

CO-OPERATION AMONG COOK ISLANDERS LIVING IN NEW ZEALAND

Research into the impact of
the Cook Islands Development
Agency of New Zealand's
oneCO-OPERATIVE Model

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cidanz

cook islands development agency new zealand
te mato tupuranga okota'i

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EXECUTIVE SUMMARY

This report is the result of a research project funded by the Lottery Grants Board through the Lottery Community Sector Research Committee, into the impact of the oneCO-OPERATIVE initiative of the Cook Islands Development Agency (CIDANZ).

The aim was to conduct a literature review of international best practice community co-operatives, to review historical Cook Islands approaches to co-operative enterprise (via case studies), and to undertake a participatory action research process to investigate, describe and document CIDANZ's model of co-operative enterprise. In CIDANZ' own words, "we plan to unlock the wealth of what we have, and focus on our strengths, rather than on the challenges and on what we lack."

Anecdotally, early co-operatives in the Cook Islands are still recalled fondly by some of those interviewed, however, there was little written material of direct relevance about them available in New Zealand. After researching co-operatives more generally, CIDANZ decided it is not appropriate to set up a formal co-operative at this time. Neither CIDANZ nor the micro-enterprises are constituted along formal co-operative lines (and there would be no obvious advantage in imposing such a structure at this early stage). However, CIDANZ is working holistically and innovatively to build a complex co-operative model of community-led social enterprise.

With the assistance over some years of agencies such as the Department of Internal Affairs, Pacific Futures Ltd, Te Puni Kōkiri, Te Whanau Ora, Māngere-Ōtāhuhu Local Board and The Southern Initiative, CIDANZ is now supporting families by leveraging the resources their community already has. The willingness of those involved to co-operate and trust each other is a fundamental building block in their co-operative development strategy, for the benefit of their people, and society in general.

Some of these businesses are now getting underway and showing promise. CIDANZ is working with the family enterprises in a collective manner, building linkages and supports between them, and where possible ensuring that they adhere to a 'collective code' of shared principles, including Ta'okotai'anga, or acting in unity.

Massey University undertook a literature reviewⁱ exploring Co-operatives and their potential as a form of indigenous enterprise for Pacific Peoples. CIDANZ's family enterprise programme appears to include aspects of both 'social entrepreneurship' and 'social innovation' as described in that review. CIDANZ are indeed making efforts 'to carry out business through commercial and trade initiatives to expand [their] financial source to fully support the organisation's social objectives', as well as creating 'new opportunities to serve the mission better through constant innovations', as laid out in the Massey report.

The organisation and their affiliated businesses are wholly focused on working co-operatively, for both social and profit motives. There is a strong focus on integrating cultural values and social obligations into their businesses, and the CIDANZ valuesⁱⁱ are compatible with those of other Pacific co-operatives, as described in the literature review, which are based on self-help, self-responsibility, democracy, equality, equity, solidarity, and cultural concern.

This aligns with the Massey report findings of what makes an indigenous co-operative more likely to succeed. Above all, their intention is the holistic wellbeing of all, and ta'okotai'anga, or prosperity through unity, lies at the heart of what they value and how they act.

The Five Capitals have been used to analyse the progress being made, and a number of observations have been noted. Above all, for these 'grass-roots' micro-enterprises, being family-led means that families can determine their own progress and directions, rather than relying on traditional tribal leadership, where political or personal agendas sometimes clash.

It would be naïve to think CIDANZ and the families do not face setbacks from time to time, but they are learning lessons in trust (or misplaced trust); what works (or what doesn't); and are rapidly responding to address any setbacks. CIDANZ are also developing a responsive learning model, allowing their own people and the families time and space to develop their businesses at their own pace, and with more and more autonomy over the process.

This requires a balancing act of visionary, organic leadership, combined with systematic and close attention to detail – a challenge for any one individual. Fortunately, across their team, they have many skills at both ends of this strategic and operational spectrum, and they are learning to support each other in finding and contributing their best combinations of these skills for the benefit of the whole living system.

Success is not guaranteed. There is potential for claims of conflicts of interest; real or perceived, both can be damaging. Reputational risks will continue to need management, if some families appear to advance ahead of others, and expectations of 'handouts and freebies' for mates or family connections will also need to be handled. As family businesses progress towards financial sustainability, a mechanism will also be needed to help those transitioning beyond the support that CIDANZ offers, to full independent functioning.

An adaptive and more encompassing view may be needed of what unity or Ta'okotai' is and can become. The local and wider community good must be based on inclusion rather than exclusion, even if it means breaking certain cultural norms. Another cultural misperception to be challenged is the assumption that successful modern business practice is only the realm of the mainstream papa'ā majority.

With continuing dedicated and collective efforts, CIDANZ's enterprise programme is on track to build the strong foundation these Pacific communities are seeking through their family businesses. Again, the key is to find a healthy balance between making profit and achieving both general 'good' and personal wellbeing.

This report is the result of a research project funded by the Department of Internal Affairs, into the impact of the oneCO-OPERATIVE initiative of the Cook Island Development Agency (CIDANZ). This involves the co-operative development of community-led micro-enterprises.

CIDANZ's approach to community development focusses on co-operation and collectivism. Our aim in this research project was to learn, improve and pass on CIDANZ's learnings and approach not just to Cook Island communities here in New Zealand and in the Cook Islands, but to any community seeking resilience, self-determination and progress. The material is based on one-to-one interviews, as well as discussions and personal observations, over a period of many months.

Who is CIDANZ?

CIDANZ is short for the Cook Islands Development Agency of New Zealand, the trading name of the Cook Islands Ta'okotai'anga Charitable Trust. Since its establishment in 2001, the agency has worked hard with the Cook Islands community in New Zealand, towards a vision of a united and prosperous community for all.

In this study, we refer to CIDANZ both as an entity (it) and as a collective (they), since this is the nature of the organisation, its governing body, and its workers. At times it functions as one whole, while at others, its activities reflect the individuals and groups involved.

CIDANZ's mission is to enable Cook Islanders to positively contribute to New Zealand, Cook Islands and worldwide, through partnerships and a range of economic and social development services.

CIDANZ began to make significant headway for its people, with initial funding from agencies such as Pacific Futures and Department of Internal Affairs. By careful use of these funds, CIDANZ were able to set up a community hub, and seed new ideas and programmes.

This study explores CIDANZ's progress and methodology so far in working with a selection of families to develop co-operative micro-enterprises. It follows a small number of case studies to demonstrate the wide variety of approaches, issues, and challenges. Each case is unique, offering new opportunities to learn and refine activities as they gain more knowledge about how they support families to improve their financial stability and move towards a more secure and sustainable future.

A **literature review** was also undertaken by Massey Universityⁱⁱⁱ, on the evolution of co-operatives and collectives, particularly in the Pacific, and their impact on enterprises and the economic system of today. This included a general overview of the global state of co-operatives and collectives – past and present good practices, internationally and in the Pacific, including the Cook Islands, and it provides useful material to inform future choices as the enterprises develop.

The benefits of co-operative structures in the literature include price savings, better quality goods and services, and convenience, greater control over the operation, support for co-operative values, better quality goods and services, and new learning. Depending on the type of co-operative, benefits may also include improved access to markets, natural resources, information, communications, technologies, credit, training and warehouses. At a more systemic level, co-operatives contribute to food security and poverty alleviation, while diversifying production for local, domestic and international markets, while other benefits have included participation in decision-making and better-defined property rights.

Lead organisations in the field of co-operatives (e.g. the International Co-operative Alliance (ICA)^{iv}) have defined common values, characteristics and principles to describe co-operative and collective structures or organisations in which people work together, outside the realm of the usual private enterprise. Specifically, the ICA defines a co-operative as ‘An autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through jointly owned and democratically-controlled enterprise.’

While the work of CIDANZ aligns to this interpretation, in this study the terms co-operative (co-op) and collective are used loosely, and this is deliberate. The diverse and sometimes contradictory definitions in the literature are unnecessary in such a broad-brush study as this. The businesses concerned are informal and relatively unstructured, with most still at an early formative stage. None would currently meet international definitions, including New Zealand’s definitions of co-operatives, and this has been reflected in how CIDANZ is defining this aspect of their work.

Because of this shift in thinking, our focus here is on how the people co-operate rather than on co-operative structures as such. We have therefore explored the extent to which co-operation and collective behaviour are influencing how CIDANZ operates, and the challenges and impacts for Cook Islanders living in New Zealand, as they attempt to work collectively among themselves and with others.

These small scale ‘micro-enterprises’ therefore differ widely from the large formalised co-operatives or collectives which make up the bulk of New Zealand’s comparatively high contribution to Gross Domestic Product^v (GDP) from co-operatives (Fonterra and the like). Rather, most are only just establishing a structure or any form of registration for tax or other purposes. Nevertheless, there is hope that by co-operative and collective action, the businesses will contribute financially and in other ways, to the wealth of families and the wider society.

In fact, this report describes a journey that is still underway, of Cook Islanders and others working together in today’s modern world, discovering and naming for themselves, what co-operation and collectivism mean for them, particularly in their own languages, and for their evolving cultures.

THE GLOBAL CONTEXT

Like other ethnic groups living in a largely urban western economy, Cook Islanders in New Zealand have felt and continue to be impacted by historical events, as well as by new influences common to all people in an increasingly globalised world. They must straddle many cultures, to build a solid foundation, or turanga.

A very brief overview of significant past developments such as the Industrial Revolution and the colonisation period regarding Pacific nations, helps to explain the context of CIDANZ's work. For Pacific Islanders, their experience of co-operation reflects the turbulent past of the Pacific itself. In pre-European times, collective action and sharing were a cultural necessity. While each island had its own unique cultural practices and dialects or languages, inter-island trading and interchange were common, centuries before western voyagers named various island groups.

Collectivism was the norm. Indigenous work structures were also culturally defined, based on family and tribal ties – for the Cooks, the vaka and enua that survive today. Traditional cultural practice determined who got what; wealth was apportioned by the leaders (Ariki) and largely by consensus. Each adult was given an equal share in food, with children receiving half shares. Individuals who committed offences were sanctioned by reduction of their portions. This system ensured the welfare of all, including the elderly and the disabled.

Following early visits by European nations, then British colonisation, the Cook Islands were formally annexed by New Zealand in 1900. The industrial revolution and expansionist empire-building of the European economies brought a focus on mass production and mass consumption, though there was little awareness then that ultimately this would be unsustainable.

Colonisation imposed new structures, and trading of goods became based on a new GD^{vi} - driven market, and a cash economy. To prevent foreign alienation of their local resources, numerous grower, consumer and worker co-operatives^{vii} evolved in the Cook Islands and this was deliberately encouraged by the governors of the day.

These co-operatives initially flourished, as colonial administrators saw them as a global force for 'fair and balanced development' in the new economy. Cook Island co-ops were at their height in the mid-1900s, with over 70 different co-operatives^{viii}, including collectively owned trading schooners^{ix}, a Rarotongan food producers' co-operative store and co-op banks. New technologies and new modes of transport fuelled a drive for cash crops such as copra, pineapples/ juices, coffee and primary products.

The Cook Islands remained 'under New Zealand's benign negligence'^x until granted independence in 1965. The co-operative store which was operating at that time is still remembered fondly by some of those interviewed (although a colleague recently met some elders in Rarotonga with less positive recollections of the co-operatives' effectiveness, fairness and transparency^{xi}). After independence, most of the co-operatives fell into decline. With high transport costs and overheads, and less ongoing government support, they were unable to compete with privately owned businesses.

Family aspirations were also changing in response to western influences. People began to enjoy western convenience food, high in sugar and dairy, and imported foods such as corned beef. No longer content with a subsistence diet and lifestyle, more and more Cook Islanders sought the advantages that a job and cash could bring.

Following a dream of new opportunities, they began to emigrate from the Cook Islands, to New Zealand, Australia and elsewhere where factory workers were needed, eventually depleting the Cook Islands of its working-age labour force.

In New Zealand, they settled widely, and did their best to retain their cultural integrity, traditional practices, languages, and long history of collective behaviour, in this new multicultural context, although some lost key cultural supports, with older parents and some siblings remaining in the islands.

