



## Thematic Brief | Women's economic empowerment in the Pacific

This Thematic Brief provides a broad summary of information and analysis about economic empowerment for women and girls in the Pacific Islands region. The summary includes references to associated research and information.

This is one in a series of Thematic Briefs released by the Pacific Women Lead (PWL) at the Pacific Community (SPC) programme, termed PWL at SPC. The briefs have been updated to include COVID-19 considerations and recent programme information, based on the original briefs developed by the former programme, Pacific Women Shaping Pacific Development (Pacific Women).

The PWL at SPC programme has more than AUD55 million dedicated to its work under the Australian Government's AUD170 million Pacific Women Lead portfolio. This partnership with the Australian Government commits SPC to deliver the PWL at SPC programme as the cornerstone for the portfolio.

One of the largest global commitments to gender equality, Pacific Women Lead aims to promote women's leadership, realise women's rights, and increase the effectiveness of regional gender equality efforts. Among Pacific Women Lead's four delivery partners, SPC is the key implementing partner. Other central partners include the AIR (Amplify – Invest – Reach) partnership of women's funds, civil society organisations and coalitions. There is also PWL Enabling Services (PWLES) delivering monitoring, evaluation and other services, along with the Australian Government's direct relationships with development partners for regional programmes, such as the United Nations (UN) and International Planned Parenthood Foundation (IPPF).

## Five key messages

The following five key messages provide background to women's economic empowerment issues in the Pacific and explain why Pacific Women Lead at SPC is supporting women to become more empowered and active at all levels of the economy. During the COVID-19 pandemic, women's economic empowerment has been critical for effective response and recovery.

- 1. There is a significant and persistent gap between men's and women's economic opportunities, security and income.
- 2. Women's empowerment and economic participation are central to sustainable development and sustained poverty reduction.
- 3. Improving women's economic opportunity requires changes in economic and social policies and laws to support women's equitable participation in existing markets.
- 4. Women bear the 'double burden' of work, exacerbated during the COVID-19 response period.
- 5. Women do not have equal access to the technological and economic resources that can improve productivity and income.

Women's economic empowerment is central to realise women's rights and gender equality. Economic empowerment encompasses a wide array of processes, platforms and







actors. Economically empowered women have access to and control over resources, enabled by a supportive social and political environment. This includes women's equal opportunity with men to have control over income and assets, access to decent work, social protection, control over time, and equal participation in economic decisions in the household, in the community and at international levels.

# Message 1 There is a significant and persistent gap between men's and women's economic opportunities, security and income.

## Why?

Gender inequality contributes to lower economic opportunity, security and control for women compared with men, and it persists in all aspects of life. It is exacerbated for women with disabilities, women living in rural and remote locations, women who identify as lesbian, gay, bisexual, trans or gender diverse, queer or questioning, or intersex (LGBTQI\*), and women who face multiple barriers and discrimination.

During the COVID-19 pandemic, women's and girls' livelihoods have been disproportionately affected, lending to their high unemployment and economic insecurity. Women overall earn less than men and are more likely to work in low-paying, informal and precarious sectors, rendering them more vulnerable to the impacts of the COVID-19 pandemic, long after the initial emergency has ended.<sup>1</sup>

Unequal gender norms lend to men occupying more secure, higher paying occupations while women are left to undertake the majority of domestic labour, including care work. These same norms instill men with greater influence and power over women, which contributes to violence against women and girls. Men's violence against, and control over, women prevents women's economic participation and control of their economic resources. Women's under-representation in leadership positions limits their participation in organisational, community, national and international economic decision-making in the Pacific.

Women's work in the Pacific is often in informal, unregulated sectors where there are few legal protections, limited social safety nets, poor access to financial services, and limited transport and infrastructure services.

Women with disabilities, members of the LGBTQI<sup>+</sup> community, women living in poverty and women living in rural and remote places face additional barriers to accessing economic empowerment opportunities. These include attitudinal barriers around their abilities, unequal access to schooling, infrastructure and transport, inability to access microfinance schemes and discriminatory workplace policies (in both the formal and informal sectors).<sup>2</sup> These misconceptions need to be addressed to ensure these women are not excluded from opportunities to earn an income and have the opportunity to become economically empowered alongside their peers.

