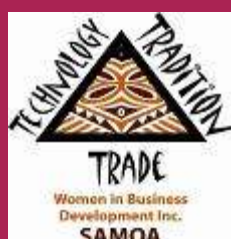


21 YEARS OF WOMEN IN BUSINESS IN SAMOA



www.womeninbusiness.ws



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Country Background

Capital City: Apia

Population: 180,741 (3 per cent growth from 2001). Samoa experiences little population growth due to high emigration.

Geography: Samoa is an island archipelago with two main islands of Upolu and Savaii, and eight smaller islands. The terrain consists of narrow coastal plains with volcanic, rocky, rugged mountains in interior.

Economy: The economy of Samoa has traditionally been dependent on development aid, family remittances from overseas, and agricultural exports.

Agriculture employs two-thirds of the labor force, and furnishes 90 per cent of exports, featuring coconut cream, coconut oil, and copra.

The manufacturing sector mainly processes agricultural products. The decline of fish stocks in the area is a continuing problem. Tourism is an expanding sector.



Foreword

By Samoa Prime Minister Tuilaepa Fatialofa Lupesoli'ai Sialele Malielegaoi

It is a special pleasure to congratulate the Women in Business Development Incorporated (Women in Business) on the commemoration of the 21st Anniversary of the organization.

From its very small beginnings when it was set up to promote business interests amongst its original members, the Women in Business widened its work to support people in rural communities with emphasis on vulnerable groups. The Women in Business offered and provided opportunities for people and families in this group to earn incomes from resources available at the places where they live. The commitment and inspiration that the Women in Business provided has now seen many families and people earn regular incomes. Some are even now exporting products to niche markets with the help of Women in Business.

A very important phase of Women in Business's work in recent years was its quick recognition of the potential of organic products both in the higher value added they attract and the growth of the markets. The Women in Business moved quickly to inform and promote organic products amongst farmer and at the same time to achieve industry status for the organization to provide organic and fair trade certification of products. This certification for organic products also enables farmers to deal directly in overseas markets with Women in Business's support. Through the Women in Business's model of concentrating on individual farmers and gradually building up numbers as each operation succeeded, the farmers and producers that Women in Business have supported now make a steady and sustainable contribution to Samoa's economy and exports.

My association with the Women in Business dates back to its early days when the Women in Business brought to my attention their Fine Mat (le Samoa) project. I recognised immediately the importance of the



Former Women In Business president Eleitino Michelle Meredith and then Samoa Deputy Prime Minister (now Prime Minister) Tuilaepa Fatialofa Lupesoliai Sialele Malielegaoi at the opening of the Women in Business 1st Pacific Regional Meeting, held in Apia in 1992.

initiative in reviving a key part of Samoa's culture and art form. Consequently in my address a few days later on Mother's Day I took the opportunity to inform the women of Samoa of the project and its objectives.

Thanks to the initiative of Women in Business, from that early start, great attention and focus is now given by women and government to sustain the art of fine mat weaving. I have personally chaired the Fine Mat Steering Committee and been involved since in this important programme to support Samoa's women and to preserve our traditions.

The Women in Business also brought to my attention and acquainted me with the benefits of organic products and the work they were doing in the relatively new area at the time for Samoa. I have since done what I can to help Women in Business with their efforts and to promote organic farming and production both in Samoa and around our Pacific region.

I chair the Organics Steering Committee for Samoa and I also gladly accepted the invitation to Chair the High Level Regional Organic Group in recognition of the value of raising the profile of organic products at the level of government leadership in the Pacific.

The Women in Business given its early start in introducing organic farming in Samoa have achieved notable successes already in exports of organic products including: organically certified virgin coconut oil, coffee, misiluki bananas, fetau oil and dried fruits.

The Women in Business would be justifiably proud of their contribution to our people and country. I wish to record the appreciation of the government to successive presidents of Women in Business and executive directors as well as all current and past members of Women in Business for their great courage in establishing and sustaining the organisations service to our community over these many years.

I wish Women in Business Development Incorporated continued success with their vision of helping women and the vulnerable people of Samoa.

Soifua,

Tuilaepa Fatialofa Lupesoliai Sialele Malielegaoi

enormous possibilities of its people and land, it has also revitalized treasured traditional pastimes that were at risk of being lost. Regionally, from its local example and leadership, Samoa has pioneered and driven organics in the Pacific Islands.

Globally, Women in Business has proven that it can attract and supply quality and quantity to global companies. All of these achievements have been carefully molded within its three interconnecting principles of tradition, technology and trade.

Prospects for growth

Women in Business has focused on organic agriculture as current and future earner for its rural farmers. The organisation currently has more than 1300 rural families from 187 villages participating in its projects.

Its success with Virgin Coconut Oil—both with the village-based production of the oil and reaching a fair trade agreement with UK cosmetic giant The Body Shop—has elevated the organisation from a local non-governmental organisation to a power hitter on the fair trade and organics global scene.

Its regional connections and willingness to share its economic gains will see Women In Business in 2012 reach out to other Pacific Island nations to supply virgin coconut oil to The Body Shop. The increase in supply is a result of the cosmetic retailer expanding its range of coconut-based products. It also reflects the pragmatic approach Women in Business in recognizing that the Pacific Islands are susceptible to natural disasters and need to work together.