The traditional family, tribal and islands structures (vaka and enua) still linked the new migrants to some extent. Some held onto their heritage, but traditional ways also began to be overlain with years of adapting to an individualised, and changing, western world. And in this context, the New Zealand vaka and enua groups often competed for scarce resources, rather than co-operating.

For some, the realities of life in their new country were challenging. Examples were competition for low skilled jobs, expensive and overcrowded rental homes, language difficulties among other dominant cultures, such as European (papa'ā) and Māori, and younger generations often lost fluency in their native language (Reo).

Cultural acclimatisation led to 'a foot in two camps' – that of the individual, as well as that of the collective. While some were able to gain good jobs, work hard, save, and buy their own homes, for many, circumstances were rather grim. Some vaka and enua and individual families fared better than others, the rest felt dispersed and isolated in their cold and cramped urban rentals. Without the ability to grow their own food or live from land or sea, it often meant just surviving, rather than thriving. Rising rents in the inner city and Ponsonby, forced many to move to Māngere and Otara, new areas with few amenities. The New Zealand dream was not all it was expected to be...

This is the context for this study. Global influences^{xiii} are still being felt. Ongoing impacts of issues such as climate change, signs of resource depletion evidenced by the sale of fish quotas and undersea mineral rights, trading of water, and further globalisation of the market economy, continue to shape the future for Cook Islanders here and offshore.

A COOK ISLANDS DEVELOPMENT AGENCY IN NEW ZEALAND

An agency was set up to represent Cook Islands people across New Zealand. After a promising beginning, for some years the organisation faced stagnation or dormancy, like seeds that had not yet fully germinated.

In 2001, with new trustees and a change of personnel, the agency was re-constituted as the Cook Islands Ta'okotai'anga Charitable Trust, trading as the Cook Islands Development Agency of New Zealand (CIDANZ).

Its representatives travelled throughout New Zealand to develop a common vision and a plan to address issues that the people felt were most pressing. This led to a Cook Islands Development Action Plan, and a new sense of mission, to create transformative economic and social change for their people, following a community development model that builds the capacity and capabilities of Pacific families.

Since then, CIDANZ has continued to evolve, in partnership with key agencies. They offer many programmes and initiatives fostering social entrepreneurship and co-operation. They facilitate and support the families holistically, as they learn to contribute and participate positively in their community, with the intention that all will prosper together, both as individuals and collectively.

TA'OKOTA'I

Ta'okota'i^{xiii} on which the Trust's name is based is a significant concept in Cook Islands languages. It is not a programme, but a value and principle that underlies all that CIDANZ does. It translates into unity and togetherness. Ta'okota'i or 'prosperity through unity' is also CIDANZ's vision for its work and for its community. As CIDANZ has developed, so has its mission, which has now broadened to deliver significant community outcomes and long-term benefits in terms of jobs, education and community wellbeing, for all Pacific peoples, iwi and the wider community. Prosperity for all in this wider context reaches beyond simply acting as spokespeople for Cook Islanders (although as an 'apex' organisation, it does this too, across all Cook Islands communities, through its thirteen branch organisations).

This study therefore looks at the impact of Ta'okota'i – co-operative and collective behaviour – within CIDANZ and across the enterprises with which CIDANZ works. In the conclusion of this study, we offer some commentary on their progress thus far, towards achieving their stated aim and vision of Ta'okota'i.

CULTURAL SIGNIFICANCE OF CO-OPERATION

Co-operation has been essential to human social development throughout history, and no less so for the inhabitants of most Pacific Islands. It occurred within and among Island groups, families and across cultures, and was a necessary and intrinsic way of life in the Cook Islands for many centuries.

Traditionally, work was undertaken collectively, as in this 1920's photo of a group of Cook Islands women (va'ine tini) weaving dried 'ara or pandanus leaves. Such mats were used for bedding (kaka'u moe) and floor coverings (āriki ta'ua) .



However, in acclimatising to life in New Zealand, co-operation has been tempered by the competitive and individualised workplaces and culture of a westernised life. While co-operation used to be the norm, individuals, families, vaka and enua groups in New Zealand over the past fifty years have learned to compete for a share of limited resources.

For some years now (and for the next few years to come), CIDANZ has been working with individuals, families or groups, to encourage a return to more co-operative ways of working and to pooling resources for mutual advantage. It has developed several programmes and initiatives to foster co-operation.

COMMUNITY DEVELOPMENT & THE FIVE CAPITALS

In terms of realising their dream of better jobs and income, the success of Cook Islanders who settled in New Zealand was mixed. For those who remain over-represented in negative statistics such as poverty and overcrowding, high rates of poor health, crime, and comparatively lower life expectancy, a focus on deficits does little to improve matters.

Instead, CIDANZ uses an assets-based approach to community development, which is to say they look to build on positive concepts such as existing strengths and potential^{xv}. Although they don't necessarily use this language among their people, their work is holistic, and aims to build capability by focussing on what are known in the literature as the Five Capitals Model of Sustainable Development^{xvi}.

This theoretical model is well-recognised in regional and community development as a useful measure of 'doing good' and enhancing social and ecological (environmental) wellbeing. It extends the concept of economic sustainability by valuing assets other than financial ones. The five types of assets are economic, built, human, social, and natural:

1. Economic capital: income and financial resources.
2. Built capital: physical infrastructure such as buildings, transport and communications.
3. Human capital: the knowledge, skills, and good health that enables people to work and earn a living.

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4. Social capital: networks and relationships of trust and reciprocity that enable people to co-operate.
 5. Natural capital: access to key natural resources, such as water, land, clean air, fisheries, forests and so on.

The model is based on the belief that sustainable development is the best way to manage capital assets in the long-term, and that every organisation, business or otherwise, is responsible to maintain and try to increase their stocks of capital, living off any income without reducing the capital itself. The model supports and invests in people, organisations and institutions, to make a positive difference with their initiatives, products, goods and services. This occurs dynamically through active balancing of the environmental, social and economic impacts of our activities on people and planet. Each capital must at least be maintained and cannot be built up by allowing another to run down.

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CIDANZ recognises that all five are very important, and they strive to work holistically, although some aspects dominate over others, due to limited time and changing priorities as much as anything. This is also true of each of the micro-enterprises with which they are working. The differences largely reflect the type of service or business each is developing, and the knowledge, interests and skills of those involved.

THE PLACE

THE ONECOMMUNITY S.H.E.D.

The **oneCOMMUNITY S.H.E.D.** (where S.H.E.D. stands for Social Human Economic Development) is a community hub in Māngere that was converted from an old farm shed. It now provides a functional space for Cook Island families to work with CIDANZ, to prototype, test and plan social enterprise start-ups, and for enterprising initiatives that engage their youth.



It also sets the context for this work and for this study, as it is configured to allow multiple groups to share a space, co-operate together, and work for a common cause: improving the well-being and sustainability of all those involved, and of the wider community.

THE PROGRAMMES

BUILDING ON FIRM FOUNDATIONS - THE TURANGA PROJECT

While most Pacific families need to feel secure in their own culture, many face problem debt, and insecure, unaffordable and overcrowded rental housing; and Cook Islanders in New Zealand are among those most affected. Recognising the rights of tangata whenua, literally the people of this land, many Cook Islanders still feel like visitors in New Zealand, as land ownership remains a dream for many.

In response, an early CIDANZ initiative was the Turanga Project, aimed at exploring how Pacific families in New Zealand manage their finances.

Lacking their own place means they have no solid foundation or 'turanga', where they can stand firm with confidence, pride and dignity.



Through extensive research, most families were found to be functioning within two differing models; a collective and an individual model. This caused tensions for the families, and conflicting calls and cultural demands on their finances, time and other resources as they tried to bridge the papa'ā and traditional worlds.

FROM TURANGA TO ORA'ANGA MOU

CIDANZ' approach has been to empower their Cook Islands communities to build that solid foundation themselves, breaking their recurring dependency on external resources, by working co-operatively together, to leverage what resources the communities already have.

CIDANZ works alongside families, their communities and influential others, to weave significant 'threads' together, to create strong foundations and effective systems for change, and a full, thriving and complete life, the optimum of wellbeing, which they describe as Ora'anga mou.

This 2017 photo shows Cook Islands women from the va'ine tini collective, making Tivaevae products for the oneHERITAGE shop. While retaining and sharing past skills, together they are fostering the sort of community connection and exchange that will allow the businesses to support each other.



THE ONECO-OPERATIVE

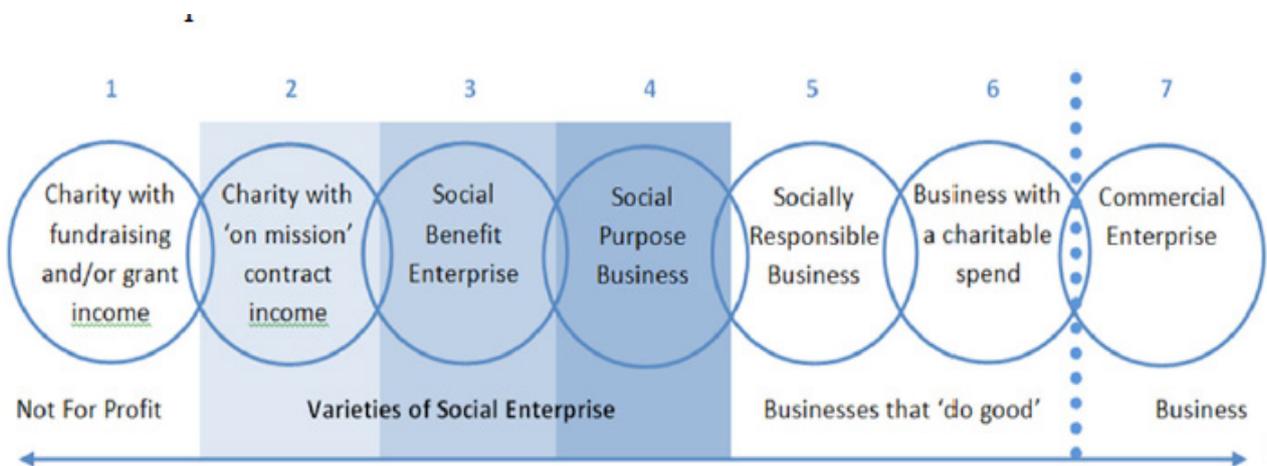
The original term oneCO-OPERATIVE came about as a collective term for a range of activities undertaken by CIDANZ. Each began with 'one', followed by a brand-name appropriate to each business. The 'one' implies unity, and a shared underlying ideology common across all the brands, i.e. **oneBASKET** [Food & Hospitality Sector], **oneTRADES** [Trades Sector], **oneBODY** [Health & Fitness Sector], **oneHERITAGE** [Cultural Sector] and **oneMARKET** [Retail Sector]. As explained above, the term oneCO-OPERATIVE itself is no longer being used as such.

Initially the aim of CIDANZ's work with enterprises was to start Co-operative Enterprises that create income, jobs and other social and economic development opportunities, with the hope that Vaka and Enea would take a lead role. This has evolved into CIDANZ working directly with interested families and individuals, building their financial capacity by supporting them to establish and develop their micro-enterprises. The affiliated family businesses are assisted by means of access to seed investment, assets, facilities, marketing, accounting support, business opportunities and compliance. In addition, they emphasize the need to give back to society, as well as to generate an income.

This study focuses on a limited number of these enterprises, comparing different aspects of their experience, and highlighting a wide range of variables being encountered. This is in no way limits or determines the experience of other businesses or families that may join their programme in future.

In a council document published in 2013 the then CEO of CIDANZ, Ina Michael said: 'Our dream is to see the CIDANZ model grow into a genuinely community owned and run organisation that is an innovative and self-sustaining employer in the heart of South Auckland. We believe that community and commerce working in tandem will sustainably deliver benefits to the Cook Islands community and beyond.'

To fully appreciate the complexity of what CIDANZ is aiming to do in its work with family micro-enterprises, it is useful to understand the space between doing social good and the world of business.