### The evidence

Women in the Pacific participate in both the formal and informal sectors. They fulfil important roles in areas that include agriculture, fisheries and tourism, as entrepreneurs, suppliers, employees and business owners. However, unlike their male peers, women face workplace discrimination, much





higher unpaid labour burdens, financial control and abuse, and a lack of equity at many levels of economic decision-making.

Greater participation of women in the workforce is needed. Yet, greater participation alone does not necessarily translate into equal employment opportunities or equal earnings for women and men. Women typically work in less secure and lower paid jobs. As a result, gender gaps in earnings persist across all forms of economic activity – in agriculture, in wage employment and in entrepreneurship.<sup>3</sup>

The 2012 Economist Intelligence Unit's Women's Economic Opportunity Index placed both Solomon Islands and Papua New Guinea in the bottom five countries in the world - at 124<sup>th</sup> and 125<sup>th</sup>, respectively out of 128. Fiji is the highest ranked Pacific Island country – at 81. Nonetheless, Fiji performs below the global average in every category and on most indicators.<sup>4</sup>

In Papua New Guinea, although labour force participation rates are relatively even, more women are engaged in subsistence farming than men.<sup>5</sup> Women and men tend to cultivate different crops. Men are more involved in growing higher value cash crops and they control more agricultural resources. The 2009–2010 Household Income and Expenditure Survey reported that women earned half of what men earn from agriculture.<sup>6</sup> Gender disparities in income in Papua New Guinea have been measured by the UN Human Development Index and show that men earn approximately 1.3 times the income of women across sectors.<sup>7</sup>

In low-income countries, the average employment rate for women with disabilities is just 20 per cent, compared with 59 per cent for men with disabilities and 31.5 per cent for women without disabilities. Lower rates of labour market participation among persons with disabilities increase the links between disability and poverty.<sup>8</sup>

'We also know that improving women's economic empowerment is not a straightforward process. We must recognise from the outset the complexity of improving women's economic status, but not be deterred by it. There is so much opportunity for creativity and innovation and, importantly, cooperation.'

Dame Meg Taylor, Secretary General of the Pacific Islands Forum Secretariat<sup>9</sup>

## Message 2 Women's empowerment and economic participation are central to sustainable development and sustained poverty reduction.

## Why?

Despite the challenges and barriers, women in the Pacific make significant contributions to their countries' economies. There is growing recognition among governments, development actors and the private sector globally that investing in women and girls has a powerful effect on poverty reduction, productivity and growth.<sup>10</sup>

Higher income for women and increased control over income leads to greater sustained poverty reduction,<sup>11</sup> with evidence showing that women with money invest more in family and community well-being than men.



#### The evidence

- Globally, girls and women spend 90 per cent of their earned income on their families, while men spend only 35 per cent.<sup>12</sup>
- According to the Food and Agriculture Organization, closing the gender gap in agricultural inputs alone could lift 100–150 million people out of hunger.<sup>13</sup>
- World Bank research indicates that eliminating discrimination against female workers and managers could increase productivity per worker by 25–40 per cent.<sup>14</sup>
- Global research indicates that by eliminating barriers to women's full participation in certain sectors or occupations, labour productivity could be increased by as much as 25 per cent in some countries.<sup>15</sup>
- In Solomon Islands, a 2010 study estimated that the annual turnover at the Honiara Central Market is between USD10–16 million. Women are responsible for about 90 per cent of this marketing activity as both bulk buyers from farmers and as retailers.<sup>16</sup>
- In Samoa, 80 per cent of the private sector is comprised of informal micro-businesses, of which women are estimated to lead more than 40 per cent.<sup>17</sup>

Currently, national economic policies and budgeting processes do not fully account for women's actual economic inputs in the national economy. As a result, sectoral budget allocations do not support women's national contributions. Recognising women's contributions to the economy and implementing budgeting processes that are gender-responsive would help build the enabling environment for women's economic participation.

'Difficult challenges of gender inequality persist in our region. Addressing these challenges is central to economic and human development, and to supporting women's rights. Economic empowerment of women is a highest priority in the Pacific region with specific initiatives on various fronts.'

Andie Fong Toy, former Deputy Secretary General of the Pacific Islands Forum Secretariat<sup>18</sup>

Message 3 Improving women's economic opportunity requires changes in economic and social policies and laws to support women's equitable participation in existing markets.

### Why?

Women's economic opportunities are influenced by the extent to which a country's laws, regulations, policies, customs and attitudes allow women to participate in the economy under conditions equal to those of men. This includes a broad array of protections, including sexual harassment and parental leave laws, the provision of childcare, gender equality workplace policies, as well as gender-sensitive attitudes and practices around women's ownership and inheritance of assets.

