

Helpdesk Research Report: Women's Economic Empowerment in the Pacific

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Query: Review data and any literature (published and grey) relating to women's economic situation, particularly at the household/community level across the Pacific (or where necessary from other developing countries). Identify major trends in spending (comparing men and women), the chief barriers to women having more income and control of their finances, and the key opportunities for programmes to address economic empowerment of women at the household/community level.

Purpose: To support a gender equality initiative for the Pacific.

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1. Overview

Much of the available evidence on women's economic situation in the Pacific comes from household income and expenditure surveys (HIESs), which do not usually disaggregate on the grounds of gender. While there are some data about women's income, most analysis of expenditure is conducted at the household level and it is therefore difficult to examine trends in women and men's spending. Some surveys generate useful insights from comparing female-headed households (FHHs) with male-headed households (MHHs).

Compared with other parts of the world, women in the Pacific region experience limited economic empowerment (EIU 2012). In most Pacific countries, women tend to be under-represented in the formal workforce, spend more time doing household work, and are paid less than men. FHHs are

more likely to be in poverty than MHHs. Key barriers to women’s economic empowerment include poor educational attainment, patriarchal norms, customary law and a lack of land/property rights, a lack of access to finance, a lack of skills and knowledge, and poor infrastructure.

Few studies have examined which economic empowerment strategies offer the best opportunities for success in Pacific countries. Two studies (Kaitani & McMurray 2006, and Sibley & Liew 2009) advocate supporting female financial literacy training as a means to improving the efficacy of female-targeted microfinance strategies. The broader literature on women’s economic empowerment emphasises the importance of tackling multiple constraints when designing women’s economic empowerment programmes (World Bank 2012). It also highlights the mixed record of microfinance schemes targeted at women (Mayoux & Hartl 2009).

2. Review of data and literature relating to women’s economic situation

Seven Pacific countries have recently been included in the Economist Intelligence Unit’s ‘Women’s Economic Opportunity’ Index, an international measure of women’s economic opportunity that examines laws, regulations, practices, customs and attitudes that allow women to participate in the workforce under conditions equal to those of men (EIU 2012). These Pacific countries performed badly, with Fiji ranking highest at 81/128 and Papua New Guinea (PNG) the lowest at 125/128. A regional ranking table is given below:

Rank	Country	Score/100
1	Fiji	48.5
2	Samoa	41.7
3	Vanuatu	39.1
4	Tonga	38.3
5	Timor Leste	36.9
6	Solomon Islands	29.2
7	Papua New Guinea	26.6

Source EIU (2012).

A UNESCAP¹ report from 2007 finds that women make up less than a third of the formally employed population in Fiji, the Marshall Islands, Samoa and the Solomon Islands, but that other countries such as Kiribati and PNG are close to gender balance (UNESCAP 2007).

The remainder of this section presents key findings from the country literature on women’s economic situation in the Pacific. Most findings are drawn from recent HIESs. The key issues are summarised below (the countries where these issues are raised in the available literature are provided in brackets):

¹ United Nations Economic and Social Commission for Asia and the Pacific.

- **Women are under-represented in the formal workforce** (Tonga, Fiji, Solomon Islands, Vanuatu, Marshall Islands), although some country studies noted that the proportion of women in the workforce had been increasing (Fiji, Marshall Islands).
- **Women spend more time than men working within the household** (Tonga, Fiji, Samoa)
- **Women's wages are lower than men's** (Fiji, Marshall Islands)
- **FHHs are more likely to be in poverty than MHHs** (Solomon Islands, Palau, Kiribati, FSM, Samoa).

Many of the issues facing women in the Pacific mirror broader global trends. The recent World Development Report on Gender Equality, for example, describes how, despite the feminisation of labour that has occurred over the last two decades, women's labour is still confined to the informal sector. Working in the informal sector tends to result in lower pay, poorer working conditions, and less security (World Bank 2012).

Federated States of Micronesia (FSM): In 2007, an HIES analysis report noted that FHHs' average annual income was about \$3,000 less than that of male headed-housholds (FSM). FHHs' average annual expenditure was \$2,000 less than that of male headed-households. A higher percentage of male-headed households than FHHs were in the higher income ranges. FHHs were over-represented in the lower income classes (FSM 2007).