The continuum above shows nuances between organisations with a fully charitable focus, and a business operating entirely for profit. Even the place of CIDANZ itself on this continuum is changing, and not always clear to the community at large. There is a community misconception that because CIDANZ has received public funding, that it 'ought' to act like a charity or a bank for its people.

This is reinforced when, in some capacities, it does disburse limited funds to community groups seeking its support on behalf of government agencies, such as the annual Cook Islands language week. While it is clear to internal staff that they are distributing small amounts of government funding to community groups for local activities, this may not be so clear to recipients, and especially so for anyone who misses out, as the groups inevitably must compete for scarce resources.

While it remains a charitable trust, CIDANZ itself is moving more and more towards the business end of the spectrum, to become more sustainable. In part this reflects changes in the public sector, as charitable funds have diminished or dried up in recent years. In addition to CIDANZ addressing funding challenges itself through its own 'for profit' initiatives, it also encourages the families developing commercial micro-businesses to retain a social motive, by contributing back a portion of what they earn, for the benefit of others.

It is hard enough for any business to make a profit, so encouraging the family micro-enterprises to also 'do good' poses additional challenges. Even though most Cook

Islanders are giving by nature, when a business is just getting started, returning some portion to a charitable purpose is challenging. This is equally true for Cook Islanders who have adapted to the western competitive model. Therefore, the financial modelling that sits beneath this co-operative way of working is still undergoing testing and refinement. CIDANZ has also encountered some cynicism or cultural conflict among its people as a hang-over from an early period when CIDANZ had not yet achieved visible results.

In addition to imparting knowledge about how to run a business, CIDANZ are educating their people not only about the (real or perceived) benefits that co-operation can bring, but also how to face the drawbacks which may arise (for example, people may feel excluded or missing out, if they see one group seeming to do better than them). The infamous 'tall poppy syndrome' is alive and well among Cook Islanders, as well as amongst papa'ā!

As the enterprise programme has unfolded, it is becoming clear that while co-operation presents challenges, the fostering of co-operation and collective responsibility and action, i.e. the process of co-operating, is at least as important as any formal 'co-op' structure.

THE ENTERPRISING FAMILY PROGRAMME

To some extent co-operative ways of behaving come naturally, that is they are culturally intrinsic. However, entrepreneurship and business skills may not come as easily to those who have previously only worked for wages. These are learnable skills, and the Enterprising Family Programme is designed to take families through a short, staged programme, tailored to their specific needs. The economic success of individual and family enterprises is expected to strengthen the community, by generating jobs and wealth.

At present, CIDANZ are piloting and testing both their financial and business model, and their training programme. The initial pilots (case studies) are at a mix of stages in the business cycle and illustrate a range of different skills and matters being tested. A repeatable model for working with families is likely to lead to an eventual separation of the programme into multiple modules which can be scaled up, as more and more families enrol at any stage of the cycle.



The programme is based on 'learning from doing', in a safe environment. New ideas are piloted in a 'fail-fast' way, with rapid prototyping and adjustment to refine and improve processes and products. CIDANZ provides the initial 'safety nets' that new business owners need while they develop their ideas, products or services. In this way, CIDANZ bears a portion of the risks involved, allowing the families to continue, when alone they might fall at the first hurdle.

The cases studies range from new start-ups to more experienced businesses which have operated for some time. The latter independent enterprises are experimenting with deliberately co-operating, to support each other's value chain and share benefits such as economies of scale. Separately, each business must go through normal business development processes, including planning, due diligence, sourcing equipment, and producing and marketing the goods or services. However, the difference here is the support they are offered, and the ability to learn from and support each other as they proceed.

In some ways it is a business incubator, crossed with a co-operative network, sharing skills, knowledge and connections, to add value to each other, and to society at large. While none of the individual micro-enterprises operate as co-operatives, together the enterprises are co-operating as one big system, to 'do good' for their people.

CASE STUDIES

Initially, CIDANZ intended to support a Community Auto shop hosted by Vaka Takitumu; a Cook Islands Community General Store hosted by Aitutaki Enuā, and a Food and Catering Co-operative hosted by Atiu Enuā. These initiatives did not eventuate as planned, so the focus has now moved to working directly with those families and individuals who have shown interest in their own business enterprises, rather than through the vaka and enuā.

Some of the businesses participating in the Enterprising Family programme were interviewed face to face, to explore the extent of any co-operative / collective practices as they work to build sustainable micro-enterprises. Names have been changed to protect their privacy. In addition, CIDANZ staff were interviewed to explore how the organisation is interrelating with the business enterprises.

CASE STUDY A



This enterprise is a one-person start-up business run by a young woman whose story is youthful, creative and inspiring. She has gone from being a university student, to a council cadet and Youth Connections participant, to a part-time and then a full-time communications employee with CIDANZ.

Now, Tereora's start-up enterprise is a media-related creative business, designing and producing content such as photographs, videos, marketing collateral like brochures, logos and pamphlets, and on-line material including web-design and analytics. Her business is named for her mother, in her own words because of 'how much that woman means to me and [she was] very inspiring.'

Tereora particularly enjoys teaching clients who are not 'tech-savvy' themselves,

how to update and run their own websites and social media.

Her business is still in the early development phase and a long way from being able to support her fully yet. Her full-time job makes many demands on her time, so her business must fit in and around that. Although she has been working at the business since 2016, she remains undercapitalised, and is not yet able to buy the full range of equipment she will eventually need, such as a top-line camera.

Tereora is still to produce a business plan or really tackle the 'administration, maths and numbers' side of the business, which she readily admits are not her forte. She is looking forward to having the help of CIDANZ's experienced staff to assist her with these aspects.

Another part of her business that she finds intimidating is the face-to-face contact, unless she already knows the clients. Her preference is to remain behind-the-scenes, so she knows that 'cold-calling' and tracking down new business opportunities by herself will be a challenge for her. Nevertheless, she has big plans, and enjoys the support of others around her. As well as saving what she can from her salary, she is seeking funding to buy more equipment and build a more self-sustainable business.

So far, Tereora has a logo, an Instagram page of her own, and she can't wait till she has time to dedicate more fully to her own business material and website. She is already testing the waters by developing tickets, flyers and other business collateral for various 'muso friends and gigs'.

She sees opportunity for other families in the Enterprising Families programme to become potential clients and recognises that finding ways to work together with them will bring other mutual advantages.

For Tereora's business, the main assets are her own skills, talents and knowledge, and the social connections she is developing. Financial capital remains her biggest challenge, particularly as many friends and colleagues call on her to do pro bono (unpaid) work. She is rapidly realising that developing self-confidence, saying no, and learning to be assertive about charging for her time and talents are going to be critical skills (human capital) in the success of her business.

CASE STUDY B



This family business focusses on catering, with a Tongan flavour. This reflects the heritage of He'a and two daughters, Lesieli and Meliani.

All three have worked extensively in the food and catering industry, from cleaning and serving, to supervising large scale catering and hosting. Although they are very experienced, they have never run their own business.

Seeing a start-up Tongan shop in Panmure that offered the same unhealthy menu as other outlets inspired them to think 'we can do better'. Then, meeting a Papa from CIDANZ, and hearing about the family enterprise course was all the incentive they needed.

They are in the process of establishing their own catering service, and aim to provide clean, simple and healthy food – light, refreshing food that will make customers dream of pleasant holidays in the Pacific, and make their Tongan clients nostalgic for home.

They have a wish-list for essential equipment, have already begun catering at some events, and have run Tongan food stalls under the oneBASKET banner. With access to commercial kitchens, they will be able to cater for large scale events, as this is their field of expertise.

For He'a and her wider family, co-operation has always been a way of life, both in Tonga and in New Zealand. Turanga, the word for foundation already discussed, translates as fa'unga in Tongan, and building a solid foundation for her family was always important for He'a. Like her mother before her, He'a and her daughters are very driven to succeed. With the support of their families and a focus on love, heart and spirit, they clearly bring this passion to their work.

They also believe that co-operation is more important than competition – they are happy to share their ideas, and their success, but feel they may be prone to over-sharing. Their natural enthusiasm when others have attempted to copy their success, has been taken as sarcasm or jealousy, and they are now learning to be a little more guarded in what they say about their vision for the future of their business.

Quality, not quantity, is the essential ingredient to their own food and service and they are determined to contribute to raising their customers' awareness of healthy food, in sensible portion sizes – 'plenty, but not too much - made with love, lots of love'.

They are unfazed by difficult customers and invite criticism as an opportunity to learn – they love the ups and downs, enjoy huge celebrations when things go well, and say they are ready for more.

Financial freedom is certainly something they also look forward to, and they want the whole co-operative network that CIDANZ is building, to thrive. They feel part of the CIDANZ 'family', and believe it is the way ahead for them for the foreseeable future - 'it's our baby too!'

Above all, eventually they would like to return to Tonga to build two or three houses for their family and re-establish horticulture to produce good quality ingredients for a small food shop. They plan to offer decent wages to future employees and make a modest profit to support their families.

CASE STUDY C



This business has been going for four years, and in the conceptual phase for even longer. While the group has five partners, Aumea, Enere, Teura, Vaine and Junior. To date only Aumea has actively worked in the business. All five have had many other calls on their time, including heavy involvement in other business development projects. Although it can be considered a maturing business, its activities have so far been rather spasmodic.

This business has an international focus (in the various Cook Islands, and potentially in other Pacific countries). The group aims to build a model for sustainable community restoration and wellness projects. So far, they have undertaken minor community and private-interest consultancy projects both in New Zealand and offshore. The group calls on the skills of experienced staff, depending on the nature of contracts obtained. In addition to advisory roles (such as assistance with strategic planning, governance and the like), the group has plans to develop some agricultural and health products, based in Atiu and Rarotonga in the first instance.

The intention is to restore some of the healthy food and flower production that was once prolific in the islands, using intensive, but sustainable cropping methods that are testing in New Zealand.



One aim of this group and of the intended products and activities planned, is to build up their skill base and physical assets, in the hope that eventually, more Cook Islanders with advanced skills will return to the Cook Islands, at least temporarily on exchange, once they can see that there are work opportunities and viable ways to earn a living from the land. The nature of this type of project is necessarily long-term, with a 15-20-year time horizon, but they have a growing drive to push onward.

Growing crops will require working in an oversight basis, in partnership with locals who are able to do the physical work.



The eventual processing and marketing of products is still some way off and may be managed by affiliate enterprises. The products are still in development stage, so the demand and size of market for their products are still being tested. The sort of co-operation that this business requires is on a completely different scale than the first businesses described above. Since the group will work internationally, there are higher transport and other production costs, but a greater potential for return if the projects prove successful. Certainly, co-operation across all parties will be essential, and at a later stage there may be opportunities to set up true collective/ co-operative structures, for profit-sharing and other purposes. In the Islands there is support for embedding the sort of projects the group has planned, to restore a more sustainable and healthy food supply based on agricultural products, fruit and vegetables.

The group see the possibility for some legacy projects that will make a real difference to the food resilience of their home Islands. Unlike the other businesses, natural resources such as land and water are an essential input. These are a different proposition in the Islands than in New Zealand, as only those with indigenous ancestral lineage can access land, although this is subject to economic and political pressures. Other financial assets remain a challenge, although at this scale, it is possible to take advantage from pooling resources such as tools and tractors, and the buying (and selling) power of a larger concern may come into its own.

Time, energy and undivided focus (human capital) are among the most limiting factors for this enterprise, and those involved are seeking to reduce their other commitments to free up more time to commit to its success. Aumea is aware that self-care, chasing after her own contracts, and looking at the business more pragmatically are ongoing personal challenges. While working co-operatively comes easily and naturally to her, she recognises that 'hard-headed business sense' is more testing. She is dependent on the sound and practical business advice of her more business-savvy partners, particularly in confronting economic and financial challenges, but she is learning fast. The group consider the business still to be in a piloting phase but they hope it will not be long before scaling up is a realistic possibility. In addition to building the business, they are seeking to restore the sort of plantations (natural resources) and community connection and co-operative work ethic that once came naturally. This is an ambitious business, with a vision of no less than collective social change. They are building momentum, and the strength of their connections and wealth of all five capitals will be crucial to their success.

