on people to give more, and so gain or maintain their status.<sup>10</sup> Paula (interviewed 20 September 1995) said this striving for increased status was a matter of pride:

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<sup>9</sup> White Sunday is an annual church celebration in which children, dressed in white, sing and perform short plays with religious themes.

<sup>10</sup> In traditional gift-giving, all gifts were publicly announced, which served to ensure all family members and members of a village were aware all the time of the bonds being demonstrated by the gifts (Fairbairn-Dunlop 1991:71). This appears to have reproduced itself in church gift-giving, which is similarly announced, though it unclear what bonds such giving demonstrates.

*If 2 people have village stores, and one gives \$50, the other will try to give \$100. Churches do very well out of this. Men and women are both caught up in this. Also poor families try to give as much as rich ones ... Congregationalists expect \$50 -150 every two weeks for the pastor's salary, and \$1000 each year for an overseas mission or something like that ... Women [also have to supply food and] cook for the annual conference.*

Aolele (interviewed 12 September 1995), an urban woman who had spent some time in New Zealand, said that pastors thought up a stream of new projects, from new churches to new bedspreads for the pastor's house, to keep the people in bondage. She said they did this partly to keep people in their place, and partly to prevent them from building up a pool of cash for their own use. These comments go beyond the conclusions of the context analysis.

The interviews with SBEC course graduates also showed that Church-giving affected urban-dwellers as well, though the amounts involved were smaller than those given in villages. Two-thirds of SBEC course graduates interviewed said that they gave money to a church.<sup>11</sup> Many said that the amount given regularly was \$10 each Sunday, plus money for the pastor every two weeks. This is less than villagers said that they gave, which may show that the people most able to enter business (and so take a SBEC course) were those who had fewer demands on them from the Church. Several interviewees also made clear, however, that faith in God, and the support of the Church, were crucial to their ability to operate their businesses, and for them the support from the Church was clearly more important than the amount of money they gave to it. It may be inappropriate for a non-Samoan to comment on the size and frequency of Church donations, which in any case vary greatly between denominations. It does seem, however, that such payments represent a considerable drain on the resources of many rural small business owners.<sup>12</sup>

### 5.3.5 Government regulation

The other set of problems mentioned by interviewees came from government regulation. Several SBEC course graduates talked about the difficulty they had keeping the accounts needed for VAGST, but it was business licensing which imposed the heaviest burden. Lina (interviewed 17 September 1995) said that her family, who had beach *fales* for tourists, operated a bar and supplied cooked food for guests, and so needed three licences, one each for the accommodation, the food and the bar. The total

<sup>11</sup> Those who did not give to the church at all were either of part-European descent, or had spent a long time overseas.

<sup>12</sup> If, however, Church donations were channelled into community assistance, such as a credit scheme, they could be of great help in financing development.

annual fee for these was \$750 (the bar licence costing \$350) a cost she found hard to meet. One business person referred to incentives, saying it was unfair that one large wholesaler had incentives allowing him to import material and dyes for handicraft at lower than average cost. Overall, however, government regulation appears to be less of a problem than that posed by different aspects of *fa'aSamoa*, despite the view reached in the context analysis that it was a serious disincentive to entrepreneurship.

#### 5.4 Gender and small business in Western Samoa

The third section of the context analysis examined the compatibility of gender roles and relations and small business in Western Samoa. This section of the culture and gender analysis checks the accuracy of its conclusions by examining the views of Samoan women. It looks at *pule* and women's decision-making ability, both in rural areas and in Apia, and at the interaction of status and women's traditional work-roles with the increased desire for cash (see figure 5.1).

Few of the women interviewed mentioned problems which only affected them. They concentrated on problems of the interaction of *fa'aSamoa* and small business which were common to women and men. Thus, one of the chief impressions gained from the MWA survey was of the great desire of rural women to gain cash income, a desire shared by men. The survey did, however, show that rural women, and agencies trying to assist them, focused on income-generation methods within women's traditional roles. The main impression from SBEC graduates was that they had considerably more freedom to chose their work-role and to make decisions than their rural counterparts. This is not surprising, because the women in the SBEC sample were all able to enter business. Those unable to do so - women likely to be most subject to control by their husbands - were not represented. This section examines these points in more detail.

##### 5.4.1 *Pule* and women's decision-making opportunities

The context analysis concluded that women's decision-making authority, and consequently their authority to begin business, and to control money within it, varied between rural households, according to the degree of control exercised by individual *matai*. The MWA survey asked women who made the decisions about how family money was spent. The 75 survey forms collated by the author showed decisions being made as follows:

- 35% said men made the decisions alone
- 28% said women made them alone
- 37% women and men made them jointly



These figures show 65% of women interviewed were involved in family decision-making (alone or with their husbands), confirming the conclusions of the context analysis that decision-making was not carried out solely by men.<sup>13</sup> BWS staff confirmed this, saying women had some control over money, in so far as they were more able to decline *fa'avelave* requests than men.<sup>14</sup> On the other hand, the bank staff indicated that it was very hard for village women to prevent their husbands taking any money they made, and, indeed, believed this to be the biggest problem women face in business in Western Samoa. Similarly, one interviewer for the MWA survey reported that some of the women she interviewed were in tears, saying that if they earned \$10 for the day, their husbands would take it for their own use. It appears from these conflicting accounts that control of money varies greatly between households. This was confirmed by Tuitoga, (interviewed 13 September 1995) a senior woman with a *matai* title, who said that a strong woman could decide how family money was spent. Such a woman would therefore be able to consider entering business, but most of her sisters would not. The comments of two interviewees (interviewed 9 September and 2 October 1995) indicate that even if a woman had control of family resources, however, she could still be blocked by the collective authority of men acting in the *fono*. BWS staff said men could act together in the *fono* to restrict the freedom of women to operate businesses. An interviewer for the MWA survey also noted that the *fono* could overrule a decision by the village *komiti*, and might do so simply to demonstrate its authority.

The SBEC interviews confirmed the conclusions of the context analysis that educated or travelled women were more likely to enter business, and that some female heads of household were in a better position to enter business than their Western counterparts. All the female SBEC course graduates, were women who, by definition, could consider entering business. They all spoke English (the medium of instruction for the course), and most had a higher than average level of education, or had travelled abroad. Of the sample of SBEC course graduates interviewed, 40% were single female heads of household. Their presence on the course showed that they had the family support, and independence, to enter business.<sup>15</sup> Furthermore, all the single heads of household who were interviewed made decisions for themselves and their children, and

<sup>13</sup> The fact that decisions over household expenditure are made by a wife, or husband, or both, also tends to confirm the view that the common economic unit in rural Western Samoa is the household.

<sup>14</sup> It was clear from the interview with the (female) BWS staff that the BWS, at least, did not discriminate against women. BWS staff regarded women as a good risk, because women had too much pride to fail, and great incentive to succeed, to improve the lives of their families. The staff said that they were keen to increase rural assistance, not only to get new business for the bank, but also out of a desire to assist women. The BWS would, despite the lack of security, lend to a women's *komiti*, if there were a few responsible women in it. They also noted that more women were starting businesses, which they attributed to the activities of Women in Business and SBEC.

<sup>15</sup> Urban single householders were also better off, in this respect, than rural married women.

two said that they had only become able to do so since separating from their husbands. By contrast, only one married urban Samoan said she made the decisions about expenditure, and she came from a comparatively wealthy family, most of whose members were living abroad. Not only are female heads of household in Apia better off than their Western counterparts in this respect, but they also have greater freedom of action than their married rural sisters. For example, Imeleta (interview 6 October 1995) said that the biggest problem for rural women was that they had to take care of the needs of their husband and family before considering anything else, including entering business. This is despite the fact that, according to one interviewee (Tina, interviewed 15 September 1995), urban single parents had a lower level of support from an extended family than their rural counterparts.

#### 5.4.2 Status, *tautua*, and the need for money

The context analysis concluded that, like *pule*, status and *tautua* were changing. As a result, women could fill new roles, and so the need to maintain family status was the remaining limitation on their ability to engage in business. This conclusion was confirmed by the interviewees, but the MWA survey also stressed the great need Samoans have for cash. This shows the dilemma between maintaining traditional roles and earning money faced by prospective business-women. The interviews also showed that women generated income within traditional work-roles because they were easier, and more profitable, than alternatives. These two points are examined in turn.

The need for money was shown by the comments of the interviewees in the MWA survey. The 100, mostly rural, women interviewed cited 147 sources of cash income between them. Almost all interviewees had tried to earn cash income at some stage, for the following purposes:

- to support the family - 53%,
- to meet school fees - 27%
- to meet Church obligations - 12%
- to meet social commitments such as donations for *fa'alavelave* - 8%.<sup>16</sup>

It is clear from these figures that there is a great need for cash income in rural Samoa. While one means of getting such an income is small business, a business trainer confirmed that this could present women with a dilemma. She said that several village women in at least one business training workshop felt a sense of shame at having to engage in selling. This could be because selling might be seen as an admission of

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<sup>16</sup> The survey form recorded only the single reason for trying to earn money cited by each women. It seems likely that many women would have tried to earn money for several of these purposes, and, indeed, pressure on funds in one area would lead to shortages in others.

poverty, an admission likely to result in a serious loss of status, or because any kind of business activity is seen as inappropriate behaviour for a Samoan.

This issue is an important one so far as a woman's self-image is concerned, a matter not addressed in the context analysis. Female Samoan small-business trainers focused on women's self-image, believing that this was important if women were to be empowered, and that empowerment was a precondition for beginning income-generation.<sup>17</sup> One training adviser said that the trainers point out to women the skills they have, and how beautiful they look, and the next day those women arrive at the training session in fine clothes, mentioning the compliments they had received from their husbands. Women's self-image is likely to be damaged if they believe that any income-generation activity lowers the status of their family.

The second point which came out of the interviews was that women did try to generate income within traditional work-roles, but that this was because it was both easier and more profitable than alternatives. The MWA survey showed that handicrafts were produced for sale by 45% of women interviewed, and many others sold garden or plantation produce. Bank of Western Samoa staff confirmed that women put the skills they knew from home to use in their businesses. The MWA survey asked Samoan women why they engaged in traditional income-generating activities, and the responses were as follows:

- 33% - because they used women's existing skills, or, conversely because of a lack of education
- 33% - because they used existing resources, or, conversely, because women lacked money to try alternatives
- 18% - because they made money quickly or easily
- 14% - because they were part of Samoan culture, or what women had always done.

It is clear from the above responses that traditional methods of generating income were used because of a lack of alternatives, and because they could be profitable, rather than because of a concern to remain within a traditional work-role. Other interviews confirmed traditional activities offer the most practical and profitable options. The Secretary of Women's Affairs (interviewed 9 October 1995) pointed out that handicrafts were something rural women knew how to make, that vegetable gardens increased nutrition, and that there was an increased market for professionally arranged flowers. Bank of Western Samoa staff (interviewed 9 October 1995) confirmed this, saying that

<sup>17</sup> It is noteworthy that while the empowerment approach views small business as a way of empowering women, Samoan trainers saw the empowerment as a precondition for successful small business. It may be, however, that it is not sufficient to change women's image of themselves - trainers mentioned that one woman was beaten up by her husband because she came home late from a training session.

village handicrafts are often of a very high standard, and that there is a market for them. There was no evidence from the interviews that women were concerned to restrict themselves to traditional roles while earning money. The Ministry of Women's Affairs is now trying to establish tuna-smoking and paper recycling as village industries, which are both non-traditional activities, though similar to the home-oriented activities women engage in at present. This confirms that women are open to change, and also shows that the context analysis was wrong in its conclusion that Ministry staff only wanted to encourage women to engage in traditional activities.

The comments so far concern the roles of rural women, but interviews with SBEC training course graduates showed that some urban women, often comparatively wealthy, went into business for other reasons than a need for money. Some said that they did so to support their families, but others simply cited a desire to make money, or said they had begun a business because they had nothing else to do, or did not want to work for anyone else. This is an indication that women's roles are changing as they become urbanised. Involvement in the cash economy, whether through employment or self-employment, appears, from the comments of all urban interviewees, to be a socially acceptable activity for women.

## 5.5 Conclusion

This chapter formed the culture and gender analysis, the second part of the analytical model used in the case study. Together with the context analysis in the last chapter, it provided information used in the analysis of the planning and implementation of the SBEC project in Chapter Seven. It used information from individuals to check the accuracy of conclusions reached in the context analysis, and its conclusions covered the same three areas as that analysis: macro-economic conditions; the relationship between Samoan culture and small business; and that between gender roles and relations and small business. The chapter concentrated on those matters which the people interviewed felt to be important.

So far as the macro-economic context is concerned, the interviews revealed that, contrary to the conclusion of the context analysis, some opportunities for different businesses did exist, even in rural Western Samoa. The lack of both technical and business skills was a serious problem, as was the number of competing demands on money, which made budgeting difficult.

The second section of the chapter, which looked at Samoan culture, noted that interviewees emphasised five aspects of that culture's relationship with small business: *matai pule*, status and communal obligation, donations for *fa'alavelave*, donations to the Church, and government regulation. Several interviewees had stories which indicated

that the power of *matai*, both individually and through the *fono*, is still considerable in rural Western Samoa. It can have a greater inhibiting effect on small business than the context analysis indicated. The interviews confirmed, however, that the authority which *matai* had over the allocation of customary land did not present an insuperable barrier to obtaining credit for small business, because other credit schemes existed. Status obligations of *matai*, and problems arising from jealousy, were both found to have endangered the businesses of some people interviewed by the author. Of all the problems of being in business, however, *fa'alavelave* donations and Church donations imposed the greatest burden. The final area of concern, government regulation, was shown in this chapter to be less serious than had been indicated by the context analysis in the previous chapter.