On the back of the fruitful coconut oil agreement, The Body Shop has committed to partnering Women in Business



- Adimaimalaga Tafuna'i, Women in Business Development Director

“We firmly believe sustainable development cannot happen without due consideration to culture, tradition and context, and so our programs very much reflect the cultural context in which they were developed.”

ness with the setting up of a fetau oil industry in Samoa. Also known as dilo and tamanu, fetau oil has amazing healing properties. In 2011 German Benefiz came to Samoa to set up the first fetau oil presses and to train staff in the production of fetau oil.

Women in Business has also been working with coffee roaster and café C1 Espresso in Christchurch to revive Samoa's coffee industry. 2011 saw a massive planting project of Arabica coffee in Savaii, with more than 300 farmers taking part.

Adapting to fit the culture

Understanding the Samoan culture and working within it has been pivotal for Women In Business. What has worked in Africa or Asia to alleviate poverty was not necessarily the right solution in Samoa.

Women in Business director Adimaimalaga Tafuna'i says Samoans do not suffer from a lack of food or housing, but from a lack of opportunities to generate a sustainable cash income.



THE WAY FORWARD

We continue to seek growth opportunities for our organically certified products both domestically and internationally. We also face the challenge of producing larger quantities; this may be achieved through regional co-operation and sharing the benefits of trade across the Pacific.

Women in Business is on the cusp of exponential growth if this challenge can be met.

Two decades of building knowledge, training clients and establishing Government support and trade partners has brought Women in Business to a position that if it can meet the global demand for its products, Samoa will see a national resurgence in agricultural exports.

“We firmly believe sustainable development cannot happen without due consideration to culture, tradition and context, and so our programs very much reflect the cultural context in which they were developed.”

The economic activities all reflect the local resources at hand. Emphasis has been placed on nurturing skills, sustainable resources and training.

In combination with this, Women in Business has been rigorous about its rules of business so that it can account to funders and show progressive results for the aid dollars it has received.

An example of this is the organization tailoring its micro-finance program, which requires member businesses to make compulsory savings that they are then able to loan up to 60 per cent of.

Regional organics leader

The shift to organics came about when the organisation was looking to add value to its cold-pressed coconut oil. The philosophies of organic farming were also consistent with Women in Business' principle of tradition.

An organic foundation was laid throughout the Pacific region with the future in mind. As the world starts to seek food of chemicals and of high natural nutritional value, the Pacific is a virtual garden of Eden with its rich, fertile soils and warm climate.

Since organic certification began in Samoa, more than 700 families, working on 33,000 hectares of land, have been fully organically certified by the National Association for Sustainable Agriculture in Australia. Additionally, five processing companies and four entire villages have been organically certified.

Women in Business was also instrumental in setting up the regional Pacific Organic Standard—only the third in the world behind East Africa and the European Union.

Reviving tradition

One of Women In Business' greatest legacies to the Samoan culture is the revival of le Samoa (fine mat) weaving.

Fine mats are an important facet of the culture and accompany any major family occasion. Its role as a gift and

currency is an expression of honor to the families giving and receiving the fine mats. However, whereas fine mats were still being woven in Samoa, their quality had diminished.

Women In Business sought out and enlisted weaving experts to train a new generation of fine weavers. It also gained support from Samoa's Prime Minister Tuilaepa Fatialofa Lupesoli'ai Sialele Malielegaoi to create a national standard for fine mats.

Also in the past, weavers were paid on the completion of the fine mat making it hard for weavers to sustain themselves while weaving. To overcome this problem, Women in Business introduced a system of weekly payments to weavers. This provided a more stable income and has resulted in a large number of weavers joining the project.

Additionally a number of Samoan relatives in Samoa proved willing to sponsor relatives and others in Samoa to weave a fine mat. This way, the family member actually earns that money, rather than just waiting for the money to be sent.

Steady leadership

Under the steady leadership of director Adimaimalaga Tafuna'i, the organization has been guided with a firm and honest hand.

Adimaimalaga is open about any mistakes and learning the organization has undergone and keen to share this with others. Consequently Women in Business' ability to honestly assess its weaknesses and strengths, adapt and monitor its activities has been key to its success.

This year Adimaimalaga was honoured at the Vital Voices Global Leadership Awards in Washington, US. The awards celebrate women leaders around the world who are the unsung heroines working to strengthen democracy, increase economic opportunity, and protect human rights.

Adimaimalaga says the award reflects the combined efforts of all the people who have supported Women in Business.

The organisation has also enjoyed support from the top political level with Samoa Prime Minister Tuilaepa Fatialofa Lupesoli'ai Sialele Malielegaoi endorsing their work and brokering support wherever possible.





*Celebrating 21 years of
Women in Business supporting
village economies & families
in Samoa & the Pacific*



A journey begins

In the early 1990s, the inception of Women in Business took place against a backdrop of hardship in Samoa. Historically the Samoan economy has depended heavily on foreign aid, monies and goods sent from expatriate families. However, for daily sustenance many families relied, and still rely, on food harvested from their land.

Cyclone Ofa raged through the islands of Samoa in 1990, wiping out almost all root crops, damaging 90 per cent of tree crops and killing half of all livestock.

Eighteen months later Cyclone Val unleashed her fury upon the South Pacific nation, causing loss of life and more damage than her predecessor.

The devastation that was happening on the land was compounded by the continual departure of some of Samoa's best and most able workers boarding planes to New Zealand and Australia to find work and send money back home.

It was in this social and economic environment that a group of women banded together to create opportunities for rural communities. Women in Business Foundation, as it was initially known, was founded in 1991 with the vision of involving women in business.

Then, two years later, economic conditions worsened as Samoa was dealt another cruel blow with a crippling taro leaf blight. The blight arrived undetected on the capital's docks and promptly spread

throughout the country in a mist of disease, destroying the nation's primary food sources and export crop.