CASE STUDY D



Marouna began our discussions with his fond memories of the co-operative store that operated in the Cook Islands in his youth, where his mother was treasurer for the Co-op. He remembers it as a time of beauty and richness, when the people were all happy, in the late 50's. Local farmers benefited from the Co-op's ability to buy in bulk, with tools, tractors, implements and vehicles all contributing to productive crops and a sense of wealth. By the late 60's however, it had started to disappear, and by the early 70's the Trust no longer existed, and the shop was closed, due to price undercutting and a transfer of loyalties by its customers. Like other families, in 1973, Marouna moved to New Zealand in search of fresh opportunities.

His own father was instrumental in obtaining use of council land for use by Takitumu, and eventually acquiring its own land on which to build a facility, with the support of the then Mayor of Manukau, Sir Barry Curtis. While some Cook Islands families did not settle so well, Marouna and his aunties and uncles were all successful in obtaining good jobs and their own homes, to the point where they now consider New Zealand their second home. However, Marouna acknowledges that this dream is now unaffordable for most of his people, since the 1980's financial crisis.

Marouna is not a new-comer to business, having established and run a civil engineering and project management brokerage in partnership with two others in the 1980's. The business was successful, with an annual turnover of \$1 million dollars. It employed gangs of workers to do small engineering and civil works that larger organisations were not interested in pursuing.

It ceased trading in the late 80's following the financial crisis. Marouna then established his own contracting business with and for his sons, which ran until early 2009, when they closed it as clients were not paying their bills. Marouna has since worked for several large engineering companies.

As a mature man, he is already skilled in many aspects of running an enterprise. Late last year he was approached to set up another civil engineering partnership but sourcing enough workers proved difficult. Now they source jobs on-line, and after an initial period, the business is doing well, and his sons Kimiora and Laveta are now also part of the business.

They enjoy taking on skilled workers who are otherwise struggling. They have created a sense of family among their 50 or more workers and shield them from most of the business risk. Marouna attributes their success to taking care of compliance issues like Health and Safety and careful management of systems and processes, including tax and accounting implications.

Due to Marouna's close involvement with the vaka and enua and CIDANZ, and a life-time sense of needing to give back to the community, he is keen to re-create the co-operative way of working that he remembers. His intention is to re-launch a similar 'father and sons' business, this time working in co-operation with other family enterprises.

They will be a lead contractor for oneTRADES, with the other businesses operating as sub-contractors. Marouna hopes to use his skills with processes and people, for the advantage of other families. He likes the fact that CIDANZ works across the tribal structures to involve all who are in need. CIDANZ hopes his business will become a driving force among the other businesses - a win-win arrangement.

Five years ago, Marouna returned to the islands, and was sad at having to buy vegetables, rather than pick his own. So, he is also interested in ensuring those skills return to the islands, and his dream for his business is to become so successful that he can travel frequently and employ fellow Cook Islanders both in New Zealand and the Islands. This is part of a strong personal mission that he has, towards self-reliance and a strong spiritual connection – to everyone, and everything.

While many of the details are yet to be worked out, he is optimistic about the positive difference his family civil engineering business and the other family enterprises will make, both to their owners and for society.

CASE STUDY E



Maria was born in New Zealand the year after her parents migrated here from the Islands, in the early 1980's. Like many others, the growing family were unable to afford their own home, and they bunked with other family members for some years, until able to move into a state house. Her parents, who were in their fifties before they could afford a deposit for their own home, were a strong influence in guiding Maria towards an education in economics and accountancy, despite her preference for something more creative.

Maria describes her childhood as happy and positive, but in hindsight she recognises that her family suffered hardship for the sake of the children's future. Pushed to get her degree, after graduating, she had a good job in a mid-tier public accountancy practice. Her strong work ethic led to diverse work experience, and an excellent grounding in a very competitive, deadline-driven world.

After the loss of her mother, she went overseas for a time, but the 2008 global economic crisis brought her home again. She was promoted to a senior audit role and was on a path towards eventual partnership. Then, her daughter was born. This prompted a re-evaluation of her life direction, and a realignment of her values. She spent the next three years in part time work, to focus on quality family time.

Then came a move to a smaller practice, with a different clientele, working with entrepreneurs and business people who in her own words 'looked like me'. This small agile company were early adopters of accounting technology, allowing her to broaden her experience, with more direct hands-on community customer contact than was possible in her previous positions.

Now, a year and a half later, she is setting up her own financial advisory practice. The varying roles she has already filled have validated her knowledge and skills, and with a supportive husband, she feels it is now or never for her to 'build an empire'!

Maria has always had a 'collective scope', and she is motivated by a passion to use her business knowhow to build capability in her community. She is also determined to provide a good role model to her daughter, as a capable business woman and leader.

When asked about her dreams for the future of her business, mentoring and employing others is high on her bucket list. She understands the power of leverage, and as her clientele builds, she hopes to gain the flexibility to go between the Cook Islands and New Zealand. She looks forward to being able to train young people from the Islands, to deal with New Zealand procedures such as GST, using real life scenarios to improve their skills and employability, particularly if they choose to work in New Zealand.

Maria's skills are highly sought after, and she continues her own professional development,

so she knows she has many options - the hardest part is to make decisions about the best way forward, and she is seeking legal advice on this.

Initially, accountancy may be her core 'bread and butter' offering, but she is more interested in business consultancy, governance advice, and the documentation, review and audit of internal business systems, as these allow her to be more creative and innovative.

Having heard about the family enterprise programme, Maria is also exploring ways she may eventually be able to support other business start-ups in the community. In the meantime, she is building up her own client base and profile and is keen to try different things to create her own points of difference.

She is committed to her business and making sure it works. She is enjoying the opportunity to voice her own convictions and concepts, which is confirming her own expertise, and building her confidence to go out on her own. While she knows she is still in the very early days of self-employment, challenges such as setting up her bank accounts, organising a shared workspace, and setting up automated systems for servicing her clients are in her own words, 'good for my mindset - I am ready for this!'

CASE STUDY F



This enterprise is being established by two friends, Tinokura and Matauri. They consider it a sort of 'mothership' or umbrella group to the other businesses, since its reason for being is to work with the other micro-enterprises to support their development.

Tinokura is at the helm, with Matauri as his Managing Director. The challenges they face are unique among the case studies, since they have ample social and human capital (business skills, knowledge and experience), counter-balanced by very high demands on their time and capacity.

The leaders of this enterprise already highly skilled and experienced in running businesses and other organisations. Tinokura and Matauri are also venturing into unknown territory with the new business model they are building, still developing and testing as they go. So are the micro-enterprises they oversee. As with any innovation, there are both risks and challenges, but also potential and opportunities, for the X Group itself, and for the micro-businesses they support.

The financial model they are creating does not appear to exist elsewhere. In some respects, it resembles a franchise, but affiliated businesses do not need to buy a membership. Rather, after they complete the family enterprise training, they can choose the sort of relationship (if any) they wish to retain with the umbrella group after they complete the programme. This means that a micro-enterprise can then continue as a fully-independent, privately-owned business, or if they choose, they can become an 'affiliate', to access the advantages of co-operating with the other businesses.

Details of these advantages are still being defined. The nature of the relationship of each affiliate to this 'mothership' is being determined case by case, depending on the needs and preferences of each family business, and the sort of products or services they each offer.

Fundamental to the operation of this business, is a shared belief in the same Ta'okota'i values, a sense of 'paying it forward', and a willingness to be as transparent as possible with each other, particularly about the costs and benefits involved. This is where the piloting and testing comes in. Decisions are required on the portions for any profit-sharing that may occur. This depends on the sorts of margins that are possible within a given trade or business type and is subject to a fair and open negotiation process between the parties involved.

There is a high degree of philanthropy and generosity built into this model, and along with that, a high level of trust. This is unique in the business world, where profit margins and percentages are usually held in strictest confidence, due to the 'commercial-in-confidence' sensitivities around obtaining and maintaining an advantage over other competitors.

In addition to sourcing work opportunities, Tinokura and Matauri must negotiate arrangements with each affiliate, and help maintain, support and mentor those same businesses, all while the families (no matter how skilled they are already in their chosen industry) learn how to run a business, on-the-job.

The variety of industries being addressed by the micro-enterprises is wide. oneBASKET provides various forms of catering; oneTRADES provides building and construction works; and further products and services are offered under oneHERITAGE and oneBODY. This business is therefore also the most complex of all the pilots studied, to cover all these fields of expertise. Hence the importance and uniqueness of the financial modelling required. Accurate job-costing is essential to all businesses and must be appropriate to the product/service involved. Some jobs can be costed simply on a fixed hourly rate or from a card of pre-determined rates, while others may require a lump sum negotiation for the completed work.

A key role for this enterprise is to source contracts and work opportunities for the affiliated businesses. Here again, the group is highly dependent on the networking skills and connections of the business leaders. While these are the strengths of the individuals involved, if they need to be replaced for any reason it would pose a potential risk for business continuity.

The complexity of this work also requires sophisticated and streamlined processes and risk management. The leaders have been working closely with tax, accountancy and legal advisors to assure an impeccable level of official compliance to requirements. This is even more vital to ensure that CIDANZ, as a charity organisation, is appropriately separating its for-profit and not-for-profit activities, and meeting audit and accountability obligations.

DRAWING THE THREADS TOGETHER

BUILDING THE 5 CAPITALS

We have seen various threads weaving through each pilot enterprise, like a complex mat. Now, let's see what patterns are emerging. First, let's consider the issues arising, using the Five Capitals model. While each capital is commented on separately in this section, it is important to remember that the capitals are all interconnected in complex and dynamic ways. The points made, or themes noted are not of equal importance, nor are they fully developed in this paper. Some apply some of the time, others only to certain businesses, or to certain families at a specific time.

NATURAL CAPITAL

At first appearance, natural capital (water, land, clean air, fisheries, forests and so on) may seem the least important for Cook Islanders living in New Zealand, since most are living in rental properties, and are not in that sense land owners or masters of their own 'turanga'. However, this is untrue on several counts.

Land and other natural resources are an intrinsic part of what makes a healthy life, and to some extent many Cook Islanders living in New Zealand are somewhat alienated from their natural connection to these resources. Some grow up unable to swim, which would have been rare in the tropics. It is also clear (for example from the interest shown in Papa Tom's tyre garden) that many have forgotten or never learned how to grow their own fruit and vegetables. To some extent, some individuals are only just learning to re-establish this connection to nature.

The western diet, high in sugars, fats and processed foods, is not serving the people well, as reflected in health and mortality statistics. CIDANZ staff recognize the need to address this disconnection, and are beginning to address their own health challenges, by undertaking and supporting wellness programmes, and re-establishing more sustainable practices. It is early days, but the urgent need for this should not be understated.

Sustainability

Cook Islanders are naturally aware of the fundamental importance of the planet, and ecology, without which none of us have a future. However, sustainable practices to care for the environment, such as waste minimization, recycling, upcycling and re-use are no longer well-embedded in the culture and are having to be re-learned, and old habits overcome.

Building sustainability awareness into the various busi-



nesses is at a very embryonic stage. Again, CIDANZ staff are taking a lead role in encouraging this awareness and action, which they are doing through workshops with the council's Waste Minimization team. Papa Tom's demonstration tyre garden is also showing how anyone with few resources can grow their own healthy food even in the tiniest of urban spaces.

The piecemeal availability of land resources in New Zealand is another challenge for renters. In addition to low home ownership, those vaka and enua which do own parcels of land, use them independently and almost competitively. Sharing of these valuable resources for mutual gain appears rather limited. This is an area where CIDANZ is at an advantage, in that it is 'politically neutral', and people from all walks of life and background, including tribal ancestry, are made welcome.

As some of the businesses expand offshore, back to the Islands, the importance of natural resources becomes more obvious. Land fragmentation, ownership and tenure disputes and absentee ownership are growing in some regions of the Pacific Islands and are beyond the scope of this paper. It is interesting to note however, that resources such as farming, fisheries and water resources are likely to come under further pressure, as global demands increase, and as the political interests of major powers increase in the Pacific. Individual and collective ownership and access to resources are likely to become one of the most important issues we face globally in future, and this is a good incentive for indigenous businesses which promote resilience.