The analysis of gender roles and relations, which followed the culture analysis, largely confirmed the conclusions of the context analysis. It looked at *pule* first, and concluded that the degree to which it limited women's decision-making ability varied between households, but that the collective exercise of *pule* by *matai*, could also prevent rural women from establishing a business. On the other hand, many of the urban women interviewed by the author did not acknowledge the authority of a *matai*. Many were also heads of household, who had greater opportunity to establish businesses than their Western counterparts, despite having less support from an extended family than their rural sisters.

The second part of the analysis of gender roles and relations found that there was a considerable need for women to increase cash income, and almost all rural women interviewed had attempted to earn money. This presented women with a dilemma, however, because if there was a community perception that the reason for doing this was that their families were poor, this would bring shame on them. Engaging in business could lower women's self-image, while at the same time a high self-image was a precondition for successful small business.

Finally, the context analysis in the last chapter had noted that women used methods of income-generation which were within their traditional roles, and the gender analysis in this chapter confirmed this. It showed, however, that traditional methods of generating income were used because of a lack of alternatives, and because they could be profitable, rather than because women wanted to remain within a traditional role. In Apia, wage-earning or small business had become acceptable activities for women, and many better educated, or more wealthy, women engaged in business.

## Chapter Six

# An Institution Analysis of the Development Cooperation Division of the Ministry of Foreign Affairs and Trade

### 6.1 Introduction

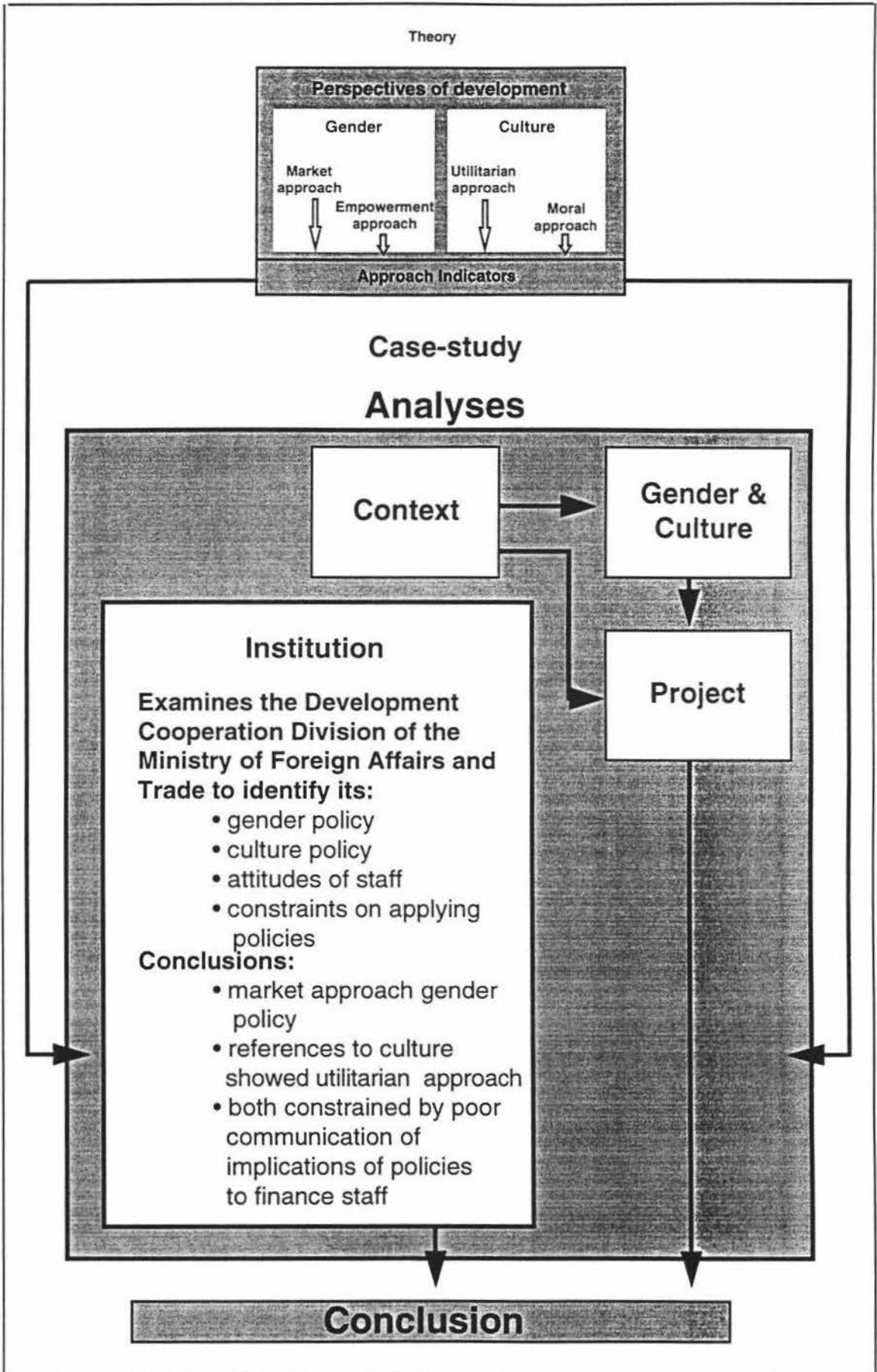
This chapter contains an institution analysis, the third of the four analyses which make up the SBEC case-study. The relationship of the institution analysis to the rest of the case-study is shown in Figure 6.1, which also outlines its contents. The analysis examines the gender and culture policies of the Development Cooperation Division of the New Zealand Ministry of Foreign Affairs and Trade, which planned and implemented the SBEC project. The analysis examines those policies because they defined how far the culture and gender perspectives could be taken into account in SBEC planning and implementation.

The analysis examines the policies of the Division, and the attitudes of its staff, to see whether the indicators of the two perspectives in a donor organisation (identified in Chapter Two, and listed in Tables 2.1-B and 2.2-B), were present. The analysis also identifies institutional constraints which prevented policies from being implemented fully. The indicators are reproduced in tables 6.1 and 6.2, which also show how far each was present in Development Cooperation Division. The analysis examines both primary and secondary data. The primary data was obtained from Geoffrey Lawson, the Development Cooperation Division desk officer for Western Samoa, and Marion Quinn, the Division's Women in Development officer (interviews were conducted in November 1995 and April 1996). They also include an interview in October 1995 with Peter Healy, the then Director of the Capital Development Agency, who was involved in the planning and implementation of the SBEC project. The secondary data are from Development Cooperation Division publications. The analysis of the Development Cooperation Division covers the period from 1992 to 1994, the time that the SBEC project was planned and established.<sup>1</sup>

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<sup>1</sup> The position after 1994 differs from that reviewed here. The Development Cooperation Division's gender policy, in particular, underwent considerable revision and refinement in 1994-5 (Development Cooperation Division 1994: Appendix 2, 3).

Figure 6.1  
Thesis outline - the institution analysis



## 6.2 The gender policy of the Development Cooperation Division

This section examines the Division for the indicators of the gender perspective in a donor organisation listed in Table 6.1. It first examines the Development Cooperation Division's gender policy, then looks at the attitudes of its staff to gender issues, and how far women were represented in the Division, and finally identifies a problem which prevented the Division applying its policy properly.

**Table 6.1**  
**The gender perspective of development in the Development Cooperation Division of the Ministry of Foreign Affairs and Trade**

Indicator of the gender perspective	Presence in Development Cooperation Division
A. Existence of WID policy (shows market approach), <i>or</i> Existence of gender policy (shows empowerment approach).	Gender policy had largely WID content, but recognised need for both 'WID-integrated' and 'WID-specific' projects. Policy aimed at female involvement in all overseas development activities.
B. Adequately WID-trained planners (shows market approach), <i>or</i> Adequately gender-trained planners (shows empowerment approach).	Development Cooperation Division officers and consultant had some WID-training, but no gender-training.
C. Appreciation that matters identified in analyses affect women's ability to take part in project.	No analyses conducted. Some officers strongly committed to employing women.
D. Representation of women in donor organisation.	Equal opportunities policy in force. Female WID officer employed.
E. Funding to allow women to be hired, or to participate in planning, with family commitments met.	Limited maternity pay.

Table 6.1 shows that the indicators are almost identical for both the market and empowerment approaches. The only difference is in the nature of gender policy, and any consequent differences in gender-training and attitudes of staff. Development Cooperation Division satisfied the first indicator (Table 6.1-A), by having a gender policy, entitled 'NZODA Policy on Women in Development (August 1992)' (Development Cooperation Division 1993a: 12-16).<sup>2</sup> The policy states that New Zealand

<sup>2</sup> 'NZODA' stands for 'New Zealand Overseas Development Assistance'. Women are also referred to in the fourth of nine *Principles Guiding New Zealand's Official Development Assistance Programme* (Development Cooperation Division 1993a: 5), which says that 'in appraising which requests to respond to, Government will give particular attention to the way in which its assistance helps the partner country ... enable women to participate in, and benefit fully from, development assistance'. Gender is only one of seven issues referred to in the fourth principle, however, and the importance of the issue to the Division only becomes evident from the policy document (Development Cooperation Division 1993a: 12-16).



has adopted the OECD guidelines on women in development (OECD/Development Assistance Committee 1990), and that the Division aims to:

- involve women in all activities of the NZODA programme
- identify and fund projects with women as the 'target group' (described as 'WID Specific Projects'), and
- ensure integration of women into NZODA projects.

The policy mentions, in particular, the Division's intention to include women 'at all stages of the project cycle, including the selection, planning, management, implementation, monitoring and evaluation of projects' (Development Cooperation Division 1993a: 14).

Looked at in isolation, the policy is too vague to show whether it was drafted from a market or empowerment perspective. The overall private sector policy of the Development Cooperation Division (Development Cooperation Division 1992), however, states that 'small enterprises and the semi-subsistence sector are especially effective in harnessing the initiative of women' (Development Cooperation Division 1992: 6-7). Interpreted in the light of this, the gender policy clearly reflects a market approach. The absence of an empowerment approach is confirmed by the lack, in any Development Cooperation Division documents, of a reference to the need to alter gender roles in a society.

A gender policy needs to be supported by gender-trained planners, to be effective (see Table 6.1-B, -C), and it is also more likely to be implemented if the needs of women are taken into account in the donor organisation itself (see Table 6.1-D, -E). The Division partially satisfied these requirements. So far as training is concerned, it employed an officer who specialised in WID matters, and it gave staff and consultants WID training (Lawson 1996: personal communication). Division's planners were, as a result, very concerned to ensure the SBEC could be used by women.<sup>3</sup> Peter Healy (1995: personal communication) said that David Bartle and Geoffrey Lawson, who were in charge of the proposed SBEC, both stressed to him that SBEC project should address women's needs. Healy's own support for the recruitment of women is demonstrated, in particular, by his appointment of Amanda Whyte, a solo parent, to the position of small business trainer. She was appointed as a Volunteer Services Abroad (VSA) officer, and VSA advised Healy that past single parent appointees were less likely to complete their contract than other volunteers. Healy's view, however, was that if a policy of equal opportunity was to have any meaning it was necessary to accept such a risk.

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<sup>3</sup> No context analysis or gender analysis was undertaken, and so the indicator of their presence (Table 6.1-C), could not be satisfied, but the attitude of planners to women's needs was still important.

So far as women's needs are concerned, they were taken into account if the Division, in common with all other government departments, had an equal opportunities employment policy, and many of its employees were women. There were some limits to its funding to ensure women's other commitments were met, however, including restrictions on salary during parental leave<sup>4</sup>.

Although the Development Cooperation Division satisfied the indicators in Table 6.1 reasonably well, there was one constraint on the effectiveness of its gender policy. Women were appointed as the SBEC's Director and Small Business Trainer, but Development Cooperation Division's accounts staff were unwilling to meet the additional cost which followed from those appointments. They would not meet any of the costs consequent upon the Director's absence for child-birth, and were similarly reluctant to meet the child-care and extra transport costs associated with the appointment of a solo mother as Small Business Trainer. This is an important issue. Kennedy (1993: 4-5) notes that if women are to be able to take part in projects freely, funding must exist to allow them to meet their other commitments. This did not happen in the case of SBEC. Lawson (1995: personal communication), confirmed that a problem existed. He said it was not clear who made management decisions with financial implications within the Division. This meant that though decisions requiring the expenditure of money might be taken by the operational staff, administrative support staff could refuse to meet any cost resulting from them. He added that this was because the deputy directorship of the Division changed comparatively frequently, while administrative support staff remained in their posts for long periods of time. This made it hard to change the organisational culture of the section they worked in. He also noted that there was no acknowledgement, by the Division, that the policy of assisting women implied a need to accept consequential costs. In practice, therefore, the effectiveness of the Division's gender policy was limited because of a conflict between different sections of the Division.

The deficiency in the gender policy of the Development Cooperation Division created limitations on how far the planning and implementation of the SBEC could take the gender perspective into account. The empowerment approach was not applied by project planners because it was not part of the Division's policy. The market approach was applied, but not as well as would have been the case if the Division's management had ensured that financial staff supported it.

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<sup>4</sup> Women were not normally paid during parental leave, but if they came back to work after the birth of their child, they could then receive some payment for the time for which they had been away.

### 6.3 The culture policy of the Development Cooperation Division

This section examines the extent to which the indicators of the culture perspective (shown in Table 6.2) were present in the Development Cooperation Division. It seeks to identify the Division's culture policy, investigates how it was applied, and notes an institutional constraint on its effectiveness. This section shows that while there was some evidence of a utilitarian approach to culture in the Division's planning, the desire to promote the private sector meant that the moral approach was absent. Because the indicators of the two approaches differ (see Table 6.2), the section first assesses whether the utilitarian approach was present, and then looks at the moral approach.