Women with disabilities require legislative and policy protections from discrimination based on both their gender and their disability. Employers, colleagues, clients, lenders and service providers may



unfairly question their contribution and ability to function in the workplace, necessitating targeted awareness-raising, training and policy development and implementation to counteract these tendencies.

The Pacific Leaders' Gender Equality Declaration commits leaders to actions to advance progress on policy and legislative reforms to progress women's economic empowerment.

#### The evidence

Changing laws is the first step to changing mindsets. Pacific governments have made numerous commitments to gender equality and women's economic empowerment at national, regional and global levels over many years. <sup>19</sup> They have made progress in legislative reform and policy-making, but more is needed.

'In almost all Pacific countries, the civil codes, labour laws and inheritance laws have provisions that can be interpreted in a discriminatory manner.'

Women's Economic Empowerment in the Pacific Regional Overview Prepared by the Pacific Community for the 13<sup>th</sup> Triennial Conference of Pacific Women and 6<sup>th</sup> Meeting of Ministers for Women<sup>20</sup>

Building an enabling environment for women's economic participation requires recognising and changing policies and structures that prevent women from participating equitably in existing markets and exercising control over economic decision-making.

Some progress has been made to introduce progressive measures which facilitate women's equitable participation in the workforce. Some Pacific governments provide paid maternity leave and equitable pension benefits to female civil servants. For example, the Cook Islands introduced employment legislation in 2012 to ensure paid maternity leave for both public servants and for private sector employees working for a tax-registered business.<sup>21</sup> Most countries in the region now have provisions enabling women to take nursing breaks during working time.

Very few Pacific Island countries have comprehensive policies on sexual harassment in the workplace; yet, the limited data available suggests women workers in the Pacific face high levels of sexual harassment. The Samoan *Labour and Employment Relations Act* 2013 is one example of progress made in this area, providing guidelines against sexual harassment and non-discrimination, based on sex, in the workplace.

Women working in the informal sector receive little or no social protection and have few opportunities to influence public policy. The lack of social protection schemes and adequate labour laws reduces women's income security and increases their burden of care during times of economic hardship. Consequently, women are often dependent on family for financial support, thus hindering their ability to leave abusive relationships.<sup>22</sup>



## Message 4 Women bear the 'double burden' of work, exacerbated during the COVID-19 response period.

## Why?

Traditional gender roles render women largely responsible for unpaid domestic and care work. This includes: caring for children, persons with disabilities, the elderly and the unwell; managing the home; and fulfilling community and faith-based obligations. Women continue to be primarily responsible for this work even when they have employment outside the household.

Caregiving and unpaid work responsibilities often limit women's access to equal participation in employment and income-generating activities, education, community activism and leisure. In some Pacific Island countries, it reduces the number of years girls can stay in school. Less education leads to long-term negative impacts on a woman's ability to exercise her rights, explore economic options and secure higher income-earning jobs.

As a result of COVID-19 responses in many Pacific Island countries, women and girls have assumed the additional labour of caring for repatriated relatives and children out of school. Women's unpaid household labour has increased as people move from urban areas to rural areas. Women are expected to care for migrating and returning extended family and meet traditional family and community obligations.<sup>23</sup>

#### The evidence

Globally, women spend at least twice as much time as men on unpaid domestic work, including doing household chores and caring for the elderly, children and family members with disabilities.<sup>24</sup> Research in the Pacific shows that, even when men struggle to find paid work and could potentially take on more household and caring responsibilities, they do not.<sup>25</sup> Employed women in Fiji spend an average of 64 hours each week in their main occupation and on household chores, compared with 49 hours spent by men.<sup>26</sup>

Women's caregiving commitments often limit them to working in vulnerable employment. In Solomon Islands, subsistence work, self-employment and unpaid family work are considered vulnerable employment. Seventy-five per cent of women and 54 per cent of men fall into that category.<sup>27</sup>

'Empowering women economically and in their leadership roles is not only a shared regional responsibility but also a local, cultural and ethical one.'

His Highness Tui Atua Tupua Tamasese, Head of State, Samoa (Pacific Women's Parliamentary Partnerships 4<sup>th</sup> Annual Forum, Samoa)<sup>28</sup>





Message 5 Women do not have equal access to the technological and economic resources that can improve productivity and income.

