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The power of the lens: a comparative analysis of two views of the Fiji Development Bank.

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The power of the lens: a comparative analysis of two views of the Fiji Development Bank

The conceptualization of empirical data is negotiated in “theories”. Observed empirical “data” are always pre-theorized, the world is understood only through particular “ways of seeing”. Indeed there is no perception without conceptual schemes within which to locate perceptions ... observation, itself, is theory-laden ... new theories bring new objects into view and the ‘same’ empirical object appears differently through different theoretical ‘lens’ (Llewellyn, 2003, p. 666)

Key words: Theory in qualitative research; Weber; Marx; Giddens; Fiji Development Bank

Abstract.

Purpose of this paper:

The way theory is used and developed in qualitative research has been a controversial issue, since theory provides a filter through which qualitative data is interpreted, and the “story” is told. A study of the Fiji Development Bank (FDB) demonstrates the impact a different theoretical lens has on the selection and interpretation of events, the story that is produced, and the unique view of the role of accounting within its social context.

Design/Methodology/Approach:

This paper examines two possible interpretations of the FDB’s role under the magnifying glass of Llewellyn’s (2003) five levels of theorizing and the world-view of the researchers.

Findings:

An analysis of the use of theory and the level of theorizing brings to light the difference theory makes to the story that unfolds. On the one hand, accounting is seen as a tool of a repressive system, an example of the outworking of a grand theory, and on the other hand, while no grand theory is overtly employed, the FDB is viewed as a unifying catalyst for the coexistence of two apparently contradictory social institutions.

Research limitations/implications:

This interpretation of the role and effect of theory in qualitative research is unique and contestable, but forms part of the debate that is a necessary part of the advancement of academic knowledge.

Original value of paper:

Llewellyn’s claim that higher level theory develops from lower levels of theorizing is challenged, and the assertion is made that grand theory is employed not as the culmination of a theoretical hierarchy, but because of the presence of a preconceived world-view which informs the choice of theory at every level.

Introduction

Accounting has been described as a social activity whose influence can be liberating, dominating, sinister, edifying, repressive, instructive, emancipatory or destructive. It is difficult to understand how all these attributes can belong simultaneously to the same social practice or profession, with accounting being viewed as serving the interests of colonial powers (Sukoharsono and Gaffikin, 1993) or capitalism (Tinker, 1980), and at the same time, being held out as an instrument of liberation (Funnell, 2004). As researchers have been urged to pay more attention to the unique social setting in which accounting is practised (Hopwood, 1989), the profile of qualitative research has grown, and a variety of theoretical frameworks have been employed as a means of interpretation. A great deal of accounting research has been undertaken using qualitative research methods, with an increasing focus on the use of a theoretical framework through which to interpret data (Tomkins and Groves, 1983; Covaleski and Dirsmith, 1990).

Within qualitative research, the potential for different interpretations of qualitative data is the focus of this paper. Llewellyn's (2003) five levels of theorizing will be employed, together with the concept that the researcher's understanding of what he or she observes depends on his or her pre-conceived world-view¹. Llewellyn's (2003) identification of five levels of theorizing within qualitative accounting research represents a significant growth in its maturity as a discipline, since "accounting case studies have suffered from an unduly restrictive view of the status of accounting knowledge and the role of social theory" (Humphrey and Scapens, 1996, p. 101). With the development of "more adequate theoretical models" having been proposed as a means by which generalizations arising from qualitative accounting research can be rendered "more credible" (Lukka and Kasanen, 1995, p. 74), Llewellyn's (2003)

paper is timely. It acknowledges the significance of theorizing on the one hand, and on the other identifies theorizing at a variety of levels, challenging the implied superiority of supposedly higher levels of theorizing. Beginning with metaphor, the hierarchical structure shows a movement up through differentiation, concepts, context, and finally, society, which encapsulates an esoteric, holistic view of society by the employment of a “grand theory”. This structure highlights the variety of applications of theory to qualitative research, and the controversy surrounding its use, as well as providing a flexible framework for qualitative researchers.

This paper has two purposes. First, it demonstrates the contention of Llewellyn (2003) and others (Burrell and Morgan, 1979; Covalski and Dirsmith, 1990; Chua, 1986; Tomkins and Groves, 1983; Morgan and Smircich, 1980; Humphrey and Scapens, 1996; Lukka and Kasanen, 1995, p. 74) that different theoretical lenses produce different research outputs. Secondly, it applies the notion of the lens to the different levels of theorizing, suggesting that rather than building theory in a vertical manner, i.e. up and down the five levels, researchers enter each level horizontally within the framework, depending on their world-view. These purposes are fulfilled by an examination of one organization, the Fiji Development Bank (FDB), through two different lenses.

Fiji, currently an independent Pacific nation, experienced a period of occupation by the British, from the late 1800s until the second half of the 20th century. It was this influence that introduced westernized capitalistic practices, and led to the institution of the FDB. Two contrasting theoretical interpretations of the bank’s operations are provided. One uses a Marxist approach (Alam et al, 2004), employing Giddens’ structuration theory to identify the FDB as being complicit in the continuation of the socio-economic conflicts that began for Fijians with the arrival of their colonial

masters. The second, by contrast, applies a Weberian interpretation, proposing that the bank assists in a process of co-existence of contradictory practices, in an attempt to move Fijians towards the realization of an improved, self-governing nation. The adoption of these two different theoretical interpretations, and the levels at which theory is applied, are demonstrated to be the result of the world-view of the researchers.

Other studies that have compared different paradigms include Fleischman and Tyson (1996) and Fleischman (2000). In the first of these papers, the controversial issue of inside contracting is considered in one company, with contrasts between an economic rationalist and labour process interpretation highlighted. It is also acknowledged that a Foucauldian lens could further “enrich the discussion”. Fleischman’s (2000) paper takes a similar view, when considering Taylor’s work through Foucauldian, Marxist and Neoclassical paradigms. Each of these, he proposes, enriches the understanding of the impact of Taylor’s management techniques. Both papers acknowledge the controversy about theoretical interpretations, and the foundational importance of a paradigm in interpreting research data. The first purpose of this paper, outlined above, is to contrast two different world-views, and to highlight the different research end-products that result from each.

The paper is organized in the following manner: first, the use of theory in qualitative research will be outlined briefly, with particular emphasis on Llewellyn’s (2003) insights and the power of the interpretive lens; next, the social setting and policies of the Fiji Development Bank will be described; two alternative interpretations of the bank’s role and function will then be provided, and a comparison made of the findings and the level at which theory has been applied. Conclusions will be drawn relating to the impact the researchers’ world-view and level of theorizing employed had on the

two interpretations of the case, and some implications of this level of subjectivity are raised.

Theory in qualitative research

In undertaking qualitative research², there is a great deal of subjective involvement on the part of the researcher. The notion that a researcher arrives at a research site “empty handed” has long been discarded as it has been acknowledged that every researcher wears a unique “set of spectacles” (Laughlin, 1995, p. 67) through which he or she views the world, captures data, analyses its significance, uses it to “help to focus the inquiry” and to “make sense” of what he or she sees (Malmi, 1997, p. 462), and then uses it to create a story (Humphrey and Scapens, 1996, p. 91). The lens fitted into those spectacles provides a unique view of the world, and this is nowhere more obvious than when it comes to the choice of theory employed³. From the very conception of a qualitative research project, the researcher’s world-view has a profound influence. There is therefore a direct link between this world-view, the theory used, and data collection, which is usually intensive and involves a huge investment of intellectual, physical and emotional energy.