**Table 6.2**  
**The culture perspective of development in the Development Cooperation Division of the Ministry of Foreign Affairs and Trade**

<b>Indicator of utilitarian approach</b>	<b>Indicator of moral approach</b>
<b>A.</b> Existence of written references to fact that culture affects project success. <b>References exist.</b>	<b>E.</b> Existence of written culture policy. <b>No written culture policy.</b> <b>Private sector policy made it very difficult to apply moral approach.</b>
<b>B.</b> Planners appreciate that matters identified in analyses affect people's ability to take part in project, and its chances for success. <b>Planners wrote references to culture into project documents.</b> <b>View that communal culture will require adaptation of project.</b> <b>Appreciation that <i>fa'alavelave</i> can reduce business success.</b>	<b>F.</b> Planners trained in culture concerns, and appreciation that project may change culture in ways identified in analyses. <b>No formal culture training.</b> <b>No evidence that effect of project on culture seen as a concern.</b>
<b>C.</b> Representation of people from recipient culture in donor organisation. <b>Some individuals from developing countries employed.</b> <b>Samoan consultant co-authored one report.</b>	<b>G.</b> Representation of people from recipient culture in donor organisation. <b>See previous column.</b>
<b>D.</b> Funding to allow members of recipient culture to participate. <b>No specific funding exists.</b>	<b>H.</b> Funding to allow members of recipient culture to participate. <b>See previous column.</b>

The first indicator of a utilitarian approach is written references acknowledging that culture affects project success (Table 6.2-A). Neither the Development Cooperation Division's guiding principles (Development Cooperation Division 1993a: 4), nor its private sector strategy (Development Cooperation Division 1993a: 24-31) make any reference to culture affecting project success, and the latter does not mention culture at all, and so this indicator was absent. The second indicator (Table 6.2-B), is that planners understand that matters identified in a culture analysis affected people's ability to take part in the project, and its chances for success. This indicator did exist, because planners wrote cultural requirements into documents (Healy 1992, Development Cooperation Division 1993b), which are examined in more detail in the next chapter. Lawson (1996:

personal communication) also said that planners realised that one of the challenges of the SBEC project would be to take a New Zealand business assistance model and change it so that it was appropriate for a country with a more communal approach. Furthermore, he acknowledged the difficulties *fa'alavelave* donations could create for Samoan small business. The third indicator of the utilitarian approach, the employment of people from the recipient culture (Table 6.2-C), is also present, because the Division does employ people who are originally from developing countries. There is, however, no special funding available for them, as the last indicator would require (Table 6.2-D).

While only two of the indicators of the utilitarian approach were present in the Division, the second indicator in particular does show that planners had a desire to apply the approach. There was, however, an institutional constraint on their ability to do so, similar to that which restricted the Division's gender policy. The problem was in obtaining funding to meet the cost of applying the approach. Healy (1995: personal communication) stated that he tried to include a contingency figure in the budget for the SBEC, to allow for any unexpected costs involved in adapting it to local conditions (that is, costs incurred in applying the utilitarian approach), but Development Cooperation Division staff only accepted it after intensive lobbying. Similarly, his attempt to include a sum of \$5200 for *fa'alavelave* was, he said, fiercely opposed by the Division's financial staff.<sup>5</sup> A smaller figure was eventually agreed, and it was also agreed that funds which were raised locally could be used for 'Special Projects' (Healy 1995, Lawson 1995), but the degree of negotiation involved shows the reluctance within the Division to accept the financial consequences of a culturally aware policy.<sup>6</sup>

While there is evidence that the Development Cooperation Division applied the utilitarian approach within the culture perspective, there is none that it applied the moral approach. The first, and most important, indicator of the moral approach is the existence of a culture policy, because the approach cannot be applied without one (Table 6.2-F). The Division had no such policy, though its guiding principles (Development Cooperation Division (1993a: 4) made reference to facilitating cultural development and safeguarding vulnerable groups, as well as to improving the living conditions and welfare of people in rural areas and on lower incomes. These references show some concern with culture, but the Development Cooperation Division's private sector policy governed all its development efforts, and this meant that the moral approach was very

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<sup>5</sup> Healy said (personal communication) that Development Cooperation Division staff also prevented an attempt to pay for fencing for a women's collective, a form of donation expected in Samoan business terms.

<sup>6</sup> Locally raised funds were used to give the 'Tautua Samoa' customer service training courses, for which a large local demand was identified.

difficult to apply. The private sector policy, contained in Development Cooperation Division 1993 (24-31), was the framework within which all the Division's project planning for the South Pacific was undertaken.<sup>7</sup> It was based on the view that private sector development was desirable throughout the South Pacific. The reasons for this view were that developing countries would not be able to increase their living standards, in a sustainable way, without generation of wealth by the private sector, and that much public expenditure was unjustified, because it did not lead to economic growth (Development Cooperation Division 1993a: 24). The view excluded the moral approach, because it did not take culture into account at all, let alone the differences between the cultures of the South Pacific countries in which it was applied. Furthermore, because it assumed private sector development was always desirable, it would have been very difficult for planners to recommend a private sector development project should be cancelled because it was culturally inappropriate. This means the first element of the moral approach, that a decision should be made about whether the project should be initiated, in view of its effect in culture, was absent in the case of the Development Cooperation Division. The second element of the moral approach is an assessment of how the project should be tailored to minimise its effect on local culture. This could still be conducted within the limits of the private sector policy, but there is no evidence that this was done.

The second indicator of the moral approach is that planners are trained in culture concerns, and appreciate that a project may change culture in ways identified in culture and context analyses (Table 6.2-G). Planners were not trained in cultural concerns (Lawson 1996: personal communication), and there was no evidence that the effect of the project on local culture was a concern, and so this indicator was also absent. The third and fourth indicators, of the employment of members of a recipient culture, and funding to meet their needs (Table 6.2-H, -I), have been discussed above, and were present in only a limited form. Overall, the Development Cooperation Division did not adopt the moral approach to cultural issues.

#### **6.4 Conclusion**

This chapter analysed the Development Cooperation Division of the Ministry of Foreign Affairs and Trade to determine which approaches within the gender and culture perspectives it adopted. It found that the Development Cooperation Division operated a gender policy which came from a market, rather than an empowerment, approach. That

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<sup>7</sup> This was part of a move toward support for private sector development by several agencies, supported by the World Bank (1993: 11-18, 41-47), and leaders of Pacific Island countries (Halapua & Naudain 1992).

policy resulted in the employment of two women in the SBEC. Application of the policy was constrained by the Division's accounts staff, however, who declined to meet its financial consequences, showing that the importance of a gender policy had not been made clear throughout the Division. So far as culture was concerned, the Division's application of the utilitarian approach was limited, and was subject to a similar constraint. The Division did not apply the moral approach, and was prevented from doing so by its private sector development policy.

# Chapter Seven

## The Project Analysis

### **7.1 Introduction**

This chapter forms the last part of the case-study - the project analysis of the SBEC. It examines the SBEC itself, to discover how far the culture and gender perspectives of development were taken into account in its planning and implementation, and how far they were reflected in its outcomes. As Figure 7.1 shows, the chapter takes the indicators established in the theoretical discussion (in Chapter Two), and seeks their presence in the SBEC, and uses the information from the context, and culture and gender, analyses (in Chapters Four and Five), to check the assumptions about Samoan culture and gender relations made by SBEC planners. The chapter begins by analysing the SBEC in relation to culture, and then examines it from a gender perspective. The structure of the chapter, and its use of tables, is shown in Figure 7.2.

### **7.2 The SBEC from the utilitarian approach of the culture perspective**

As Chapter Two noted, the core of the culture perspective's utilitarian approach focuses on adapting a project to suit the recipient culture, to make it more likely to succeed. As Figure 7.2 shows, this section looks at indicators of that approach in project planning (Table 7.1), implementation (Table 7.2) and outcomes (Table 7.3) and shows how far each is present in the SBEC.

The four sets of planning indicators are lettered A-D in Table 7.1. The first set (table 7.1 - A), concerns the analyses to be carried out before a project is instituted, and has two elements: that context and culture analyses are conducted; and that the indicators identify constraints and opportunities facing different groups, and assess their likely effect on project objectives.

Figure 7.1  
Thesis outline - the project analysis

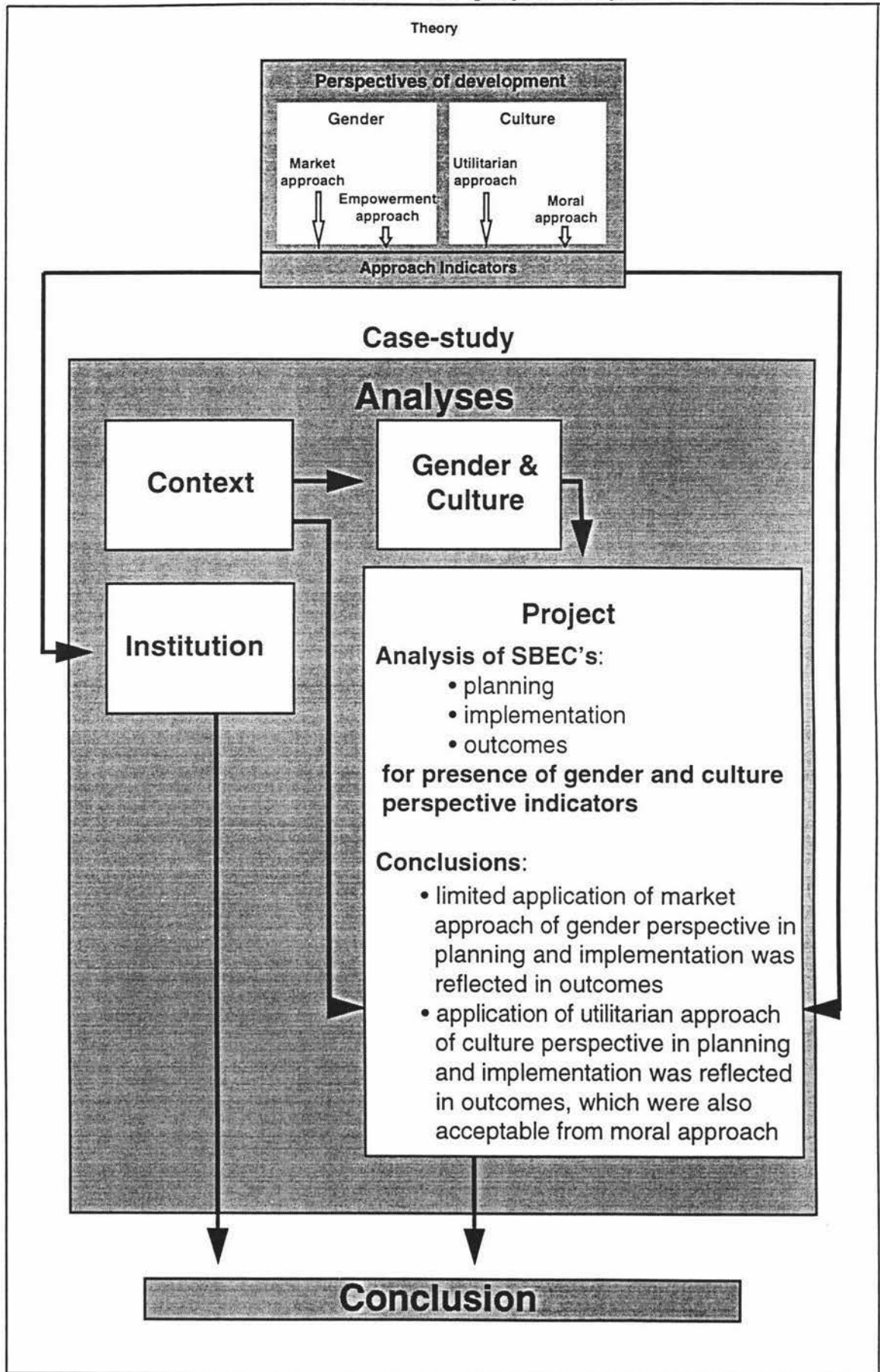
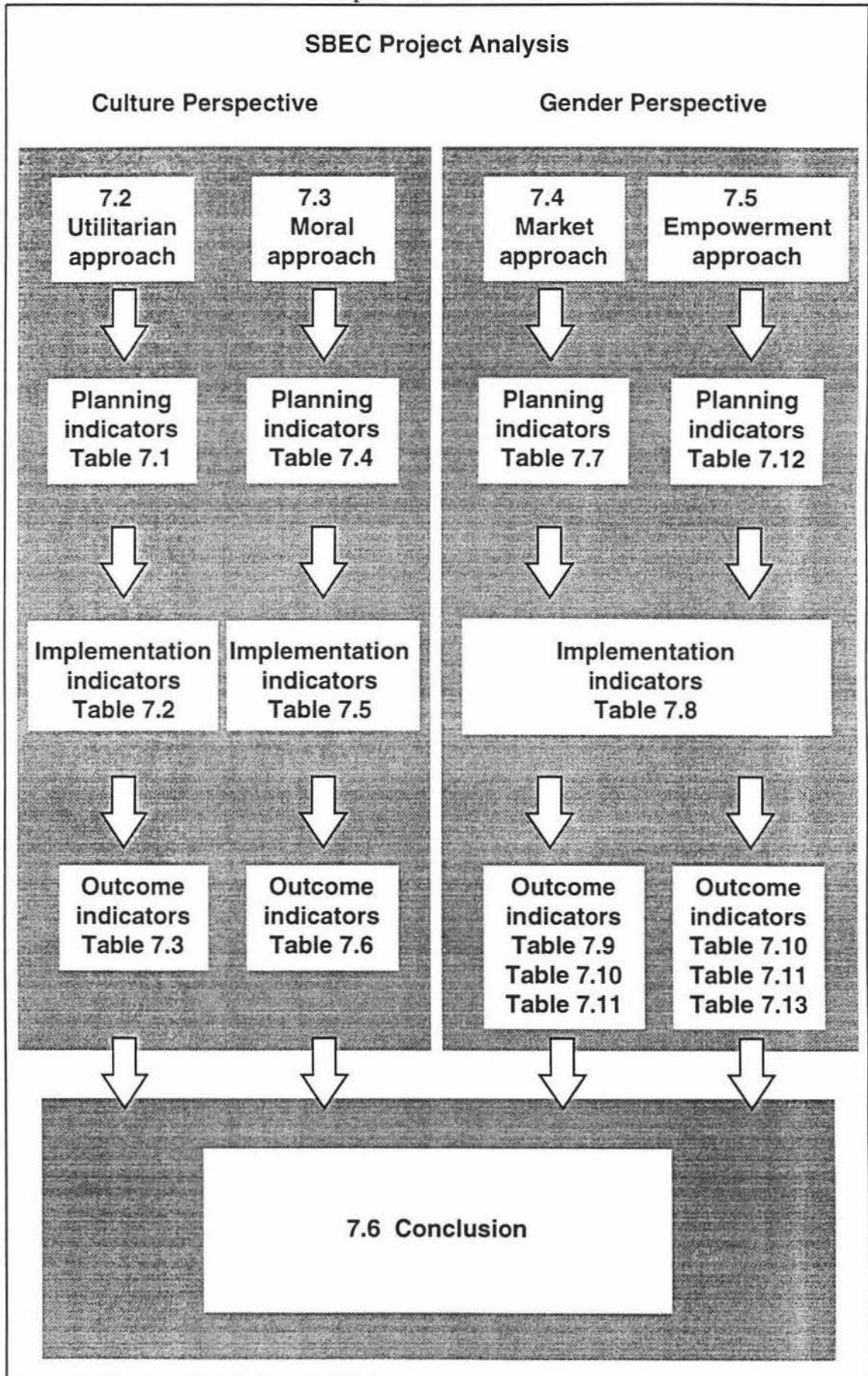