## Why?

Less access to economic and technological resources, such as financial capital, land, tools, vehicles, mobile phones and internet, reduces women's ability to be economically productive and independent.

#### The evidence

Global research shows that, if women could have the same access to credit, markets and technology as men, returns to women (particularly in the informal sector) would significantly increase.<sup>29</sup> Across the Pacific, men are more involved in customary processes around land management than women. Women historically have had limited input in the decision-making process surrounding the allocation of land for commercial exploitation and have reaped few benefits from it. Issues surrounding land ownership and inheritance, even in matrilineal cultures, are a major constraint for women across the Pacific and restrict their ability to be financially independent.<sup>30</sup>

Women in many Pacific Island countries are less likely than men to have a bank account, to use electronic payment and remittance channels, to be involved in the management of household finances and to have access to a mobile phone.<sup>31</sup>

Globally, women in low- and middle-income countries are less likely to own a mobile phone than men.<sup>32</sup> In the Pacific, survey and anecdotal information indicate that the gender gap is greater than the global average. Mobile phones are increasingly being used for banking, savings and management of remittances. Furthermore, women are more likely to be restricted in their movements due to control by male family members, less likely to access and drive vehicles, and face harassment and danger on public transport.

"The message was loud and clear. It was simple for people at village level to open a savings account." Ms Tommie Seriate, subsistence farmer, widow and mother of four, had previously found it difficult to save and had kept her earnings in the ashes of the fireplace. The nearest bank was a two-hour trip by bus. She now hopes to do her banking by pressing a few buttons on her mobile phone.'

'Banking the Unbanked' in Breaking Down the Barriers to Business - Asian Development Bank (2012)<sup>33</sup>

#### What can be done?

Women's economic empowerment is not measured solely by a woman's income or assets. It encompasses a woman's control over those assets and decision-making about how income is spent. It also involves environmental factors, such as access to decent work, social protections and relief from carer duties. Examples of best practice that positively impact women's economic empowerment include targeted intervention and support, through the measures outlined below.

- Pursue legislative and policy reform which enables women's equitable participation, including laws on sex discrimination and sexual harassment.
- Continue progress to remove discriminatory aspects from existing legislation, policies and practices with a focus on employment and control of assets.



- Pursue social protection schemes for those in both the formal and informal sectors.
- Ensure equal access to education, training and skills development and equal pathways for women into occupations traditionally dominated by men, which are often higher paid.
- Improve access to decent work and safe working environments which incorporate the needs of women, women with disabilities, the LGBTQI<sup>+</sup> community and women living in rural and remote areas.
- Pursue improved childcare provisions.
- Pursue parental leave and more workplaces that support women returning to work after becoming a parent.
- Provide sexual and reproductive health services to enable women to control, delay and space their pregnancies.
- Increase men's contribution to household domestic labour, including care work.
- Ensure equitable access to services, including technology, banking and financial services.
- Ensure equitable access to assets, including land, credit and low-interest loans.
- Support economic empowerment initiatives led by women's groups which are contextually relevant and gender transformative.
- Require that initiatives take into account the specific needs and vulnerabilities of marginalised groups, including women living in poverty, women living in rural and remote areas, women with disabilities and LGBTQI<sup>+</sup> communities.

To reduce women's vulnerability in employment, there is a need for stronger anti-discrimination and anti-harassment legislation in both the public and private sectors. Countries also need to proactively introduce and implement employment equity measures for women and men with disabilities.

A 'do no harm' approach is critical. Economic empowerment initiatives need to address women's human rights and, concurrently, ensure interventions do not inadvertently put women at risk of violence from their partners. In some instances, the increased earning by women, and time spent away from the home in employment and travel, can exacerbate controlling and violent behaviour by men over women.<sup>34</sup>

Ongoing and coordinated work to end violence against women and support women's increased participation in decision-making is needed to protect and support women to engage in all aspects of the economy on an equal footing with men. This can include continued action on recommendations in the Pacific Leaders' Gender Equality Declaration to:

- improve the facilities and governance of local produce markets (including fair and transparent local regulation and taxation policies so that market operations increase profitability and efficiency and encourage women's safe, fair and equal participation in local economies);<sup>35</sup> and
- target levels of support to women entrepreneurs in the formal and informal sectors, through financial services, information and training and through analysis and revision of legislation that limit women's access to finance, assets, land and productive resources.<sup>36</sup>





© Pacific Community (SPC) 2023 and The Commonwealth of Australia as represented by the Department of Foreign Affairs and Trade.