At every stage of a qualitative research project, the investigator’s lens has an impact, from the exploratory stage, to the selection of an area of interest, through the gathering of data, the interpretation of that data and the construction of a “story”. Through this process, the theoretical framework employed must “engage with the pre-understandings of the researched community” in order that a hermeneutic circle can be formed, i.e. that accounting theory displays “practical adequacy in the world” (Llewellyn, 2003, p. 666, citing various authors)⁴. This “practical adequacy” must be balanced against the theory employed, without which, at whatever level of complexity, the image is blurred, i.e. the picture has no focus. Focusing can be

accomplished in a number of ways, one of which is the use of various social theorists such as Marx (Tinker, 1999), Habermas (Laughlin, 1997), Giddens (Alam et al, 2004) and Foucault (Alagiah and Gaffikin, 1997). The incorporation of such theories into qualitative research provides an interpretation of the data through the subjective lens of the researcher, bringing into focus issues the researcher believes provide an authentic explanation of the way accounting and society are inter-twined, signalling a desire to have a positive impact on the world (Hopwood, 1983; Llewellyn, 2003, p. 678).

Not all qualitative researchers employ a “grand” social theory, but whatever level or type of theory they do employ emanates from their own distinctive world-view. The notion that every person uses theory to make sense of everyday life (Llewellyn, 2003, p. 665), illustrates the reality that everybody has their own paradigm of thinking through which, either consciously or subconsciously, they perceive the world. Burrell and Morgan’s (1979) framework provides academic justification for this belief in the existence of a world-view. It has been used by accounting researchers (Tomkins and Groves, 1983; Chua, 1986; Covaliski and Dirsmith, 1990) to identify a number of multi-faceted lenses through which a researcher can view the world. Those facets are the four continua of ontology, epistemology, human nature and methodology, and the researcher’s philosophical position on each of those continua, will determine whether he or she fits into a “radical humanist”, “radical structuralist”, “interpretive” or “functionalist” paradigm (Burrell and Morgan, 1979, pp. 3 – 22). Consequently, researchers who see themselves as fitting into a particular paradigm will choose a theory which also fits that paradigm, whether that choice is made overt or is merely a sub-text of their research, since conceptual framing “enters into (and is part of) the

social phenomena under investigation” (Llewellyn, 2003, p. 666, referring to Burrell and Morgan, 1979, p. 10).

“Grand” theory, while most obvious, is not the only criterion for theory, according to Llewellyn (2003, pp. 663 - 4), who suggests that there are other underappreciated levels of theorizing which have not been regarded as highly as “grand” theory. The next section examines these five levels of theorizing and their inter-relationships in more detail, begins the process of applying them to the Fijian social setting, and proposes a modified version of the arguments.

Llewellyn’s 5 Levels of Theorizing

The five levels of theorizing identified by Llewellyn (2003, p. 663) have already been described. The use of metaphor is a way in which human beings make sense of the world, by grounding their image of reality and experience in “familiar” pictures⁵ (Llewellyn, 2003, p. 668). Applying a colonial metaphor appropriate to Fiji, the introduction of a westernized, profit-focused culture could be pictured as an iron fist, a heavy boot of oppression, or a weapon that destroyed Fijian culture. On the other hand, a metaphor adopted by a person whose world-view supported such practices, could be that of providing a ticket to freedom, a passport to a better life, or a tool to build a new economy.

Theories of differentiation cut the “pie” of experience (Llewellyn, 2003, p. 667), by setting up contrasts. At this level, the researcher’s lens will enable him or her to sift the qualitative data gathered into distinctive categories that are set in opposition to each other. Research into a post-colonial situation such as Fiji, for example, could set up distinctions between black and white, power and domination, or, from a different

world-view, distinguish between prosperity and poverty, or development and stagnation.

Concepts are made visible by linking agency and structure through practice, creating meaning and significance through “linking the subjective and objective realms of experience” (Llewellyn, 2003, p. 674). Theory at this level, according to Llewellyn (2003, p. 673) bridges the lower levels of theorizing as metaphors and distinctions, with the higher levels of context and society, or “grand” theory. The concept of colonialism, for example, has been given some attention in accounting literature (Sukoharsono and Gaffikin, 1993; Neu, 2000), usually being interpreted as having a negative impact. The possibility exists, however, according to the lens of the researcher, for some of the influences of colonialism to have a positive impact on the colonized society. Giddens’ structuration theory represents the concept that within society there is a duality of structure, leading to an “interplay” between “agent and structure”, developing “through time and across space” (Buhr, 2002, p. 18).

Context-related theories assist researchers to “create meaning and significance through explaining relationships between phenomena” (Llewellyn, 2003, p. 676). At this level of theorizing, accounting is viewed not merely as a technical activity, but as a practice deeply embedded in its social and organizational setting. Llewellyn’s (2003, p. 676) criticism of organization theory at this level of theorizing, with its focus on the efficiency of systems and the notion of “value consensus”, is that critique is neglected. To these authors, this appears to be a demonstration of the power of the lens through which the researcher views social theory and practice. If the operations of the FDB, for example, were viewed as part of a system designed to assist the Fijian people, a different picture would be painted than if a researcher applied a concept,

differentiation or metaphor that highlighted the dysfunctionality, conflict, and repressive aspects of the bank's operations.

Society-level, or "grand" theorizing represents the "structural, impersonal, large-scale and enduring aspects of the social realm" (Llewellyn, 2003, p. 676). The philosophical underpinnings of this type of meta-theory, which attempts to explain the world at a theoretical and generalized level, are based on a realist ontology which takes little or no account of "individual motivations, intentions and reasons for action" (Llewellyn, 2003, p. 676 and p. 677), and which proposes "universal explanations that are beyond history and society". A Marxist or Habermasian lens through which the world is viewed, for example, will take as a given the notion of "repressive social structures that endure across large space/time dimensions" (Llewellyn, 2003, p. 678). This will project a distinctive world-view onto any contextual setting. In Fiji, the arrival of colonialism and its companion, capitalism, from a Marxist viewpoint, would be seen as a terrible blight on traditional Fijian society.

Take in Table I

Table I above provides a summary of these levels, attempting to relate them to qualitative accounting research. Using colonialism and race relations as an example, it is suggested that such a concept could be employed at many different levels of theorizing. Linked with a society-level theory such as Marxism, colonialism could be the representation of capitalist forces that subjugate an indigenous population, and accounting's role would be seen as complicit in this exercise of oppressive power. By applying this theory to an individual setting, a researcher could bring this down to a contextual level, by outlining exactly how the colonial power enshrined its values within the indigenous society (Neu, 2000). Accounting systems could be viewed as a tool by which this was achieved.

