

‘Local verses Funder Notions of Prosperity in a Microcredit Scheme in the Kingdom of Tonga: A Case Study about Culture and Development’¹

Jane Horan
PhD Candidate
The University of Auckland
j.horan@auckland.ac.nz

Abstract

A particular ‘Women in Development’ part of an externally funded micro-credit development initiative in the Kingdom of Tonga, was designated a ‘failure’ by its funders. Ironically, the aims of the credit scheme funders *were* potentially met by the women recipient’s actions, however, because they were not doing development in the way the funders envisaged, as in making textiles and selling them through straight mercantile exchange, no ‘development’ was discernable. Groups of women textile producers chose to use the credit scheme loan money to make and seemingly ‘retain’ textile *koloa* (Tongan indigenous wealth as in fine mats and *tapa* cloth). However, the women did so with the knowledge of the range of gains available to them with the use of textile *koloa* in the dynamic economic system of the Tongan ceremonial economy. In this realm, cloth operates as a very powerful and gender-specific form of controllable wealth and when textile *koloa* is used in a variety of ways, the potential gains are both financial and social.

Prosperity from a commoner Tongan woman’s perspective is embodied in the ability to make and/or have textile *koloa* to move. Hence, the women were also engaged in a Tongan mode of development known as *fakalakalaka*, which is defined as ‘what Tongans value’ and in addition to material aspirations, has clear ideological and spiritual dimensions.

The fact that the women’s actions and motivations were not considered ‘development’ let alone ‘economic’, is indicative of the fact that Western design, implementation, and analysis of ‘development’ in the Pacific, can deny the extent and true nature of indigenous Pacific economic systems and their local, cultural formulations of wealth and prosperity. The exclusive use of macroeconomic indices and the Western capitalist assumptions that underpin these for development scheme evaluation, can prevent an exploration of the dimensions and dynamics of indigenous contemporary responses to capitalism, and the articulation of these economic activities and formulations of wealth and prosperity with the global economy.

Article

In 1995 two aid donors and an international lending agency were providing funds to a development finance institution in the Kingdom of Tonga to finance micro-credit programmes. Interest was charged at the going market rate and loans of up to \$NZ2000 or \$NZ5000 depending on the fund, were made available in the rural areas of the main island of Tongatapu and the outer islands (Schoeffel 1994:4-5). The ‘targets’ of the funds in general were those at the ‘grassroots’ level, including smallholder farmers, small-scale fishermen, individual rural women, women’s groups and small rural enterprises. In other words, ‘poorer’ people, as in groups and individuals who did not have strong equity and collateral to be considered under the development finance institutions’ normal lending criteria.

This paper is concerned with the fact that at least some of the available finance in all three of the funds was earmarked as ‘Women in Development’ (WID) money for the development of women’s ‘commercial’ handicraft production (Schoeffel 1994:7). It was assumed that since women in the outer islands and rural areas spent so much time making handicrafts, as in weaving mats and beating bark to produce *tapa* cloth which is known as *ngatu* in Tonga, it was thought that such activities could be ‘made productive’ if women were able to make money from their labours. As to why women spend so much time making textiles, a crucial part of my argument, will be discussed in a moment. That such textile production generally took place in groups was even better, because it was envisaged that women wishing to participate in the schemes would form borrowers groups to generate ‘social collateral’ after the Grameen Bank of Bangladesh model (Harper 1998; Blackstock 1999).

The aims for the schemes, including the WID portions, were chronicled in various documents about the projects. One report stated that the projects aimed to foster “...economic development and private sector

¹This paper is based on my MA thesis entitled, ‘The Production of Textile *Koloa* as ‘Development’ in the Kingdom of Tonga: A Case Study of Culture, Development and Anthropology’. The thesis was completed in the Department of Anthropology at the University of Auckland and submitted for examination in 1997. Because official permission was not sought to analyse these projects, I have not named any of the agencies or institutions involved. Their identities were not directly relevant to my thesis anyway.

activities...” (Tonga Development Bank 1995:1). The same report noted that the increase in “...standards of living due to involvement in the cash economy through increases in agricultural output to meet the development and material aspirations, such as good housing, of the Tongan people” (Tonga Development Bank 1995:2) was also an explicit aim. Similarly, in a review paper produced by the Tonga Development Bank (1994:2), it was noted that one of the other credit schemes, had been established and designed to “...foster economic development and to improve the standard of living of the people residing there [i.e. rural areas] through small credit for the promotion of economic productive activities and savings mobilization”.