This work is licensed under a <u>Creative Commons Attribution 4.0 International License</u>. You are free to share (copy and redistribute the material) and adapt (remix, transform, and build upon) the material for any purpose, even commercially, under the following terms: you must provide attribution and give appropriate credit, provide a link to the license, and indicate if changes were made (in any reasonable manner, but not in any way that suggests the licensor endorses you or your use). The licensor will not revoke these freedoms as long as you follow the license terms, here: <a href="http://creativecommons.org/licenses/by/4.0/">http://creativecommons.org/licenses/by/4.0/</a>

This publication has been funded by the Australian Government through the Department of Foreign Affairs and Trade. The views expressed in this publication are the author's alone and are not necessarily the views of the Pacific Community (SPC) or the Australian Government.

Original text: English

Published February 2023 by Pacific Women Lead (PWL) at the Pacific Community (SPC) programme, Human Rights and Social Development (HRSD) division. PWL resources are available on request via email at <a href="mailto:pwl@spc.int">pwl@spc.int</a> or SPC's Pacific Data Hub: <a href="https://pacificdata.org/data/organization/pacific-women-lead">https://pacificdata.org/data/organization/pacific-women-lead</a>

Prepared for publication by the Pacific Women Lead at SPC programme at SPC's Suva Regional Office, Private Mail Bag, Suva, Fiji: www.spc.int

## References

<sup>&</sup>lt;sup>1</sup> Pacific Women Shaping Pacific Development 2021. Thematic Brief, Gender and COVID-19 in the Pacific: Gendered impacts and recommendations for response. Available at: <a href="https://pacificwomen.org/news/pw-supporting-gender-inclusive-covid-19-responses/">https://pacificwomen.org/news/pw-supporting-gender-inclusive-covid-19-responses/</a>.

<sup>&</sup>lt;sup>2</sup> Organisation for Economic Co-operation and Development 2010. Sickness Disability and Work – Breaking the Barriers: A synthesis of findings across OECD countries, p. 1. Available at: <a href="https://read.oecd-ilibrary.org/social-issues-migration-health/sickness-disability-and-work-breaking-the-barriers">https://read.oecd-ilibrary.org/social-issues-migration-health/sickness-disability-and-work-breaking-the-barriers</a> 9789264088856-en#.

<sup>&</sup>lt;sup>3</sup> World Bank 2012. World Development Indicators 2012 Released: Definitive Reference for Measuring Development Progress. Available at: <a href="https://www.worldbank.org/en/news/press-release/2012/04/19/world-development-indicators-2012-released">https://www.worldbank.org/en/news/press-release/2012/04/19/world-development-indicators-2012-released</a>.

<sup>&</sup>lt;sup>4</sup>The Economist Intelligence Unit 2012. Women's Economic Opportunity Index 2012. Available at: <a href="https://www.eiu.com/public/topical\_report.aspx?campaignid=weoindex2012.">https://www.eiu.com/public/topical\_report.aspx?campaignid=weoindex2012.</a>

<sup>&</sup>lt;sup>5</sup>The Pacific Community 2012. Stocktake of the gender mainstreaming capacity of Pacific island governments – Papua New Guinea. Available at: <a href="https://pacificwomen.org/wp-content/uploads/2017/09/PNG-gender-stocktake.pdf">https://pacificwomen.org/wp-content/uploads/2017/09/PNG-gender-stocktake.pdf</a>.

<sup>&</sup>lt;sup>6</sup> World Bank and others 2013. Papua New Guinea Country Gender Assessment 2011–2012.

<sup>&</sup>lt;sup>7</sup> United Nations Development Programme 2018. Human Development Indices and Indicators: 2018 Statistical Update for Small Island Developing States. Available at:

https://sustainabledevelopment.un.org/content/documents/27972UNDP 2018 Statistical update Briefing note SIDS.pd f.

<sup>&</sup>lt;sup>8</sup> World Health Organisation and World Bank 2011. World Report on Disability, Geneva, Switzerland. Available at: <a href="https://apps.who.int/iris/handle/10665/44575">https://apps.who.int/iris/handle/10665/44575</a>

<sup>&</sup>lt;sup>9</sup> Excerpt from speech given by Dame Meg Taylor in 2016 at the Asian Development Bank.





