

Social Entrepreneurship and Cooperatives¹

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Abstract

This paper traces some micro enterprises with a sociological lens to view the situation on the ground for almost three decades (29 years). It highlights the as a case study the experiences of the Mucunabitu Iron Works (MIW) Cooperative Limited at Nasinu, Fiji. It includes thrift and credit or micro finance within the case study and beyond. It mentions some prominent Coops like Lutu in the Province of Naitasiri, Makadru in Matuku, Lau Province, Cane-growers Cooperative Savings and Loans Association (CCSLA) in Lautoka, Fiji Teachers Union Credit & Thrift Cooperative (FTU-CTC) in Suva, and Savu Coop in Naitasiri. The role played by the author, research conducted through the Sociology & Social Work Division of the School of Social Sciences, Faculty of Arts and Law, University of the South Pacific (USP). The study highlights developing cooperatives and micro finance as social enterprises establishing the basis of developing capacities to contribute to development after four coups. National policy mooted by the late former Reserve Bank Governor and Vice Chancellor, Mr. Savenaca Siwatibau supports the work pursued here from interactions with him and of course his paper (Narsey 2009). The need for social as well as micro enterprises in Fiji and globally can no longer be ignored. Much has been written in Bolivia micro finance and Bangladesh's Grameen Bank (Todaro & Smith 2006:341-7). It is our challenge to support micro enterprises in Fiji and the South Pacific now for it should robustly develop our countries for our livelihood as well as contributing largely to sustaining our economic and social progress.

Introduction

This paper will define social entrepreneurship generally; relate it to cooperatives and specifically on thrift and credit or savings and loans, as well as micro finance and enterprises in Fiji. The paper is divided into seven sections i.e. the Introduction, thoughts on social change, Fijian enterprise and ideology, principles of enterprise for profit, role of Coops in micro enterprise, contribution from the University of the South Pacific, A national policy followed by a conclusion. Assuming Anthony Giddens' (1984) theory of structuration as well as other theories like symbolic interaction (Craib 1992), critical (Horkheimer *ibid*), C.Wright Mills sociological imagination (1957) and others form the theoretical considerations which are embedded in this paper. They will not be highlighted but noted to show that they play a part in the analysis and pronouncements made. However, I will attempt to present social entrepreneurship positively as could be gleaned from the presentation of the late Mr. Savenaca Siwatibau (Narsey 2009:128-136) on a micro enterprise national policy.

Social enterprises are far 'more-than-profits'; they address social issues and uses entrepreneurial principles to organize, create, and manage a venture to make and facilitate social change/s. Social entrepreneurship at local level in settlements, villages, districts, provinces, towns and cities in Fiji are historically recorded and analyzed e.g. Spate 1959; Burns 1960; Belshaw 1964; Watters 1969; Macnaught 1975; Qalo 1997; Rao 2004, Singh 2006, Siwatibau² 2009 etc.

¹ The first draft of this paper was presented on 8th May 2009 and is acknowledged above. Later it was presented at the Regional Conference on Small Business Development and Entrepreneurship in the South Pacific Island Countries 17th September 2010.

² Social entrepreneurship in the form of micro enterprises was well articulated and documented by the late former Reserve Banker and Vice Chancellor of the University of the South Pacific, Mr. Savenaca Siwatibau in 2002 (Narsey 2009: 128-136). He proposed a role for the Reserve Bank of Fiji in a national policy. It is pleasing that the suggestion was finally accepted as a policy and decreed 16/2009 on 15th April. Some work has been attempted by a few. A more robust concerted national attempt is now decreed for micro enterprises and finances that may develop into social enterprises.

Enterprises are not new even in Fiji and are an ongoing part of growth and development and is universal, global or globalization as we know it now, which is *the increasing integration of national economies into the international markets* (Todaro & Smith 2006:814). Globalization has been going on for more than two centuries after Adam Smith wrote the book the 'Wealth of Nations' in 1776 in the early years of the industrial revolution evolving to colonialism (Sachs 2005:348), modernization or modernity and perhaps post modernity. Much of our knowledge, interactions and symbolisms are gradually metamorphosing over time and space as we vigorously pursue the peopling of new planets, what we use to know as space. Needless to mention postmodernism in the way we acquire knowledge and think about our future. In all, human pursuits with success or otherwise, causes social change and shapes societies through human interactions impacting social norms, values and structures one way or another.

