

## **Meet Women in Micro Business Who Inspire Us**

***Women are changing the micro business sector.***

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Last year I was part of a team from the Central Bank of Solomon Islands who went to few parts of Solomon Islands to assess women in micro businesses. I had a chance to talk with women who are dedicating their lives to invest in micro business activities.

In developing countries like Papua New Guinea, Fiji and Solomon Islands, micro-small and medium businesses are an engine for economic growth- and startups can be a real step up for women and their families. Small businesses employ half of the worlds workers, and in families where the mother runs a business, children are much more likely to get an education and have much better health and employment outcomes.

Financial programs like the South Pacific Business Development (SPBD) has provided a great support for micro business startups for women in rural areas. According to the Pacific Financial Inclusion Program (PFIP) as of September 2017, around 17,655 women has taken out an unsecured microloans from South Pacific Business Development (SPBD) to help them start, grow and maintain sustainable, income generating micro-enterprises.

While the prospects of growth for women-owned micro business is slowly increasing, they still face a lot of challenges in terms of finance, marketing, management, discrimination and stereotyping.

Yet women in rural areas are committed to make a change in their communities as this was evident from our interviews and assessment.

The women we met in these rural areas and women like them around the world, are changing the micro business sector. Five of these women are selected as winners for the 2018 microbusiness awards. They inspire us and we hope they inspire you too.

## MEET JESCA

Meet Jesca Theokheragna, a local business women and entrepreneur by heart. Hailed from the island of Vella la Vella in the Western Province and mother to three beautiful children. Her business is a success story and one that women in rural communities could learn from. With very little capital, Jesca ventured into the cocoa business, she started buying wet cocoa beans from farmers around her community. Soon she was on her way to making a name for herself and her business. In 2012 she registered her business as JT Commodities Enterprise and bought her buyers license. Eventually, she was recognized for her work by the Rural Development Program (RDP) and gave her the chance to expand her business. Along the way she made partnerships with some donors and was able to provide materials to build drying and storage facilities for her farmers so they could dry the wet beans and sell the dried beans to her. Jecsca's goal is to improve the quality of cocoa and expand the production. From her cocoa business, she now able to build a home for rental, run a store, provide transport and Top up services for the people in her community. Jesca also made sure she helped her people so she formed the Barakoma Farmers Association and Barakoma Womens Saving club. The members of the farmers' association would get free tools for their farms, and free trainings on how to save money, simple record keeping, and cocoa farming. While members of the Womens Saving Club were taught how to save their money and had their own saving account. She often engaged them to do the caterings when she conducted her trainings to help them with their savings. Despite being so successful, she had her own challenges, those of which are related to delay of shipment, bad weather and access to financial services. And being a lead partner in the business, she received a lot of criticism from men, especially for being a women in charge. Instead she continued to help them and work closely with them. This made the men realize how important it is to work together despite their difference in gender. Jesca's greatest wish is to someday be able to directly export her cocoa beans to international buyers and she is determined to work hard to make this happen.

*"Sometimes as women we tend to look down on ourselves and think the little things we do aren't important especially those of us in rural areas. I want to*

*encourage us women, whatever small business we are doing, continue to do it, they are very important, you will reap the benefits of your hard work. I started off small and it took me 10 years to really establish this business. For me success does not come overnight but with years of hard work and patience.”*

- Jesca

## **MEET LUCY**

Meet Lucy Kasimoane (Kasimwane) from the Central Makira province, an ambitious women who has already made international connections from her cocoa business. Determined to invest in rural development, the 45 year old mother of three children and grandson left her job from the formal sectors to venture into the cocoa business industry two years ago. She started off with copra buying in Makira and later shifted to cocoa buying. Lucy’s passion for rural development has led her to create job opportunities for rural people. She employed up to 10 women during her peak time in high crop to do processing and fermenting. Aside from farming cocoa, Lucy also invested her time, skills and knowledge in teaching rural women in her village how to do simple business calculations. Like every other women in business, Lucy faced obstacles. For women, she said it was not that easy doing a male dominant job, “well if that’s what society perceive to see.” And because of a low literate level, a lot of people don’t understand the task she’s doing. She often received heavy criticisms however this doesn’t stop her from running her business. Community obligations also hinders progress for her, when there is a death in the community she has to observe it for 10 days which means 10 days of no operation. Not only that, but in a rural community a lot of things are not made available, such as telecommunications and transport services. Despite all these challenges, Lucy never gave up; she was determined to keep going. Eventually the quality of her products attracted oversea buyers. She now establish a direct contact with international buyers who she now exports directly too.