While politically neutral, CIDANZ does consider that as an umbrella organisation, one of its fundamental responsibilities is to raise the awareness of its people, and all its endeavours seek to improve the participation of Cook Islanders in fundamental democratic decision-making on wise use of resources, both at home and abroad. Interestingly, a review of the literature around co-operatives makes little mention of natural resources, and of the importance of ecology, with the focus mainly on social and economic capital.

CIDANZ recognises that it will be important to ensure that environmental sustainability and protection of ecology remain on the radar for each enterprise, as these are matters which if taken for granted, can be impacted negatively through ignorance or neglect. Environmental awareness is also part of corporate responsibility and can become a competitive advantage if suitable practices are put in place. More and more potential clients will deliberately seek out services and products that are genuinely ecologically safe and sustainably sourced, if given a choice.

Genuine sustainability must include recognition of environmental impacts as well as economic and social impacts. While CIDANZ is beginning to address sustainability initiatives, observation shows a low general awareness of environmental impacts among the people. A small example of this is the frequent muddling of recyclable and compostable rubbish in with general waste. This is gradually improving through simple changes such as the provision of appropriate bins; but other small changes with larger implications may also be needed.

Another example is the small bits of plastic, used in the ei katu or headdresses that add so much colour and vibrancy to Cook Islands events. It is understandable that genuine gardenia and tiare flowers are perishable and harder to grow in a temperate climate; the 'cheap and easy' man-made materials certainly last longer, but that very fact means they come with hidden costs. It appears that little thought is given to what happens to those little flowers and leaves as they break down and fall into the storm water drains...

BUILT CAPITAL

Built capital (physical infrastructure such as buildings, transport and communications) is to some extent taken as a given, essential to make the most from the other capitals. Yet home ownership is not yet widespread amongst Cook Islanders and is still a dream sign of 'success' for many families, something to aim for.

The Mitiaro, Atiu and Takitumu vaka and enua also enjoy the added advantages of shared halls and facilities which enable social and other gatherings, helping to build further social wealth. Other Island groups, with fewer numbers and built assets are less able to mobilise their resources, since hiring facilities may not be affordable, convenient or feasible for their gatherings.

Importantly, having the oneCOMMUNITY S.H.E.D. as a community hub, in addition to the CIDANZ offices, has been pivotal to the success of CIDANZ in bringing community and family groups together, across vaka and enua, and even across cultures (for example the Sikh community, and the recent gifting of precious silk it enabled).

A rewarding exchange between the Sikh and Cook Islands communities is benefiting both cultures, as they share material (literally, as in silk fabric for making tivaevae) and other intangible assets, like a sense of belonging and inclusion.



Lack of private transport is an issue recognised by CIDANZ, which prevents some families and the elderly from participating more in various activities. Hopes of establishing a mini-bus service did not eventuate. This may be something a future entrepreneur may undertake, while CIDANZ addresses the broader skill basics among its families.

As a lead group across the country, CIDANZ has a keen awareness of the importance of communication with its stakeholders and businesses, face to face and via various media. Cook Islands radio has been a well-used medium. Significant development has also occurred through its web presence.

Like any complex business with multiple stakeholders and wide-ranging needs among the community, including different dialects and even languages, communication remains

time-consuming and an ongoing challenge. As with any culture and activities involving access to resources, there is sometimes a need for measures to counteract misinformation, rumour and at times, mischief!

HUMAN CAPITAL

The human capital, or knowledge, skills, and good health of the business owners, is pivotal to ensure they can work and earn a living. CIDANZ's programmes are designed to increase the knowledge and skills of every individual and family, particularly in relation to running a business and all that entails, with a strong focus on a structured learning programme for participants.

There is increasing recognition among the staff however that at times, personal health and the needs of their own families have had less attention, while the needs of the whole have absorbed time and energy. Aware of the risks of burn-out and ill health, the organisation has instituted measures to promote personal and collective responsibility for looking after their person wellbeing and family needs. Examples include taking turns to provide healthy meals, and encouragement to work shorter hours than has been the norm.

The extent to which this recognition extends to each of the family businesses is not known; this would be a useful question to follow up.

Another aspect of human capital is the need for succession planning. Eventual replacement of CIDANZ's current leaders will be important to ensure transfer of knowledge and skills begins long before current members plan to exit, given the long time-horizons of some of their intended businesses. Their sophisticated skills and valuable experience were built up over time and are not easy to replace at short notice.

SOCIAL CAPITAL

The networks and relationships of trust and reciprocity are the glue that holds community members together. People co-operate through shared ideas, commonalities, trust and mutual respect. These factors add value to people's lives, though not always of the sort that can easily be given a direct dollar value. However shared values, norms, and attitudes help contribute to the collaborative production of tangible resources like services and money through the enterprises that people develop when working together.

Co-operation and mutuality perhaps came easily in the past within traditional tribal and family structures, but in today's complex multi-cultural and competitive world, there is often a focus on people's differences. In the larger context of society, co-operation and sharing have been eroded by a cynicism and 'what's in it for me' mind-set, so that trust and generosity are no longer a default attitude. Today, social and voluntary groups must deliberately work at putting differences aside to develop the basis for a well-functioning

democracy. CIDANZ in its work with families is both challenging others to return to these values yet finding itself being challenged in turn, by how others respond. Recent discussion of Ta'okota'i have highlighted variations in how people interpret, define and apply the term, and other social values that are important to Cook Islanders. Social capital is a rich field of exploration for the enterprises, and only some aspects are touched on here.

Unity and Ta'okota'i

The importance of the concept of Ta'okota'i has already been emphasized. Most Cook Islanders value unity, or at least the appearance of a united front, when looking outward to other cultures. Yet there are subtleties to this idea which are not readily obvious. There is an interesting tension between wanting to be united (emphasising sameness and agreement) and wanting to celebrate our differences (which are after all, the very essence and richness of what is worth preserving about our diversity and cultural differences).

There are also intrinsic rewards from the social connections and exchanges that occur between people with a common interest. In this context, disagreement and differences of opinion can bring a risk of exposure or vulnerability. Not all participants seem ready to accept the sort of honest interchange that comes with learning new skills and accepting feedback or being witness to / confronting challenging or 'un-cooperative' behaviour.

Belonging, cohesiveness and social inclusion

Doing things together brings 'bonding' within a group, and the camaraderie of working as a team is rewarding for those who like to associate with others. Around CIDANZ, the phrase 'it takes a village to raise a child' is often expressed, showing the belief that all members of a community have value to add to each other, and that no one individual needs to be alone in the burden of supporting others. Some are actively exploring inclusiveness by seeking ways to invite the underprivileged into the collective 'family'. This did not seem to be part of the older concept of Ta'okota'i, as explained by one of the Papas who firmly believes it means 'you are either in, or you are out'.

Even CIDANZ's definition of its own mission is evolving. There is a growing recognition that ensuring a sustainable foundation for Cook Islands people is likely to come sooner by 'bridging' to the resources of non-Cook Island communities. The previous 'by Cook Islands, for Cook Islands' outlook has been replaced with a new emphasis on serving the whole wider community. So, they are starting to work with Tongan, Niuean, Samoan, Indian and Maori families, and calling on the support of expertise outside their own ethnic ties.

This new direction is not necessarily agreed to by all. This is another area where CIDANZ is taking a leadership role across its communities, by showing the positive difference that inclusiveness can bring. As they say, 'we shall be known by the fruits of our labour' – and inclusion of other ethnicities in the CIDANZ 'family' is certainly bearing fruit.

Bridging across cultures

In addition to internal bonding, successful businesses require individuals who can bridge to external networks and connections, as a source of client referrals, resources, or as a market for their goods and services. This is where the Case Study F and lead businesses such as those of Case Study D and the Case Study B families are expected to come into their own, as a source of customer referrals and work contracts. While there is evidence of strong bonding within families, bridging to other communities is in its early stages.

This is clearly recognised by CIDANZ, who are deliberately including people of other ethnicities (e.g. Tongan and Niuean) in their targeting of services to families. This is also an issue where opinions seem divided across the generations, with most younger leaders appearing more open to a diversity of ideas, and determined to move forward together, despite the differing opinions, changing racial lines, and intermixing of old and new.

This also opens up possibilities for new markets and networks, rather than continuing to tap into the same sources, for resources or potential customers.

Co-operation and competition

While co-operative behaviour and collective action are usually culturally innate for people of Pacific descent, competing and competitiveness also have some cultural significance. For example, historically and today, this is evident during cultural exchanges, such as dance and singing competitions, where different tribal teams compete for honour, recognition, or even prizes, across or within vaka and enua, or against other ethnicities, as in the Pasifika festivals.

Working together and team-work are also a cultural norm for those involved in the family enterprises. Interestingly, some of those interviewed also remarked on how competitive Cook Islanders can be amongst themselves. Friendly rivalry is common and mostly enjoyable. Nevertheless, due to diverse life experiences, some individuals find either co-operation or competition challenging, and behaviour needs to be managed where this is a weakness, for any business to run smoothly.

The current mainstream business model is based on competition between businesses, and competitiveness is often incentivised within workplaces. A certain amount of competitiveness is likely to contribute to business success, while most people draw the line at 'cut-throat' practices. For some Cook Islanders an adjustment is needed, to learn to charge clients a fee for something they might have given away freely in the past. To some extent, CIDANZ is attempting to build a new business model, that encourages co-operation, rather than competitiveness, for the social benefits as well as the financial.

Giving, generosity and reciprocity

CIDANZ members discussed wanting to mobilise people to recommit to generosity and gift-giving – yet they acknowledge that where there is an expectation of reciprocity, gifts often come with hooks. If the payback does not eventuate, accounts are tallied up, and offenders can be heavily judged. At one point, there was discussion of literal gift registers among Tongan and Cook Island communities, the obligation to give back, and the resentments held if favours are not returned.

Food is often a cultural expression of caring and kindness. Often, events are deliberately over-catered, for fear of judgement. And while it is customary to generously share any surplus food, some appear to pounce on these gifts as if habitually starved. Yet at one gathering, comment was made about people taking 'more than a fair share'.

In discussion, it appeared that some see organisations such as CIDANZ as 'owing' the people, which may reflect years of dependency on organisations for funding or 'handouts.' It is exactly this dependent, handout mentality that CIDANZ is determined to overcome.

There was also discussion of the importance of self-care, and of genuinely sharing from a place of surplus; not emptiness, habit and obligation. Genuine giving and caring for oneself and one's own health can challenge some traditional values and is another area where some individuals feel conflicted and judged.

Disagreement and dissent

Individuals spoke of groups acting with 'one heart, one soul', yet also commented on fear of sharing, fear of being judged or ripped off, not wanting to show vulnerabilities or feel exposed, and fear of voicing one's own opinions against the majority. Others commented on the need to feel safe enough to be authentic, and able to tell their truth, even when they hold a different view. Not everyone deals with open conflict very well, particularly in the presence of those perceived to have more power.

As some commented, 'We face discrimination even among our own'; 'We must not be seen to be doing better than others among our people'; 'When someone appears to be doing well, others say those who have more should be giving a bigger share'...

To some extent, the CIDANZ model depends on the strength of social cohesion among the family enterprises, and the personal honesty and openness this level of co-operation requires. Yet CIDANZ works with some high needs individuals and vulnerable families, and their trust has already been put to the test occasionally. Relationships with certain individuals have been strained, when the values or trust were broken, and any reputational risks also had to be closely managed.

Across generations

Respect for elders is a cultural norm among Pacifica peoples, but all cultures face 'generation gap' issues. There is also a widening gap between the expectations and knowledge of the old and the young. This reflects a reduction of influence of traditional values on young people, and an increased influence from modern media, youth culture and alternative models for how to 'be'. Many Pacifica youth experience frustration, expressed through silence, while older people are more vocal. It is an age-old challenge to find a balance between old and new ideas.