Interface the long arduous process above from about 1750 with the theoretical work of Anthony Giddens (1984) in his *theory of structuration* is necessary because it provides some laudable explanations. Giddens' voluminous work will be glossed over using what is deemed functional in this paper. The theory "...holds that all human action is performed within the context of a pre-existing social structure which is governed by a set of norms and/or laws which are distinct from those of other social structures. Therefore, all human action is at least partly predetermined, based on the varying contextual rules under which it occurs" (Craib 1992).

"The basic domain of study (asserts Giddens) of the social sciences, according to the *theory of structuration*, is neither the experience of the individual actor, nor the existence of any form of societal totality, but social practices ordered across time and space" (1984:02).

From the above one may detect that with different generations, social practices over time and space brings about change in social systems. Giddens was criticized for example by Craib when he wrote, "I think it is difficult to discern exactly what Giddens means by social system" (1992:115). But it could be found in his distinction between social integration between actors in face-to-face situations and system integration on the other hand involving groups and collectives over time and space. Craib then criticizes Giddens for using 'time and space' in a confusing manner i.e. phenomenological through the work of Heidegger (ibid.). More important, Craib asserts, is Giddens' notion of time and space as a way of analyzing, describing and classifying social systems (ibid.). It is in the latter context that social entrepreneurship must be viewed in this explanation of social entrepreneurship in Fiji. Time and space has allowed its population to establish enterprises some of which is socially motivated and sustained. But first let us look at the context of a society and *social change* despite Craib's criticism.

Social change is a general term which refers to:

- Change in social structure: the nature, the social institutions, the social behaviour, or the social relations of a society, community of people, and so on.
- When behavioural pattern changes, in large numbers and is visible and sustained, it results in a social change. Once there is a deviance from culturally inherited values, it may result in a rebellion against the established system, causing a change in the social order.
- Any event or action that affects a group of individuals that have shared values or characteristics.
- Acts of advocacy for the cause of changing society in a normative way is subjective.

The term is used in the study of histories, economies and politics, and includes topics such as the success or failure of different political systems, globalization, democratization, development and economic growth. The term can encompass concepts as broad as revolution and paradigm shift to narrow changes such as a particular cause within small town government and rural settings. The concept of social change implies measurement of some characteristics of this group of individuals. While the term is usually applied to changes that are beneficial or manifested for society, it may result in negative side-effects or latent functions which are unintended outcomes or consequences that undermine or eliminate existing ways of life that are considered positive. Or more often than not, latent functions are used to play down policy positive impacts.

Social change is a topic in sociology and social work, but also involves political science, history, anthropology and many other social sciences. Among many forms of creating social change are theaters of social change, direct action, protesting, advocacy, community organizing, community practice, revolution, and political activism (Adapted from Wikipedia 13 April 2009).

During the 1950s, “For the sake of the children” could almost be taken as the motto of contemporary Fijian society” wrote Belshaw (ibid.159). This is still so today to a large extent in 2010 at least in thought and words on the local scale as opposed to the national. It becomes the motivating call for enterprises and for those working diligently. However in the motto or call is the perspective of the individuals in society in terms of employment, resources, land, status and so on. Within that perspective is the duality and the taken for granted or routine knowledge as opposed to the ‘knowledge of what’ and the ‘knowledge of how’ (Giddens ibid.113) specifically that will define the entrepreneur’s effectiveness leading to achieve goals as well as profit. The social structure in rules of activities, behavioral patterns towards norms/values when routinely applied by actors in society suggests conformity to institutions such as family, village, district, province, hierarchy etc in the Fijian sense. Embedded in that conformity and enterprise is their *social capital* that Nan Lin defined as “investment in social relations with expected returns ... This general definition is consistent with various renditions by scholars who have contributed to the discussion like Bourieu 1980, 1983/1986; Burt 1992; Coleman 1988, 1990; Erickson 1995, 1996.; Flap 1991, 1994; Lin 1982, 1995; Portes 1998; Putnam 1993, 1995a)” (Lin 2008: 06).