When the going gets tough

The first days of Women in Business were difficult. While there was a clear need for new opportunities in rural areas, they were hard to find. Undaunted, Women in Business members threw themselves into the challenge and began to investigate a myriad of potential projects from handicrafts to beekeeping.

In these early days, funds were extremely limited or non-existent. The members were all volunteers. Each member contributed small items to the office, initially based at the home of then president Eleitino Michelle Meredith. Beyond the members' own belongings, there were very few furnishings at the office. Technology did not drive Women in Business's progress, sheer determination and motivation did.

The Women in Business members were not discouraged by the difficulties they faced in those early days. Many times, their car would break-down on rural roads while they were trying to bring small business training to remote villages. Transportation was often a challenge; in those days there was only one car to share between the original Women in Business members.

Fortunately, people were beginning to notice the determination and hard-won successes that Women in Business was achieving. Soon Women in Business formed its first partnership with the Canada Fund, which provided a vehicle for project follow-up, two computers, two printers, a photocopier and two mobile phones.

Starting small, hoping big

Throughout its first decade, Women in Business worked with projects primarily concerned with small business. These programs included tailored microfinance, handicrafts, le Samoa (fine mat), coconut oil production in rural villages and bee-keeping.

Some of these programs were designed to create livelihood opportunities and also to reinvigorate Samoan cultural heritage. The le Samoa (fine mat) program is credited with the revitalization of this important cultural treasure and practice.

The most obvious way for rural villagers to earn a cash income was through the production of handicrafts. The team at Women in Business set out to learn the best craft techniques in the Pacific by traveling to numerous trade fairs such as the Handicrafts Trade Fair in Fiji in 1994. Inspired by our experiences at the trade fairs, Women in Business organised a regional meeting in Samoa and invited handicraft practitioners from these fairs so as to share and learn from one another.

Women in Business hosted the Women in Business Foundation First Regional Pacific Island Meeting (Commact) on the 29th August, 1994. There were 28 delegates from 15 countries, 11 of which brought handicrafts.

Commact proved to be an excellent place to exchange ideas and techniques and Women in Business began teaching the art of making fans from coconut fibers, a skill learnt from the Cook Islanders. As a result of the Commact,



Women in Business hosted the Women in Business Foundation First Regional Pacific Island Meeting, 29 August, 1994, in Samoa.



the Handicraft Association of Pacific Island Nations (HAPIN) was formed.

Over the following years, Women in Business's members produced and sold every single handicraft you can imagine from paper making to Tapa Making Kits. However, they began to learn crucial lessons about the importance of finding a consistent market.

In many villages there was not the population or cash to support the purchase of large quantities of handicrafts. Efforts were made to secure overseas markets but the demand was limited and shipping costs very high.

Subsequently, the loan repayment rate of the craft makers was low as they were not able to earn money on a regular basis. In contrast, the fine mat weavers who were accessing a variety of markets both at home and overseas had a 100% repayment rate.

Developing new markets

In 1995, Women in Business shifted its focus to prioritize sustainable livelihoods, especially through income generation and food security. In addition to this shift came the name change from Women in Business Foundation to Women in Business Development Incorporated.

The second decade of Women in Business has been dominated by an organics program, which seeks to use the niche organics market to provide rural villagers in Samoa with a regular income.

There was also saw a shift in thinking around markets, commodities and supply and demand.

Women in Business now seek the market first and then spend time and resource with its clients

developing the industry. Such has been the case with fetau oil, which was a product requested by The Body Shop. Such an approach requires patience to plant and later harvest crops. But as the organisation has proved, it is prepared to invest time and research into development that can be sustained, and also development that has health benefits for all those involved.



TIMELINE

- 1990 Cyclone Ofa
- 1991 Women in Business Foundation set up
- 1991 Cyclone Val
- 1993 Taro blight
- 1993 Revolving loan fund introduced
- 1994 Host first regional Pacific Island Handicrafts Meeting, and the Handicraft Association of Pacific Island Nations forms
- 1995 Refocus on sustainable livelihoods and change name to Women in Business Development Incorporated.
- 1995 Virgin coconut oil project started
- 1997 New Zealand Official Development Assistance funded small business trainers, Ofaga o Tomai acquired.
- 1997 Beekeeping project started
- 1997 Fine Mat project starts with Pula Vaifou Faraimo
- 1998 Organic Project launched
- 2000 Night markets at Teuila festival
- 2000 Expert weaver Vilealava Vaepae joins fine mat project
- 2001 First farms organically certified with the National Association for Sustainable Agriculture, Australia
- 2002 Samoa Government sets up Fine Mat Steer Committee

- 2002 First shipments of organic virgin coconut oil to Australia
- 2003 Relationship with Oxfam established
- 2005 Master weaver Vilealava Vaepae passes away
- 2006 WIBDI launches regional programme
- 2007 First organic markets established for products other than virgin coconut oil
- 2008 Virgin coconut oil deal with The Body Shop Community Trade Program and introduction of fetau planting project
- 2008 Organic weekly basket service launched
- 2009 Tsunami hits Samoa's east coast, Women in Business assist with aid coordination and goods distribution and delivers Oxfam funded sustainable livelihoods project
- 2011 Women in Business takes rent-to-own lease on land, sets up production facility for fetau and nursery
- 2011 Fetau presses set up with the assistance of German NGO Benefiz
- 2011 Largest shipment of eight tonnes of virgin coconut oil to The Body Shop
- 2011 Women in Business, with partner Oxfam, begin to export dried misiluki bananas to All Good Bananas in New Zealand.