Youthful energy and creativity are of great value to society. Young, mindful individuals concerned about social problems can apply their entrepreneurial flair to create and manage commercial ventures with the potential to achieve social change.

Some young people have commented on how hard it is to confront their elders when they see something they think is wrong or unfair, or simply want to share their own ideas, but fear offending the older person. A certain maturity is required for youth to maintain and express their own vigour, creativity and enthusiasm, and yet show respect for the holders of existing cultural capital and knowledge. While few openly rebel, they need to find their own ways to take leadership.



Conversely, tolerance, compassion, and a ceding of power by elders towards the young is also an ongoing challenge. This is certainly where the mixed age groups participating in the programmes of CIDANZ is a distinct strength that is demonstrated and encouraged.

Solidarity, unionism and politics

The literature distinguishes between grower-, producer- or consumer-co-operatives, and various type of collective, often formed in reaction against top-down control over workers by oppressive owners. They vary in how individual contributions of participants are valued, how an organisation is owned, managed and governed, and how profit-sharing and decision-making occur. Neither the issue of workers uniting in a common cause nor politics in workplaces were explored in this study but could be of interest to those developing their own enterprises.

Indeed, the experience of other countries suggests that workers' rights are better maintained, and pride, productivity and other gains occur, when workers have some ownership and participate in the decision-making and management of an enterprise.

If affiliate businesses are to adopt co-operatives structures in due course, this 'bottom up' ownership and participation seem likely to fit well with the co-operative Pacific Islands way of working.

Community resilience and other social motives

Traditions, language and cultural practices are vehicles for building social connection and cohesion, as well as for preserving what is valued about a culture. Community resilience, the flexibility and reserves to withstand major unforeseen shocks, is also strengthened when cultural values influence individual and collective engagement in civic society. The individual and collective connections inspire solidarity, and as these grow, trust and respect are built, and there is an opportunity to contribute to collective wellbeing.

Tensions were observed between a willingness to share the culturally unique and valued treasures of each group, and a certain reserve about intellectual property, or not wanting to share cultural treasures such as kai tupuna recipes. While these treasures are a competitive advantage to some, others prefer to maintain a measure of exclusiveness about things that have huge cultural value. These are perhaps differences to live with, rather than to be resolved. Certainly, it can be argued that more and more intermixing of cultures brings richness and diversity, rather than diluting what is valued.

Most of the pilot businesses are seeking to contribute in some way to preserving their traditional social values. However, it is really the intertwining of social, human and economic development that leads to community-led and owned solutions to wellbeing. The enterprises must also make some sort of financial gain for those involved, because New Zealand is above all a cash and credit-based society.

In addition, social norms also strongly influence habits and values around financial matters. Finding a way to balance and build on both the social and financial capitals is perhaps both the most challenging and potentially rewarding aspect of the family enterprises. This is discussed further in the next section.

ECONOMICAL CAPITAL

Economic (or financial) capital has been addressed last, not because it is least important, but because it is so fundamental to the rest of this study and serves to complete the discussion about building a strong foundation on which to stand. Helping Cook Islands and other families to better understand financial matters and to run their own businesses helps build a strong economic base for the community and improves financial resilience.

The reduction and elimination of poverty is also the number one aim of the international Sustainable Development Goals, and a cornerstone of sustainable development for any culture. Yet sustainable development is highly complex. Traditionally, economic success has been measured by quantitative measures of wealth such as GDP and personal income and expenditure. While some international economies have grown admirably, the wealth has not 'trickled down' as was expected, with inequalities worsening. Sadly, New Zealand has followed the same path. Clearly, simple growth of GDP is not the only factor at play.

It is difficult to estimate the possible future financial value to New Zealand's economy, of every family that eventually becomes an independent private enterprise. It is even difficult to assess the future dollar value of any contribution these businesses make to social causes. However, over time in addition to revenue for the families, we could hope to see a reduction in benefits paid, and an improvement in social returns, such as an increase in fair trade and ethics, equitable returns to workers, and distribution of profits according to patronage or users of the services and products, rather than on proportion of shares (amount of investment).

Without delving into the politics of economic growth, it is useful to consider some of the less-tangible assets, to which it is difficult to assign a dollar value. The human, social and environmental (non-financial) capitals and assets are just as important as the economic, to the quality of community life. CIDANZ, in its desire to lift its communities from poverty, is attempting to create a new economic model, that grows all the capitals. The financial modeling that underpins this holistic model is perhaps the most difficult of all, and it is fair to say that CIDANZ is still piloting and testing how the micro-enterprises can support each other financially.

Financial Literacy Levels

Indigenous entrepreneurs often face challenges related to access to markets, skills, capital, and resources, due to lack of many of the social or human capital matters already discussed, as well as language and education barriers, and even prejudice and racism; and some of the most pervasive issues preventing some families from having much financial stability come from their low level of financial know how.

The levels of understanding of business and financial matters vary widely both within CIDANZ and among the families they are working with. Those involved are also at different stages of readiness to deal with the complexities of running a business, in terms of knowledge, experience and understanding of business realities and managing enterprise performance. For example, while some struggle to understand concepts such as simple accounting, cash-flow, budgeting, profit-making, and cost control, others are well-versed in modern financial transactions and accountabilities (even to the point of trading in Bitcoins and stocks on the side). Further research would be necessary to determine how these individuals survive financially and the degree to which their standard of living and their social activities correspond to their income levels.

CIDANZ's model for working with family enterprises must address this full range of skill and readiness, so the staged approach they have taken, and trialling various models in their own businesses, makes good sense. Building a network of co-operative enterprises is certainly challenging but will enable them to gear up as they go. While CIDANZ is working mainly with economically disadvantaged families to establish start-ups, a proportion of the businesses they are working with are more advanced and experienced, to minimise the risks involved.

At the simplest level, we must note that the enterprising families programme is designed to embed basic business skills, not produce slick presenters or accountants and financiers. It may be that a rather large percentage of those families undertaking the programme do not complete full 'graduation' to the level of an independent private enterprise, and it is unrealistic to expect that they all will. Similarly, some may decide that running a business is not for them and opt to seek employment for a wage. Despite this, it is likely that their financial literacy, and therefore their eventual financial position, will still improve because of what they learn from the programme, which will in turn bring social benefits as well.

Compensation and recompense - how to value effort

With all its complexity and sophistication, at its heart the economy of today remains a way to exchange and trade value, however this is defined. Those working in regular employment understand the meaning of their salary or wages, whether by hours worked or by an estimation of their annual 'worth', their skills and human capital.

In the world of self-employment and running businesses, other forms of payment or recognition, in addition to money, may help compensate people for their time. To become sustainable, they may begin by calling on the unpaid support of family and volunteers, but this is easily abused, and over time, helpers need to feel they are being adequately rewarded. Repaying effort by hours worked is not necessarily realistic, so part of the building of each business consists of helping each family identify their value chain, and how to benefit from the support around them without requiring money, borrowing, or making onerous calls on others' generosity.

For some of the businesses, a lot of time is required which is unlikely to be recouped, particularly where volunteers such as family helpers are enlisted. Voluntary labour is difficult to give a dollar value and is often discretionary time that could not be used for paid employment and may entail an activity that serves the participant's health, social and recreational needs, such as gardening or the making of tivaevae. In these instances, some workers may feel they have had enough reward from the social connections and fun they have, but this not sufficient for a financially sustainable business for all those involved.

For start-up businesses such as CIDANZ is fostering, the demands of time put in to the business for no immediate return may be overwhelming; and for those who are used to being paid by the hour, receiving a benefit, or working for wages, the regularity of a steady income is difficult to replace. Usually, people do not take the risk of self-employment, when they have neither the business knowledge and drive that natural entrepreneurs do, nor the capital to invest, particularly when they lack the sorts of support needed to get them through the phases of building a business. Here is where CIDANZ pool and leverage assets for mutual benefit, and where it plans to secure investment to further shore up the position of the start-ups.

The shadow economy

For the unemployed, the value of their efforts may be ignored or invisible, or they may operate within the 'shadow economy', or worse, the 'black economy'. These words describe exchange of goods and services outside the mainstream economy, with or without cash. This type of activity thrives when poverty is the alternative.

While the numbers in the community who operate 'under the table' or participate in the criminal 'black economy' are unknown, law-abiding citizens who are unable to get jobs (and a minority who are unwilling to work) may well operate in the shadow economy, somewhat detached from the money economy, and get by through bartering goods and services.

While some aim to be resilient through home gardening, food preservation and other self-sufficiency methods, many lack the knowhow for even these simple skills. Sadly, receiving unemployment or other benefits is the reality for the poorest in our society, and Pacific peoples are over-represented among their number.

This makes it even more challenging for start-up businesses, some of whom may be moving from benefits, part time and voluntary activities, or the shadow economy, to active participation in the formal economy. Backbone organisations such as CIDANZ are pivotal, helping develop the collective economy by the support they offer, whether it be in the form of advice, seed funding, or helping to define and add value in each business, until the families can 'go it alone'.

Co-operatives and financial stability

Individually, many local entrepreneurs lack the resources to enter new markets or to develop new products and services. Combining their resources in a co-operative network increases the possibilities of taking on larger business projects, taking advantage of economies of scale for various administrative functions and projects. However, in the international literature, there is conflicting and fragmented evidence and debate about the effectiveness of co-operatives in providing sustainable livelihoods. At this stage of development, the CIDANZ families are not ready for a formal co-operative structure (and may never be) but can at least profit from the supports that CIDANZ and the other families can offer, such as sharing customer referrals, bartering between enterprises for services or products, or discounted purchase of goods due to economies of scale.

Formal distinctions and definitions of collectives or co-operatives may become of more significance at a later stage in their business development, since that could impact on legal activities, tax liabilities and concessions. This would only be appropriate for the larger businesses capable of generating economies of scale, and pooling resources. Case Study F enterprise and CIDANZ itself appear to be the only businesses capable of this level of co-operative development at this stage.

The enterprise programme model

The motto of the affiliated micro-enterprises is 'GOOD BUSINESS DOING GOOD FOR THE COMMUNITY...'. This philosophy reflects the aspirations of CIDANZ and its family enterprises, to give back to the community in a holistic way.

In addition to the individual family businesses, the 'enterprise programme' describes the collective social and economic network that is being constructed, the use of sound business principles in their activities and the co-operative supports between each affiliated business. This is what Suliasi Vunibola describes in the Massey literature review as 'inter-co-operative integration' (p17), or 'working across the various businesses to support each other and benefit from supply chain, as well as referrals'. Examples of this support include helping to market the other businesses through family networks, sharing customer referrals, and patronising each other's business where relevant.

Few if any of the family enterprises are yet capable of financial self-sufficiency as stand-alone businesses. Therefore, the Case Study F enterprise is investigating possibilities for establishing 'pipeline investors', who may temporarily support the various businesses at certain steps in their value chain. This will enable the families to build capacity, and obtain strategic leverage, beyond the 'fund-raising cake-stall' mindset that many working families have had to rely on until now.

Evaluating the impact of the enterprise programme

As part of their rapid prototyping and fail-fast-and-refine approach, CIDANZ are learning and shaping what they do as they go. Known as 'formative evaluation', this enables them to keep their finger on the pulse of their businesses, and quickly respond to changes as a need arises.

The longer-term challenge lies in being able to measure and demonstrate the gains being made at a more holistic and systemic level. There are known tools in the field of evaluation for measuring both financial return on investment (ROI) and Social Return on Investment (SROI), which is a mechanism to put a dollar value on the social good that is done. This sort of 'summative' evaluation requires planning and resourcing to do well. However, lack of time and sufficient resourcing to undertake deeper and longer-term evaluations mean that information to judge the success of their efforts is scarce.

Longer term outcomes that the programme intends to contribute towards include increasing their income, reducing debt levels, improving net worth and overall standard of living, and saving money for personal reasons or for a house (percentages of home ownership should therefore rise). It is still 'early days' to be measuring this level of impact among the initial families, but this sort of result is to be hoped for in the medium term.