Social Enterprise and Ideology

Only a selected group of people besides the 15 Provinces of indigenous Fijians were admitted to the Fijian Holding Limited (FHL) as being ideologically³ and financially affiliated. It was part of the so-called policy of creating a strong ethnic Fijian middle class to offset Indo-Fijian domination of the commerce sector especially. Affirmative Action (Fiji PP No. 73 of 2002) in this sense symbolizes the failure of some Fijians to be entrepreneurial in the basic meaning of enterprise. This view is opposed to the FHL which is an investment corporation of selected Fijian people led by Laisenia Qarase as the chairman of a Fijian Task Force of 1988 after the 1987 coup⁴. Under the conditions that set up the FHL one open column author wrote – “A company managed by Mickey Mouse could guarantee these investors a profit under these conditions” (*Fiji Times* May 26th 1993:06).

The orientation that characterized the thinking of a group or ideology was shaped by the Task Force that formed and promoted the FHL. The same group took over as the Government after the 2000 coup, first as the Caretaker Government and later the *Soqosoqo Duavata Ni Lewenivanua* (SDL) or Association of United Citizens (AUC) political party. It is the thinking of the SDL government and the ‘knowledge of what’ as well as of the ‘knowledge of how’ over space and time that is interesting in this analysis following Giddens *structuration theory*. It seems that the SDL was consumed with the FHL and its ideology and was put through government to be assimilated and incorporated by most uncritical Fijians supposedly with the support of the great Council of Chiefs. This appears to be a social enterprise questioned by some in terms of ethics besides exclusivity.

Given the above ideology Sir Vijay Singh wrote -

“There is a great misconception on the part of many who espouse the cause of Fijians can arrive at the top of the business mountain without undergoing a long arduous journey. Anyone who believes that this can be so fools him/ (her) self. Anyone who preaches it is a dangerous fraud ... There is no short cut to success for Fijians and others alike” (Singh 2006: 58-9 published on 21st October 1995 *Fiji Times*).

Sir Vijay a former President of the Governing Council of the United Nations Development Programme (UNDP) in New York is an incisive and intellectually stimulating commentator between 1995 and 2005 (Singh 2006). He was commenting on the *Fiji Times* of 21 October 1995, seven years before the ill-conceived policy of *Affirmative Action Parliamentary Paper No.73 of 2002* (Fiji PP No. 73 of 2002) by what became the SDL Party of former Prime Minister Laisenia Qarase deposed on 5th December 2006 by Army Commander and Navy Commodore Frank Bainimarama. Reasonable people, with the passage of that policy, would imagine that those who have made the “arduous journey”, especially Fijians would be supported for *affirmative action*. Indeed those behind such a policy would like to associate successful businesses with their policy but privately deny them for dubious reasons. Their hidden agenda appears mainly to reserve funds for their own interests, activities and so-called network provincially as illustrated by provincial buildings in cities and towns.

³ “An orientation that characterizes the thinking of a group” (14 April Google Wikipedia)

⁴ “After the events of May, 2000, the Interim Government adopted the Blueprint that was aimed at safeguarding the paramountcy of the interests of indigenous Fijians as well as enhancing their participation in all facets of socio-economic development. The initiatives in the Blueprint may be classified under three categories: legislation, policy direction and budgetary provision. The implementation of these initiatives is on going” (PP No. 73 of 2002: iii).