Women in Business Roll Call

Presidents 1991–2012

Eleitino Michelle Meredith

Litia Hudspeth

Sheree Stehlin

Peseta Margaret Malua

Ruta Sinclair

Board members 1991–2012

Peseta Margaret Malua

Sheree Stehlin

Peseta Afoa Arasi Tiotio

Ruta Sinclair

Uaea Lamese

Merina Maiava

Apiseka Falefa

Rosalia Me

Edwin Tamasese

Alo Kolone Vaai

2012 Board & Staff

Executive

President: Ruta Sinclair

Board Members: Sheree Stehlin, Peseta Margaret Malua, Alo Kolone Vaai, Edwin Tamasese

Executive Director: Adimaimalaga Tafuna'i

Protocol and Cultural Advisor: Fuimaono Rosalia Me

Finance Manager: Margaret Maafi

Programme Manager Marketing: Alberta Malielegaoi



Production Manager: Stephen Hazelman

Staff Members:

Our staff is comprised of field workers who travel all around the country to visit producers weekly. They nurture the best business practices, quality control for products and organic and fair trade certification processes as well as providing microfinance services at village level.

Technical Consultant: Bill Cable

Warehouse Manager: Louisa Warner

Media and publications consultant: Faumuina Felolini Tafuna'i

Field Officers: Aiga Fiu, Olatoatasi Ioane (Fine Mat Project), Tuputa Meafou, Fausaga Mapusua, Taei Frazer, Tali Mataia and Tilomai Sikuka (Organics)

Finance and Admin officers: Faalai Eteuati, Darlene Punimata

Data Officers: Gloria Tanoai, Moelagi Niko

Microfinance officer: Annette Sapolu

Office Assistant: Lologo Alo Samoa

Casual Staff: Farani Mataia, Tulialu Taupale

Return of the finest mats

Prior to the commencement of Women in Business' le Samoa program in 1997, the fine mats being produced in Samoa were of such poor quality the traditional preparation of the pandanus leaves had ceased except for three villages, and hard mats were the only ones being woven.

Samoaans have a saying in regard to the fine mat, *tasi ae afe*, where one mat of exceptional quality would be considered to be worth a thousand mats. In fact one of the very first fine mats was actually named *Tasiaeafe*.

Samoaan women are responsible for making *ie Samoa* (fine mats) and in traditional times *ie Samoa* were only worn by people with high social standing. *ie Samoa* are significant cultural treasures and play an important role in many ceremonies. They are presented as gifts on many *fa'alavelave* (special family occasions), including at funerals where they are referred to as *'ie 'o le lagi*, or mats of heaven.

However, as a result of societal pressures, the mats used for *fa'alavelave* have been rapidly decreasing in quality. As a result it is now common practice for large quantities of low quality mats to be gifted instead of one finely woven *ie Samoa*.

The Women in Business fine mat project is unique, in that it takes a normally unpaid activity exclusively performed by a Samoan woman and turns it into a job opportunity.

Even more noteworthy is the fact that the product of the activity, the *ie sae* or traditional Samoan fine mat, is an intrinsic part of Samoan culture by which every Samoan family's wealth and social standing is measured.

To purchase a fine mat, interested buyers can become part of the Women in Business fine mat sponsorship scheme. Under the scheme weavers are commissioned to weave a mat and paid weekly as the mat is woven. This scheme allows for high level quality control of the weaving process and also provides a regular income to the weavers, which facilitates developing skills in budgeting and family financial planning.

Reviving this tradition was arguably more important than the Women in Business mission of providing village women and families with income-generating opportunities in their rural environment. The beauty of the fine mat project was that it accomplished both these worthy aims of reviving tradition and providing a cash income.

In a documentary filmed in 2000 on the artifacts to be found in the Tongan Royal Palace, the Princess Royal of Tonga referred to their greatest wealth as being the possession of many *'kie Samoa'* or traditional Samoan fine mats. These they kept locked away in a box, so as not to appear boastful of their wealth.

The journey to revive *le Sae* began with finding traditional experts who would share their knowledge.



Enrolling traditional expertise

In October 1997, Women in Business began working with Pula Vaifou Farai-mo, who had been contracted by the Ministry for Women's Affairs to work on a fine mat project, improving the weave of the hard mats. At the end of her contract with the ministry, Pula Vaifou worked with Women in Business on the fine weaving project.

The revival of the weaving of fine mats would not have been possible without Pula Vaifou, a fine mat expert whose perseverance and dedication was greatly appreciated.

Once Women in Business staff were able to show weavers that the fine mat could indeed be woven very finely, they began to search for people who still possessed the skills of ie Samoa weaving.

Unbelievably they found that in 2000 Vilealava, an expert weaver who was one of the few people remaining in Samoa who could still prepare the pandanus and weave the finest weave of the ie Samoa.

To prove that Women in Business were serious, director Adimaimalaga Tafu-na'i set about weaving a fine mat and ensured all the staff did the same. After seeing the mat made by Adimaimalaga, Vilealava agreed to teach others the lost art. Vilealava sadly passed away in 2005.

In 2002, the revival of the ie Samoa was honored by the Samoan Government through the creation of the Fine Mat Steering Committee.

The Government also banned the use of the lower quality mats in fa'alavelave and set up an annual ie Samoa National Display or fa'alelegapepe.