Even more difficult to quantify will be the intangibles, such as improving cultural capital and identity, and rediscovering the value of sharing, co-operating and being strong com-

munity citizens. Anecdotally, there are already good stories to share, as seen in the case studies, but these are brief glimpses into a wealth of material too rich to fully capture in this report.

At a societal level, there may be other forms of shared value (a term coined by Michael Porter to denote a broader goal for businesses than shareholder value; business investments must also produce social value – and social investments must also produce business value).

CIDANZ's focus on cultivating deliberate generosity is already having this positive philanthropic sort of impact on the families, as demonstrated by those who say they intend eventually to expand their businesses to take on employees, and ensure they pay them fair rates.

Financial risk

Like anyone setting up new businesses, the families and CIDANZ each face some financial risk. As a larger, more experienced organisation, CIDANZ is better able to absorb more of the costs and risks involved. Initially this may be in the form of start-up equipment, and small amounts of seed funding. It is unknown whether CIDANZ offers any protection to customers or business owners to compensate for any loss that may occur within any one of the businesses. While detailed financial arrangements have not been disclosed to the researcher, it is understood that profit-sharing and management of insurance, taxation and other compliance issues are openly discussed among the families involved.

Financial Viability

Internationally, many collectives and co-operatives have suffered from low financial returns, which may help to explain the high turnover rates in worker-owned businesses. While worker-owned businesses may satisfy noble social motives, unless they provide reasonable economic rewards to the participants, their long-term survival is in doubt, as the social benefits may not outweigh their financial needs.

New Zealand has 460,000 small-to-medium enterprises (SMEs), which account for 97 per cent of all Kiwi businesses, according to the Ministry of Business, Innovation and Employment's 2014 Small Business Sector Report. Yet sadly, SMEs have a high failure rate. CIDANZ aims to buck this trend, by building a supportive collective community infrastructure among the enterprises.

For the families, their financial viability or lack of it may initially be masked by any support that CIDANZ and others are able to offer. However, they must eventually strive to run financially viable businesses, in addition to any social and personal benefits they obtain from the activities, to provide the sort of financial stability and sustainability they are seeking.

It is doubtful whether the support that CIDANZ offers the families can or should ever be a permanent arrangement. Therefore, some staged transition to full financial independence will need to occur over time. This has not yet happened for any family business, so the mechanism by which it will occur has not been fully scoped or determined. This will need to be considered if affiliated businesses are eventually to operate fully self-sufficiently.

This is a good reason for the families to market their goods and services more widely than in the Cook Islands community alone, to ensure that they are not repeatedly tapping into diminishing reserves of a community that is already financially stretched. This is one of the main economic arguments for the need to bridge across other cultures and for making the most of cultural collateral as a unique selling point.

Cultural identity, branding and marketing

Among themselves, people of Cook Islands descent generally identify with their home island or tribal ancestry (vaka and enua), in parallel with iwi and hapu for Māori in New Zealand, since 'the Cook Islands' is a post-European construct. Many can trace their descent from particular islands or tribes, often from a combination of several. Tracking ancestral lines can also mean dealing with multiple languages, cultures and differing values. In terms of branding and marketing, the detail of these distinctions is mainly of importance to the people themselves, since most non Pacific Islanders are not aware of these nuances.

This is relevant when each business product or service considers its potential market and branding. If most customers are one's own people, then the uniqueness of each vaka / enua and its products becomes a unique selling point that will be sought out (or shunned).

What is of crucial significance to a producer may be considered irrelevant from a consumer's point of view. This means that each business must identify its own commercial advantages, and its unique markets. Developing products for a wider customer base than people of the same origin, means finding ways to 'educate the masses', so that cultural identity becomes a real asset. Of course, this is less relevant to a more general service such as building or construction, unless something uniquely cultural is also being included.

When marketing to 'foreigners', a simple brand like 'Cook Islands' may be informative, but in the context of a knowledgeable market, products which identify with a specific island or vaka may be more appealing. One size does not fit all, and each enterprise needs to carefully match its marketing to each segment of its target markets, and scale accordingly.

The families are also needing to consider the implications of creating commercially viable products from cultural icons. In addition to issues of intellectual property rights, authenticity and quality are essential ingredients that the families are aware of, as are avoiding producing 'cheap and nasty' reproductions, as has occurred in other cultures

in the past.

Incorporating social responsibility

Increasingly, the private sector recognizes the business value of community progress (and the many costs of a community that does not progress) and is eager to play a genuine and substantial role in community development. However, in mainstream business, 'corporate social responsibility' is often still given a certain tick-box tokenism, more for reputation than real social change.

Increasingly, workers who are in demand are choosing work based on social impact – good people want to do good in their work, and if they do not find their work socially rewarding, they vote with their feet. Businesses that also produce social value in this way are more likely to be valued by both workers and customers, who will in turn start to seek out products and services from socially conscious producers. Provided the businesses continue to satisfy their customers both in quality and quantity, this is likely to produce a snowball effect of increasing shared value for society and economy alike.

In the case of CIDANZ and the family enterprises, the advantages of the businesses giving back some measure of their success are a very real daily lived reality. The families participating can see that this programme is not only reducing financial risk for them personally but is also contributing to the wealth of their community. And those surrounding each family are also seeing the benefits that the family participants are starting to gain.

CONCLUDING REMARKS

Whether CIDANZ's enterprise programme ever develops into a true co-operative as described in the literature is somewhat irrelevant. CIDANZ and the current participants in the family enterprise programme hold a dream for how communities and businesses can grow together for everyone's benefit, by working co-operatively and collectively. They are actively working to ensure this occurs.

The cultural concept of Ta'okotai'anga is certainly helping to bind the families and their separate business ventures, into one shared community of interest. Through barter, trade and direct referrals, they are working as an informal collective, to support each other's businesses.

While it is early days to judge the success of each of the enterprise start-ups, this community collective approach appears to be gaining traction. There are some promising contracts and procurement opportunities in the pipeline which should help to build the profile of the businesses in the community and generate revenue to support not only the individual families, but to help sustain the network of connections CIDANZ are building amongst them.

There are still capacity challenges to be addressed, and management support services and administrative and financial procedures to be refined, but these are being recognized and tackled using pro-active 'fall forward, not back' methods. It requires astute, systemic and sometimes 'organic' responsiveness to the challenges they encounter, and the signs so far are very promising.

The focus on entrepreneurship and innovation reflects trends that are occurring elsewhere around the world. However, from the literature review, there does not appear to be any precedent for building a whole human 'collective system' such as CIDANZ are undertaking. In this respect, they are doing something both pioneering and daring.

It is difficult to imagine a more complex challenge, since it involves working with families from multiple cultures, ethnicities, languages and political and spiritual backgrounds, over a broad range of businesses from start-ups to established businesses. In addition, the organisation is seeking to develop a 'proudly commercial' subsidiary that can be more entrepreneurial and innovative than the charitable trust itself, to progress a series of joint ventures and investment partnerships as a means of helping to sustain the collective and any of the family businesses that choose to remain affiliated to the network, once their initial programme is complete.

The passion and excitement are evident; the financial forecasts and longer-term objectives have been set. Eventually, the percentage of families developing their turanga, a stable financial basis, through ongoing business and asset ownership, will be the true measure of their success.

APPENDICES

Appendix One - Terms in Reo Maori Kuki Airani

Sourced from the Online Cook Islands Dictionary

'Okota'i Mangaia(n)

1. (num.) One, when the subject is a member of a group; = 'otā'i.
2. (v.) To assemble, write, as several thoughts into one plan of action, or several people co-operating in one job of work.
3. (num.) To be one, as the member of a family.

tā'okota'i Rarotonga(n)

1. Bring together, combine, unite. He got the fishermen together and asked them to lower the price of their fish; Kua tā'okota'i 'a Tangi'ia i te au mana kātoatoa ki roto i te rima o Tara'are. Tangi'ia combined all the powers together in Tara'are's hands.
2. Co-operate. Mē 'anga'anga tā'okota'i kōtou, ka manuia. You'll succeed if you work together.
3. A society, organisation, club, union. Ko ia te 'akatere i tā mātou tā'okota'i. He runs our society.

tāokotahi Penrhyn (Tongareva)

4. (v(caus)) to co-operate. N. co-operation. (Nom tāokotahihanga. | < tā-'causative' + okotahi 'one, united'.) angaanga tāokotahi co-operative work.

Appendix Two - Glossary of general terms

Capital	Wealth in the form of money or assets, taken as a sign of the financial strength of an individual, organisation, or nation, and assumed to be available for development or investment.
Collective	A collective is a group of entities that share or are motivated by at least one common issue or interest or work together to achieve a common objective. Commonly, 'collective' refers to how members participate in the management structure. Collectives manage worker-owned co-operatives, consumer co-operatives, non-profits, or volunteer activist projects. A collective is managed without hierarchy. This means that every member has equal decision-making power. Some decisions may be delegated to individual members or sub-committees, but no one has the authority usually granted to a manager.
Co-operative	'Co-operative' refers to a specific ownership structure. Co-operatives can be owned by workers, community members, or both. While the terms 'co-operative' and 'collective' are often used interchangeably with some overlap between the two, the terms have distinct meanings. Outside investors or consumers do not participate in the governance of a co-operative, as only workers are eligible to become member-owners.
Co-operative (ICA Definition)	A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically.
Co-operation Values	Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.
Co-operative principles	The guidelines by which co-operatives put their values into practice.
1. Voluntary and Open Membership	Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
2. Democratic Member Control	Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.

3. Member Economic Participation	<p>Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.</p>
4. Autonomy and Independence	<p>Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.</p>
5. Education, Training and Information	<p>Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.</p>
6. Co-operation among Co-operatives	<p>Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.</p>
7. Concern for Community	<p>Co-operatives work for the sustainable development of their communities through policies approved by their members.</p>
Community Development	<p>Intentional collective actions to improve social, economic, physical, and environmental well-being, while preserving valuable aspects of the culture of an area. A co-operative process, including all sectors of the community, based on finding common ground and defining and pursuing a common vision.</p>
Consumer Co-operatives	<p>Consumer co-operatives are generally concerned with price savings, better quality goods and services, and convenience - traditional consumerist values appropriate to the status of the co-operatives as consumer organisations. Achieved through bulk-buying, economies of scale etc. Also reduced costs e.g. for transporting (particularly the importation of goods from overseas).</p>
Producer / grower / supplier co-operatives	<p>Producers, growers and or suppliers working together to ensure pooling of resources, securing reliable markets, and generally aimed at reducing costs for the growers. Note, the Cook Islands general store was both a producer and a consumer co-operative.</p>

Economy	Management of the resources of a community, country, etc., to produce and distribute value.
Enterprise	An organisation, a business, or a difficult and important plan, usually one that will earn money for effort.
Investment	Buying or lending assets, with an expectation of a future return greater than the amount spent.
Micro-enterprise	Very small-scale business, usually only one or two workers.
Network of networks	Umbrella or apex organisations, federations ('above' the level of the groups they serve).
Seed funding	Small amounts of money to enable a business or venture to get started, without funding the entire business.
Shared value	Charity-minded Corporate Social Responsibility (CSR) programs have evolved into pursuing 'shared value', a term coined by Michael Porter to denote a broader goal than just shareholder value. From this mindset, business investments must also produce social value and social investments must also produce business value.
Social enterprise	An organisation or business that produces social value, in addition to any financial value; one that 'does good' for the community.
S.P.I.R.I.T	CIDANZ' values & their Reo equivalents Sustainable - Ruperupe Professional - Tu Rangatira Integrity - Tiratiratu Respect - Akangateitei Innovation - Kite karape umereia Togetherness - Taokotai
Sustainability (quadruple bottomline)	Balanced across social, financial, environmental and cultural measures, so that no harm is done, and the assets are at least maintained, and preferably restored and improved
Worker co-operatives	Unlike other co-operatives, the workers ARE the owners of co-operative, and therefore there is no hierarchy of ownership, and profits are shared directly. The workers do not necessarily act as consumers of any products but may do so as well.