Figure 7.2  
Chapter Seven outline



No analyses were carried out before the SBEC project was implemented, so the first indicator is absent. This was because the Development Cooperation Division did not attach great importance to cultural matters (see Chapter Six).<sup>1</sup> Some problems which would have been identified in a context analysis were, however, recorded in project documents (Development Cooperation Division 1991; Butcher 1991; Bartle 1992). Planners visited Western Samoa to hold discussions, which yielded some of the information which a culture analysis would have given (Healy 1992, 1993; Lawson and Vaai 1993). The matters identified included some which constrained people from entering, or succeeding in, business, which shows that the second analysis indicator was present. Further, some macro-economic problems were identified (Development Cooperation Division 1991: 1, Bartle 1992: 15), which were confirmed by the context analysis in this case-study. These include:

- a lack of technical and small business skills in Western Samoa
- small and fragmented domestic markets
- a lack of identification of new opportunities.

As Table 7.1 shows, the planning documents also identified a number of macro-economic problems which were omitted from the context analysis in Chapter Two,<sup>2</sup> and noted some cultural constraints on small business, including:

- the drain on business funds which *fa'alavelave* could create
- demands of the *aiga* and the Church
- the land tenure system
- government regulation, including business licences and taxation
- differing needs of rural and urban Samoans.

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<sup>1</sup> Even though the need for a context analysis had not been made explicit by Gianotten *et al* (1994) at the time the SBEC was planned, the utilitarian approach requires it, because a project cannot be adapted to local culture without information gathered at national, as well as individual, level about that culture (see Chapter 2).

<sup>2</sup> Problems identified included emigration, poor marketing services and strategies, difficulties in meeting New Zealand's quarantine rules, and inefficient administration of foreign investment regulations (Development Cooperation Division 1991: 28), high tax and tariff rates, price controls, interest rate controls which squeezed profits, and scarcity of capital (Bartle 1992: 15). The reports did not refer to the significance of migrant remittances as a source of investment capital, but that significance was not identified until 1993 and did not have strong support until 1995 (James, 1993 : 141; Walker and Brown 1995: 28; Brown & Foster 1995: 37, 43).

**Table 7.1**  
**The utilitarian approach of the culture perspective in SBEC planning**

Indicator of utilitarian approach	Presence in SBEC planning
<p><b>A. Analysis</b> Existence of context analysis, and of culture analysis of project population at household level.</p> <p>Analyses include constraints and opportunities facing different groups of people, cultural and otherwise, and assess their likely effect on the project's objectives.</p>	<p>Analyses not conducted, but macro-economic data assembled.</p> <p>Planners discussed proposal with Samoans. Macro-economic constraints identified, including government regulation, small domestic markets, low skill levels.<sup>1</sup></p> <p>Tourism and niche exporting opportunities recognised.</p> <p><i>Fa'alavelave</i>, demands of <i>aiga</i> and Church, and land tenure system identified as constraints.<sup>2</sup></p> <p>Different requirements of urban and rural people identified.</p> <p>Some recognition of need to adapt course material to local conditions, e.g. tax rates, the demand for assistance in Savaii, and for Samoan language teaching.<sup>3</sup></p>
<p><b>B. Consultation</b> Discussion with host government of need to adapt project to local culture. Members of culture(s) of project population consulted.</p>	<p>Discussions re project held. Concerns of local interest groups discussed.</p> <p>Most consultation was with urban English-speakers.</p> <p>Limited consultation with rural Samoan speakers.</p> <p>Division planners used Samoan consultant.</p>
<p><b>C. Culture-specific changes</b> Consideration of how to adapt project to make it effective in light of analyses.</p>	<p>Up-market urban office targeted Westernised Samoans, those most likely to succeed in business.</p> <p>Inclusion of loan guarantee scheme.</p> <p>Inclusion of business skills training.</p> <p>Intention to adapt all material to Samoan conditions.</p> <p>Inclusion of provision for office on Savaii, at later stage.</p> <p>Finance staff resisted inclusion of a sum in budget for <i>fa'alavelave</i> payments.</p> <p>Insufficient time allowed for adaptation of training materials to local conditions, despite intention to do so.<sup>4</sup></p> <p>Provision for eventual employment of Samoans in all posts.<sup>5</sup></p>
<p><b>D. Monitoring</b> Provision for continuing monitoring of changes in society and progress of project by culturally aware staff.</p> <p>Project success to be measured without reference to culture.</p>	<p>SBEC Director's contract of employment required her to consult effectively with different groups in the community.<sup>6</sup></p> <p>Trustees, most of whom were Samoan, had a responsibility for monitoring SBEC overall progress.<sup>7</sup></p> <p>Review teams to include local people.</p> <p>Project has no criteria which measure the effect of SBEC on local culture, though there is a requirement to monitor economic, environmental and social impacts.<sup>8</sup></p>

Source: Table 2.2, Development Cooperation Division 1991: 28; Butcher 1991; Bartle 1992; Healy 1992, 1993; Lawson and Vaai 1993, and research by the author in Apia, in 1995.

**Notes to Table 7.1:**

1. Bartle 1992: 15-16.
2. Recognition of overall need to adapt was shown by Lawson (1995: personal communication) who noted that 'one of the challenges was how to take a New Zealand business model and translate it into a form that would be valid in a country with a more communal approach'.
3. Bartle 1992: 15-22; Healy 1992: 2-4.
4. Development Cooperation Division (1991: 28).
5. Lawson (1994: Annex A, 5).
6. Healy (1995: Personal communication).
7. Government of Western Samoa and Government of New Zealand (1994: 3).
8. Lawson (1994a: Annex I, 10, 11).

The issues listed are all significant, but other constraints on people's ability to enter business arose from *pule*, status and *tautua* (see Chapter Four), which the planning documents do not discuss (though the first two problems listed above arose from status obligations). One of the omissions from planning documents, and so from the analysis required by the first indicator (Table 7.1-A), concerned land tenure. Although documents criticised the land tenure system, discussion centred on the fact that customary land could not be used as loan collateral. This ignored both the importance the system had in maintaining *fa'aSamoa*, and the alternative ways in which Samoans raised money. There was also no recognition that the economic unit in Western Samoa is changing to the household, as in the West, a change favouring the small business sector which the SBEC was designed to help.

One reason for the inadequacies in the planning documents was the limited nature of the consultations held by SBEC planners, the subject of the second set of planning indicators (Table 7.1-B). Discussions were held with the host government, and included the need to take into account the views of local interest groups such as the Society of Accountants. There were discussions with other Samoans, mainly members of the urban elite, to find out whether they supported a small business assistance scheme, and to discuss the form which it should take. Several well-attended public meetings were held in 1991, both in Apia and on Savaii. While there were language difficulties in these meetings, some rural Samoans did attend them, and expressed the view that business assistance should not be confined to Apia, and should be delivered by Samoan speakers. Nevertheless, the consultations appear to have been mainly concerned with assessing the demand for small business assistance, and, to some extent, with ensuring it was given in a form which suited people who wished to enter business. There is no evidence in the project documents that consultations were concerned with adaptation to local culture as a whole.

The indicators discussed so far show a limited application of the utilitarian approach. This is also apparent from examining SBEC planning for the next indicator, of culture-specific changes to the project design (Table 7.2-C). There was detailed consideration of the form that assistance should take to be most effective. This resulted in the decision to establish an urban office and to leave rural provision to the second stage of the project. That decision was taken for the following reasons:

- to establish a high-status operation, both to consolidate official support and so that prospective clients could have confidence in it (Healy 1995: personal communication)
- so that assistance could be provided quickly, to fulfil the expectations created by the visits of Division staff (Lawson 1996: personal communication)
- to allow the Development Cooperation Division to make the best use of the expertise which it had available (one of the consultants was the director of a SBEC in Wellington, and could copy it in Apia)
- an urban office was preferred by the government of Western Samoa (Lawson 1996: personal communication)
- to allow SBEC staff some time to learn about Samoan culture before providing rural assistance.

These reasons show that planners recognised the different needs of rural and urban Samoans, and that Western assistance would be most useful to the latter. The consequent decision to establish an urban office, therefore, demonstrates the use of the utilitarian approach, because urban assistance was more likely to succeed than rural aid. The decision was, in fact, the main reason for the success of the SBEC according to the criteria of that approach.<sup>3</sup> The use of the utilitarian approach is also demonstrated by the inclusion, in SBEC design, of a loan guarantee scheme, and business training courses (see Table 7.2-C), because these are responses to the difficulties of getting loan collateral, and lack of business skills, identified earlier.<sup>4</sup> The design also specified that Samoan counterpart staff should be employed, which would have met the expressed need for

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<sup>3</sup> The decision to leave rural provision to a second stage resulted in some dissatisfaction. One Samoan interviewed by the author said that limited assistance to rural women, in the form of basic business guidance, small amounts of loan finance and assistance in establishing markets, was a priority which SBEC should not have neglected, and that as a result SBEC was seen as only interested in high profile urban activities.

The project plan did contain a commitment, in its second stage, to provide assistance outside Apia, and in Savaii in particular (as had been requested in the public meetings {SBEC 1995: 2}). In 1995 the SBEC adopted a plan to hold two business training courses, and some simplified training courses for village store owners, in Savaii. It also began co-operating with other agencies in the creation of a rural credit scheme for women.

<sup>4</sup> SBEC staff were also given some freedom to decide what activities to undertake, which allowed them to organise a trade mission. This helped reduce the difficulties of establishing niche markets abroad, mentioned in planning documents.

Samoan language instruction (Bartle 1992 6-7).<sup>5</sup> Nevertheless, few of Healy's recommendations (1992: 2-4) on macro-economic matters were taken into account in SBEC design. There was, in particular, no attempt to give the SBEC a lobbying function, to try to change regulations which created problems for small business.<sup>6</sup> Healy also referred to the need for training to be practical rather than academic, and for New Zealand training materials to be rewritten to take account of local conditions (Healy 1992: 16). There was also a need for the small business sector to diversify, so that businesses were not competing in the same market niches. None of these matters were addressed in the SBEC design.<sup>7</sup> There was an attempt to include money for *fa'alavelave* in the SBEC budget, which is also evidence of the utilitarian approach, though this was opposed by the Division's accounts staff (as noted in the last chapter). Overall, the third planning indicator shows that the utilitarian approach was applied inconsistently in establishing the SBEC.

The last set of planning indicators (Table 7.2-D), concerns monitoring, and reveals the same pattern. The first indicator is of monitoring of changes in society, and progress of the project, by culturally aware staff. The SBEC director's contract of employment required her to consult effectively with different groups in the community (Healy 1995: personal communication), and the trustees of the project, who are almost all Samoan, are also responsible for reviewing project progress (Government of Western Samoa and Government of New Zealand 1994: 3, Lawson 1994a: Annex I, 10, 11). While the SBEC staff had no training in cultural awareness, the Samoan trustees, and the other groups consulted, would be aware of changes in society, and would wish to ensure the project was operating properly, and so the first indicator was present. The second

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<sup>5</sup> There were, however, no suitable applications from Samoans. In 1995 the Director of the SBEC was a New Zealander, though the terms of reference for Phase 2 of the SBEC project (Lawson 1994b: Annex A, 5) recorded the intention to employ a Samoan as Director at a future stage. No suggestion was made to the author during any of the interviews he conducted that the Director should be Samoan. One interviewee suggested that a non-Samoan director was probably a good thing, not only because that person would be insulated from family and social pressure, but also because even if a Samoan director was fair, those refused a loan guarantee would still say that this was because the director was favouring her or his *aiga*.