FINEMAT ARTISAN

By Noumea Simi

*Once it was destiny
To weave your life between
The silky strips of pandanus
So that the toils of a lifetime may
be etched
Into the intricacies of tradition.*

*Twice it is destiny
To pare livelihoods
From the creations of your
hands
Every criss-crossing overlap
A link to survival
In this world of changing de-
signs*

*You created finery out of rite
And traded barter for a living
In the finesse of a fine mat*

Sao fa'alelei



Teaching financial literacy

Women in Business takes a holistic approach to all training activities. The organisation believes families need to work together to achieve success.

Our Small Business Training Team works out what business opportunities are available in the village environment and bases its training on this assessment. We also try to provide participants with a deeper understanding of economics. To achieve this, Women in Business discusses the state of Samoa's economy with farmers. These discussions highlight how small business activities in rural villages can contribute to Samoa becoming a country that is no longer dependent on foreign aid.

One of the earliest partnerships Women in Business formed was with the Small Business Enterprise Centre (SBEC) and its first director, Audrey Amau, who advised the Women in Business board when new projects began to take shape. Women in Business staff all attended a SBEC course to learn basic business skills. Over the years, Women in Business has referred those who have succeeded in their projects to SBEC so they can develop their projects further. This partnership combined Women in Business's small business training and loan program with the expertise of SBEC, training Women in Business staff to provide new livelihood opportunities to rural Samoans.

In 1997, Women in Business acquired the New Zea-

land Official Development Assistance-funded small business trainers, Ofaga o Tomai. This acquisition proved to be the key to ensuring loans targeted sustainable projects and provided consistent training.

The training methods used by Women in Business have been developed over many years and adapted to suit Samoan villagers, who live often primarily within the traditional village economy and lack experience in the increasingly important cash economy.

Women in Business field staff teach basic business skills taken from a number of small business courses, which are then tailored to suit the needs of Women in Business clients.

When the program was initiated, a large proportion of the rural population of Samoa still lived a subsistence life, even though they are part of a cash economy. In many villages it was not uncommon for villagers to pay for items from their local shop with coconuts or empty bottles to obtain refunds.

Subsequent visits involve the villagers presenting their produce, receiving feedback, and information on how to price them. Later, visits will focus on marketing and other small business training that may be needed.

After modifying standard micro-finance models, Women In Business has created a savings-linked group-lending model, which suits Samoa's cultural and environmental setting.



Savings-linked microfinance

Women in Business launched a revolving loan fund in 1993, which involved 15 members. However, this scheme was not successful because many women were unable to repay their loans.

One of the main problems was that the rules set for loan applications were not particularly stringent and many women did not indicate how they intended to spend their loan. As a result some of the loans were being

spent on fa'alavelave (cultural obligations) rather than starting or expanding businesses.

Women in Business learnt important lessons from the revolving loan fund, which have been integrated into the Women in Business Microfinance Project, which teaches financial literacy and assists women and men living in both rural and urban Samoa.

This project was initially part of the UNDP Micro-credit Scheme, which covered the costs of implementing the

scheme in Savaii. Jeff Liew from the UNDP provided invaluable support in developing this program.

The majority of clients in this scheme are self-employed through at least one Women in Business project such as organic farming, beekeeping, coconut oil production, soap making and handicrafts.

A further goal of the projects is to provide these families with access to a banking system that suits Samoa's cultural and environmental setting.

FROM INCOME TO SAVINGS TO FINANCE

Women in Business seeks to empower families through offering them an opportunity to earn a regular income, teaching them budgeting, saving and basic small business management skills and then finally introducing them to the lending process.

The scheme only targets families who are earning a regular income and have received Women in Business financial literacy training. The scheme enables women and their families to make savings and to eventually become eligible for a loan of up to 60 per cent of their savings. Analysis of loan applications shows the three most common reasons to apply for a small loan are to pay for schools fees, electricity bills and materials for cottage industries.

Many of the women and families Women In Business work with are now able to regularly save a small weekly sum of money, which gives them peace of mind knowing that there are funds available to help them in an emergency situation. Furthermore, this has given them a new sense of wellbeing that is evident in the way they dress, manage their families and relate to Women in Business and other members of the community.

The majority of clients in this scheme are self-employed through one of the projects such as beekeeping, coconut oil production, soap making and handicrafts



Organics: the way forward

To get maximum return for their goods, and in line with promoting health and environmental sustainability, Women in Business embraced international organic certification as the next step of their journey.

Women in Business realised that for Samoa to enter into the global marketplace was going to be extremely challenging.

The organisation advocated the use of niche markets to enable Samoa to compete effectively internationally. One of the niche markets identified was organically certified agricultural products.

The primary driver behind Women in Business' desire to obtain organic certification was the difficulty faced in finding a market for our cold pressed, extra virgin coconut oil. The oil is of a high quality but was not being recognised because the world only knew about copra oil and were only willing to pay what copra oil was worth at that time.

Initial funding for the organic project came from AusAID in May 1999 and

training for Women in Business staff was conducted on Saleimoa plantation with Richard and Suela Cook, whose farm was already organically certified with BioGro New Zealand.

In 2001, Women in Business succeeded in getting five farms organically certified with the National Association for Sustainable Agriculture, Australia (NASAA), an Australian certifier.

These five newly certified farms were producing coconut oil, which could now be marketed internationally as organic. In 2001, following certification, exports to Australia rose from one to three tons and further markets began to open up in New Zealand and Germany.