Certainly, from the funders’ point of view, a specific formula for ‘development’ was being prescribed with such aims. Textile producers, as recipients of the loan money, were expected to engage in ‘economic development’ and make money from money via their textile production. The funders assumed and required that the goods produced would enter the ‘formal economy’ as official exports or merchandise for tourist consumption, where such handicrafts would be sold in a market context, and the money generated would be used, after repayment schedules were met, for consumption, savings, and/or capital investment.

However, what was envisaged by the funders and their advisors, and what ensued, proved to be two different things. While small quantities of ‘tourist handicrafts’ are produced in the outer islands to be routinely sold in market contexts, the handicraft industry in the area, for the most part, constitutes the production of textiles in the *koloa* category, which are *ngatu* and fine mats made for ceremonial distribution and not utilitarian use (Tonga Development Bank 1996; Herda 1999; Kaeppler 1999). These textiles are not routinely sold (Cowling 1990:264; Small 1987:361; Tamahori 1963:229; Young Leslie 1997:15). Ideologically and materially, textile *koloa* is the paramount form of wealth for commoner women in Tonga. Textile *koloa* embodies Tongan female identity, but also effectively defines and underlines the structures and hierarchies of Tongan social and political life in the realm of kinship and in the public/political domain, whilst providing a medium of contestation in both. Here, quantities of the cloth produced and controlled by women are given as prestations in the service of kinship obligation and/or for public acknowledgement of duty and status in the sphere of prestation in the Tongan ceremonial economy. Men’s wealth, as in food and produce, and known as *ngaue*, moves down the hierarchy in reply. Textile *koloa* is presented at special occasions and ‘life events’ like weddings, funerals and births, title installations, and generally whenever members of the royal family and the nobility attend a function. In more contemporary rites of passage, textile *koloa* also validates commoner celebrations and ceremonies, in Tonga and abroad. These include baptisms, various birthdays, and graduations, overseas travel and occasions like an individual’s first sermon. Textile *koloa* is literally the fabric of social relations in Tonga.

So, when the women’s groups were seen to be using the credit scheme ‘development’ loan money for the production of textile *koloa*, serious questions were asked about whether or not ‘development’ was taking place. The women were deemed by the funders, their advisors, and the critics of the outcome of the schemes, to be *just* making and retaining ‘cultural valuables’ and the funds were seen as supporting non-economic traditional exchange production. But it was not that simple. The alleged ‘problem’ was that none of the women had any intention of selling their production to make money, as was the explicit intention of the three credit schemes, purely because they had other uses for it which generated greater gains ideologically and financially. Essentially, *koloa* equals wealth in Tonga. In order to meet their loan repayment commitments, the women were fund raising in their communities to generate the necessary finance, and the default rate on the loans was low.

None of the external agents were able to discern any ‘economic development’ taking place and the WID funds were deemed a failure. In fact, they were a resounding success. Both from the women’s point of view, and from an ameliorated Western funders point of view. However, the analysis of such development depends on how one defines the term, and also what is allowed to constitute economic activity, the ‘economy’, and ‘wealth’. While the sphere of prestation is clearly the hub of the mechanism that reproduces, maintains and creates the social and political order of Tongan life, there are actually two distinct spheres in the Tongan ceremonial economy. A second sphere, one for exchange, effectively maintains the supply of textile *koloa* to the first. Because almost all Tongan women need textile *koloa*, no matter where they live, and almost all Tongans have obligations in the Tongan ceremonial economy, the sphere of exchange serves to supply women with the variety of textile and other wealth available. Through the sphere of exchange, women who do not know how to produce textile *koloa*, do not have the time to produce cloth because of work commitments, and/or those who live abroad and do not have access to the raw materials necessary for production, can procure textile *koloa*. The reality of the contemporary environment has seen approximately one third of the Tongan population move away from Tonga, as a response to the restraints and opportunities of the global economy, to take up residence in migrant contexts like New Zealand, Australia, and the USA. Analogously, the contexts where the prestation of textile *koloa* is now considered appropriate have expanded to include different types of occasions as deemed relevant in these migrant locales. The subsequent invigoration of the sphere of prestation which has ensued, and the demand for cloth generated in this expansion, along with the demand for cloth from full-time wage earning women in Tonga, has meant that the textile *koloa* produced in the outer islands and the rural areas of Tonga is well in demand. This has in turn given considerable impetus to the sphere of exchange. Hence, the ‘market’ for textile *koloa* is huge, however it bears little resemblance to the