<sup>6</sup> One of the arguments in the context analysis, in Chapter Four, is that teaching Western business methods, (particularly that business funds must be accounted for separately), might hinder, rather than help, a family business. Lawson (1996: personal communication) pointed out that there was a need to comply with VAGST regulations, and to do so some books must be kept, and business and personal funds must be separated. Though this is true, it might be of more assistance to small business, and more in keeping with Samoan culture, to lobby for the introduction of a threshold below which VAGST is not payable, as exists in New Zealand.

<sup>7</sup> Training materials were eventually rewritten by the Small Business Trainer, to a tight schedule, immediately before the first training course began.

monitoring indicator is that project success is measured without reference to culture. None of the many performance measures of the SBEC (Healy 1994: 9-12), mention culture, though there is a requirement imposed in the contract with the project managing agent (Lawson 1994b: Annex I, 10) to monitor the SBEC's economic, environmental and social impacts. The indicator was, therefore, only partially present in the SBEC. Overall, SBEC planning shows an inconsistent application of the utilitarian approach.

Having examined the SBEC for utilitarian approach planning indicators, this section now analyses it for the indicators in implementation listed in Table 7.2. These are participation by members of the project population, and employment of indigenous programme staff.<sup>8</sup> The SBEC employed a Samoan office administrator and office juniors, which shows some element of participation, and advertised for Samoan professional staff, though none were appointed initially.<sup>9</sup> The partial presence of the indicators reflects the inconsistent application of the utilitarian approach in project planning.

**Table 7.2**  
**The utilitarian approach of the culture perspective in SBEC implementation**

Indicator of utilitarian approach	Presence in SBEC implementation
<b>Participation</b> Members of project population active participants in implementation. Indigenous professional project staff.	Samoan office administrator and office juniors employed. Attempts made to employ indigenous professional staff, but these failed initially.

As Figure 7.2 shows, the last part of this section examines at project outcomes for the indicators of the utilitarian approach, listed in Table 7.3. The first indicator is that the project has been successful by measures which do not relate to culture. It has already been noted (Table 7.1) that the SBEC's performance measures did not mention culture. It was reasonably successful by these measures, though the targets set for the first year were, with hindsight, rather optimistic. The goal of the SBEC, for example, was 'to promote, enhance and protect the small business sector in Western Samoa' (Healy 1994: 1), and the indicator of this was the establishment of 40 new businesses per year. Research by the author indicates that, in 1994-5, 6 new businesses were established by graduates of the small business training courses. This indicates that SBEC was not very

<sup>8</sup> The implementation indicators are the same for both utilitarian and moral approaches.

<sup>9</sup> A Samoan small business trainer was appointed in late 1995.

successful by one of its own measures, though a number of students began a business immediately before attending the course, and may have done so in the knowledge that they could do so. Another measure, however, was the provision of business training for 150 people per year. This was met, through small business training courses (108 students trained) and 'Tautua Samoa' service-training courses (126 students trained). The limited success of the SBEC by its own performance measures reflects the partial application of the utilitarian perspective in planning and implementation.

**Table 7.3**  
**The utilitarian approach of the culture perspective in SBEC outcomes**

Indicator of utilitarian approach	Presence in SBEC outcomes
<p><b>Effect of project on culture</b> Project successful by its own criteria, which do not relate to culture.</p>	<p>Success measures were not related to culture. They included:</p> <ul style="list-style-type: none"> <li>- 40 new businesses per year</li> <li>- 150 people given business training per year</li> </ul> <p>Project reasonably successful by non-cultural measures. In 1994-5, 6 new businesses started (others may have been started in the knowledge that the course was available), and 234 people received business training</p>

### 7.3 The SBEC from the moral approach of the culture perspective

Chapter Two described the moral approach of the culture perspective as having two elements. The first maintains that a decision should be made as to whether a project should be introduced, given its likely effect on culture. The second maintains that, if the project proceeds, it should be adapted to minimise its effect on indigenous culture. This section examines whether the moral approach was present in the case of the SBEC by using the same method as used for the utilitarian approach, that is, by seeking indicators of its presence in project planning, implementation and outcomes. As Figure 7.2 shows, Tables 7.4, 7.5 and 7.6 are used to identify how far the SBEC took the approach into account in planning, implementation and outcomes respectively.

The sets of moral approach planning indicators (Table 7.4), are divided in the same way as those of the utilitarian approach, between analysis, consultation, culture-specific changes and monitoring (see Table 7.4). So far as the first set is concerned (Table 7.4-A), it has already been noted that there were no context or culture analyses. Although some planning documents identified macro-economic and cultural problems, and planners interviewed Samoans, neither the documents nor the interviews assessed the likely effect



of the project on traditional culture, so they could not give information to help decide whether the project should be introduced.<sup>10</sup> In any case, as the institution analysis found, the decision that assistance should be given to the private sector pre-dated project planning, and was not reviewable in the light of culture, as the moral approach would require. No project documents recorded any consideration of whether the project should be introduced, in view of its likely effect on Samoan culture. If the decision had been reviewed, however, it would have been shown to be based on questionable assumptions. These were that developing countries would need private sector expansion to generate wealth, and that public sector expenditure did not result in economic growth. The context analysis in Chapter Four shows that Western Samoa probably had an economy based on migration, remittances, aid and bureaucracy (a MIRAB economy). Not only was the first element of the moral approach absent, therefore, but had it been present, the project might well have been found to be unnecessary.<sup>11</sup>

Scope remained for the second element of the moral approach to be used, that of adapting the project to minimise its effect on Samoan culture (though this would also be hard to apply without context and culture analyses). There were consultations (the subject of the second set of indicators in Table 7.4-B), with the Western Samoan government, the private sector, and urban and rural Samoans. These were held to ensure the project took a form which they would support, but not to minimise harmful effects on *fa'aSamoa*, so the consultation indicator was not satisfied.

The third planning indicator is of culture-specific changes (Table 7.4-C) to minimise the harmful effect of the project on local culture. There is no evidence that any changes to SBEC design were made to minimise harmful effects on *fa'aSamoa*, while there is considerable evidence that changes were made to make the project more successful (see the previous section). The third indicator is therefore absent from SBEC planning, as is the fourth, which concerns monitoring (Table 7.4-D). There is a requirement to monitor economic, environmental and social impacts in the terms of reference of the project managing consultants, but this is not a measure of project

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<sup>10</sup> The lack of consideration of the compatibility Western small business methods and Samoan culture were can be seen from the response to the question in the MFAT Initial Screening Guide contained in Bartle (1992: 25). The question asked 'To what extent do the social and economic benefits justify the social and economic costs, and the risks involved'. The reply was '[SBEC] costs must be tightly controlled to achieve effective services'. There is no evidence that the social, rather than economic, costs were considered.

<sup>11</sup> The alternative to the argument that the existence of a MIRAB economy made promotion of the private sector unnecessary is, of course, that the MIRAB economy is sustainable only through foreign assistance, and that a decision had been made to withdraw that assistance.

success, as the moral approach would require. Overall, there is very little evidence of the moral approach in SBEC project planning.

**Table 7.4**  
**The moral approach of the culture perspective in SBEC planning**

Indicator of moral approach	Presence on SBEC planning
<p><b>A. Analysis</b> Existence of context analysis of society and culture analysis of project population at household level. Assessment of the likely effect of the project on traditional culture.</p>	<p>Analysis not conducted (not suggested by existing literature).  Decision to introduce private sector assistance pre-dated project planning and was not reviewable. It was questionable on cultural grounds. No consideration of desirability of introducing private sector assistance, or a small business assistance project, into Samoan culture. No consideration of effect of project on culture.</p>
<p><b>B. Consultation</b> Discussion with host government and members of project population of cultural desirability of project, and about project design.</p>	<p>Discussions were held to ensure the project would have the support of the government, the private sector and English-speaking Samoans.</p>
<p><b>C. Culture-specific changes</b> Consideration of whether or not the project should proceed in light of analyses.  Provisions in design to minimise effect of project on culture. Provision for local people to analyse effect of project on culture.</p>	<p>Principle of private sector assistance not reviewable. Planning documents assume introduction of Western business methods to be of benefit to Western Samoans. No consideration of whether the SBEC was an appropriate form of assistance, in view of possible harmful effects on <i>fa'a Samoa</i>. No evidence that likely cultural effect was the reason for any adaptations to design. No such provision.</p>
<p><b>D. Monitoring</b> Provision for continuing monitoring of changes in society, and of cultural effects of project, by culturally aware staff.  Measures of effects of project on culture to be established.</p>	<p>SBEC Director's contract of employment require her to consult effectively with different groups in the community. Trustees, most of whom were Samoan, had a responsibility for monitoring SBEC's overall progress. Review teams included local people. Requirement to monitor economic, environmental and social impacts, but no measures established, and minimal effect on culture is not a criterion of project success.</p>

**Source:** Table 2.2, Development Cooperation Division 1991, 1993a, 1993b, Butcher 1991; Bartle 1992; Healy 1992, 1993; Lawson and Vaai 1993, and research by the author in Apia, in 1995.

The indicator of the moral approach in project implementation is participation (see Table 7.5), the same as the indicator of the utilitarian approach. The reason they are the same is that, just as employing local staff is a way of ensuring that the project is more successful, so it can also show an intention to minimise the harmful effects of the project on local culture. While some staff were Samoan there is no evidence that this was because of an intention to apply the moral approach.

**Table 7.5**  
**The moral approach of the culture perspective in SBEC implementation**

Indicator of moral approach	Presence in SBEC implementation
<b>Participation</b> Members of project population active participants in implementation Indigenous professional project staff	Samoan office administrator and office juniors employed. No evidence local staff employed to reduce harmful effects on culture. Initial attempts made to employ indigenous professional staff failed.

Having examined project planning and implementation, the rest of this section looks at outcomes, which are summarised in Table 7.6. Although project planning and implementation do not reflect the moral approach to any significant extent, project outcomes are compatible with it. The first indicator of the approach in outcomes is that there is minimal change in traditional culture as a result of the project (Table 7.6). The decision to establish an urban centre, taken because the utilitarian approach was applied, had the effect of isolating the SBEC from the more traditional culture of rural Samoa. Consequently, it had little effect on that culture. It could have had a greater cultural effect on students who attended the business training courses, because it taught them Western business methods. As the context analysis showed, however, those who attended the course were already the more Westernised urban-dwellers. In a few respects, the course did directly challenge *fa'aSamoa*. One instance of this was the recommendation, in early courses, that students simply refuse to pay donations for *fa'alavelave*. In practice, however, many students were unable to follow this suggestion, which was later modified to suggest that some money be given from private, rather than business, funds. In any case, the culture analysis noted that *fa'alavelave* donations today are a greater burden because of Western influence, and so trying to minimise their effect may benefit traditional *fa'aSamoa*.

The second outcome indicator is the belief by participants that the project is appropriate to their culture (Table 7.6). The author interviewed a number of students of SBEC courses, most of whom said that the course was largely appropriate to *fa'aSamoa*, though some found its early recommendations regarding *fa'alavelave* hard to implement.

Others noted that teaching the small business courses in Samoan would have been helpful. Overall, the SBEC project appears to have had little harmful effect on Samoan culture, and, to that extent, to have been successful from the moral approach.

**Table 7.6**  
**The moral approach of the culture perspective in SBEC outcomes**

Indicator of moral approach	Presence in SBEC outcomes
<p><b>Effect of project on culture</b> Minimal change in traditional culture.</p> <p>The belief among participants in the project that was appropriate to their culture. Few adaptations made to project by participants to make it appropriate to their culture.</p>	<p>Urban location limited effect on <i>fa'aSamoa</i>. Considerable change re <i>fa'alavelave</i> recommended by course. Course teaches Western methods, in English. Overall belief appropriate to culture. Some reservations regarding course format and content . Students adapted advice on <i>fa'alavelave</i> and on book-keeping.</p>

The indicators of project outcomes show a greater degree of conformity of the SBEC with the moral approach than with the utilitarian. This is partly because all measurable outcomes relate to the first phase of the project - the establishment and operation of an urban centre. A Western model was less likely to have adverse effects on urban Samoan culture than on the rural culture. The other reason that project outcomes reflect the moral approach is that, while it was difficult to adapt the project completely, even to urban Samoan culture, none of its inappropriate elements resulted in great change to that culture, because they were recommendations which were either ignored or modified by students.

#### **7.4 The SBEC from the market approach of the gender perspective**

Having examined the SBEC from both approaches within the culture perspective, the remainder of this chapter analyses it from, firstly, the market, and secondly the empowerment, approach of the gender perspective (see Figure 7.2). The essence of the market approach of the gender perspective is using women's effort to make development more successful. The last chapter noted that the strategy of the Development Cooperation Division reflected the market approach, and the purpose of this section is to discover how well that approach was applied in the case of the SBEC. It does this by examining the SBEC from the indicators of the market approach in planning, implementation and outcomes listed in Tables 7.7, 7.8 and 7.9.

Table 7.7 lists planning indicators, and begins with a set which relate to analysis (Table 7.7-A). The first indicator is that a gender analysis has been completed. This is important because, while the approach requires women to take part in a project, and their ability to do that depends on how well the project has been adapted to suit their roles, the project cannot be adapted unless those roles are identified by an analysis. As Table 7.7-A shows, no gender analysis was carried out as part of SBEC planning.