Over the years, Women in Business has assisted 728 farmers in gaining organic certification and there are many more farmers on the waiting list. With the ex-

pansion of families achieving organic certification,

Women in Business began to focus increasingly on agricultural products. In addition to honey and coconut oil, Women in Business saw that there was a potential domestic market for organic vegetables, in particular amongst Samoa's large expatriate community.

In 2007, the organization launched Samoa's first organic market to correspond with the formation of a committee to establish the Pacific Organic Standard. To ensure the ongoing success of the organic market, Women in Business provides agricultural support to a number of families who are growing organic vegetables and helps them prepare for market day.

Additionally, in 2008 Women in Business launched the Organic Basket, a weekly basket of organic vegetables and herbs. Women in Business receives orders from individuals around Apia and relays these to the farmers who make the baskets. On the 21st anniversary of Women in Business and after four successful years of this program, Women in Business would like to thank all the community mem-



bers who have supported our farmers.

In 2008, the organic market and basket program was expanded thanks to the work of Cassandra Wiles, an Australian Volunteer. The organic market was moved from a monthly to a fortnightly rotation and the organic baskets were extensively advertised to

the expatriate community who were eager to support Samoa's farmers.

With the expansion of the organic program, many organic farmers have expanded their reach and now sell their produce out of the Fugalei and Vaitele produce markets. The farmers have organic IDs that differentiate

them from conventional farmers.

Additionally, organic farmers often have roadside markets near their houses, which can also be differentiated from non-organic farm produce by the organics certification sign on their stall.

By 2011, there were 353 organically farms under Women in Business' programme, totalling 9664 hectares. The farms are annually audited by NASAA and to ensure maximum success, Women in Business take an active role in monitoring the farms during the year.

Also in 2011, Samoa Lands Corporation offered Women in Business a 'lease to own' option on two acres of land. A

small processing house was built and this property, which is on the outskirts of Samoa's central district, has become the production facility for drying bananas and producing fetau oil. There is a green house for organic seedlings and a small demonstration garden. There are plans for building extensions once the funds have been secured.

The Nu'u Facility was opened on April 28 2011 by Prime Minister Tuilaepa Fatialofa Lupesoli'ai Sialele Malielegaoi, Women in Business President Ruta Sinclair and Lucas Rosenberg, a representative of German NGO Benefiz, the donors of the fetau presses.

Leading the Pacific Islands

Women in Business acts as a catalyst for growth in trade-focused organics in the Pacific region, including in Tonga, Fiji, Kiribati, Chuuk in the Federated States of Micronesia, and Vanuatu.

In the past Women in Business has acted as the Secretariat for the Pacific Regional Organics Task Force (ROTF), which created the Pacific Organic Standard – only the third regional organic standard produced worldwide (after the EU and East Africa) and found by the International Organic Accreditation Service (IOAS) to be equivalent to the requirements of the EU regulations.

ROTF has now formed into POET Com (Pacific Organic and Ethical Trade Community).

POETOM encourages Pacific Island countries to share good practices for production and exporting, but also to work together after disasters in order to maintain export markets being supplied by Pacific countries and to enable the scaling up of Pacific production.

Currently the POETCOM secretariat is housed at the Secretariat of the Pacific Community (SPC) and its new coordinator is Karen Mapusua, formerly Women in Business associate director. The role of the POET-com is to serve as the regional peak body for the organics industry and to advocate at the international level



Alberta Malielegaoi and Karen Mapusua from Women in Business at the POETCom stand at the Pacific Islands Forum Leaders Meeting in Auckland, New Zealand, 2011.

on issues that impact on the development of organics in the Pacific and at regional and national levels for the promotion and development of organics.

Way forward

The main focus now and in the future will be sharing markets. The recent agreement from The Body Shop to consider the Pacific as a Community Trade Region and to

allow virgin coconut oil from Tonga to be used in Body Shop products is a breakthrough.

This is an exciting era for Women in Business and by early 2013, the organisation will be sharing its markets for virgin coconut oil, dried bananas and fetau oil with Tonga, working through its partners, the Tongan National Youth Congress.



Local Success, National Pride

Women in Business Organic Farmers enjoyed great success at the Savaii Agricultural Show on May 3rd 2012, with a haul of 33 major prizes and a range of consolation prizes.

Thirteen of the 14 farmers won prizes at the fiercely contested Agricultural Show.

Women in Business programme manager Alberta Maliele-gaoi said the organisation would like to congratulate all the farmers for their hard work.

"The array of prizes reflects the quality of organic produce in Savaii. We are pleased that the Ministry of Agriculture and Fisheries recognises that quality. We would also like to thank all the judges and organisers for their time and energy put into this event."

A special prize was given to Isaako Aipovi, an organic farmer from Satupaitea for his tractor decorated by crops and vegetables. Isaako took it on himself to decorate his truck and surprised everyone when he arrived. It caused quite a stir with the organisers recognising this with the inclusion of a



special prize for in a new category.

Women in Business presented a stall showcasing our export products alongside a stall showcasing the high quality fresh produce of our organic farmers.

Also present were some Fine Mat weavers displaying their crafts and demonstrating their artwork of weaving fine mats. Their work was well received by Samoans and foreigners alike.



The tree of life

A chance discovery led Women in Business to the wonderful world of organic virgin coconut oil and a new export product for Samoa.



In the search for income generating projects that could be conducted in rural villages, Women in Business learnt by chance about a new technology for cold pressing coconut oil called Direct Micro Expelling (DME).

In 1995, Women in Business contacted the technology's creator Dr Dan Etherington and attended training in Fiji with the United Nations Industrial Development Organisation (UNIDO). Additionally, a sub-sector analysis of the coconut industry in Samoa was conducted with positive results.