Fiji: The latest HIES report from Fiji (Narsey 2011, p.11) finds that there does not seem to be any progress towards a more gender neutral sharing of full-time household work, and that there has possibly been a deterioration. Women work on average 31% more hours per week than men (Cutura & Bowman 2007). Female unemployment has increased by 21% between 2002 and 2008 (from a 39% share to 43%), while unemployment amongst men has decreased slightly. This can partly be explained by a greater number of women declaring themselves 'available for work'. The report states that there have been some small improvements for women overall, with women increasing their share of the economically active from 30% to 33% and their share of wages from 29% to 31%. There has been quite a sharp increase in the number of self-employed women (from 16% to 24%), 'suggesting that recent initiatives to encourage women in self-employment may be showing results' (Narsey 2011, p.13).

Most women in rural areas are engaged in subsistence activities (JICA 2009). Women's wage levels are generally lower than men's, and women find it difficult to access financial services (JICA 2009). There is a sizeable negative gender gap of -19% in average incomes earned by economically active persons (Narsey 2007). Forty-four percent of the female labour force is classified as living in poverty (earning less than \$60 per week), while only 32% of men were in the same position (Narsey 2007). Narsey (2007) also states that there are no data on how incomes are shared within the family.

Kiribati: An analysis of Kiribati's HIES finds that '[t]he gender of the head of household appears to play a small but important role in determining the likelihood of a household being in poverty in Kiribati. Nationally just under one in five households was headed by a female' (KNSO & UNDPCC 2010, p.5). FHHs were over-represented in the lowest three expenditure deciles. Women make up 49% of those falling below the poverty line (KNSO & UNDPCC 2010).

Marshall Islands: While only 15% of adult women were employed in 1967, over a third were employed in 1999. Wages for women have also increased from 58% of male wages in 1980, to 67% in 2002 (Graham & Paul 2002).

The **Palau** HIES conducted in 2006 finds that FHHs are over-represented in the lowest three expenditure deciles – particularly in the rural areas, where 40% of FHHs are in the lowest three deciles compared to an average of 25% of all FHHs (POPS & UNDPCC 2008).

Papua New Guinea (PNG): PNG lies fourth from bottom in the Economist Intelligence Unit's 'Women's Economic Opportunity' Index (EIU 2012). Women are under-represented in the formal sector and neglected in the informal sector. Only 5% of women are engaged in formal employment (JICA 2010). Women make up 63% of the informal sector and are more commonly affected by associated problems such as theft, weak legal protection and poor and inadequate infrastructure (Druzca & Hutchens 2008). Forty percent of adult women are illiterate, and primary school enrolment rates for both girls and boys are the lowest in the Pacific (Druzca & Hutchens 2008).

Samoa: Twenty-two percent of all households in Samoa are classified as female-headed (SBS & UNDPCC 2010). In the poorest quintile of households, 16% were female-headed. An assessment of all females across expenditure deciles shows that 37% of women live in households that are in the lowest three deciles and only 13% of all women live in the highest quintile. This suggests that women are more likely to live in poor households (SBS & UNDPCC 2010). Women are more likely to be engaged in 'home duties' in rural areas. Rural males are twice as likely to be in employment as rural females. Around 20% and 46% of women in the bottom and top quintiles were employed compared with 38% and 43% respectively of males (SBS & UNDPCC 2010).

Solomon Islands: Analysis from the 2006 HIES suggests that FHHs, which make up 6.5% of all households, are slightly over-represented in the lowest three expenditure deciles. In rural areas FHHs are particularly over-represented in the lowest quintile of households (UNDPCC 2008). Females are under-represented in the highest quintiles of household expenditure in all age groups and in both urban and rural areas (UNDPCC 2008). While women's employment is increasing, there is still a large gender disparity in employment (JICA 2008). A survey in 2007 found that 42% of married women aged 15-49 were employed compared with 87% of men in a comparable position. An estimated 54.3% of women over 15 are 'economically active' but a lack of government statistics on women's private sector employment or engagement in the informal sector makes it difficult to generate a clear picture (UNDPCC 2008).

Tonga: Women are under-represented in the labour force (75% of men participate in the labour force versus 53% of women) (Cutura and Van Hooft 2009). Unemployment levels are also higher (7.4% for women vs. 3.6% for men). Women spend a much larger amount of their time on non-economic activities such as household work. Over the last 30 years, the number of women in formal employment has increased almost fourfold, but there has been little change in the type of occupations women are engaged in. Most remain employed in unskilled work and receive low salaries (Kaitani & McMurray 2006, JICA 2010a).