Theorizing at the level of differentiation could see a clear separation between black and white, or the native community and their colonial masters. These distinctions could be made obvious by the way the various categories were accounted for, as in the case of slave labour in north America in the 1800s (Fleischman and Tyson, 2000). Or, with the societal theory of Marxism in mind, even without using it an overt fashion, the researcher could choose a metaphor that overwhelmingly reflected colonialism as the manifestation of capitalistic endeavour in the underdeveloped world. Some possible metaphors for this have already been mentioned, with the interpretations of accounting's role dependent on whether that metaphor had a positive or negative connotation. These levels are further simplified with the diagram below, in Figure I.

Take in Figure I

This triangular grid will be used later in the paper to compare and contrast Alam et al's (2004) interpretation of the FDB's role with an alternative view.

The power of the lens

Llewellyn's acknowledgement that the researcher's world-view colours every aspect of a qualitative research project has already been highlighted. She also puts forward the opinion (Llewellyn, 2003, p.666 - 687) that theory is built progressively upwards, from metaphor to society, i.e. that it develops from "micro" to "meso" and "macro" levels. It is the assertion of these authors, however, that the world-view of the researcher not only pre-determines the theory, but also the level at which theory is employed, so that it is not developed vertically, but rather horizontally, as portrayed in Figure II below.

Take in Figure II

Each level is distinct and they are inter-connected, as the researcher may begin at one level, and move to another during the course of his or her project. However, employing theory at any level is not the result of using theory at a lower level first, but rather the result of the lens through which the researcher views the data, and the world. A “grand” theory may encapsulate the researcher’s world-view, and that world-view will also determine how that grand theory is constructed at lower levels of theorizing. The level of theorizing, therefore, could be an upward or downward movement. Figure II above depicts two alternative lenses, one informed by a radical humanist world-view and the other by a radical structuralist world-view. At each level of theory, it is the world-view that provides the lens. Rather than concepts being developed from metaphor (Llewellyn, 2003, pp. 668 – 669), both metaphor and concept emanate from the same place – the lens of the researcher. The metaphor is merely a means of expressing a world-view in familiar terms, not the foundation upon which higher levels of theory are based. Consequently, concepts, rather than being developed up through metaphor and differentiation (Llewellyn, 2003, p. 670), enter the framework at the level of concept. The pictures of accounting presented as a result of these two views are very different, one portraying accounting as an agent for reinforcing repression, and the other viewing it as operationalizing integration.

The remainder of this paper will illustrate the concept of the power of the lens, beginning with a brief history of the FDB, outlining its historical and social context, as well as the structures through which it operates and the policies it adopts. Even in our selection of certain events, and our failure to mention others, we as researchers are employing our own interpretive lens, since “no case study researcher can claim to provide an objective assessment of events” (Humphrey and Scapens, 1996, p. 98).

Fiji Development Bank

Colonialism in Fiji

In the 17th century, Fiji was settled first by Melanesians and then Polynesians (Qalo, 1984; Ali, 1980; Chandra, 1983), both with their own traditions which involved a hierarchical tribal structure. The unique culture that arose included the holding in common of land for the benefit of all, and the emanation of authority from the anointed leader, the chief (Watters, 1969(b); Ward, 1987). Every aspect of a Fijian's life was controlled by social customs, beliefs and structures that operated largely unobserved through processes of cultururation.

The seeds of colonisation by Britain were laid from 1774, when Captain Cook landed on Fijian soil (Derrick, 1946). British trade ships reinforced British domination in the early 1800s, and by the late 1800s, modern capitalism became apparent, with Fijian traditional communalism increasingly competing with rapacious individualism (Overton, 1987, p. 139). Unlike the style of colonialism in other countries (Sukoharsono and Gaffikin, 1993), colonial powers in Fiji, rather than seeking to displace indigenous people from their land, actually sought to protect their rights. By maintaining the traditional tribal system and working with the Fijian Chiefs⁶, the British colonisers managed to further their economic interests and advance the cause of capitalism by importing tens of thousands of Indian workers under an indenture system, between the years of 1879 and 1915 (Alam et al, 2004, p. 140). By 1916 some 60,553 Indians had registered to migrate to Fiji as "coolies" (Ali, 1979, p.11).

Land issues

This system was to have ramifications in transforming land ownership, since Indians sought ownership of land, while the colonial policy was to maintain Fijian ownership.

While Indians have succeeded in obtaining some development land holdings, they operate mainly under leasing arrangements through the Native Land Trust Board (NLTB), since currently the majority of land in “community ownership” (Alam et al, 2004, p. 141). The result of this land ownership policy has been the maintenance of the traditional Fijian socio-economic system, with its emphasis on co-operative, village-oriented communal values, together with an increasing recognition that land is also an instrument of economic and social development⁷.

The colonial government, through the NLTB, allowed chiefs to collect the rent due directly from their leased land, thus exercising their land rights (Ward, 1965, 1995; Overton, 1987; Prasad, 1984). Indian farmers, limited to a lease agreement for a specified time (originally ten years), faced the prospect, when that lease expired, of having to disband their agricultural operations, repay their loans to the FDB, and thereby lose the investment they had made in infrastructure (Overton, 1986). If at the expiration of the lease, Indian farmers wanted to sell their farms with their improvements, they could not sell the land to anyone but the lease owner. In most cases the lease owner would determine the price paid.

The length of the lease was increased by the government in 1976, under the Agricultural Landlord and Tenants Act (ALTA) agreement, to thirty years (Prasad and Tisdell, 1996). A draft report submitted on the *Tenant Act* by the NLTB in 1997 suggested the idea of sharecropping or fixed wages contracts in the sugar industry (NLTB, 1997). The Indian community has described this as a possible return to the ‘giriti’ (indentured labour system) era where they were alienated from the land and, therefore, were hampered in contributing to the development of the Fijian sugar industry. Another suggestion mooted by the government in 1997 was that all state land on lease be converted to freehold property, so that the current leaseholders would

be given the chance to buy the land at the current market price. This was meant to enhance security of the farms for the Indians and, therefore, raise the level of agricultural productivity, while at the same time providing revenue for the government. Further, the sale of land to Indians could also include native land on lease, even though in traditional Fijian culture this was not possible (Prasad, 1997; Ward, 1995). Neither of these proposals eventuated, so the thirty year limitation on a lease agreement still applies. These land issues provided the backdrop against which the FDB was established, and developed its lending policies.

Development Banking In Fiji

Differences between traditional Fijian culture, and westernized capitalistic attitudes to land became very apparent when native Fijians attempted to borrow from commercial banks, which saw them as a poor credit risk. Consequently, they were usually unsuccessful in obtaining loans. The main lenders were the Bank of New Zealand and the Bank of New South Wales, both of which imposed commercial requirements on loan applicants, failing to recognise the peculiar nature of traditional Fijian society (Burns et al., 1960). The banks were concerned with profit and formal rationality, rather than the more traditional Fijian social concerns and substantive rationality. Banks' agricultural lending requirements included both the existence of collateral and satisfactory measures of productivity. The former was especially problematic for native Fijians, since land titles were held, not by individuals, but by communities. Between 1937 and 1950, successive colonial administrations recognized this reality, and attempted to establish agricultural banks that could service the potential needs of native Fijian society, since the shareholder-driven expectations of the foreign banks did not accommodate the promotion of the interests of the indigenous Fijians.