The Canada Fund funded the DME project and five families were chosen to receive training in the new technology and in small business management. Soon, these producers were producing oil of such quantity and quality they outgrew the domestic market and an export market was urgently required.

At the same time, Women in Business began to educate people on the prov-

en health benefits of coconut oil as the local market was dominated by large imports of soya bean, corn oil and drippings, which are major contributors to health issues in Samoa such as obesity, diabetes and high cholesterol.

Women in Business spread the word that the coconut oil produced by Women in Business families is superior to these imports as it is organic, cold pressed and considered to be extra virgin oil.

By June 1999, Women in Business was exporting one ton of coconut oil to Australia.

However, the organisation found the importers were often reluctant to pay a decent price because they were unaware of the high quality of the oil produced using the DME process. This resulted in a search for a means of promotion and marketing that recognised the quality of the oil, which led to Women In Business' fruitful involvement in organic certification

After the majority of coconut oil producers had achieved organic certification, Women in Business began to look for a market that required organically certified, cold pressed extra virgin coconut oil. Also, the organisation was keen to access Fair Trade markets that recognised farmers should be paid a fair price for their products and acknowledged that products have been produced under ethical working conditions.

Women in Business became aware of The Body Shop's Community Trade program and envisioned this to be an ideal market for the coconut oil producers. But it was not going to be easy to get their attention! Women in Business staff attempted to contact The Body Shop to no avail.

Fortunately in 2008, The Body Shop needed virgin coconut oil for their products and came to the Pacific in search of assistance.

Through mutual contacts, The Body

Shop learned of Women in Business's work and made contact. In 2008 Women In Business received a visit from Graham Clewer, who was then the Body Shop Ethical Trade Manager. On this visit Clewer decided that Women in Business's coconut oil producers were ideal candidates for the Community Trade Program.

Over the next few years, The Body Shop proved its reputation as a company with a strong moral grounding and provided ongoing support to coconut oil producers.

This partnership gave producers access to a market that provided a decent price and bought whatever they made. As a result virgin coconut oil exports began to climb.

Between 2009 and 2011, more than 37 tonnes were shipped to The Body Shop.



“The rural farmers of Samoa truly meet our definition of a marginalization. Working with The Body Shop has the potential of really putting this beautiful, remote island nation on the map. We are thrilled to be embarking on this new partnership.”

- Graham Clewer, Head of Community Trade for The Body Shop International

ESPRESSO CONNECTION

C1 Espresso in Christchurch, New Zealand, is renowned for its pioneering espresso and recognized for its unique and quality cafe experience.

In 2009, C1 Espresso owners Sam Crofskey and Fleur Bathurst and Women in Business embarked on a partnership.

Coffee has been grown in Samoa since the first Europeans arrived.

In 2011 a massive planting programme for Arabica coffee began with more than 300 families.

“We are committed to playing our part in creating a sustainable Pacific Coffee Industry,” says Sam Crofskey.

“This long term project is making a measurable difference to the communities involved and is an opportunity for our customers and staff to engage in this journey.”

The partnership is creating a sustainable coffee industry that is environ-



mentally and socially sensitive.

Families are trained to plant, process and package organic coffee for the Christchurch cafe and are in turn running a business, which provides a cash income.

C1 Espresso also imports honey and fruit pulps from Samoa. Commercial honey production in Samoa stems from another Women in Business project.

In September 2010, Sam and Fleur's world was shaken by the Christchurch earthquakes, - the quake on February 23 2011 destroyed the premises and Sam and Fleur are starting again in a new café.

Women in Business wishes them all the best and waits for the time when Kofe Samoa will again be sold through C1 Espresso.

FETAU: the miracle oil

After The Body Shop requested for fetau oil from Samoa, the oil is quickly blossoming into an income strain for coastal villagers while the trees provide protection from sea surges and tsunamis.

Fetau trees are unusual in that they favour salty, sandy soil. The deep roots of the fetau tree provides protection from tsunamis and soil erosion.

The other beauty of fetau trees is it possesses potent healing within its leaves and nuts. The leaves have long been used to heal skin afflictions. The production and use of fetau oil is new to Samoa although it has been used in the Pacific region.

Fetau oil, also known as tamanu oil, is a traditional remedy with a long history of native use in Polynesia, Melanesia, Micronesia and Southeast Asia. It is a *calophyllum inophyllum* — *Calophyllum* means “beautiful leaf” from the Greek Kalos (beautiful) and *inophyllum* (leaf).

The chemistry of fetau oil is complex and unusual, perhaps explaining some of the impressive physiological actions possessed by the plant.

Fetau oil is a significant topical healing agent with skin healing, anti-neuralgic, anti-inflammatory, antimicrobial and antioxidant properties.

Only within the past few years has fetau oil begun to pene-



WHAT CAN FETAU DO:

Skin Healing & Pain Relief

Traditionally fetau oil has a history of topical use for relieving pain of sciatica, shingles, neuralgia, rheumatism and leprous neuritis.

Anti-inflammatory

Fetau oil can reduce inflammation, helping rashes, sores, swelling and abrasions heal when the oil is applied to the skin.

Helps Generate New Skin Tissue

Fetau oil applied to wounds can promote the generation of new tissue, accelerating healing and the growth of healthy skin. Polynesian women massage it onto babies to prevent diaper rash and skin eruptions. It can be applied to cuts, scrapes, burns, insect bites, abrasions, acne, psoriasis, diabetic sores, anal fissures, sunburn, dry skin, blisters, eczema and herpes sores.

trate the European and US markets, primarily in the cosmetic sectors.