Vanuatu's census (2009) found that only 37% of males and 23% of females received a regular income. Subsistence work was the main activity of 32% of Vanuatu's males and 28% of females aged 15 and above. The unemployment rate was 5.2% for women and 4.1% for men. If subsistence work is included as unemployment, the rate rises to 51% for women and 43% for men. Vanuatu is a traditionally male dominated and largely patriarchal society. Despite this, women are increasingly involved in private sector development and in the market economy. Women own nearly 30% of all businesses (VNSO 2009).

3. Major trends in spending

There is a lack of available information on the differences in spending between men and women. As mentioned above, HIESs conducted in the Pacific do not provide much information beyond the household level. Sibley and Liew's (2009) in-depth study of rural households in Fiji in 2008 reveals that women assume greater responsibility than men for the management of household finances. They find that women are more likely than men to plan spending and set financial goals for the household. Men are less likely to plan expenditure and are more likely to spend money as soon as it is received.

The World Bank has recently commissioned a companion report to the 2012 World Development Report, which assesses gender and economic decision-making in PNG. It finds that the cultural norm whereby men are perceived to be heads of households is used by all groups to explain how decisions are made. Although all groups agreed that women may be breadwinners, they all stated that decisions over income must be made jointly, or with the approval of a husband. Although women are widely seen as better managers of money, men often make decisions about family income and spending (INAPNG 2012).

4. Chief barriers to women having more income and control of their finances

A number of barriers to women's incomes and economic empowerment are highlighted in the country and regional Pacific literature, focusing on the following issues:

- Poor educational attainment
- Patriarchal norms
- Customary law and lack of land/property rights
- Lack of access to finance
- Lack of skills and knowledge
- Infrastructure

Many of these barriers interact – so, for example, patriarchal norms are likely to drive poor educational attainment and access to land. The barriers highlighted by studies on the Pacific region are similar to those facing women in other parts of the world. The recent World Development Report on Gender Inequality, for example, highlights the following key barriers: cultural norms that lead women to bear a disproportionate share of household and care responsibilities; poor access to finance, land and other productive resources; women's limited presence in certain markets creating a lack of knowledge and learning about women's performance; and the design and functioning of institutions which can be biased against women (World Bank 2012).

Education

Poor educational attainment is cited as a key barrier in many Pacific countries, but primary and secondary school enrolment and attendance are uneven (EIU 2012). Educational achievement is particularly poor in Melanesia (where only 45% of women receive secondary education), but is high in Micronesia (88%) and Polynesia (83%) (AusAID 2011). Improvements in women's economic situation in the Marshall Islands have been driven by improvements in educational provision for women. In 1967, less than 4% of women completed secondary education. In 1999, this figure had risen to 33% (Graham & Paul 2002).

Education alone does not provide a clear path to economic empowerment, however. Even in countries where educational attainment is high, women may be constrained by other factors. In Tonga, women can expect to receive 13 years of primary and secondary schooling, yet cannot own property and are not protected by national legislation against discrimination, sexual harassment or domestic violence. Similarly, in Samoa, 98% of women are literate, but face severe difficulties accessing finance (EIU 2012). PNG has the lowest female to male education rates in the Pacific (12% to 24%), followed by Solomon Islands (31% to 38%) (AusAID 2011).

Patriarchal norms

Another widely noted constraint is patriarchal cultural norms, which often limit women's access to productive resources, particularly land (Drucza & Hutchens 2008, JICA 2009). Women's economic opportunities are also limited by the expectation that they will do most of the housework – meaning that many women suffer from a double workday (Hedditch & Manuel 2010).

Women in PNG often face difficulties enforcing contracts due to their weaker bargaining power and cultural pressures to be submissive. Some female entrepreneurs in PNG refused to market or try one-on-one selling out of concern that this would be perceived as boastful or because they feared jealousy and opprobrium (Drucza & Hutchens 2008). A study of women's economic situation in Tonga found that few women saw bureaucratic barriers as very important, with most women citing cultural expectations of women as the main barrier to women taking jobs or setting up their own businesses (Cutura & Van Hooft 2009). In a study on women's economic situation in PNG, Narsey (2007) argues that public campaigns should be conducted for men and boys to do extra housework, to encourage more women to pursue higher education, and to enter industries where women are under-represented.

Law and Land Rights

Pacific countries often operate two parallel legal systems – the formal and the customary legal systems (Hedditch & Manuel 2010). The customary systems usually impacts most on the lives of ordinary people at the community level.

Most countries in the Pacific have entered into international commitments to gender equality. PNG, Samoa, Solomon Islands, Timor-Leste and Vanuatu all prohibit discrimination on the grounds of sex. The Tongan Constitution does not contain a specific prohibition on discrimination on the basis of sex, and landholding is still reserved only for men (Hedditch & Manuel 2010, JICA 2010a).