After prolonged debate, which included the Bank New South Wales' recommendation that any agricultural bank would have to be government guaranteed, the government established the Agricultural and Industrial Loans Board (AILB) on 12 May 1952. This board's main aim was to assist native Fijian farmers in obtaining agricultural and commercial lending for development purposes. Due to the huge demand placed on the AILB, a new structure had to be formed. This was the FDB, formed in 1967 as a development lending institution with a specific purpose. Its structure has changed since then, as Fiji has experienced a number of military coups. The first, in 1987, had a huge effect on the FDB's operations, including the development of a corporate plan in 1995, whose object was to make the bank more profit-oriented.

FDB's role in agricultural lending

When the FDB began its operations, it took over the assets and liabilities and the functional role of the AILB. The decision to pass on the affairs of the AILB to the FDB was seen at the time as a political manoeuvre to satisfy Fijian farmers. They convinced the colonial Government that the way to solve the issue of long-term financial assistance for agriculture was with the establishment of a development bank which could offer reduced interest rates and less onerous loan security requirements. Fiji gained its sovereignty in 1970, and became a republic in 1990. The Fijian Government currently provides the FDB with a subsidy and outlines the main areas in which it is to use its resources to promote the welfare of the Fijian people (Sovasova, 1980). One of these is in lending for agricultural purposes.

The agricultural lending division plays a pivotal role not only within the FDB, but in the Fijian economy, since sugar is Fiji's chief export (Prasad, 1984), and most of the farmlands are financed by development loans obtained through FDB. The risk in agricultural lending is higher than in other forms of lending, notably industrial

lending, since there are a number of unforeseen factors that are beyond the control of the farmer, for example, droughts, floods and cyclones that in tropical Fiji are common occurrences. Consequently, the profitability of this division is highly compromised, and if not for the subsidy given by the government, it would make huge losses for the bank and throw into turmoil the social structures of indigenous Fijians. For them, land is valued not just for its ability to produce, but because of the status associated with it in traditional Fijian culture. This is evidenced by the fact that traditional Fijian culture plays a strong part in any loan application, as ceremonial rituals⁸ are performed, and a loan applicant then approaches either the Native Land Trust Board (NLTB)⁹ or the FDB. This social and economic reality highlights the difference between traditional indigenous culture, which is community-based, and modern commercial bank lending, which is based on individualism and the sanctity of profit.

The work of the FDB has become pivotal to government development goals by taking into account the broad interests of the Fijian community and traditional social structures and values. The government provides the FDB with a subsidy and outlines the areas in which the FDB should use its resources to promote the welfare of the Fijian people (Sovasova, 1980). However, not all schemes supported by the FDB have been successful. In the case of the Special Loan Scheme for Fijians, established to encourage Fijians into commerce, contradictions emerged between the bank's written operating policies and traditional authority. Conflict arose between traditional Fijian values and beliefs about giving loans or credit to customers to be paid in easy instalments (*kerekere*) and the commercial practice that regards profit as essential to survival.

By far the most important role of the FDB has been to support government policy and address the gross imbalance that has always existed between indigenous farmers and others engaged in sugar farming. Thus, through Development Plans DP 7 in 1975 and DP 8 in 1980 the government sought firstly to reorganise and strengthen the sugarcane industry, the main export in the Fijian economy, and to increase indigenous involvement by means of a large scale, fully commercial agricultural scheme known as the Seaqaqa Settlement Scheme which can be regarded as a subset of the major cane development scheme. In the Seaqaqa Cane Scheme, established in 1976 to help Fijians to enter the cane-growing industry, the FDB has effectively operated as an arm of government. It has worked with the Ministry of Agriculture and the Ministry of Fisheries to ensure a coordinated effort to assist native farmers with loan applications, obtaining permits and concessions, thereby encouraging them into commercial ventures that were previously Indian dominated. In contrast to the favourable treatment received by native Fijian farmers, Indian farmers, the majority of whom were dependent upon land leased on 99-year agreements from Fijians, were given little assistance.

The other land problem encountered by the FDB related to the financing of agricultural lending projects under the 'Class J leases'¹⁰ that came under the reserve category of land. Under this category no land can be sold or leased to a non-Fijian, thereby presenting serious problems to FDB. This had huge implications when it came to the financing of development loans, as the agricultural lending policy of the FDB highlighted the difference between traditional indigenous Fijian culture and modern commercial bank lending, which relies on individualism and the sanctity of profit.

Traditional Culture and FDB

If a farmer applies for a loan, in the Fijian traditional manner, he or she would normally sit down with other members of the village including the chief with a bowl of 'grog' or 'yaqona', which is the traditional Fijian drink. He or she would then undertake a 'sevu sevu' ceremony (offering of grog to the chief or to a guest of honour), and with the blessing of the chief and the village he or she would then either approach the NLTB or the FDB for help in filling out the loan application forms and the financing of the loan. The bank's lending officer, who undertakes the task of visiting the proposed farming area in the village, will also be given the 'sevu sevu' as the guest of honour. He or she has to drink 'yaqona' with the village chief before he or she is allowed to pass through the village towards the proposed lending area. Any dispute, marriage or any activity of importance is normally solved at the consumption of 'yaqona' ceremony. The drinking of the 'yaqona' is part of the traditional culture, representing the power or authority of the chief to form an undertaking to perform ceremonial functions. If the FDB was to be successful in its attempts to lend to Fijians, it would have to accommodate these traditional cultural norms into its structures. This has proved to be a challenge to the operations of the FDB, as it has embraced, since the 1990s, a more corporate philosophy.

FDB structures

As the FDB has moved towards more profit-focused lending, and away from the traditional development bank role, its philosophical concepts have moved to a more capitalistic style of operations, which included a more sophisticated management accounting control system, consisting of

1. the centralisation of authority;
2. the introduction of profit-centres and management by objectives; and

3. a new corporate plan (Alam et al, 2004, p. 148).

Since moving to a management by objectives approach, each section of the FDB has changed from traditional divisional accountability to profit-centre accounting (Fiji Development Bank, 1995, p. 2). Under the new system, each centre is given a budget at the beginning of the year, to be attained through the next financial year. This has been a huge philosophical move, as it requires managers to be much more profit-oriented and to be accountable for the profits they have attained, but also for the budget. The new system provides managers with more information about past lending practices, which can now be used to inform their strategies and practices for the next year, including having significant input into the way their budget is formulated. This has been an education process for all parties concerned within the FDB, and has resulted in a bottom-up approach rather than the top-down traditional budgeting system.

The granting of special agricultural loans to native Fijians is one example of the way the agricultural lending division accomplishes this enormous task. Others include the special loans scheme and various government initiatives to assist indigenous Fijians in entering commercial enterprises. The special loan scheme was established by the FDB in 1975 on behalf of indigenous Fijians to encourage them into commerce, since profit-making activities were not the focus of traditional Fijian life. The main areas of its finance were linked with transportation (boats, taxi and trucks), small shops and investments. These loans had concessional interest rates. The bank departed from its usual lending policy guidelines, and adopted a more liberal attitude to both the security and the terms of repayments, thereby fulfilling a more traditional development bank obligation. As long as the lending proposal was viable, the FDB would finance the project¹¹. For example, the FDB under its Equity Investment

Management Company Ltd (EIMCOL) 'Fijian Store Scheme', approved nine loans with a value of F\$1.03 million during 1991-92 (Fiji Development Bank, 1992, p. 7).