The use of public funds for government officials' own interests and advancement highlight the politicization of the bureaucracy which is equated with corruption. Even though small businesses were mentioned specifically like the Mucunabitu Iron Works Co-operative Limited [MIW Coop Ltd] (Fiji PP No. 73 of 2002: 119) as a successful co-operative and would have increased employment in its other projects in farming, fishing and real estate through *affirmative action* in rural and urban settings; was ignored in a number of proposals to the Fijian Affairs Board (FAB), the Fiji Development Bank (FDB) and the Ministry of Commerce between the years 2000 and 2007. By the 2008 Annual General Meeting (AGM) of the Coop a motion by a board member of MIW to go and meet the Interim PM was met with strong opposition. What emerged from the ensuing discussion was that when Fijians are facilitated by government, they are expected to 'tow the line'. It was clear that, in short, this is not why MIW got into business but was systemically led to believe that it was. They were ambivalent if not confused between tradition and modernity paddled by Fijian leaders since Cession Day to Great Britain in 1874 (Nayacakalou 1975:154).

The question was posed, if MIW could be ignored and shunned for twenty-five (25) years⁵ by government agencies and survive under their own strengths, why give it away to someone to claim the credit now? MIW has survived the coups from 1987 to 2006. The motion by the Board member was defeated and the confidence of running an enterprise emerged over space and time with the 'knowledge of what' and the 'knowledge of how'. MIW has made the 'arduous journey' to the top of the small business mountain of social entrepreneurship as well as social enterprise furthering social goals through their social capital. At this juncture we recall that "all human action is at least partly predetermined, based on the varying contextual rules under which it occurs. Whereas a business entrepreneur typically measures performance in profit and returns, a social entrepreneur assesses success in terms of the impact s/he has on community/society as well. In this MIW Coop Ltd's case it is one of the *tokatoka(s)* called *Druguca* that make up a *mataqali*⁶, a family. MIW Coop Ltd is the brainchild of the *Druguca tokatoka* of the *mataqali Vusaratu* headed by its paramount chief the *Roko Tui Bau* (Ratu Joni Madraiwiwi) [see Qalo 1997].

At the outset it was stated that the use of entrepreneurial principles to organize, create, and manage a venture to attempt social change is not new and has been an on going process universally. The Grameen Bank of Bangladesh for women inspired by noble prize winner Yunus Mohammed is a shiny example as well as the micro finance of Bolivia i.e. the *Pro Credito* established in 1986 and *Pro Mujer* for Women in 1991. One important aspect that has been mentioned in passing must be considered with social entrepreneurship i.e. *social capital*.

In the last 25 years *Druguca* changed socially bridging the traditional and the modern in an enterprise which may be termed postmodern in the Fijian sense. Lately MIW transformed itself since the end of 2007 with the interaction of a new manageress acceptable to the Board that was dominated by males. At the beginning of 2009 the manageress was able to carry the MIW Coop Limited to the black after years of surviving through overdrafts. This achievement of the use of proper management principles of social entrepreneurship is not only theoretical but certainly practical. After the entire Coop has been an exercise in social entrepreneurship with people working well into their 60s or for a former manager who was paid to the full for two years and finally died Qalo (1997) records the social contribution of the coop.

The Manageress apart from recognizing *Social Capital*?

Apart from her understanding of *social capital* in the Fijian sense (or their rational world) the application of entrepreneurial principles which is universal was the mainstay according to her in getting MIW into the black. For ease of reference the 21 points listed below are those activities that not only put MIW in the black but changed behaviour in the last fifteen months of the men and some of their partners:-

1. Trust workers;
2. Streamline accounting procedures;
3. Rationalize wages according to job description;
4. Improve time management in project completion;

⁵ MIW do not admit to the fact that they were successful in a loan to purchase a building for \$135K after putting down the \$15K deposit that was available through the Fiji Development Bank (FDB) in 1989 when Lasenia Qarase was the GM. Was this incorporating MIW into false consciousness?

⁶ This is sometimes referred to as a **clan** from the island of Bau in the district of Bau and the Province of Tailevu on Viti Levu in Fiji.