Because no gender analysis was carried out, the market approach of the gender perspective could only be applied in a limited fashion. There could be, for example, no identification of constraints and opportunities specific to women (the second analysis indicator). There is, consequently, no mention of the particular circumstances, or needs, of Samoan women in any of the planning documents. There are many issues affecting women, identified in Chapters Four and Five, which influence their ability to take part in a project, and to operate successful small businesses. These issues include the difficulties caused by *pule* exercised by men both individually and collectively, the danger to status of the family (for which women are responsible), should a business appear to have been begun to combat poverty, and the difference in women's roles between rural areas and Apia. The project ignored all these issues, demonstrating the absence of the analysis indicator, and also showing the project was less likely to succeed in using women's effort to develop the small business sector.<sup>12</sup>

There was, however, consultation with both the host government and women in the project population, the subject of the two consultation indicators (Table 7.7-B). Discussions were held with the Ministry of Women's Affairs and the Western Samoan Women in Business Foundation, and public meetings were held, attended by both women and men. Those meetings considered the need for the SBEC, and whether it would help women (Table 7.7-B).

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<sup>12</sup> The project ignored these matters because planners assumed that the assistance offered was equally accessible to both women and men. This is shown by Bartle (1992: 25), who, in response to a checklist question asking how the project will affect women, says that women's businesses will be treated equally. The assumption that assistance can be equally accessible to both sexes, without special measures to assist women, has been shown to be inaccurate in studies of many projects, and it usually leads to a deterioration in the position of women relative to that of men (International Labour Organisation 1992: 33, and see discussion in Chapter 2).

**Table 7.7**  
**Indicators of the market approach of the gender perspective in the planning of the SBEC**

Indicator of market approach	Presence in SBEC planning
<p><b>A. Analysis</b>  Existence of gender analysis of project population at household level.  Analyses include constraints and opportunities facing different groups of women, and assess their likely effect on project's objectives.</p>	<p>No gender analysis undertaken .   No constraints or opportunities specific to women identified.</p>
<p><b>B. Consultation</b>  Discussion of Women in Development concerns with host government.  Women in project population consulted.</p>	<p>Discussion held with Ministry of Women's Affairs.  Public meetings open to women. One third of attendees were women.<sup>1</sup> Women's business organisations and business-women consulted.</p>
<p><b>C. Project type and content</b>  One project aim is to stimulate individual female entrepreneurship to achieve economic growth. Focus on economics, individualism, women likely to succeed.  Client participation for efficiency.  Women-integrated.  Short or medium term.   Project reflects Women in Development concerns, and conclusions of gender analysis.   Inclusion of measures to increase women's ability to take part in project, including education  Provision for women to analyse comparative effects of project on different groups of women.  Evaluation criteria centred on numbers of women assisted, increases in income and business efficiency, cost-effectiveness of project.</p>	<p>Project aim is private sector development.   Initial focus on urban English-speakers, who are more likely to succeed.  SBEC has supplier/client relationship.  SBEC is women-integrated.  SBEC has medium-term funding - 5 years.  Project design does not reflect WID concerns.  Project objectives include recognition of needs of women, by involving them in projects, management and staffing.  Limited adaptation of project content to needs of women.  No such measures included in project.   No such provision included in project.   Most criteria quantitative, few relate to women.<sup>2</sup></p>
<p><b>D. Monitoring</b>  Provision for continuing monitoring of changes in society and progress and effects on women of project by WID-competent staff.  Indicators of progress and effect of project, particularly on women, to be established.</p>	<p>No specific provision, but review teams include WID competent staff, and teams assess compliance with WID policy.<sup>3</sup>  Indicators include male/female ratio on all projects.<sup>4</sup></p>

**Source:** Bartle (1992); Healy (1994); Lawson (1994); Development Cooperation Division (1995c).

**Notes:**

1. Bartle (1992: Appendix 5.4).
2. Project Objective No. 9 is 'To ensure that the particular needs of women in Samoa are fully recognised in the planning, management and delivery of all services provided by the Small Business Enterprise Centre' (Healy 1994: 4). The indicator is the 'involvement of women in the SBEC's projects, management and staffing' (Healy 1994: 4).
3. Project Objective No. 5 is 'To provide regular and independent project monitoring and reviews' (Healy, 1994: 3). The managing agent is required to report quarterly to the Development Cooperation Division on 'the achievement of the wider development objectives of the NZODA Guiding Principles and the associated [policy] on women in development' (Lawson 1994a: Annex I, 10, 11, Development Cooperation Division 1995c: Annex A 9).
4. Project Output No. 9 is 'Deliver projects specifically targeted to the needs of women.' The stated indicator is 'the ratio of male/female in all Small Business Enterprise projects' (Healy 1994: 8).

It is the next set of indicators, however, which concern project type and content, which demonstrate the place of the market approach in the project (Table 7.7-C). The

indicators combine private sector individualism, which is the fundamental creed behind the project, with the need to incorporate women into development, which was peripheral to SBEC planning (Table 7.7-C, first two indicators). The goal of the SBEC was to 'promote, enhance and protect the small business sector in Western Samoa' (Development Cooperation Division 1995c: Annex D, 1). Eight of the nine objectives to be attained in reaching that goal relate to the establishment, operation, services and funding of the SBEC. The needs of women are only mentioned in the ninth objective (Development Cooperation Division 1995c: Annex D, 1-4).<sup>13</sup> This focus on the private sector, rather than women, is shown when the SBEC is examined for the presence of the other indicators of project type. The SBEC aimed at urban English-speakers, the people who, as the context analysis showed, are most able to succeed in business. Its planning did not, however, give any priority to urban women. The project was described as 'WID-integrated' rather than 'WID-specific' (Lawson 1994:1) which means that women were recognised as part of the group the project was designed to assist.<sup>14</sup>

The SBEC has medium term (five year) funding, promotes individualism, and, by providing an urban advice centre catering to comparatively Westernised Samoans, assists the people most likely to succeed. It also has a supplier/client relationship with project beneficiaries. All these things show its emphasis on the private sector. The limited concern for women is shown by the fact that, while the project is women-integrated, there are no measures to increase women's ability to take part in the project, or for them to be involved in analysing project effects. Gender concerns are incidental to those of private sector development in SBEC planning, which therefore shows a minimal use of the market approach.

The last set of planning indicators relates to project monitoring (Table 7.7-D), and again is not present, to a significant degree, in the case of the SBEC. There is no provision for monitoring of changes in society in project design, though there is a requirement for the managing agent to report on this to the Development Cooperation Division. The only provision for measuring the effect of the project on women is the use of the ratio of men to women attending courses, as the indicator of programmes

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<sup>13</sup> Specific references to women in planning reports also include one noting the desirability of incorporating the Samoan Women in Business organisation into a 'one-stop shop' with SBEC (Lawson and Vaai 1993: 7, Annex A 10), and another to the establishment of training courses for women, and the employment of women as business advisors (Healy 1993: 9).

<sup>14</sup> 'WID specific projects are those ...where the women are the primary target group both as agents and beneficiaries ...WID-integrated projects are those activities where women are identified as part of the target group (agents and beneficiaries) or are actively involved in certain components of the project' (Development Cooperation Division 1993: 15-16).

specifically targeted the needs of women. This shows whether projects reach women, but not necessarily that they are targeted to their needs, and so it is unlikely to serve its purpose.<sup>15</sup> The indicator is quantitative, however, which is evidence of the market, rather than the empowerment, approach.

Having examined project planning, this section moves on to analyse the SBEC for indicators of implementation (see Figure 7.2). In contrast to the planning process, the implementation of the SBEC clearly shows the presence of the gender perspective. The implementation indicators (which are the same for both the market and empowerment approaches) relate to participation by women in the project (see Table 7.8).

**Table 7.8**  
**Indicators of the market approach of the gender perspective in the implementation of the SBEC**

Indicator of market approach	Presence in SBEC implementation
<b>Participation</b> Women from project population active participants in implementation.	Office administrator and junior were Samoan women. Administrator involved in planning meetings by 1995. The Ministry of Women's Affairs and the Women in Business Foundation were represented on the Board of Trustees.
Female professional project staff.	Three out of four professional staff, including director, were female.

A female Samoan office administrator was appointed (who played a central and essential part in the activities of SBEC, not least because none of the expatriate staff spoke Samoan) and a woman was also appointed as office junior. These appointments mean that the first indicator, that women from the project population were active participants in implementation (Table 7.8) was satisfied. The second indicator was equally well met, by the appointment of two women to key positions, one as director and the other as small business advisor. Four out of five SBEC staff in 1995 were women.<sup>16</sup>

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<sup>15</sup> An alternative measure might be of how SBEC establishes programmes which are targeted to women, have a content which is based on their needs, as identified by research (ideally by a gender analysis) and, whether they have a larger proportion of women attending than might otherwise be expected. Ironically, a gender analysis might well show that a comparatively low proportion of women attending courses is still an indicator of successful targeting, because so few business people are women in Western Samoa.

<sup>16</sup> There was no written requirement that women be employed as SBEC staff, but both Lawson and Bartle stressed to the Capital Development Agency that every effort should be made to interview suitable women (Healy 1995, Lawson 1995).



It will become apparent in the discussion of project outcomes that the appointment of women was crucial in making the project accessible to women.

The last part of this section looks at project outcomes, listed in Table 7.9. It uses two further tables, Tables 7.10 and 7.11, which show how many women attended SBEC courses, compared with men, and how far they were helped to begin or remain in business. Though the market approach was inconsistently applied in SBEC planning and implementation, SBEC outcomes were more satisfactory according to that approach. The first outcome indicator is that the project has successful outcomes for women according to its own criteria (Table 7.9). SBEC's criterion for measuring success in delivering programmes specifically targeted to women's needs is 'the ratio of male/female in all Small Business Enterprise Programmes' (Healy 1994: 8).<sup>17</sup>

**Table 7.9**  
**Indicators of the market approach of the gender perspective in the outcomes of the SBEC**

Indicator of market approach	Presence in SBEC outcomes
<b>Effect of project on women and gender roles and relations</b>	
Successful outcomes for women assessed by the criteria set by the project.	Criterion is male/female ratio in programmes. 55% of clients were female project very successful by this measure.
More women assisted than would be the case if project had no WID planning component.	Employment of women, and consequent changes to course content, led to a large number of women being assisted.
More women contributed to economic development than would have been the case if the project had no WID content.	Women more likely than men to remain in business, and a larger proportion than in the community at large began businesses.

The author analysed the SBEC client data-base to discover the number of women compared to men in different programmes, and the results are shown in Table 7.10. The table shows that 55% of total programme clients were women. This appears to be a very high proportion of women compared with other statistics of women in business. While no figures are available showing the proportion of businesswomen to businessmen in Western Samoa, only 14% of self-employed people were women in 1990 (Department of Statistics 1994: 134, Table 32). Only 0.5% of employers registered with the Western Samoa National Provident Fund in 1991 were women (Ministry of Women's Affairs 1993: 8). These figures may be misleading, because many businesses which are operated by women are registered in the names of men (Schoeffel Meleisea 1996: personal

<sup>17</sup> This quantitative measure is, in fact, inadequate to assess the objective, which can only be assessed by qualitative measures which analyse such matters as course content.

communication). Nevertheless, the proportion of women reached by the project appears much higher than that of businesswomen in the community.

**Table 7.10**  
**SBEC Client type by gender**

Contact via:	Number of female clients	Number of male clients	Total clients	% female
Training courses	72	36	108	67
Business <sup>1</sup>	50	60	110	45
<i>Tautua Samoa</i>	68	58	126	53
Brief contact	43	36	79	54
Total <sup>2</sup>	233	190	423	55

Source: SBEC client data-base.

**Notes:**

<sup>1</sup> The business category includes business advice clients, and those seen for only a single interview.

<sup>2</sup> Corporate clients and certain other specialised categories have been excluded from the analysis.

The number of loan guarantees given to women by SBEC was also investigated. Of loans given before October 1995, 25% were to women (and another 17% were to couples). This should be compared with the overall rate of loans given to women in Western Samoa. The only available gender-disaggregated figure for loans in Western Samoa show women in receipt of 8% (and couples of another 1%) of Bank of Western Samoa loans outstanding in June 1991 (Ministry of Women's Affairs 1993: 9). By comparison, the SBEC has assisted women very well. Overall, the SBEC has been very successful by its own criteria, and so the first outcome indicator of the market approach is present.

The second market approach indicator of project success is that more women were assisted than would have been the case if the project had had no WID content (Table 7.9). There are two reasons to conclude that this was the case with SBEC. The first is that women appear to have participated more in SBEC programmes run by women than in those run by men. The training course was run by a woman, and 68% of training course graduates were female (Table 7.10), while the male business adviser has had slightly more male than female clients (Nichol 1995). Some women who had met the previous

adviser, also male, said that he was unsympathetic to women<sup>18</sup> and others said that they preferred to attend a course run by a woman. The appointment of women was the result of the WID content of SBEC planning. The second reason to conclude that more women were assisted than would have been the case if the project had no WID content is that some course material was adapted by the trainer to suit the particular needs and problems of Samoan women. Many of the examples she used to illustrate her talks were taken from local women's life-experience. These things were a result of the employment of a female business trainer. They illustrated her commitment to helping women (as well as men), and may well have become known to women interested in taking the course, encouraging them to enrol.<sup>19</sup> Overall, it seems clear that the WID content of SBEC implementation led to more women becoming involved in the course.

The third indicator of the market approach in project outcomes, that more women contributed to economic development than would have been the case if the project had no WID content, is the most important. In the case of the SBEC, this indicator would be present if women opened new businesses, or continued in business, than would have done so if the SBEC had no WID content in planning and implementation. The author conducted a telephone survey of SBEC training course graduates to see whether this was the case. They were asked whether they were in business, and the results were compared with their business status at the time of their enrolment (Table 7.11). Of all graduates of the training courses, 90% were contacted or otherwise accounted for. Table 7.11 shows that there was no significant difference between the achievement of female and male course graduates overall. However, while women were less likely than men to be in business when they enrolled - 42% of women as against 50% of men - they were slightly more likely than men to remain in business - 40% as against 39% (Table 7.11).