These loans were one of several mechanisms that the government used to facilitate Fijian ownership of commercial enterprises. Two services designed to assist Fijians with specific accounting, taxation and office management issues involved in running their newly acquired commercial enterprises, were provided by the Ministry of Fijian Affairs and Rural Development. Internal to the FDB, a division called the Business Opportunity and Management Advisory Service (BOMAS), outlined and searched for commercial ventures suitable for Fijians, and advised them about how to conduct these enterprises. The FDB relied heavily on the co-operation of BOMAS in the 1970s because of staff shortages that made it difficult to monitor the actual performance of the Fijian clients¹². Even with all of these avenues of assistance for Fijians, there were still questions about the effectiveness of the special loans scheme (Alam et al, 2004, p. 151). Most of the supermarkets under the Fijian store scheme, already mentioned, were mismanaged, leading to financial difficulties and repayments that were not forthcoming to synchronizing traditional culture and formal rationality. This brief account of the role and functions of the FDB is summarised in Table II below. It is selective, highlighting the events deemed significant in considering the FDB's development from the point of view of the two lenses which follow, as displayed diagrammatically in Figure II.

Take in Table II

Two lenses: two views

FDB: continuation of conflicts

Using the theme of “contradictions” from Giddens’ structuration theory, Alam et al (2004) highlight the tension already described within the FDB. The adoption of various commercial structural policies and management accounting control systems, gave visibility to the clash between capitalism and community, between globalisation and cooperation. According to the authors, any attempt to bring these two opposing forces together was doomed to failure.

The entire social fabric of Fiji, at the heart of which is its system of land ownership, perpetuates a division between native Fijians and Indians, and according to the authors, reinforces a social structure that has proven to be “contradictory to modern economic development” (Alam et al, 2004, p. 143). The FDB was originally intended to promote and develop natural resources, transportation and other enterprises in Fiji, paying special attention and giving priority to “the economic development of the rural and agricultural sectors of the economy of Fiji” (Alam et al, 2004, p. 144). The focus of the FDB since Fiji’s independence in 1970, has been more on commercial and capitalistic aspects, emphasising “profitability, self-sustainment and diversity” (Alam et al, 2004, p. 145), global buzz-words. And yet as this shift has occurred, the socio-economic setting in which the FDB operates has not changed, setting up a number of contradictions.

The main contradiction is between the development agenda of the FDB and the need of any bank to maintain a commercial focus. Agricultural investments provide poor returns, unlike the more profitable investments that can be made in ‘Industrial’ and ‘new products’ lending (Alam et al, 2004, p. 146). Restrictions on the leasing or sale

of land to non-Fijians exacerbate the dilemma of the FDB, limiting their investments, and providing difficulties in the supervision of the use of funds in rural areas. Inevitably, the emphasis on agricultural loans has diminished as the corporate focus has gained momentum.

The introduction of profit-centres to the FDB has been part of its new corporate plan, and together with a diminution in government support and an increasingly complex global and local economic environment, has been the means by which the contradiction between traditional and corporate cultures has been maintained. This is made visible in the language of the FDB, which has become unashamedly profit-driven as it has pitched itself to be “the leading development financing institution in Fiji and in the South Pacific”, with a focus not only on agriculture, but also on “commerce and industry”, and an objective to be “a profitable and self sustaining financial institution” (Alam et al, 2004, p. 149).

Conflict is inevitable, as this increasingly capitalistic system contends with the Fijian style of community living. Fijian culture promotes a lifestyle and set of values that do not encourage “thrift, savings, and capital accumulation” (Alam et al, 2004, p. 142), the heart of entrepreneurial, capitalistic activity. This conflict of ideology has been apparent in the performance of the FDB’s Special Loans and Store Management schemes. Fijians rely on community, and consequently attempts by the FDB to encourage them to establish and maintain profitable businesses in the form of stores, have been unsuccessful. The result is a crisis in staffing and future planning¹³ for the FDB as it is faced with an almost impossible task, that of reconciling the profit-motive with the cooperative culture of Fiji. The possibility of further reduction in government support, both in funding and in a lack of appreciation of the clash of cultures the bank has to deal with, make the future of the FDB uncertain.

Giddens' structuration theory, at concept level in Llewellyn's (2003) hierarchy of theorization, with its notion of contradictions, provides the launch-pad for the theoretical lens employed in this paper. Drawing on dialectical tensions highlighted by Hegel and Marx, as social and organizational life are set against each other, the authors take a deeper view and probe the social layers of both capital and labour, stressing the intertwining of the two in a "state of tension" (Alam et al, 2004, p. 138), at a differentiation level. Colonial influences which have been perpetuated in a post-colonial era, provide the backdrop to structural contradictions that have come about through socio-historic circumstances, as situations have developed and been perpetuated. It is within this world-view that the authors bring their analysis of the FDB and the societal contradictions it manifests in its organisational structures and in fact, in its very existence.

In terms of Llewellyn's (2003) five levels of theorizing, the authors begin with a societal theory, i.e. the Marxist belief that "repressive social structures ... endure across large space/time dimensions" (Llewellyn, 2003, p. 678). However, by the very fact that it is an account of one organization, the authors bring their study down to the contextual level, as they examine the way in which this societal view is embedded in Fijian culture and in the development of the structure of the FDB. The role of the FDB is therefore, at Llewellyn's (2003) differentiation level, shown as being complicit in a perpetuation of these contradictions. The notion that a societal theory is "unlikely to be challenged, modified or revised following an encounter with empirical reality" (Llewellyn, 2003, p. 677) ensures that at each level of theorizing, the inevitability of a view that sees social structures in Fiji as repressive, will be emphasized. Another lens, however, will produce another picture of essentially the same case-study.

FDB: co-existence of contradictions

A different world-view leads to a different interpretation of the role of the FDB, that of facilitating the Fijian government's desire to transform existing social and economic relationships for the benefit of the Fijian community at large¹⁴. If some of the schemes employed in this process failed, those failures were interpreted as lessons learned, providing valuable feedback which informed future attempts involving schemes designed for a similar purpose. From this point of view, therefore, the task of the agricultural arm of the FDB was to unite formal and informal rationalities, as it brought together the notion of the land, the FDB itself, traditional Fijian culture, the tensions resulting from diverse racial groups, and the profitability requirements of a capitalistic system working within a globalized environment.

One example of traditional Fijian culture which has a direct impact of banking practices is the system of 'kerekere', where a Fijian can borrow on 'credit'. While this requires an intention to repay the loan at some later date, in some cases it is not repaid at all, and through the 'sevu sevu' function, large debts within the Fijian culture are normally forgiven. There is obviously a vast difference between the Fijian structure and the European commercial social structure that is profit orientated (Ward, 1987), but the kere kere system actually provides an effective mechanism by which the capitalist motive of the bank is able to co-exist within the aspirations of the Fijian cultural system. The FDB, recognizing the power of the kere kere system, has instituted a system of forgiveness of debts incurred for agricultural and special loan schemes. With the subsidised earnings it receives from the Fijian government for this purpose, it is therefore able to launch Fijians into the commercial world. Thus they maintain the security of their traditional system, while beginning to embrace the more rigorous lending policies of a capitalist society.