5. Regularly check cost factors i.e. not too high or too low;
6. Meetings with workers to facilitate understanding of the above, jobs, and bonding;
7. Put in a new system reducing mistakes in costing, purchasing, timing etc.;
8. Meeting suppliers on a regular basis to iron out difficulties;
9. Improve micro finance for workers yielding higher bonuses;
10. Positively responding to workers requests for e.g. power tools, safety gear, uniform etc
11. Publishing a more appealing profile;
12. Put a policy of a deposit of 50-75% prior to the beginning of a job;
13. Improving work place by conforming Occupational, Health, & Safety Regulations;
14. Paying out bonus on micro finance at the end of and beginning of the year;
15. Holding seminars and workshops during low periods;
16. Talking to workers about future plans;
17. Reviving the plan for the farm;
18. Dealing with bad debts including taking debtors to Court;
19. Paying out all the MIW debts;
20. Consistently pay wages at 1.00pm every Thursdays;
21. Working with women on micro scale livelihood projects e.g. making jam, screen printing, making necklaces etc;
22. *Isa Nau* and *Lololo* for women; Etc.....

The above list is not exhaustive, in any order of importance or of how/when it was implemented and points were recorded from a discussion. MIW Cooperative Ltd presents here from 1-20 some important entrepreneurial or business principles that were vital to its survival. Numbers 21 and 22 illustrate how the *social capital* generated overflows to women interacting with the coop and manageress. In-built in the activities are desirable output which is reciprocated with a much more disciplined and diligent work force. Such is the outcome of social entrepreneurship paying workers bonuses, unused sick leave, three weeks annual leave, having a micro finance in place to cater for priorities, emphasizing work ethics and training of workers to mention significant ones. Here it is clearly evident that MIW engages robustly in social entrepreneurship as a cooperative.

The Role of Cooperative in Social Entrepreneurship

The 1957 Annual Report on the Colony wrote “The cooperative movement, which is gaining momentum, offers a practical means of enabling the people to retain the essential features of their traditional way of life and at the same time play their economic life of the Colony and meet the modern commerce” (cited in Nayacakalou 1975: 04). This view was perhaps too optimistic with the wisdom of hindsight and does not auger well with Cooperative Economics. Fiji’s society is far more complex and needs a more in-depth well studied imported knowledge like cooperatives and credit union. A detailed social order like Fiji’s especially in relation to Fijian ideology mentioned earlier with regards to political parties like the Alliance (1970-87), SVT (*Soqosoqo ni Vakavulewa ni Taukei* 1991-2000) and the SDL (2001-6) needs informed people and skillful managers as leaders. Unqualified leaders and ministers are dangerous for any society.

Local Cooperative Economics means just that - an idea of local people cooperating with each other to provide for the essentials of living. By engaging the community they rid themselves of self-serving politicians. Cooperative here means that people work together to develop self-reliant, locally-based and community controlled economies within a given bioregion. This could be a mixture of cooperative, employee-owned, and private-owned businesses. Its function as an enterprise ceases to succeed when it is tempered with ideology of a particular ethnic or any ideologically driven group. So logically it is possible to engage purely entrepreneurial principles to make profit within a bioregion or *tokatoka* in the case of *Druguca* to initiate and grow, not necessarily insisting on its family base, although it carries the name. The social part of the cooperative with truthfulness, trustworthiness, transparency and democracy are vital components of entrepreneurship as well. They are embedded in the principles of social entrepreneurship and social capital listed above in the case of MIW Coop Ltd.

Under cooperatives as social entrepreneurship there are 398 of them in the last count by the department in December 2008. Some have developed earlier than MIW Coop Ltd and some later and doing well like those listed below that have stood out as successful entities:-

1. Lutu Cooperative established in 1948 and now dalo and marketing (Naitasiri Province);
2. Makadru Cooperative established in 1948 copra and marketing (Lau Province);

3. Savu Cooperative 1968 (Naitasiri) consumer and trucking (Naitasiri Province);
4. Cane-Farmers' Cooperative Savings Loans Association Ltd 1968 (Lautoka Ba Province);
5. The Fiji Teachers Union Cooperative Thrift & Credit Limited 1978, Suva;
6. Nature's Way Cooperative Fiji Ltd established in 1995 for vegetable and fruit export; and other coops slowly working away turning over \$105 million in 2008.