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<sup>18</sup> There may be other reasons, however, for the lower proportion of female business advice clients, and, indeed, other reasons for the larger number of women than men in the training courses. Women do better at school until the seventh form, when their level of achievement begins to decline (Department of Statistics 1994: 30, 114 Table 23, Lawson 1996: personal communication). Since most Samoans do not progress beyond secondary school, this means that, overall, women have a higher level of education, and some might feel more able to take advantage of a Western adult assistance scheme.

<sup>19</sup> Despite the dedication of the trainer, the lack of gender analysis in the planning process meant that the particular obstacles women face in entering business were not addressed by the courses. The problems of men appropriating the profits of business, and a lack of authority of women to make decisions, were matters which could have been addressed in greater detail.

**Table 7.11**  
**Business status of graduates of SBEC training courses by gender**

Business status	Business status of women		Business status of men	
	At enrolment %	On 16 October 1995 %	At enrolment %	On 16 October 1995 %
Concept only	42	29	39	28
Business started since course	-	4	-	8
In business since enrolment <sup>1</sup>	42	40	50	39
No plan for / ceased business	16	13	11	8
No contact made	-	8	-	11
Abroad	-	6	-	6
Total	100	100	100	100

**Source:** Telephone survey conducted by A. Shadrake in September 1995.

**Note:** 1. Many students in business at the time of enrolment had only recently commenced business.

The course also helped three women and three men to begin new businesses. This is probably a much higher proportion of women than in the Samoan business community as a whole, though it is difficult to draw firm conclusions in the absence of business activity statistics. It is likely that women's comparative success following the course is ultimately the result of SBEC's WID content in planning and implementation. Overall, the SBEC appears to have been successful, according to the indicators of the market approach in project outcomes, despite the limited application of that market approach in planning and implementation.

## 7.5 The SBEC from the empowerment approach of the gender perspective

This examination of the SBEC from the empowerment approach is the final analysis within the gender perspective (see Figure 7.2). While the planning and implementation of the SBEC involved at least a minimal application of the market approach, this section will show that they did not involve any use of the empowerment approach. The essence of the empowerment approach is that a project should alter the balance of power between women and men, in favour of women. It requires an understanding by planners of the gender relations in a society, and can only be applied through including measures in a project specifically designed to empower women. This section will show that neither such an understanding, nor such measures, existed in the case of SBEC. It will do this by examining the SBEC planning for the presence of the empowerment indicators shown in Table 7.12. It will go on to review implementation and outcomes as well.

The first planning analysis indicator differs from that of the market approach because it requires a context analysis, as well as a gender analysis (see Table 7.12-A). The lack of gender analysis has been noted in the last section. A context analysis cannot be expected in the case of the SBEC (the planning of which pre-dated the recommendation for one in Gianotten *et al.* 1994). Nevertheless, SBEC planners did review literature on Samoan macro-economic influences and culture, and could also have looked at the origins of gender relations in Western Samoa. They could then have assessed the likely effect of the project on gender roles and relations (the subject of the second analysis indicator, Table 7.12-B). Neither of these things occurred, and so the information need for the application of the empowerment approach was never obtained.

The second set of indicators, which concerns consultation, includes discussion of gender issues with the host government (Table 7.12-B). There is no evidence that gender relations were part of the discussions with the Ministry of Women's Affairs. There was some consultation with women in the project population (the second consultation indicator shown in Table 7.12-B), but it was not conducted with the eventual aim of empowering women.

It is the third set of planning indicators, which concerns project type and content (Table 7.12-C), which demonstrates most clearly that the empowerment approach is absent from SBEC planning. The crucial requirement is that the aim of the project should be to empower women, and this was not the case. The goal of the SBEC, as noted above, was to 'promote, enhance and protect the small business sector in Western Samoa' (Development Cooperation Division 1995c: Annex D, 1).

**Table 7.12**  
**Indicators of the empowerment approach of the gender perspective in the planning of the SBEC**

<b>Indicator of empowerment approach</b>	<b>Presence in SBEC planning</b>
<p><b>A. Analysis</b>  Existence of context analysis of society and gender analysis, or assessment, of project population at household level. Assessment of the likely effect of the project on gender roles and relations.</p>	<p>No context analysis undertaken (requirement post-dates SBEC).  No gender analysis undertaken  No assessment conducted.</p>
<p><b>B. Consultation</b>  Discussion of gender concerns with host government.  Women in project population consulted.</p>	<p>Ministry of Women's Affairs consulted.  Public meetings open to women, and one-third of attendees were women.  Women's business organisations and business-women consulted.</p>
<p><b>C. Project type and content</b>  Project aim is to empower women.</p> <p>Focus on community, grass-roots, poor &amp; poorest women, empowering women through creating groups which press for change.  Beneficiary participation for empowerment.  Women-integrated or women-specific.  Long-term.  Project reflects gender concerns, and conclusions of context and gender analyses.  Inclusion of measures to increase women's ability to take part in project, including education.  Provision for women and men to analyse effects of project on gender roles and relations.  Evaluation criteria centred on qualitative change in women's position.  Evaluation is by beneficiaries.</p>	<p>Project aim is private sector development. No measures to empower women included in project.  Initial focus on urban educated individuals.  Possible extension to rural poor.</p> <p>Participation is for private sector development.  SBEC is women-integrated.  Medium term funding (5 years).  Project only reflects private sector assistance and WID concerns.</p> <p>No such measures included.</p> <p>No such provision.</p> <p>Criteria are quantitative, concern only numbers of clients.  No evaluation by beneficiaries.</p>
<p><b>D. Monitoring</b>  Provision for continuing monitoring of changes in society and effects of project on gender roles and relations by gender-trained staff.  Measures of effects of project on gender roles and relations to be established.</p>	<p>Provisions reflect WID concerns, not gender concerns.</p> <p>No such measures established.</p>

Another indicator is that the project should help poor women to form groups to press for change (Table 7.12-C). The SBEC did not do this, but instead helped

comparatively well-educated and empowered urban individuals to try to increase their material well-being. Empowerment might also be indicated if the project was long-term, or was specifically for women, but neither of these things were true of SBEC. The final indicators of project type are that its evaluation criteria should be qualitative, and evaluation should be by beneficiaries. Both of these were absent from the SBEC. Similarly, in the case of monitoring indicators (Table 7.12-D), the absence of gender-training of staff, and of provision for monitoring changes in society, show the absence of the empowerment approach.

The implementation indicators of the empowerment approach are the same as those of the market approach, discussed above (see Table 7.8). This is because participation, the topic they deal with, is equally important to both approaches. The appointment of women as SBEC staff satisfied the requirement for participation.

The author examined SBEC project outcomes for evidence of success according to the empowerment approach, using the indicators in Table 7.13. The first indicator of project outcomes measures any change in the balance of power between women and men, in favour of women. The analysis of SBEC client type by gender (Table 7.10), and the table of business status of graduates of SBEC training courses (Table 7.11) provide some information in this context, as does the set of face-to-face interviews held by the author with a sample of course graduates.

**Table 7.13**  
**Indicators of the empowerment approach of the gender perspective in the outcomes of the SBEC**

Indicator of empowerment	Presence in SBEC outcomes
<p><b>Effect of project on women and gender roles and relations</b> A change in the balance of power between women and men, in favour of women. The belief among female participants in the project that they have been empowered by it.</p>	<p>An indirect change may have occurred in some cases.  This belief exists among some female participants.</p>

Table 7.10 shows 72 women completed small business training courses, and 50 received some business advice from the SBEC. Most of those women were urban-dwellers, and the context analysis noted that such women obtained greater decision-making scope within their families if they earned money (from self-employment or otherwise). If the training and advice given helped them to earn, then they would have been empowered as a result. Furthermore, the greater number of women assisted than men (discussed in the section on the market approach) might also show a slight change in

the gender balance of power, in favour of women. The results of the telephone survey in Table 7.11, on the other hand, are mixed so far as empowerment is concerned. Women were marginally more likely than men to remain in business after attending the SBEC training course (29% of women, compared with 28% of men, see Table 7.11), but were half as likely to start a business as their male counterparts.<sup>20</sup> The table also shows that women were less likely than men to pursue plans for establishing a business after the course (13% had no plan to enter business at the time of the survey, compared to 8% of men, see Table 7.11). This may mean that the course failed to address the problems which prevented women from entering business, or it may mean that some women decided they should not enter business, after attending the course, and realising that they were not suited to business. If the latter were true, it could be interpreted as a kind of empowerment of the women concerned.<sup>21</sup>

The second indicator of the empowerment approach in project outcomes is a belief among female participants that they have been empowered by the course. The author conducted a series of face-to-face interviews to discover whether participants in the training courses felt empowered as a result of attending them. Twelve female and three male graduates were interviewed. Five of the women were single heads of household. All interviewees found the course useful, and cited the acquisition of various business skills, but no women reported any increase in their authority to make decisions as a result of the course (or any decline in their workload). Nevertheless, those who were in business said that the course had enabled them to operate their businesses more successfully, and several, particularly those who were single heads of household, said that having their own business gave them independence and satisfaction. These women therefore felt empowered by the course, and so the second indicator of project outcomes was present to a degree. To this extent the course can be said to have empowered them.

The complete absence of the empowerment approach in SBEC planning did not prevent SBEC's assistance empowering some women to a degree. This appears to be partly because, as discussed in the section on the market approach, women were involved in implementation, but also because the acquisition of business skills made women more independent and gave them satisfaction. The women assisted were urban English-

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<sup>20</sup> While three women and three men established businesses after the courses, twice as many women as men attended those courses.

<sup>21</sup> The author participated in a number of course sessions, and it was clear that many students were initially unaware of how hard it was to succeed in business. The course included a session designed to help students decide whether they were suited to business.



speakers, however, and they were helped individually, as part of a drive to promote the private sector. Their empowerment might well lead to entrenchment of a female elite. The presence of the empowerment approach would only be reflected in project outcomes which helped poorer women to form groups to press for a change in gender relations.

## 7.6 Conclusion

This chapter contained the final analysis of the case-study - an analysis of the SBEC project from the culture and gender perspectives of development. It brought together primary and secondary data concerning the planning, implementation and outcomes of the SBEC and examined them to discover how far the two approaches within each perspective were present. The analysis also used the information gathered in Chapters Four and Five, the context, and gender and culture, analyses of Western Samoa, to test the assumptions made by project planners.

The utilitarian and moral approaches of the culture perspective were sought first. Examination of project documents, and discussions with planners, showed that the utilitarian approach was inconsistently applied in the planning and implementation of SBEC. As a result, project outcomes reflected the utilitarian approach only in a limited fashion. The moral approach of the culture perspective was absent from the planning and implementation of the SBEC, partly because the project was the result of an earlier decision to assist the private sector, which was taken without Western Samoan culture being considered. Despite this, project outcomes did reflect that approach, partly because the project was established in Apia, where *fa'aSamoa* had already changed to a considerable degree under Western influence, and partly because beneficiaries adapted the advice they were given to suit their culture.

So far as the gender perspective was concerned, while project planning showed limited evidence of the utilitarian approach, it was evident in implementation, and outcomes were satisfactory according to the standards of the approach. There was, however, no evidence, of the empowerment approach in SBEC planning (though implementation was consistent with it), and it was absent from project outcomes. This reflects the Development Cooperation Division's WID, rather than empowerment, policy (see Chapter Six).

These conclusions are important, because they show that while the Development Cooperation Division wished to apply the utilitarian and market approaches, it did so only in a limited fashion. It did not wish to apply the moral or empowerment approaches, but

because it targeted urban Samoans (for utilitarian reasons), SBEC outcomes were compatible with the moral approach.

## Chapter Eight

### Conclusion

#### 8.1 Introduction

This thesis examined the Small Business Enterprise Centre of Western Samoa (SBEC) to see how far the gender and culture perspectives of development were taken into account in the Centre's planning and implementation and were reflected in its outcomes. To do this, the thesis reviewed the perspectives and created two sets of indicators, designed to show the extent to which gender and culture were considered in a development project. It then used a four-stage analytical model to examine the SBEC project for the presence of those indicators. This chapter looks at the conclusions which can be drawn from the case-study, makes recommendations, and identifies areas for future research.

#### 8.2 Conclusions

Chapter One asked the question:

How far did the planning and implementation of the Small Business Enterprise Centre of Western Samoa take into account the gender and culture perspectives of development, and to what degree are those perspectives reflected in its outcomes?

This section answers this question, examining gender and culture in turn. It then considers the overall relationship between small business development and Samoan culture and gender relations, and identifies four implications of the thesis conclusions for development practice.

Chapter Two identified two approaches within the gender perspective, the 'market' and 'empowerment' approaches. The objective of the market approach is to harness women's effort for development, with the aim of increasing economic growth. The objective of the empowerment approach is to change the balance of power relations between women and men, in favour of women. Chapter Six showed that the Development Cooperation Division had a gender policy which reflected the market approach, but that its application was constrained, in the case of the SBEC, by poor communication of its financial implications to the Division's accounts staff. Chapter Seven showed that, in any case, the approach was applied in a limited fashion. Full

application of the approach requires a gender analysis, and that the prime aim of the project is to promote individual female entrepreneurship. In the case of the SBEC, however, no gender analysis was conducted, and the primary aim of the project was to stimulate private sector development. Nevertheless, the decision to appoint female staff meant that the project was reasonably successful from the market approach. Chapter Seven also showed that the empowerment approach was not applied in the planning or implementation of the SBEC either, though the project did result in some women becoming empowered.