United Nations Sustainable Development Solutions Network 2013. Women's Role in Economic Development:
 Overcoming the Constraints. Brief for the High Level Panel on opportunities to address gender disparities in the post-2015 agenda. Available at: <a href="https://resources.unsdsn.org/womens-role-in-economic-development-overcoming-the-constraints">https://resources.unsdsn.org/womens-role-in-economic-development-overcoming-the-constraints</a>.
 World Bank 2011. World Development Report 2012: Gender Equality and Development. Available at: <a href="https://elibrary.worldbank.org/doi/abs/10.1596/978-0-8213-8810-5">https://elibrary.worldbank.org/doi/abs/10.1596/978-0-8213-8810-5</a>

- <sup>12</sup> Clinton Global Initiative (undated). Empowering Girls & Women. Available at: <a href="https://www.un.org/en/ecosoc/phlntrpy/notes/clinton.pdf">https://www.un.org/en/ecosoc/phlntrpy/notes/clinton.pdf</a>.
- <sup>13</sup> Food and Agriculture Organization of the United Nations 2011. The state of food and agriculture, 2010–2011: women in agriculture, closing the gender gap for development. Available at: https://www.fao.org/3/i2050e/i2050e00.htm
- <sup>14</sup> The World Bank 2014. Gender at work: a companion to the world development report on jobs (English). Available at: <a href="http://documents.worldbank.org/curated/en/884131468332686103/Gender-at-work-a-companion-to-the-world-development-report-on-jobs">http://documents.worldbank.org/curated/en/884131468332686103/Gender-at-work-a-companion-to-the-world-development-report-on-jobs</a>.
- <sup>15</sup> Cubers, D. and Teignier Baqué, M. 2011. Gender Inequality and Economic Growth (background paper for the World Development Report 2012, as cited in the World Development Report 2012, above note 11)Error! Bookmark not defined., p. 47.
- <sup>16</sup> International Finance Corporation in Partnership with AusAID 2010. Economic Opportunities for Women in the Pacific, p. 1. Available at:

https://www.ifc.org/wps/wcm/connect/region ext content/ifc external corporate site/east+asia+and+the+pacific/reso urces/economic+opportunities+for+women+in+the+pacific.

- <sup>17</sup> Hedditch, S. and Manuel, C. 2010. Gender and investment climate reform assessment, Pacific regional executive summary (English). International Finance Cooperation, p. 2. Available at: <a href="http://documents.worldbank.org/curated/en/462261483441728691/Gender-and-investment-climate-reform-assessment-Pacific-regional-executive-summary">http://documents.worldbank.org/curated/en/462261483441728691/Gender-and-investment-climate-reform-assessment-Pacific-regional-executive-summary</a>.
- <sup>18</sup> Fong Toy, A. 2014. Remarks prepared for the Government of Samoa Side Event Integrating Women Entrepreneurs in Small Island Developing States. Pacific Islands Forum Secretariat.
- <sup>19</sup> The Pacific Community 2017. Women's Economic Empowerment in the Pacific Regional Overview Prepared by the Pacific Community for the 13th Triennial Conference of Pacific Women and 6th Meeting of Ministers for Women. <a href="https://www.spc.int/sites/default/files/wordpresscontent/wp-content/uploads/2017/09/Overview-Pacific-Womens-Economic-Empowerment-SPC2.pdf">https://www.spc.int/sites/default/files/wordpresscontent/wp-content/uploads/2017/09/Overview-Pacific-Womens-Economic-Empowerment-SPC2.pdf</a> G
- <sup>20</sup> The Pacific Community 2017. See: note 19.
- <sup>21</sup> International Labor Organzation (undated). Gender in the Pacific. Available at: <a href="https://www.ilo.org/suva/areas-of-work/WCMS\_195612/lang--en/index.htm">https://www.ilo.org/suva/areas-of-work/WCMS\_195612/lang--en/index.htm</a>.
- Prasad, B. and Kausiame, P. 2012. Social Policies in Solomon Islands and Vanuatu: Social Policies in Small States Series,
  No. 7. In Social Policy and Development (2000–2009). Available at:
- $\frac{http://www.unrisd.org/80256B3C005BCCF9\%2F(httpAuxPages)\%2FBD654FB0242A9688C1257A520042F4BE\%2F\$file\%2FSP\%20Solomon.pdf.}{\text{$\sim$20Solomon.pdf}}$
- <sup>23</sup> Pacific Women Shaping Pacific Development, 2021. *Pacific Women*: Supporting gender-inclusive COVID-19 responses. Thematic Brief, Gender and COVID-19 in the Pacific: Gendered impacts and recommendations for response. Available at: <a href="https://pacificwomen.org/news/pw-supporting-gender-inclusive-covid-19-responses/">https://pacificwomen.org/news/pw-supporting-gender-inclusive-covid-19-responses/</a>.
- <sup>24</sup>The World Bank 2014. See: note 14.
- $^{\rm 25}$  The World Bank 2014. See: note 14.
- <sup>26</sup> Asian Development Bank 2015. Fiji Country Gender Assessment 2015. Available at: https://www.adb.org/sites/default/files/institutional-document/210826/fiji-cga-2015.pdf.
- <sup>27</sup> Asian Development Bank 2015. Solomon Islands: Country Gender Assessment. Available at: https://www.adb.org/documents/solomon-islands-country-gender-assessment.
- <sup>28</sup> As quoted by Cook Islands News 2016. Women parliamentarians meet in Samoa (12 April 2016). Available at: <a href="http://www.cookislandsnews.com/national/local/item/57731-women-parliamentarians-meet-in-samoa/57731-women-parliamentarian
- <sup>29</sup> Organisation for Economic Co-operation and Development 2011. Women's Economic Empowerment: Issues Paper. Available at: <a href="http://www.oecd.org/social/gender-development/47561694.pdf">http://www.oecd.org/social/gender-development/47561694.pdf</a>.
- <sup>30</sup> Commonwealth of Australia 2008. Making Land Work: Reconciling customary land and development in the Pacific, Chapter 11: Women, Customary Land and Development. Available at: <a href="http://dfat.gov.au/about-us/publications/Documents/MLW">http://dfat.gov.au/about-us/publications/Documents/MLW</a> VolumeOne Bookmarked.pdf.