The Fiji Cooperative Department identified 398 enterprises throughout the Republic last year. Most of them are doing well given the business problems of Fiji. There are many examples of cooperative efforts that are community-owned and controlled - where development decisions are made by local people and not simply well-intentioned outsiders with "neo-colonial" type of local interests. The idea of community-based economic development has been generally considered by those in the field of development to involve the infusion of outside monetary and technical support. However, this generally has not reversed poverty in any significant way--- in fact, poverty is worse today. The gap between rich and poor continues to grow (Narsey 2008). Encouraging local people to become competitors in the "global economic order" or globalization is misguided. Instead, we need to help build up local cooperative economic networks that help to create local people's banks to reinvest capital. Capital can be "turned" in a local community to revitalize the local economy. The Grameen Bank inspired and grounded by the Noble Prize laureate Yunus Mohammed of Bangladesh mentioned earlier is an inspiration to this world. The Bolivian *Pro Credito* established in 1986 and *Pro Mujer* for Women in 1991 make interesting reading and inspiring.

The University of the South Pacific and Cooperatives

The Faculty of Arts and Law Division of Sociology & Social Work presented a paper on "Co-operative Policies, Legislations and Potential of Co-operatives in a Globalized Economy" (Qalo 2008). The three day regional conference involved the division significantly including the documentation of the conference report. This work was followed up by Fiji's Public Service Commission awarding the Faculty of Business and Economics the contract of Reviewing Cooperative Department in Fiji. The work was at its completion at the time of writing. Meanwhile proposal to the University for funding a regional study to spread the movement in the Asia Pacific was encouraged but priority was placed elsewhere in March 2009.

Meanwhile the MIW Coop Ltd was developed successfully over the years (Qalo 1997; forthcoming). At the Ratu Sukuna Memorial School a Suva co-educational high school the cooperative thrift and credit principle was launched in 2005 (Qalo 2008). Now the form students who persisted are now in Form 7, their final year. For those involved it has certainly helped in their education but the sustainability of the project was marred by the turn over of Principals (4 in the same number of years) and the lack of enthusiasm of teachers. Theoretically as was in MIW and successful cooperatives the project is a great way of furthering cooperative and entrepreneurial principles among young people who may wish to join a coop later in life or make it a career. The Review of the department of cooperative in Fiji should open up and encourage people to invest in their social capital and social enterprises. In 2001 after the most senior female member of the MIW Coop Ltd from Bau, Tailevu Province in Fiji died the children of five sisters of the MIW Coop established an association to remember her by. They called it "*Isa Nau*" (lit. Oh! Mother). The present Manageress of MIW is a member together with her in-laws.

They have since contributed to social matters like school fees, reconnection of water and electricity, death rituals, weddings etc. They meet monthly and contribute to a fund as well as their own savings from which they could buy shares from the Unit Trust or stock market. They can also draw from it with an interest of 10% based on the Biblical tithe. At MIW itself the workers micro finance called *Cavuikalawa* (lit. taking a step forward) has turned-over almost \$300,000 since 1989. This year by March the workers' fund netted \$3,000 which was previously the total of a whole year. This achievement cannot be divorced from the entrepreneurial principles used by MIW workers. If this is progress then it is evident that social principles, "we need to help build up local cooperative economic networks that help to create local people's banks to reinvest capital. Capital can be "turned" in a local community to revitalize the local economy" (p.7 above) and that is what is needed today in the South Pacific states to improve its economy".

In the village of Natewa, Natewa Bay, Cakaudrove women in groups of ten in the forty household and the men began their *Lololo Nei Nau*. The model was developed from the MIW and *Isa Nau* of *Sotakoro*, Bau, Tailevu. In December 2008 it was presented at the Cakaudrove Provincial Council at Yaroi Village in Savusavu.