macroeconomic, capitalist concept of 'market' dictated by the funders of the three credit schemes. While some textile *koloa* is actually sold in straight mercantile transactions, the gains available through other more 'cultural' exchanges in the sphere of exchange generate more gains for women than just cash money; prestige and status are accorded to varying degrees via the involvement in various exchange processes, and kinship and societal obligations are serviced at the same time, which effectively accomplishes a Tongan notion of development, as in *fakalakalaka*, a concept I will return to in a moment.

Within the sphere of exchange, there exists a continuum of exchange contexts that evoke varying degrees of social and cultural pretexts as well as wealth gains including cash money amongst other wealth categories. At one end of the scale exist exchange processes called *katoanga* (Young Leslie 1996). These are elaborately organised group exchanges, which take a year or more to come to fruition. They occur between women's groups in an outer island say, and a group in Tongatapu or more often now in a place like Auckland, Los Angeles, or Sydney. These types of exchanges are becoming more formalised (see Small 1997), because the types of wealth in the Tongan frame of reference tend to be geographically specific. Women in Auckland say, 'specialise' in the provision of cash money and 'kind', women in the north of Tonga in fine mats. The cash and kind returns from a *katoanga* for a ceremonial fine mat are likely to be higher than the market rate because producers receive extra gifts known as 'love gifts' or *me'a'ofa* as well. Also, women gain considerable prestige and joy from participating in a *katoanga*. Exchanges are done amid feasting and celebration. There are also other less ritually bound exchange contexts (Moengangongo 1990; James 1991; Small 1995). Here, the bartering or trading of island-specific types of textile *koloa* within or between island regions for other context-specific types of textile *koloa* is common, and when trading is done with consumers overseas, textile *koloa* is exchanged for cash and kind. There is a range of exchange activities in this category, which evoke social criteria to varying degrees, and it would seem that these 'informal networks' tend to operate between kin.

There is a burgeoning mercantile market for textiles in the *koloa* category. *Koloa* textiles can be brought in Auckland easily for example, and the going rate for a ceremonial length of *ngatu* is in the vicinity of \$NZ1500 or more. Social relations are not important in such transactions and are even avoided because a woman might yield to a good cause; hence, transactors are ideally strangers to one another (Taylor 1995:17). The use of textile *koloa* as security in money-lending situations is common (Schoeffel 1994:5-6, 1996:16-17; Herda 1996:6; Cowling 1990:284-285; MacGuire, personal communication 1996; Young Leslie 1997:15). There are now many pawn shops in Tongatapu and I know of a few in Auckland, that deal exclusively in *koloa*, and *koloa* is routinely used as collateral for conventional bank loans. The gradual inclusion of cash in the various exchange contexts, including the mercantile cash value for items of textile *koloa*, has seen the concomitant raise of a commodity market for the components of production and to a small extent for contract labour. There is great deal you can do with textile *koloa* if you have it, and such wealth constitutes a potent and exclusively female controlled form of savings.

The articulation of the two spheres of the Tongan ceremonial economy is a dynamic economic system, but the full range of activity associated with textile *koloa*, from prestation to mercantile transactions and all variations in between, exist in the *same* system. The spheres of the Tongan ceremonial economy constitutes a domain which comfortably and logically straddles what macroeconomic formulations would designate as the 'traditional realm' and the domain of 'culture' and kinship relations, and the 'modern realm', the 'neutral', and 'natural' environment of cash money and economic rationality. The processes of prestation of textile *koloa* and the ideological notions that maintain the cloths' importance are very much located in a system that is part of the modern Tongan economy. There is no 'neat and tidy' dichotomy between a 'modern' realm where standard economic principles reign, and a 'traditional' domain where they do not. Hence, there is something very 'cultural' about the 'economic', and vice versa. "People work and accumulate money not to escape from traditional obligations but rather to fulfil them more effectively" (Hooper and James 1994:7; see also James 1993b:217).