<sup>31</sup> Pacific Financial Inclusion Programme 2012. The Financial Competency of Low Income Households in Solomon Islands, p. 21. Available at: <a href="http://www.pfip.org/wp-content/uploads/2016/08/the-financial-competency-of-low-income-households-in-solomons1.pdf">http://www.pfip.org/wp-content/uploads/2016/08/the-financial-competency-of-low-income-households-in-solomons1.pdf</a>.

- <sup>32</sup> Financial Inclusion Insights 2015. Mapping the Gender Gap: Tracking movement and identifying causes for the male/female divide in financial inclusion. Available at: <a href="http://fii-website.staging.interactive.columnfivemedia.com/uploads/file/reports/InterMedia%20FII%20Gender%20Report.pdf">http://fii-website.staging.interactive.columnfivemedia.com/uploads/file/reports/InterMedia%20FII%20Gender%20Report.pdf</a>
- <sup>33</sup> Asian Development Bank (undated). Impact Stories from the Pacific: Breaking Down the Barriers to Business. More Private Sector Reform Stories. Available at: <a href="https://www.adb.org/sites/default/files/publication/29953/impact-stories-breaking-down-barriers.pdf">https://www.adb.org/sites/default/files/publication/29953/impact-stories-breaking-down-barriers.pdf</a>.
- <sup>34</sup> Eves, R. 2018. Research Summary Report: Do No Harm: Understanding the Relationship between Women's Economic Empowerment and Violence against Women in Melanesia. Australian National University. Available at: <a href="http://dpa.bellschool.anu.edu.au/experts-publications/publications/6215/research-summary-report-do-no-harm-understanding-relationship">http://dpa.bellschool.anu.edu.au/experts-publications/publications/6215/research-summary-report-do-no-harm-understanding-relationship</a>.
- <sup>35</sup> Pacific Islands Forum Secretariat 2012. Forty-third Pacific Islands: Forum Communiqué, Raratonga, Cook Islands 28–30 August 2012 2012. Available at: <a href="https://www.forumsec.org/wp-content/uploads/2017/11/2012-Forum-Communique-">https://www.forumsec.org/wp-content/uploads/2017/11/2012-Forum-Communique-">https://www.forumsec.org/wp-content/uploads/2017/11/2012-Forum-Communique-</a> Rarotonga Cook-Islands-28-30-Aug.pdf
- <sup>36</sup> Forty-third Pacific Islands Forum Communiqué 2012. See: note 35.