This attempt to bring together traditional culture and modern banking practices acknowledges the co-existence of two types of authority. On the one hand is the post-colonial Fijian government, with its increasing emphasis on capitalistic enterprises and globalized bureaucratic practices, and on the other is the traditional Fijian chief system, the primary means through which Fijians have cohered and been protected. If the FDB were to attempt, through its lending practices, to evaluate social obligations purely in monetary terms, this undermining of traditional authority would be seen as detrimental to the Fijian people, and, by extension, to the FDB itself. The bureaucratic authority through which the FDB operates represents a more recent phenomenon which, particularly in relation to land and the borrowing of money, throws into sharp focus the difference between the individualistic westernised approach to financial matters and the belief that traditions must be preserved, even if they are not financially rational. Whenever societies based upon traditional kinship ties begin to break down and opportunities increase for greater individual freedom, then conditions become conducive for the emergence of 'rational' forms of authority.

The racial tensions between native Fijians and the descendants of the indentured Indians originated when Indians at first leased, and later bought, land. Current government policy is to re-negotiate some of the land issues, whereby both races can work together and provide better earnings for the Fijian economy. The attempt by the FDB to encourage Fijians to enter sugar-cane farming through a number of incentive schemes has already been highlighted. It is one means by which this is being achieved.

Weber's (1947) theory of rationality identifies as legitimate, the right of a bureaucratic authority to direct the actions of others. This, together with traditional authority, characterises the evolution of societies (Ouchi, 1979). The system of co-

operation and co-ordination with traditional chief that was instituted by the British from the earliest days of colonial rule, provided the foundation upon which Fiji's government and banking structures are built. The institution of a discourse between the "rational" and "traditional" groups within society, enabled the two systems to be synchronized rather than separated, to work together rather than to compete. This system of working together is demonstrated by the FDB's actions in attempting to instigate "demand and cease" the property offered as security on a loan that has now defaulted. The courts issue the FDB with "demand and cease" documentation, but the FDB's bailiff is not able to apply the court order without first seeking the approval of the chief of the village. The formal, rationalized system of authority, therefore, recognizes, co-exists, and even honours the traditional authority system. The Weberian concept of bureaucratization represents theorizing at Llewellyn's (2003) concept level. It is further set in the context of the FDB, and a differentiation is made between the contrasting rational, bureaucratic system and the traditional authority of the chiefs.

The contrast between the two interpretations of the role of the FDB, both in terms of their levels of theorizing and the theories employed, is demonstrated in the next section.

Putting the two stories under the microscope

Alam et al's paper (2004) operates, theoretically, at a number of levels. The adoption of a Marxist view has coloured the structuration arguments employed, whereby traditional Fijian culture has been set against the rationalised structures of a capitalistic system. The choice of expressing the researchers' opinions on the case by theorizing at the level of differentiation, sets up a context of conflict, while the concept of "contradiction" (Alam et al, 2004, p. 138) reinforces this interpretation.

Those arguments are demonstrated contextually, by describing the FDB in its wider societal and historical context. The FDB is presented as a fracturing or divisive force within Fijian society, as it exacerbates distinctions between races and between the developed and developing worlds. Accounting systems such as the creation of profit-centres, management by objectives, and the development of key performance indicators, serve the interests of a powerful repressive system that reinforces existing racial dividing lines.

By contrast, the alternative interpretation, while it identifies contrasting social and economic structures within Fijian society, does not incorporate a concept of contradictions, but one of co-existence. The Weberian concept accepts the reality of the increasing bureaucratization of life and the threat it poses to any traditional society, but allows for the possibility that structures can be changed through practice (Llewellyn, 2003, p. 689). There is an absence of societal theory, and a focus instead of unifying the study within the concept of co-existence. This study also embeds its concept within the multi-layered Fijian context. The authors reject the notion that the presence of bureaucratic structure must lead to the breakdown of traditional values, and focus instead of ways in which the FDB and the Fijian government, have attempted to reconcile different rational structures for a common goal. Figure III below illustrates the way the employment of two lenses, focusing on the same setting and organisation, produce different pictures, a continuation of conflicts on the one hand, and the co-existence of contradictions on the other.

Take in Figure III.

Both researchers acknowledge the need to incorporate the societal and historical context into their analysis, describing the Fijian culture as co-operative and community-based, and acknowledging the influence of British colonization in the

formation of many current institutions. Land is identified as a crucial social institution, but the emphasis put on racial aspects of land ownership is different. To Alam et al (2003), there is a clash of cultures, as a result of the desire, on the part of the Fijian government, to encourage Fijian people to adopt capitalistic practices. Colonialism has a negative connotation according to this view, being described as the “conquest and control of other people’s land and resources” (Alam et al, 2004, p. 136), and Fiji in its post-colonial period has mimicked the globalized practices of the west.

The Weberian interpretation, on the other hand, acknowledges the influence of colonisation, and racial tensions between native Fijians and Indians, but holds out the possibility of reconciliation, with the partnership between colonial powers and the Fijian chiefs being viewed as creating a beneficial set of bureaucratic structures for the Fijian people and their economy.

Alam et al (2004) observe that the role of the FDB has shifted from agricultural to corporate and entrepreneurial aspects as it has moved towards seeking more profitable investments. This has made achievement of its goals difficult or impossible, as there are too many contradictions with the community and cooperative nature of Fijian society. Accounting techniques, already mentioned, play a key role in the new profitability language, and these have embedded negative influences within the FDB. By contrast, the second interpretation, while acknowledging that the FDB’s emphasis has shifted slightly towards entrepreneurial aspects, maintains that it has kept its predominant focus on agricultural development, e.g. in its loans for sugar-cane farmers. While labouring under the difficulties of moving traditional Fijian culture into a more westernised capitalistic environment, the FDB is nonetheless poised to succeed in assisting these two different cultures to co-exist, if not in the short-term,

then certainly over a longer period. Accordingly, accounting has assisted in this endeavour within the FDB, as evidenced by the formation of the Agricultural lending division and the Special loans for Fijian schemes. From this point of view, capitalistic practices have been employed by FDB for the benefit of both the bank and the Fijian landowners, with the sugar industry, the major recipient of FDB loans, being the primary export earner for the Fijian economy. Accounting, as a tool of this endeavour, assists the FDB in working towards its goals of profitability and growth of the Fijian economy. Table III summarises some of these comparisons.

Take in Table III.

The different levels of theorizing employed have been outlined, and it seems apparent that it is the world-view of the various researchers that determines not only the type of study undertaken but also the level of theorizing employed. The impact that the researchers' different world-views have on their interpretation of similar data is striking, and illustrates the contention (Chua, 1986; Covalski and Dirsmith, 1990) that, whether or not they are explicitly identified, researchers bring with them to their research, their own set of ontological and epistemological beliefs, and their own views of human nature. These need to be examined:

What is needed is self-consciousness and reflexivity on the part of researchers directed at probing their own presumptions that underlay the research act. On this point, they should reflect on their own detachment from both the original thesis and antithesis, and the possible role of synthesis in channelling and directing research attention and creating or altering that which is observed (Covalski and Dirsmith, 1990, p. 550).