Villagers today want a good education for their children, a Western-styled house, furniture, radios and so on. In addition, every family needs money to buy a variety of consumables in standard use and to meet their obligations in respect to church donations and school fees. They also need the appropriate types and quantities of *koloa* and *ngaue* for the ever-immanent ceremonial occasion. It is my contention, that for a large portion of the women who were targeted in the directives of the development funds, the production of textile wealth is a major part of their lives. Hence, the articulation of the two spheres where textile *koloa* moves and the realities of the two transactional orders that operate simultaneously in the Tongan socio-economic order, provided the domain where the needs and desires of the women borrowers were able to be satisfied. The latter can variously be summarised as textile *koloa* and money.

The range of Tongan exchange contexts show how women have successfully crossbred the concepts of 'money' and 'textile *koloa*'. Bringing forth a generation of hybrid exchange contexts that have proved exceptionally well adapted to an economic and social environment that was rapidly embracing money, individualism, commoditisation, and migration in a way that was and is distinctly Tongan (cf. Weiner 1980:277). Tongan women have fused the concepts of cloth and money in such a way as to permit certain market values to 'bleed' into

prestation wealth, without threatening the implications of the hierarchies embedded in the relationship between textile *koloa* and people, which are so fundamental to 'the Tongan way' (*fakatonga*).

Roseberry (1989:164) states that "Too often we think of capitalism as an undifferentiated, expanding whole. 'It' is a totality, but it is characterised by the *unevenness* of its development. That unevenness results in distinct possibilities (which are nonetheless not separate or discrete)". The distinct possibilities he is referring to encompass local responses to the global economy and externally contrived 'development initiatives', including the responses of the Tongan women involved in the credit schemes in my case study.

Looking at the Tongan ceremonial economy as a system and the use of cash money in the process of that system, necessarily requires a focus on the role and nature of remittance in the 'visible' (as in apparent macroeconomic) realms of Tongan economic processes. That there is a great deal more to the reality of remittance and migration in Tonga has, in the context of the credit fund recipients' motivations to make *koloa*, got everything to do with the 'international' activity in the sphere of exchange, and in particular, *katoanga*, and the informal exchange networks that generally operate between geographically distant associates and kin. How much of the large amounts of textile *koloa* that leave Tonga annually via the various exchange contexts are a reply to what macroeconomic criteria would designate disparagingly as 'remittance' can only be guessed at. James (1991) asserts that official export statistics for all categories of textiles do not include those brought or acquired by overseas-based Tongans while on visits home. Tonga Development Bank (1996:16) documentation acknowledges this as well, noting that official 'export' figures are undervalued. Some sources suggest that the actual figures for the total exports, which would include the volume of cloth moved via the various 'cultural processes' in the sphere of exchange, constitutes some three times the officially recorded figures. Total official exports of textiles totalled \$T270,000 in 1995, of which 90% were considered to be textiles in the *koloa* category (Annual Foreign Trade Report 1995, cited in Tonga Development Bank 1996:19).

One of the critics of the credit schemes and their apparent failure, was the Foundation for Development Cooperation (FDC). In a 1996 publication they noted that "...NGO programs, funded through the [development finance institutions], had *failed* because the borrowers (and microentrepreneurs) did not wish to sell their products (handicrafts, etc.) as they were valued cultural objects" (1996:22, emphasis added). The aim of implementing the 'Banking With The Poor' program in Tonga, amongst other Pacific Island nations, was to foster a "savings and loan culture" (FDC 1996:2). The Foundation for Development Cooperation stated that this was to be a counter to the so-called unproductive processes like remittance, which exist to "suppress traditional food production and inhibit the development of the informal sector economic activity" (FDC 1996:9). By way of justifying the need for the 'Banking With The Poor' scheme in the Pacific, the Foundation for Development Cooperation noted, "standards of living, lifestyles and cultural values in the Pacific are under threat, and ways have to be found to maintain and improve them. Informal sector economic activity in both urban and rural areas is one such way" (1996:10-11). The irony is that exactly these processes and values were being maintained and fostered in the credit schemes when the women made *koloa* textiles.

While I have already looked at the shape and form of the informal economy operating through and because of the Tongan ceremonial economy, what remains to review is the Tongan notion of development as in *fakalalakala* and the role of textile *koloa* in this framework.