In early 2011 WIBDI was contacted by German NGO Benefiz, which had learned of Women in Business' work through a blog written by the United States Ambassador to Samoa. Benefiz offered assistance with the coconut oil project but because this was already established, Women in Business asked if they could help develop fetau oil.

Benefiz agreed to fund the fetau project and in April 2011 visited Samoa to set up the oil press and provide training. Fetau oil is now regularly produced and markets are sought.

Sustainable Harvesting

Fetau collection is a low-impact, environmentally sustainable activity. The nuts are collected after they drop on the ground, resulting in no negative impact on the trees or the surrounding environment.

In Samoa, the harvesting of fetau nuts from beach areas is a growing source of income for native people. The families crack the nuts and are then paid for the kernels by weight. Due to the oil having a high market value, the families receive a very high price per kernel, contributing positively to their small village economies.

The Production Process

When the fruits are cracked open, the blonde nut kernel contains little evident oil. But once the kernel is dried on a rack for a month or two, it turns a deep chocolate brown and becomes sticky with a rich oil.

The fetau kernels have a very high oil content (55-70 per cent). The fetau tree takes roughly four years to start producing fruit and subsequently produces up to 100kg of fruit each year, typically resulting in about 18kg of oil.

Thanks to our donors

The successes Women in Business have had would not have been possible without the unwavering support of our partners.

The funds Women in Business receive are used to set up and support projects that offer rural families an opportunity to earn an income where they live. We provide technical, business and marketing support. We take a long-term approach to these activities so families can fully develop sustainable businesses. The income the weavers, farmers and small businesses receive stays with them so they can re-invest into their business, grow their savings and participate in modern day life. We sincerely thank all our supporters who have partnered us in our journey.

The Government of Samoa

The Government of Samoa has provided invaluable support to the development of Women in Business. Prime Minister Tuilaepa Fatialofa Lupesoli'ai Sailele Malielegaoi has been a consistent supporter of the vision and ideals of Women in Business, as well as championing organics in the Pacific region. The Government also pay for



Samoa Prime Minister Tuilaepa Fatialofa Lupesoli'ai Sailele Malielegaoi and CIEspresso Owner Sam Crofskey at the Pacific showcase prior to the Pacific Island Forum Leaders Meeting in 2011, Auckland, New Zealand.

the annual organic audit costs. The Government has provided crucial backing to the fine mat weaving and the organic program through the creation of the fine mat steering committee and the organic steering committee.

NZ Aid Programme

NZ Aid Programme has consistently provided continuous core funding, both directly and through Oxfam NZ, and a number of consultants have supported and nurtured Women in Business's growth over many years. In

particular the Marys – Mary O'Regan, Mary Jane Rivers, Mary Cretny – and Jo Lynch have provided invaluable support as part of the NZODA Technical Support project. Mary Cretny assisted Women in Business in setting up simple and robust financial systems, and has been a great help and mentor, together with her husband John, in improving management and board processes. Mary and John have supported Women in Business way beyond the call of duty, something they have done to many other organizations in NZ and around the Pacific.

Oxfam New Zealand

Oxfam New Zealand Executive Director Barry Coates visited Women in Business in 2003 and began a mutually rewarding relationship. This is one of Women in Business's strongest relationships, built on mutual trust, respect and support. Rather than seeking to fund individual projects with set time frames, Oxfam NZ covered a large part of Women in Business's capacity building costs over the last decade, helping us develop into a strong, accountable and flexible organisation that has had the ability to take advantages of new opportunities as they arise.

Canada Fund

The Canada Fund was the first funding partner of Women in Business, and provided the organisation with a much-needed first vehicle for project follow-up. In 1995 the Canada Fund funded the virgin coconut oil project. Later in 1997, the Fund assisted with the Beekeeping project alongside New Zealand AID and Food and Agriculture Organisation. (FAO). Canada Fund now supports the Women in Business regional project, which is an area that Women in Business hope to expand to the point where all the markets are shared within the region.

AusAID

AusAID has provided crucial inputs at different stages of the life of Women in Business, notably providing funding for Women in Business's first organic program and for the initial and subsequent NASAA organic certifications.

Additional funding support

Other funding support has come from the Global Fund for Women, Tindall Foundation, United Nations Development Programme, the European Union, Secretariat of the Pacific Commission, ANZ, SamoaTel, and FAO. FAO and SPC have provided much of the technical advice and programme support. Over the years.

Volunteers



New Zealand Prime Minister John Key has a turn at cold pressing virgin coconut oil at a Siumu farm in Samoa in 2010.

Special mention must go to two of our earliest Peace Corp volunteers Sally Conley and Sally Green who provided invaluable assistance in the early 1990s, when Women in Business was struggling to keep afloat. Sally Conley managed Women in Business's first office and is remembered for sitting outside a night club collecting money to pay her rent (which was supposed to be paid by Women in Business but at the time we did not have the funding), while Sally Green became Women in Business's first Executive Director. Women in Business would also like to pay tribute to the many volunteers that have spent time working with our Women in Business team and contributing so much to the growth of this

organisation. We would never have come this far without their input.

The Samoan Community

Finally, although the list of community members that have assisted Women in Business over the last 20 years is too long to include here, Women in Business extends our sincerest gratitude and warmest thanks to each and every one of these indispensable contributors.



*Thanking you for 21 years of
Women in Business supporting
village economies & families
in Samoa & the Pacific.*

Fa'afetai lava

www.womeninbusiness.ws