Chapter Two showed that the culture perspective could also be divided into two approaches. The first, the utilitarian approach, maintains that culture should be taken into account in project planning to increase the likelihood of project success. The second, the moral approach, holds that the likely harmful effects of a planned project should be assessed, to decide whether the project should proceed. It also maintains that if the project is to proceed, it should be adapted to minimise harmful effects on the recipient culture. Chapter Six showed that, while the Development Cooperation Division did not have a culture policy, those references to culture which did exist in policy documents reflected a utilitarian approach. The application of that approach was limited by a similar constraint to that which restricted its gender policy. The chapter also showed that the Division's concern with private sector development meant that it was not possible for a moral approach to be applied. Chapter Seven showed that SBEC planning and implementation revealed a limited application of the utilitarian approach. Its limited success by its own measures reflected this, and the chapter also showed that SBEC outcomes only partially reflected that approach. Furthermore, the chapter also showed that the moral approach was not present in SBEC planning or implementation, though the decision to establish an urban centre (and so to cater to more Westernised Samoans) limited the harmful effects which the SBEC had on local culture.

The conclusions rely greatly on information about Samoan conditions reviewed in the context, and culture and gender, analyses in Chapters Four and Five. Those analyses allow some general conclusions to be drawn about the relationship between small business and the culture, and gender relations, of Western Samoa. The analyses showed that the nature of *fa'aSamoa* varied between villages and Apia, and was changing under Western influence, but it was clear that its relationship with small business was complex. Some of its elements were an incentive to small business development, while others could endanger businesses. Overall, however, there appears to be no fundamental inconsistency between the two. Similarly, gender relations were changing, and women were more likely, in rural Samoa, to be able to engage in business than previously.

Those women in Apia who were better educated, or who had travelled abroad, were also more likely to be able to engage in business than their sisters.

The case-study allows a conclusion to be drawn about the relative importance of neo-liberalism and gender and culture in New Zealand's overseas small business development programme. Chapter Two showed that neo-liberalism underpinned the market approach of the gender perspective, in so far as the approach showed minimal concern for women themselves, but was concerned, rather, with the contribution they could make to economic development. The Development Cooperation Division had a gender policy which reflected that approach. Similarly, in the case of culture, neo-liberalism was shown in Chapter Two to be an essential element of the utilitarian approach of the culture perspective, which had no concern for the protection of indigenous culture, but only for a need to understand it sufficiently to make a project more successful. In so far as it considered culture at all, the Development Cooperation Division did so from a utilitarian approach, and, in any case, subordinated cultural issues to those of private sector development. The thesis, therefore, showed the primacy of neo-liberal thinking in New Zealand's overseas small business development practice during the period 1990-1995, despite its stated concern for women and, to a lesser extent, for culture.

The first of four general implications which can be drawn from the thesis concerning development practice is that, as the discussion in Chapter Two showed, neo-liberalism can infiltrate different perspectives on development and turn them to its own ends. This property of neo-liberalism should be appreciated, because it allows a development agency to apply a policy which appears to spring from a concern for social welfare, but which is actually designed to achieve a neo-liberal goal. It may, for example, apply what is described as a gender or culture policy, but which is not designed to benefit women, or safeguard culture, but to make economic development more successful. The second implication is that, in the case of the gender perspective, it appears that the philosophical gulf between the 'market' and 'empowerment' approaches is not always matched by a gulf between the methods of applying them. This is clear from the culture and gender analysis in Chapter Five, which noted that the empowerment of women was seen, by local trainers, as a pre-condition for their success in business. If they were correct, then measures to empower women should be included in a project designed from the market approach. Furthermore, Chapter Seven showed that, in the case of the SBEC, use of the market approach led to the partial empowerment of some women involved in the SBEC project, though this might well lead to the entrenchment of an elite, which would not be acceptable from the empowerment approach. The third

implication is that a small business project which applies the utilitarian perspective, even in a minimal fashion, may have less harmful effects on culture (at least in the short-term), than might be expected. This is because beneficiaries may adapt its prescriptions to suit their culture, and because business assistance is more likely to be effective when offered to people who are more Westernised than most in the recipient society.

Finally, the fourth implication regarding development practice arises from the successful adaptation, in this thesis, of Gianotten's framework, to include a culture, as well as a gender, perspective, and an assessment of project outcomes. The thesis has shown that a four-stage analytical model can be used to examine a development project, in much more detail than is possible using the Harvard Framework (the standard alternative model). When linked with the use of indicators of development perspectives, such as those created in Chapter Two for gender and culture, it allows analysis to be standardised. It would, furthermore, be possible to create indicators of other perspectives, such as participation or environmental sustainability.

### 8.3 Recommendations

The conclusions reached in the thesis lead to several recommendations for improving the operation of the SBEC, for possible changes to the Development Cooperation Division's gender and culture policies and for using the analytical model created for the case-study to examine other projects. These matters are dealt with in turn.

So far as improving the operation of the SBEC is concerned, the assistance it delivered to urban English-speaking Samoans appears to have fulfilled their needs well. The context, and culture and gender, analyses indicate, however, that the proposed move to rural assistance would be more effective if SBEC staff take into account that rural Samoan small business is different from that in the West. In particular, in Western Samoa:

- business and personal money cannot easily be separated
- many Samoan business-people are less numerate than their Western counterparts
- the obligations of *pule*, status and *tautua* place different constraints on business operation from those faced in the West.

The first two points mean that it is difficult for people to keep full books of account. There is, in any case, only a need to do so if a bank loan is required, because VAGST requirements can be met by keeping a list of daily income and expenditure. It may be that SBEC staff should teach only this basic level of book-keeping to most of its rural clients,

and run a separate book-keeping class for those who need, and are able, to keep better accounts. Limited numeracy also means even the daily lists of income and expenditure are hard for many people to keep, and so the SBEC could assist Samoan small business by lobbying for the introduction of a VAGST threshold. At the same time, they could lobby to reduce other harmful effects of government regulation on small businesses, such as business licenses. Training courses could concentrate on providing marketing skills, methods of identifying new market opportunities, and methods of controlling credit. The third point implies that the SBEC staff need a full understanding of the relationship of *fa'aSamoa* and small business, and to consider how their assistance can be adapted to suit the latter. So far as gender issues are concerned, the SBEC could adapt its assistance to take into account the particular difficulties rural women face, and to help empower them, so that they are more able to enter business.

The question of change in the Development Cooperation Division's gender policy has already been addressed by the Division. The policy has developed since 1994, and it now pays more attention to the gender relations. It might, therefore, be appropriate to adopt a framework for analysis similar to the one used in this thesis, which provides a way of obtaining information on gender relations. This would increase the chance of success for a project designed to help women contribute to economic development. Use of the empowerment approach could be considered, both because of its benefits for women, and because the analysis in this thesis suggests that women who are more empowered are more likely to succeed in business. This view was tacitly confirmed by Development Cooperation Division planners, who designed a project which would be used by urban English-speaking women, who were comparatively free to make their own decisions, a sign of their empowerment. Whether or not the Division changes from a market to an empowerment approach, senior management could remove the financial constraint referred to above, if it still exists, by clarifying, for financial staff, the importance of the Division's gender policy. They could also ensure that money is available to allow the policy to be fully implemented.

The Development Cooperation Division would benefit from establishing a culture policy, comparable to its gender policy. A policy which stemmed from the utilitarian approach would help to make projects more successful, while one from the moral approach would help to make planners more aware of the dangers to indigenous culture which some development practices can pose. In either case, a context analysis would be most useful, and the financial constraint which applies in respect of culture could be removed.

A final recommendation concerns the possible use of the analytical model in this thesis for examining other development projects. The case-study has shown that Gianotten's framework can be used to examine project outcomes, as well as planning and implementation, and so could be used by the review and evaluation staff of development agencies, as well as by project planners. This thesis recommends that the Development Cooperation Division, and other development agencies, consider using a model similar to the one in this thesis for project design and analysis.

#### **8.4 Areas for future study**

There are a number of areas which are worth studying further. Future analysis of the SBEC would be greatly improved if gender-disaggregated business activity statistics were assembled.<sup>22</sup> This would provide data against which to assess the contribution of the SBEC to the small business sector in Western Samoa. Research is also needed to discover why some course graduates decided not to go into business. If this was because the SBEC had failed to give them the help they needed, then its services need to be reviewed. If, on the other hand, the SBEC had helped them to decide, correctly, that they should not enter business, then it performed a useful function.

The suggestion, made in the gender analysis, that empowerment of women was a precondition for successful small business (rather than a consequence of it), merits further study. Such study might show that empowerment of large numbers of poorer rural women leads to both private sector development and a change in the balance of power between women and men, without the creation of a female elite. If this were the case, the SBEC's move to rural assistance might be acceptable from the empowerment approach. It would, therefore, be acceptable from both market and empowerment perspectives.

Finally, as far as the SBEC is concerned, a further study of its cultural and gender effects could be conducted two years after the one described in this thesis. This would allow a comparison of SBEC outcomes over time, and would also allow the effects of its rural assistance effort to be assessed.

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<sup>22</sup> The Division has a Women in Development project, which provides assistance to the Ministry of Women's Affairs in Western Samoa, and which has already helped assemble some gender-disaggregated data (Ministry of Women's Affairs (1993). It might be possible for project staff to work with other departments of the Government of Western Samoa to assemble gender-disaggregated business statistics.



So far as Western Samoan culture is concerned, the analyses in Chapters Four and Five identified *fa'alavelave* as being a particularly onerous burden on many Samoans because of Western influence on the custom. It would, therefore, be most useful to conduct a study to establish whether it is possible, and desirable, to try to reverse the effect that Western influence has had on *fa'a Samoa*. Such a study should involve consultation with many sectors of Samoan society. In view of complexity of the custom and the relationships it symbolises, it should be conducted by a Samoan.

Two areas of development theory also justify further study. The first is the relationship between the two approaches within the gender and culture perspectives which are concerned with social welfare rather than economic development. There appears to be a contradiction between changing the gender balance of power in a society, the aim of the empowerment approach, and protecting culture, the aim of the moral approach, and this contradiction could be examined in detail. The second theoretical area which could be addressed is the question of whether neo-liberalism has diverted any other developmental perspectives to suit its own needs, as it has diverted the gender and culture perspectives of development. If this were the case, there would be some justification for analysing other development projects, as this thesis analysed the SBEC, to discover whether the approaches used to establish them had neo-liberal, rather than social welfare, aims.

## Appendix One

### A Definition of Small Business in Western Samoa

An analysis of assistance to small business in Western Samoa requires a definition of small business. None of the reports compiled during the planning of the SBEC provides one, however, and creating one is fraught with difficulty, as the abundance of definitions in the literature shows.<sup>23</sup> A starting point, however, is provided by the purpose of the SBEC which is to provide assistance to small businesses which they are unable to obtain elsewhere. A relevant definition would therefore be one which allowed a distinction between those able to afford professional assistance, and those which cannot. In the absence of publicly available profit figures, such a distinction must be based on some other criterion.

Most definitions are based either on number of employees, turnover, or 'some characteristic of ownership, management, means of financing or operation' (Parliament of the Government of Australia 1990: 2). In the case of Western Samoa there is a paucity of data for a definition based on any of these, but the information which is available relates to the number of employees.<sup>24</sup>

A Business Activity Survey of 1972 (Department of Statistics 1977) shows 94% of firms employing 20 or fewer people, and about 2% employing over 50. In a 1991 survey (Uli 1992: 35) the comparable figures were 76% and 13%. Both sets of data have shortcomings.<sup>25</sup> The most recent figures are for the manufacturing sector (Hope 1994).

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<sup>23</sup> See, for example, the Bolton Committee Report (Committee of Inquiry on Small Firms 1972), and definitions referred to in Johns, Dunlop and Sheehan (1989: 2).

<sup>24</sup> Goss (1991: 149) has pointed out that a proper understanding of small businesses cannot be based on 'the assumption of commonality below a specified size threshold' and also that small businesses cannot be treated as a homogenous group. In general, however, the smaller a business is, the less likely it is to have access to assistance of the kind which the SBEC provides. For this reason it is useful to try to distinguish businesses on the basis of size. No turnover figures are available in the case of Western Samoa for a period later than 1975 (Department of Statistics 1975), and so any definition of relative size must be based on numbers of employees.

<sup>25</sup> Apart from its age, the 1972 Business Activity Survey is of limited reliability because it covers an estimated one third of businesses registered and operating, and several of its figures are inconsistent with the employment survey (Department of Statistics 1975) carried out three years later. The 1991 data is based on returns from only 35% of employers registered with the Labour Department, which is 5% of those registered with the National Provident Fund (Uli 1992: 35; Ministry of Women's Affairs 1993: 8).

These show that 5 firms out of 58 employed 75% of the workforce, which means the remaining 91% of firms employed a total of 648 people, an average of 12 per firm.

A reasonably reliable generalisation which can be drawn from these figures is that the great majority of firms employ 20 or fewer workers, and that fewer than 13% employ over 50. It is also reasonable to assume that firms more than 20 people are likely to be able to afford professional business assistance from the private sector, obviating the need to use the SBEC. The cost of such assistance in Western Samoa is high compared to its cost in Western countries. The definition of small business will therefore be taken, in this paper, to include any business which employs 20 workers or less.<sup>26</sup>

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<sup>26</sup> Several Western definitions include a reference to 20 or less employees (Small Business Development Corporation of Western Australia), though they often apply this to non-manufacturing industry, using 100 or less employees in respect of to manufacturing (Parliament of the Commonwealth of Australia 1990: 5, 9-10).

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