Fakalalakala is a Tongan version of how to be modern, and how to do development. Using the Tongan term *fakalalakala* focuses attention on development, as it is understood in Tonga by Tongans. Ruth 'Iliau's MA dissertation work looked at Tongan women's responses to the question 'What is development?' She questioned some 40 women from different age cohorts on the island of Tongatapu. Collectively, 'Iliau's informants indicated that *fakalalakala* was a more encompassing and in-depth concept than merely the personal gain of material possessions, let alone just making money by selling tourist textiles. "True development" was seen to be a "holistic" concept, involving the "development of the *complete* person" ('Iliau 1997:83, emphasis in original). *Fakalalakala* as the Tongan notion of development, is about the total development of the individual: physically, mentally, and spiritually. Such development extends to all areas of life including personal relationships, family dynamics, and the development of the community, which from the Tongan cultural perspective, are all enhanced or facilitated by textile *koloa*. Arguably, each dimension of *fakalalakala* can be equated either explicitly or ideologically with textile *koloa*: materially, textile *koloa* is a physical manifestation of *fakalalakala*, and mentally and spiritually, textile *koloa* gives women expanded opportunities given the contemporary importance and extent of the Tongan ceremonial economy, and defines on-going cultural values respectively. To that end, 'Iliau noted that in the development group meetings she attended in the course of her fieldwork, the exclusive focus of the two hours of discussion was textile *koloa* production (1997, personal communication). Such descriptions of *fakalalakala* as a Tongan way of doing development bear all the hallmarks of the empowerment agenda in the current Western development speak. Hau'ofa sums up the situation well, "Only when we focus our attention...on what ordinary people are actually doing rather than on what they should be doing, can we see the broader picture of reality" (1993:12).

Credit does work and it is required in modern Tonga. In a 1996 report published by the Tongan Development Bank on the handicraft industry in Tonga, the author states that the sector essentially constitutes the production of textiles in the *koloa* category. The author notes that one of the constraints identified for the developing handicraft industry to generate increased production, was the apparent "shortage of credit" (Tonga Development Bank 1996:34). The report recommended that Tonga Development Bank's current system of providing credit schemes to women and groups needed to be *extended*. Under 'Sources of Leverage' in the conclusion, the report noted:

The provision of credit facilities to the Outer Islands will greatly help to develop the handicraft industry. It is believed that with the availability of more markets, there will be an increase in production and this needs more credit. Everyone in the Outer Islands should have access to credit schemes. Also credit facilities should be made available not only for production but also for marketing of the products (1996:36).

Given that the handicraft industry in the outer islands is essentially the socio-cultural framework that inspires and drives the production of textile *koloa* and the movement of cloth through the dynamic Tongan ceremonial economy, it would seem that the three credit schemes in the development finance institutions outlined in the case study were entirely 'successful'.

It is my contention that the disjuncture between what the funders of the credit schemes assumed and dictated would happen with their money, and the actions and motivations of the women textile producers about what did happen with that money, reveals a great deal about local processes of development. The disjuncture highlights a situation where the operational process of 'development' in the Pacific, and the narrowly focussed Western economic indices and the Western capitalist assumptions that underpin these, obscure the extent and true nature of indigenous Pacific economic systems and their local, cultural formulations of wealth. This same narrow focus prevents an exploration of the dimensions and dynamics of indigenous contemporary responses to capitalism, and the articulation of these economic activities and formulations of wealth with the global economy.

Local versions of development are complex hybridisations of the dominant model and local formulations. Such local versions of development and modernity are formulated according to complex processes, including economic processes which are a function of cultural frameworks, histories of colonialism, or abilities to forestall the colonial presence as the case may be in Tonga, as well as the contemporary locations within the global economy of goods and symbols (Escobar 1995:13). What's wrong with the Tonganisation of capitalism and the Western market process!

Bibliography

Cowling, Wendy, 1990. *On Being Tongan*. Unpublished Ph.D Thesis, Macquarie University.

Blackstock, S., 1999. Bandaid Wagon. *New Internationalist* 314:

Escobar, Arturo, 1995. *Encountering Development: The Making and Unmaking of the Third World*. Princeton: Princeton University Press.

Foundation for Development Cooperation, 1996. *Banking with the Poor in the South Pacific. Selected Documents of the Third Asia-Pacific Regional Workshop on Banking with the Poor, conducted in Brisbane, 21-25 November 1994*. Brisbane: The Foundation for Development Cooperation.