Appendix Three - Vaka and Enea views on Ta'okota'i

Notes from a Vaka and Enea Workshop 9 September 2017 / what Vaka and Enea want

- 'Key' = to unlock the potential of our people, the opportunities
- Heart
- Multi-generational, importance of language
- Ways to 'sew the village together', united
- A better understanding of what CIDANZ is all about – their role in community and support of each enua
- Sustainable - Kia tupu ruperupe
- Spiritual values - Passionate about church, God is central; Jesus is the foundation
- Physical – passion for kids, helping kids; island sports, netball

What is Ta'okota'i?

- Ta'okota'i is a very feminine concept – Feed the mother, who in turn feeds the kids – teach the boy to feed the mother, the Ta'okota'i baby, and encourage the Vaka and Enea to support the mother, Ta'okota'i. She has to be full, well fed, to feed the babies – nurturing, with the same respect - we all come from women; they bring the nurturing, gathering the chicks in all branches of your life – land, governance, people, spirit
- Feeding the chicks – we need that feminine side, gathering, and the Vaka and Enea to support it - Vaka and Enea are the male – hunter and gatherer – Men bring the other half to feed the collective.
- One direction as a collective – think > feel > action
- Atiu to help Puaikura to help Aitutaki... act as one, to see the fruit
- We see the need for change – keep persevering
- Listen to elders, help them to know they are heard, even if the decision you make is different
- Relationships – someone goes forward, but we turn and face the other way
- Good to see we are trying to come together to be strong
- Same issues back in the islands – love, respect, passion, commitment, also respect for our elders too
- Ta'okota'i is coming together, man, woman, young, old – build on this
- Family know each other – all the parts are very important, the Vaka and Enea are children
- Easy to say Ta'okota'i – at present we don't action it. We say it, but need to do it
- When you set a dream, ask is it your dream, or what the people want? – Bring the balance together.

Questions and Challenges

- Accessing communities, e.g. Atiu communities, why can't we divert funding? Why should we spend our money on someone else's priorities?
- Challenges of being a national organisation, as there was no collective vision'
- Cook Islands Development Action Plan – mandate – up and down the country
- Are we acting as separate Vaka and Enea or coming together as Cook Islanders? - CIDANZ serves all New Zealand Cook Islands communities, for the good of the whole community
- We still act very separately
- Without respect for each other, Ta'okota'i will not happen

Reflections

- For the future of our kids, send the message to individuals and the community – make it good for ALL the Cook Islands
- One island should be able to ask another for help – vs. 'we build a house's foundation, we don't expect someone else to put the sides on it'.
- CIDANZ can help V&E to raise funds collectively, get more leverage than with raffles; it's the body to expand across the vaka and enua, trying to encourage the Vaka and enua to come, to look across and see ourselves as one people
- Who are we calling Ta'okota'i? one together – it's what we DO that makes it one together
- We can see what's happening out in the community
- We already know the 11 priorities, it's the knowledge of HOW to do it
- Are we all sharing one dream? If this is our dream, everybody needs to support it, but if not, it won't happen
- All move forward together – these are the things put forward, now let us listen.

Good Ideas

- Think about what have you to offer
- Help us develop our strategic plans, then our action plans etc
- Hosting a miniature festival e.g. Atiu Hall, demonstrating partnerships
- Get annual reports from CIDANZ- it's available on line and in hard copy – we are making more information available, we want to role model this – we are open
- CIDANZ trust is a place to bring the vaka and enua leaders' thinking together, the voice of the board comes from the V&E leaders
- Use our assets to grow our people
- Structuring the CIDAP actions into the short term and long term – prioritising the priorities

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- Focus on fewer priorities, and communicate better
 - 'Their vision' or 'our vision'?
 - Driving the collective vision of Cook Islanders is up to all the individual vaka and enua too
 - Bringing in professionals to help us – getting investments to fund this
 - Deliberate strategic positioning - staging what CIDANZ is and can do – there are still more phases to come – our actions can build, as the investments come in
 - The Akirata Ou project may not require big buildings – can we use what we already have better? What is the capacity of the buildings? Can we do justice to it if its hosted in smaller venues?

And so...what?

- Bringing all Cook Islanders together - our purpose is to get Vaka and Enea leaders to explain what CIDANZ is – it's about us all as Cook Islanders. Explain Ta'okota'i to others – so it does not seem as if there is only one doughnut in the basket
- Difficult to change things; the elders started it off, so it's difficult to make changes, but CIDANZ want to understand what Vaka and Enea want - Please feed us what you want, so we go forward as a group
- This group needs to come together again next year, do exactly the same, share
- Seeing the bigger picture; - go and reflect on your dreams, and seek CIDANZ' help (e.g. housing)
- Community plus vaka and enua plus CIDANZ all helping each other, participating
- Give guidance – Akirata Ou could happen with Takitumu, Mitiaro and Atiu taking turns hosting, using our existing facilities – but do we have the same dream? Those enua who have buildings – but this level of co-operation does not usually occur – we end up competing
- There seem to be two dreams – add the community to the existing dream vs. No, don't change the dream
- We can't see anything wrong with this idea, but...
- Put these questions to the people
- Relevance to our youth. Our Reo and culture will be lost if we don't relate to our youth
- Share resources across V&E – but we need workers as much as we need advice
- I'm sad after my time away I was hoping to see the blossoming. Give the V&E a timeline, with time to respond.
- Get out to the V&E and showcase yourselves, meet people at their venues, face to face
- There is a gap around health, health referrals and the hospitals
- We need door openers, a voice and face to the V&E
- [We can't keep] chasing our people. They have to want it.

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- Facebook and online, our youth use all the new technology. We need balance

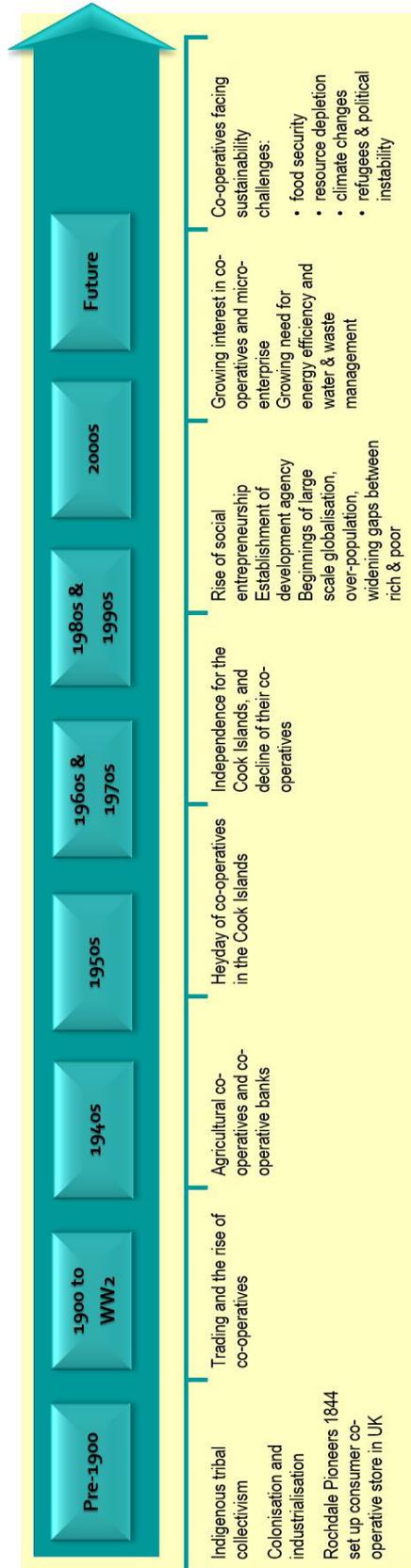
Actions to do together

- Can we put 20% of our efforts towards the collective?
- At present the only things we do together are ANZAC and Akirata
- Seeds were sown, from back then until now. We need guidance – yes we still want that, but our priorities are now 1...2...3...
- Is an incentive needed to drive the willingness to commit to actions? What would it be?
- Give us an idea, and yes, we can give 20% of our time, e.g. Easter for an event
- We need to find out why people are not coming to the meetings – they are missing out on the joy of coming together – faith, sport, culture and politics are things that bring us together
- How much will you put in – fruit behind the 20% 3 leaders – ask those not present today too
- I will put in 5% > 10% [laughter]
- We have lost ground, feed them back in
- Atiu committee has new ideas starting to be generated, more open
- It is a huge relief to have help from CIDANZ
- We know that we must give, to get back
- The young ones are more determined to see things happen
- Ways to bring people together, e.g. through the churches, more activities 3-4 times a year

Ka Mutu

- What impact or outcomes are we seeking, what real change?
- How do we know we have made a difference?
- Enabling them to move forward in their lives, long term
- It's the response we get back
- They come back, want to do it again
- Participating – the feedback and reactions - we will always have some who fake it, but those who really enjoy it do come back
- It's how we all prosper – eg Atiu hall fundraising
- If each island group makes a Ta'okota'i event, I will learn from and support them all
- Ta'okota'i calendar of events from each V&E – we can all learn from each other
- Let's move mountains

Appendix Four - Timeline of global changes impacting co-operatives



Appendix Five - Literature Review

See attached PDF of Massey report by Suliasi Vunibola

Co-operatives: Background, Principles, and Potential as a Form of Indigenous Enterprise for Pacific Peoples

ⁱSee Appendix 5 - Massey University Literature Review.

ⁱⁱSee S.P.I.R.I.T. in Appendix Two.

ⁱⁱⁱSee Appendix 5 - Massey University Literature Review.

^{iv}The International Co-operative Alliance is an independent, non-governmental organisation established in 1895 to unite, represent and serve co-operatives worldwide. It provides a global voice and forum for knowledge, expertise and co-ordinated action for and about co-operatives. The Alliance is the apex organisation for co-operatives worldwide, representing 284 co-operative federations and organisations across 95 countries (figures of January 2015). The members of the Alliance are national level co-operative federations, individual co-operative organisations and government offices concerned with co-operatives.

^vGross Domestic Product, a measure of the financial value of national production, and therefore of the economy.

^{vi}<https://www.teara.govt.nz/en/1966/island-territories/page-2> - By the 60's, there were 70 co-operative societies in the Cook Islands, and over one-third on Rarotonga. A Government Department of Co-operation registered, guided, and audited the societies and also ran a Co-operative Bank to help to consolidate the co-operative movement. The Bank turnover was approximately £150,000 a year.'

^{vii}In the Cook Islands there was a period of active indigenous entrepreneurship, centred on sailing ships and financed by community shareholding, which reached a high point during the British Protectorate, commencing 1888. During this period, 'more heads of their respective lineages, took it upon themselves to organise production, control marketing, and operate schooners that traded throughout the Cook group, as well as with Tahiti and even New Zealand' (Crocombe 1962:20, cited in the Cook Islands News <http://www.cookislandsnews.com/item/49297-the-cook-islands-lost-century-of-independent-sail/>).

^{viii}<http://www.ck/history.htm>

^{ix}Personal observations from Dr Gilly Stewart's recent discussions with some elders in Rarotonga.

^xSee Appendices for a timeline of significant global influences.

^{xi}Ta'okota'i and related words are explained more fully in Appendix Two.

^{xii}From the 2016 Cook Islands Language Online Dictionary.

^{xiii}Source: Wikipedia 'Whereas needs-based community development emphasizes local deficits and looks to outside agencies for resources, asset-based community development

focuses on honing and leveraging existing strengths within the community.’ Based on empowerment, it suggests that solutions to community problems already exist within a community’s assets. Principles that guide ABCD include:

- Everyone has gifts: Each person in a community has something to contribute.
- Relationships build a community: People must be connected in order for sustainable community development to take place.
- Citizens at the centre: Citizens should be viewed as actors — not recipients — in development.
- Leaders involve others: Community development is strongest when it involves a broad base of community action.
- People care: Challenge notions of ‘apathy’ by listening to people’s interests.
- Listen: Decisions should come from conversations where people are heard.
- Ask: Asking for ideas is more sustainable than giving solutions.
- Inside-out organisation: Local community members are in control.
- Institutions serve the community: Institutional leaders should create opportunities for community-member involvement, then ‘step back.’

^{xiv}Brereton & Pattenden, 2007.