It was well received and more than 100 copies of the check list of starting a *Lololo Nei Nau* in a village written in the vernacular was taken by members and women from the Province (*Soqosoqo Vakamarama*) who were conducting their meeting simultaneously in the same village. Radio messages on the radio reveal the activity being pursued. In short a village with four groups of ten like Natewa can have their equivalent number of men to work in the tradition of *solesolevaki* for five days a week making money almost daily by selling green copra, green yaqona, dalo etc and allow the women to manage the funds besides other enterprises like making tapa, mats, coconut oil etc to earn money. Daily or weekly savings as well as household spending will be managed by women. Calculated in Natewa within three years the four groups of ten will have saved \$20,000. Theoretically if one thousand villages out of the 1,760 traditional villages (as opposed to settlements not recognized by the Fijian Affairs Act 120) will yield FJD \$20 million in total. This will of course ensure a big boost in growth in the village and beyond besides the utilization of resources. Encouraging villagers to save or investment is badly needed to alleviate and eradicate a dependency mentality that is a major contributor to poverty. What has been covered above is only a sketch of social entrepreneurship through cooperatives. Much of it has flagged Fijian efforts on the positive rather than the negative which is basically covered by Spate (1959), Burns (1960) and the twenty-three (23) cases recorded by Belshaw (1964:39-109) anthropologically of some positives but mostly negatives in hindsight.

Micro Enterprise as National Policy

Micro enterprises as a national policy was mooted by Siwatibau (Narsey 2009) and has emerged as decree 16/2009 of 15th April Press Release stating:-

“On micro-finance, the Reserve Bank clarified that while some work has started in this regard, much more and urgent work is required to make a real difference to the styles of the poor and the rural dwellers including outer islands. Lack of capital has been a major hindrance for people who have vast amounts of natural resources. Micro-finance will empower the rural sector to be more involved in the economic activities of the country.”

Yes indeed some have toiled relentlessly on the subject for sometime with little recognition it might be said. But I think it is more than that, some think that local researchers, their thoughts and ideas are insignificant and perhaps worthless. Contrary to that kind of mindset, it is vital that we invite all those who have worked locally especially on micro finance to participate and contribute to a greater knowledge base for the promotion of the common good through micro financing that is understood by the people as demonstrated by the Grameen Bank and the Bolivian *Pro Credito* and *Pro Mujer*. We need to develop our own locally based ones and use the knowledge of locals rather than copying foreign notions.

Conclusion

Fijian social entrepreneurship is alive and kicking through the cooperatives. It is especially shown with the Cane Farmers and Fiji Teachers Union as well as small businesses like MIW with their work on Coop's 'thrift and credit'. The women of 'Isa Nau', *Sotakoro* of *Bau* Island and members of the MIW, Ratu Sir Lala Sukuna Memorial School and *Cavuikalawa* of MIW are all examples of micro-finance that are social enterprises facilitated by entrepreneurs using entrepreneurial principles. These have been documented as part of observations, participation as 'action research'. Lutu, Makadru, Savu and three hundreds more are functioning covering various enterprises that are social and speak for themselves.

The *Soqosoqo Vakamarama* was keen to take on this initiative of the *Lololo Nei Nau* according to the General Secretary. These are homegrown models developed over the years based on observations and research through the work of the University of the South Pacific in what has become the *Sociology and Social Work Division* of the *School of Social Sciences* in the Faculty of Arts & Law.

Finally, “Few will have the greatness to bend history itself, but each of us can work to change a small portion of events, and in the total of all those acts will be written the history of this generation” (Robert Kennedy in Sachs 2005:368). Giddens echoes similar sentiments when he wrote “...the individual actor, nor the existence of any form of societal totality, but social practices ordered across time and space” (p.2 above) that will bring positive social change. Let us develop micro enterprises and micro financing to rebuild the South Pacific with our people who deserve a decent existence despite climate change that will be generated by their own ingenuity instead of the industrial revolution and neo-colonialism of capitalism that is now proving to be collapsing in front of our very eyes.

In this we need commitment to work together in unison to shape our societies creating employment for basic needs, enforcing self esteem, self respect and freedom from servitude to huge mortgages and debts and outdated traditions. As such modernization is mostly obsolete as false paradigms and consciousness as we confront our “new reality” in the South Pacific and the sustainability of small enterprises.

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