Harper, M., 1998. *Profit for the Poor: Cases in Micro-Finance*. London: Intermediate Technology Publication.

Hau'ofa, Epeli, 1993. Our Sea of Islands, in E. Waddell, V. Naidu and E. Hau'ofa (eds), *A New Oceania: Rediscovering Our Sea of Islands*. Suva: University of the South Pacific, pp.2-16.

Herda, Phyllis, S., 1996. *The Transfiguration of Koloa in Tonga: A Consideration of Annette Weiner's 'Inalienable Possessions' in Western Polynesia*. Unpublished paper presented at the ASAO, Hawai'i 1996.

----1999. The Changing Texture of Textiles in Tonga. *Journal of the Polynesian Society*, 108:149-167.

Hooper, Antony and Kerry James, 1994. *Sustainability and Pacific Cultures*. East-West Centre Working Papers, Pacific Island Development Series. Honolulu: East-West Centre.

Horan, Jane, 1997. *The Production of Textile Koloa as 'Development' in the Kingdom of Tonga: A Case Study of Culture, Development and Anthropology*. Unpublished MA Thesis, The University of Auckland.

- 'Iliau, Ruth, 1997. *The Changing Role of Women in Tonga*. Unpublished MA Dissertation, The University of Auckland.
- James, Kerry, 1991. Migration and Remittances: A Tongan Village Perspective. *Pacific Viewpoint*, 32(1):1-23.
- 1993a. The Rhetoric and Reality of Change and Development in Small Pacific Communities. *Pacific Viewpoint*, 34(2):135-152.
- Kaeppler, Adrienne, 1999. *Kie Hingoa: Mats of Power, Rank, Prestige and History*. *Journal of the Polynesian Society*, 108:168-232.
- Moengangongo, Siaosi, 1990. *A Little Bit Here and a Little Bit There: A Number of Case Studies of the Tonga Development Bank*. Nuku'alofa: Tonga Development Bank.
- Roseberry, William, 1989. *Anthropologies and Histories: Essays in Culture, History, and Political Economy*. New Brunswick: Rutgers University Press.
- Schoeffel, Penelope, 1994. *Women as Beneficiaries of New Zealand ODA to the Tongan Development Bank: Gender and Women in Development Issues*. Unpublished Consultancy Report.
- 1996. *Sociocultural Features of the Economic Systems of the Pacific Islands*. Manilla: Asian Development Bank.
- Small, Cathy A., 1987. *Women's Organisations and their Pursuit of Wealth in Tonga: A Study in Social Change*. Unpublished Ph.D Dissertation, Temple University.
- 1995 'The Birth and Growth of a Polynesian Women's Exchange Network'. *Oceania* 65:234-56.
- 1997. *Voyages: From Tongan Villages to American Suburbs*. Ithaca: Cornell University Press.
- Tamahori, Maxine, J., 1963. *Cultural Change in Tongan Bark-Cloth Manufacture*. Unpublished MA Thesis, The University of Auckland.
- Taylor, Nicholas, 1995. *Women's Development Issues - Nuias and 'Eua*. Unpublished Consultancy Report.
- Tonga Development Bank, 1994. *Special Projects for Outer Islands and Women's Development Programme. TDB Paper Number 3, presented at the Tonga Development Bank Donor Coordinator Meeting, November 2, 1994*. Nuku'alofa: Tonga Development Bank.
- 1995. *Project Completion Report: New Zealand Outer Islands and Women's Development Fund*. Nuku'alofa: Economic and Research Division, Tonga Development Bank.
- 1996. *Handicraft Industry in the Outer Islands in Tonga: A Subsector Analysis*. Conducted by Viliami Ika. Nuku'alofa: Planning, Marketing, and Research Division, Tonga Development Bank.
- Weiner, Annette, 1980. Stability in Banana Leaves: Colonisation and Women in Kiriwina, Trobriand Islands, in M. Ettiene and E. Leacock (eds), *Women and Colonisation: Anthropological Perspectives*. New York: Praeger, pp. 270-293.
- Young Leslie, Heather, 1996. *Hands Across the Water: Tongan Women's Katoanga Exchanges*. Unpublished Paper prepared for the ASAO, Hawai'i 1996.
- 1997.*Like a Mat Being Woven*. Unpublished Paper prepared for the ASAO, San Diego 1997.