This paper therefore contests the assertion (Llewellyn, 2003, p. 682) that "higher 'levels' of theorization are developed from lower ones", claiming rather that at all levels of theorizing, it is the researchers' world-view that filters the data and determines the opinion formed as a result of that data. In this sense, higher level

theories are a product, not of the gradual development of lower level theories, but it is the same world-view that determines theorizing at every level. Consequently, there is no possibility that researchers who adopt a Marxist view, for example, will ever see an organization such as the FDB, as helpful. Instead, with a world-view that could be described as “radical humanist” (Burrell and Morgan, 1979, p 3), they will focus on the contradictions and conflicts of its operation, without allowing for the possibility of compromise. A researcher who holds a more “radical structuralist” world-view, while still acknowledging the same social factors, is likely to interpret data in a way that is more sympathetic with the possibility of consensus.

Conclusion

This paper has provided a comparison between two different theoretical interpretations of the same organization, the FDB, and the levels of theory that each has embraced. The lens through which the FDB is viewed has been demonstrated to colour the way each researcher sees the organization. One saw the bank as an oppressive instrument of domination, while the other saw it as having a more conciliatory and facilitating role. This contrast provides an interesting demonstration of the significance of theory in qualitative research projects, both in terms of the level of theory employed, and, more fundamentally, the world-view that under-girds that theory, reinforcing the power of the researcher’s lens and determining the way in which he or she views the world.

It is no accident that each of these interpretations is different, or that they theorized at different levels, since each was the result of a particular lens, a distinctive world-view. One used a contextualized societal level theory, and the other interpretation employed theory at a concept and contextual level. There are many world-views, but not all of them coincide with a grand theory. It is hardly surprising that researchers whose

radical humanist world-view fits a grand theory, such as Marxism, will see struggle and conflict between the owners of capital and labour in any study they undertake. In fact, it could be suggested that when a societal theory is employed, its relevance to empirical data becomes “increasingly tenuous” (Llewellyn, 2003, p. 684). For researchers who hold a radical structuralist world-view, there is likely to be a greater acknowledgement of the possibility of synthesis, and an acceptance of the reality of bureaucratic structures.

The level of theorizing employed, rather than developing upwards from the level of metaphor to a “grand” theory, is determined instead by the lens through which the researcher looks. Figure II encapsulates this concept, demonstrating that even if no high-level theory is made explicit, the researcher enters a research site with his or her pre-conceived notions, so that the choice of theory employed, and the level at which it is employed, emanates from that. Theory development does not occur vertically, but rather horizontally. This poses a challenge to qualitative researchers, to more overtly acknowledge their stance when presenting their research “findings”.

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Level (Llewellyn, 2003)	Theory and focus (Llewellyn, 2003)	Explanation (Llewellyn, 2003)	An expansion of Llewellyn’s (2003) levels of theorizing
Metaphor (level one)	Metaphor theorizes by “image-ing” and grounding experience within familiar boundaries.	The studied world is pictured in familiar terms.	The “spin” put on accounting will depend on the metaphor chosen (e.g. is accounting a tool or a weapon?)
Differentiation (level two)	Differentiation theorizes by “cutting the pie” of experience.	Points of difference are highlighted, and categories are set in opposition to each other.	Accounting systems enshrine racial attitudes, for example, setting up structures that privilege some races over others.
Concept (level three)	Concepts theorize by linking agency and structure through practice.	Theorizing at this level links the lower and higher levels of theorizing.	People practise accounting within the context of a set of social structures. Accounting therefore reflects the historical interactions between a colonial power and an indigenous population. Depending on the lens of the researcher, this may have a positive or negative impact.
Context (level four)	Contexts theorize	The settings for	Accounting as a human

four)	by making sense of relationships between theory and data.	activity are important in understanding data.	activity, takes place within a social context. It demonstrates the way social and organizational structures are intertwined.
Society (level five)	“Grand” theory theorizes by explaining impersonal, large scale and enduring aspects of social life, at a society -wide level	This type of research is concerned with an idea, a philosophical underpinning, or a meta-theory that explains the world.	Research outcomes are formed when a societal view is projected onto the world scene. Accounting is portrayed through a theory which is the outworking of the researcher’s philosophical beliefs.

Table I. An expanded view of Llewellyn’s (2003) five levels of theorization

Date	Event
1774	The English explorer, Captain James Cook, “discovers” Fiji
1871	Collaboration between British rulers and King of Fiji; the Native Land Trust Board (NLTB) is formed
1874	Deed of Cession signed whereby Fiji is annexed to Great Britain
1879 - 1915	System of indentured Indian labour in operation
1952	Agricultural and Industrial Loans Board established by Fijian Government
1967	Fiji Development Bank formed
1970	Fiji gains independence, as a nation of the British Commonwealth
1975	Development Plan 7 implemented
1976	Seaqqa Cane Scheme
1980	Development Plan 8 implemented
1987	First military coup
1990	Fiji declared a republic
1995	FDB corporate plan introduced

Table II. A chronology of key events for the Fiji Development Bank

Issue	Alam et al (2004)	This paper
Llewellyn's (2003) level of theorizing	Multi-level theorizing	Concept level, recognizing some contrasts as differentiation
Theoretical emphasis	Marxist	Weber's theory of rationality
Emphasis on societal aspects	Land; clash between traditional Fijian culture and capitalism	Land; co-existence of contrasting traditions and cultures
Emphasis on history	Colonialism and post colonialism era produced conflicts	Acknowledgement of the impact of colonial practices
Impact of capitalism	Clash with Fijian culture	Beneficial to Fijian economy
Influence of globalisation	Negative, destructive.	Not highlighted.
Role of FDB	A divisive mechanism, reinforcing cultural disparities	A unifying organisation, bringing cultures together for a common purpose
FDB's achievement of its goals	Unachievable	Achievable
Accounting practices in FDB	Profit-oriented	Foregoing profit in the short-term in order to move towards longer-term sustainability
Role of accounting	Imposed and negative	Enabling and positive

Table III. A comparison of two studies on the FDB.

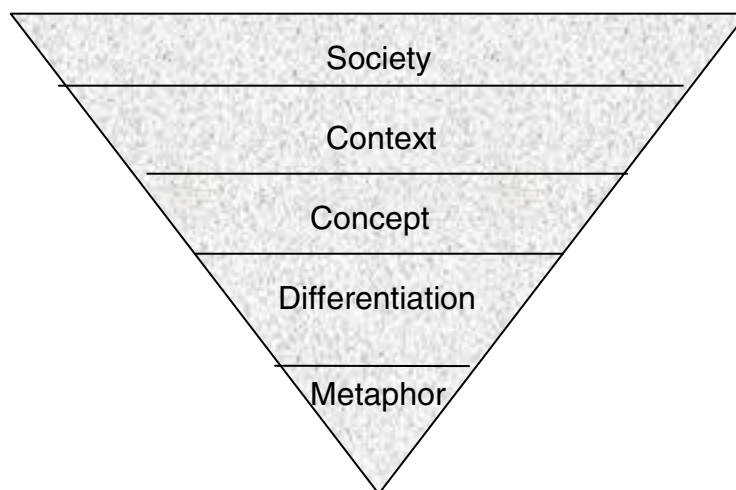


Figure I. A diagrammatic representation of Llewellyn's (2003) five levels of theorizing