*“As women managing a business should not be problem for us because it’s similar to managing our home. I encourage other women to take the lead and start your own business because we can do it.”*

- Lucy

## MEET ESTHER

Meet Esther Tali Suti. An Inspirational woman from Simbo Island located in the Western Province, who won the hearts of many women in her community for the role she played as a women leader and business entrepreneur. The mother of five children is involved in the honey business. Esther and her husband have been keeping bees for 14 years. They were both very enthusiastic about keeping bees and have made it their goal to make a honey business out of it. The process was not that easy as it seems. To get the people in her community to accept her bee hives was difficult. The people in her island, were not very happy about her first initiative to keep bees and threw her hives away. They thought the bees would kill their plants and crops. But Esther didn't give up, she and her husband continued to raise awareness on the importance of bee keeping and at last, they were allowed to bring in more hives and start the honey business. Esther taught the women of Simbo the skills of honey keeping and left them to do the practical work. In no time the women are harvesting the honey and she saw the need to buy from them. Still the demand is great and she can't do it alone, it would require a lot of buyers to meet the demands. She is now teaching other women the skills and encouraging them to venture into the honey business. Esther hopes to find a way to export the honey products to overseas countries. Aside from the honey business, she went on to establish a saving club for women who call themselves Gizo Women in Business. If there's one thing she really wants to do, that is to help women in her community realize the significance in utilizing natural resources to make a business.

*"I want to help other women in other islands to try venture into honey business. Honey keeping is a very easy task, and business to be involved in. I alone cannot meet the demands, if other women can be part of this business than together we can help each other achieve our goal and that is to be able to export honey to other countries."*

- Esther

## MEET JEMIMAH

Meet Jemimah Ellen, a 54 year old women from Guadalcanal. Hard work and dedication is what she stands for. The mother of six children knew success doesn't come so easily especially in a rural community. One has to make a living. And that could only happen by utilizing what she already had, a cocoa plantation.

With the little money she loaned from the South Pacific Business Development (SPBD) she was able to afford the tools she needed and also pay her workers. Jemima employed women to help her clean and harvest her cocoa beans. This way she could help them earn a little income to help their own families.

Two years into the cocoa business and this hardworking mother has already seen its benefits. She was able to help pay for her children's school fees, contribute to church fundraisings and feed her family. Aside from the cocoa business she also ran a poultry farm. The farm helped sustain her during the low peak seasons of cocoa. Jemimah is determined to expand her cocoa business and like others, one day hoped to also export directly to overseas.

*If you want to earn money to help yourself, you have to do something and not sit around and wait for things to happen. When I first started my cocoa business, I realize its significance, and its benefits. It has helped me a lot, now I can no longer stressed about how and where to earn money, I advise other women to do the same too.*

- Jemimah

## MEET RUTH

Meet Ruth Lolo. While taking business courses with Youth @ Work, she was motivated to start her own business and begun to venture into poultry business. Thirty nine years old with five kids, Ruth was determined to make her business grow. Having heard about the South Pacific Business Development Program (SPBD) and the financial services it offers, Ruth wasted no time and applied for a

loan. The money helped her to buy other materials for her poultry house and expand her business. Like any other businesses in rural areas, she face challenges with water problem. The community has only one water supply stand pipe. This makes things complicated as she would have to wait for her turn to collect water for the chickens to drink. Despite all of this, Ruth found another alternative. She relied on her strength to carry water from a stream nearby. Ruth was very innovative with her poultry set up and the method she used. To her, giving up is not an option, as this is the only way she can help herself and support her family. Ruth shares her plans and dreams. One is to build a small permanent house for her family and run a canteen. She knew only through commitment, dedication and hard work will she be able to achieve her plans.

*“I encourage other women to make good use of the opportunities they have been given, especially when accessing loans from financial services like SPBD. Use it to invest on something that can help you and your family, and commit yourself into it, you will see the benefit of it.”*

- Ruth