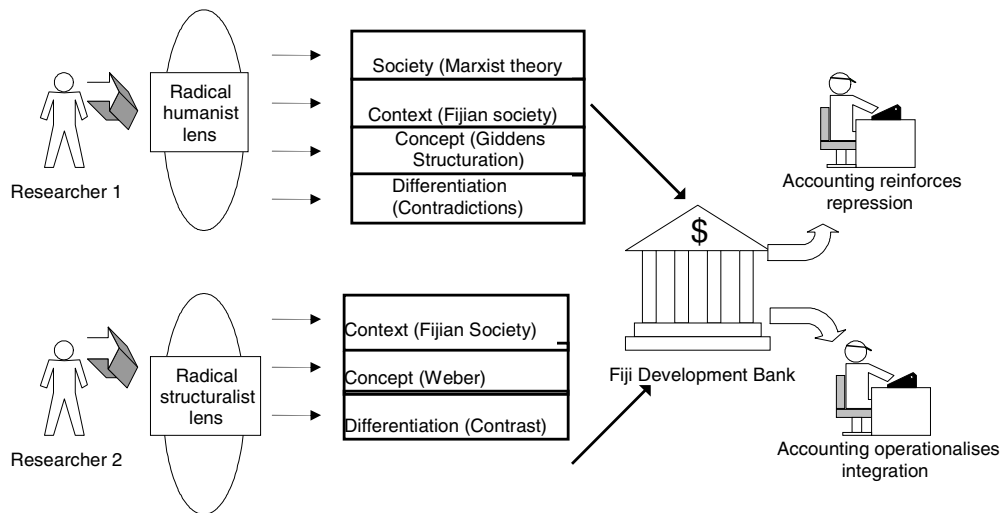


Figure II. The power of the lens

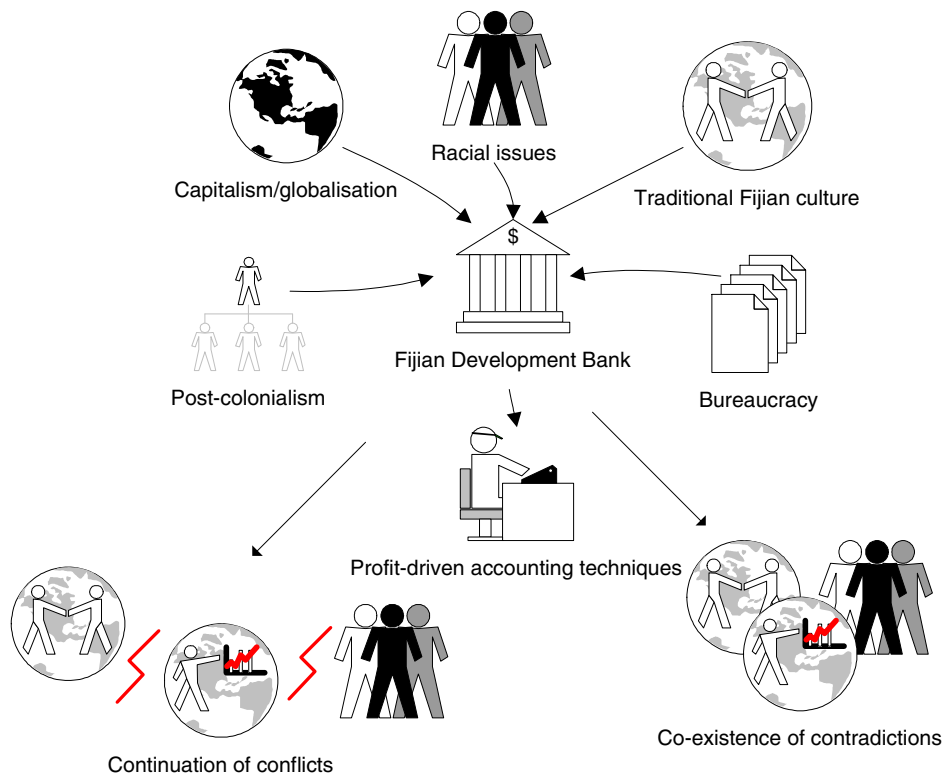


Figure III. Two different pictures of the role of accounting in the Fiji Development Bank

¹ The authors acknowledge that the term ‘world-view’ may be somewhat simplistic, but have chosen it, for want of a better expression, to encapsulate “a position on being (ontology), on the role of the investigator (human nature), on perceptions of society (society), on perceptions on understanding (epistemology) and ways to investigate the world (methodology)”, all of which are “implicit in the various approaches to empirical research” (Laughlin, 1995, p. 66). The use of theory, then, becomes a way of seeing (Malmi, 1997, p. 462).

² Qualitative research has been described as “...an umbrella applied to a number of interpretive techniques directed at describing, translating and otherwise inferring the meanings of events or phenomena occurring in the social world...” where the researcher has to be aware of his or her environment (Covaleski and Dirsmith, 1990, p. 543).

³ Laughlin (1995, p. 85), in promoting the notion of “middle range” theorizing, admitted his argument was “value-laden and biased”, and encouraged debate about “all approaches that each and every researcher adopts”.

⁴ The way organizational actors perceive their world ought also to have an impact on the picture the qualitative researcher sees (Llewellyn, 2003, p. 667).

⁵ Humphrey and Scapens (1996, p. 92), citing various authors, acknowledge the power of metaphor to provide images that encapsulate social reality.

⁶ 1871 marked the beginning of a system of enforced collaboration between the British colonial powers and the Fijian population, when the Chief of Bau was established as the King of Fiji (Alam et al, 2004, p. 140).

⁷ Three broad categories of land are recognised in Fiji: Native, Crown and Freehold Land. Even before the military coups, over 80% of land was held as native title, almost 10% was held by the Crown, with the remainder held by other freehold landowners (cited by Alam et al, 2004, p. 141).

⁸ The traditional ‘sevu sevu’ ceremony, for example, involves drinking ‘yaqona’ which symbolizes a solemn undertaking.

⁹ Formed in 1871 in order to safeguard the interests of native land-owners, the NLTB increased its influence after independence. Operating through the Fijian Tenant Act of 1997, it now oversees the distribution of the proceeds of sugar-cane and other crops to Fijian land-owners in order to minimize conflict amongst land-owning community groups (Ward, 1965, p. 129).

¹⁰ The bank tried to assist farmers by granting the loans to them under the Class J lease agreement in good faith, but the Fijian farmers took advantage of this. The total amount of loans outstanding on Class J leases was comprised of 750 accounts or 15% of total agricultural lending with a total value of F\$9.9 million in October 1995 (Ward, 1995).

¹¹ For example, the bank approved over 70% of all applications submitted during its first year of operation (Fiji Development Bank, 1984, p. 10).

¹² This was the case particularly in the screening of initial inquiries and advising potential borrowers on their lending proposals (Alam et al, 2004, p. 148).

¹³ The hiring of professional staff by the FDB further exacerbated the difficulties in discourse between bank officials and Fijian farmers. This hampered the bank’s ability to actually implement its corporate plan, and to retain its professional staff, particularly after the 1987 military coup.

¹⁴ This was to be achieved through a number of schemes, including the sugar cane farming support mechanisms already referred to. The interpretation of those schemes, is, of course, indicative of the authors’ particular lens.