The constitutions of PNG, Solomon Islands, Timor-Leste and Vanuatu all recognise customary law as part of their legal system. Hedditch and Manuel (2010, p.3) state that customary law 'appears to conflict both with CEDAW [Committee on the Elimination of Discrimination against Women] commitments and with the Constitution's equality provisions'. Customary law may in some cases be more beneficial to women than statutory law, as Monson (2010) has argued in her study of land in a peri-urban region in the Solomon Islands.

Women in Pacific countries generally have very limited land rights, a point raised in a number of country studies (see JICA 2010a on Tonga). Ninety-seven percent of land under customary tenure in PNG, for example, is under patrilineal ownership, and widows can be alienated from their deceased husband's land and left with no land rights or security (Drucza & Hutchens 2008). In PNG and the Solomon Islands, women have had very little say in the decision-making process surrounding the

allocation of land for commercial exploitation (e.g. for logging), and have reaped few benefits from it. Women typically make only very limited use of the formal land registration system (Hedditch & Manuel 2010).

In the Solomon Islands, national legislation limits the types of work women can pursue – employers cannot hire women for a job that requires working after dark. Women are also not allowed to work in mines (EIU 2012). The government has recently drafted a provision to a draft industrial regulation bill requiring equal remuneration for men and women (EIU 2012). There have been some recent efforts to introduce an equal employment policy (JICA 2010b).

The EIU (2012) notes that several Pacific island states have taken positive steps to eliminate discrimination with the creation of women's ministries or bureaus. The Fijian government has established an awareness-raising programme and Vanuatu has a new Tripartite Labour Advisory Council that works to align national legislation with International Labour Organisation (ILO) norms.

Access to Finance

Women may also face difficulties accessing finance. Lack of access to financial services has been highlighted as a key constraint in Tonga (JICA 2010a), Fiji (JICA 2009), and in the Solomon Islands (EIU 2012). In PNG, while salaried women can get loans, unsalaried women will often require a salaried husband as a guarantor (Drucza & Hutchens 2008). Women-only microfinance has been promoted in some Pacific countries such as Vanuatu and Tonga (JICA 2010a), but has been missing in others, such as PNG (Drucza & Hutchens 2008).

Lack of Skills and Knowledge

Women have often been unable to benefit fully from microfinance schemes due to a lack of basic financial skills and knowledge. This lack of knowledge has also acted as a barrier to women setting up their own businesses (Drucza & Hutchens 2008). The EIU (2012) notes that the government of the Solomon Islands runs a small-scale business skills training programme for women. It argues that, if expanded, this might provide an avenue for women to seek economic opportunity through small-scale entrepreneurship.

Infrastructure

A study of women's economic situation in PNG found that women's productivity is significantly curtailed by poor provision and maintenance of infrastructure, especially roads and transportation, telecommunications and electricity (Drucza & Hutchens 2008). A more recent report on economic decision-making in PNG (INAPNG 2012) found that access to markets and labour opportunities for women was often limited due to personal safety concerns and lack of reliable transport. Where safe transport options are provided, women and girls have a higher chance of securing jobs outside their communities (INAPNG 2012).

5. Key opportunities for women's economic empowerment programmes

There is a lack of rigorous analysis of which economic empowerment strategies offer the best prospects for success in Pacific countries. This section presents a selection of strategies drawn from the literature on the Pacific. It also provides a brief overview of more rigorous assessments of women's economic empowerment programmes from other parts of the developing world, which may provide some pointers to policymakers working in the Pacific region.

Pacific literature

Sibley and Liew's (2009, no p.n.) study of economic decision-making in Fiji finds that although women are 'demonstrably more competent than men at managing household finances and at saving...women have fewer opportunities to access the banking system and to participate in financial literacy training programs'. They find that investing in financial literacy training that is 'accessible and convenient to women gives the greatest returns to rural households'. 'Specifically targeting women's training coupled with interventions to increase women's access to simple and affordable savings services should be an integral part of any financial inclusion strategy' (no p.n.).

Kaitani and McMurray (2006) describe a number of donor-supported initiatives to improve women's access to credit in Tonga. They note that while various NGOs have targeted microfinance schemes at women, these have often failed because of a lack of training. The ADB has established a 'Small Business Enterprise Centre' to support small business enterprises, but Kaitani and McMurray (2006) note that more emphasis needs to be placed on training.

Hedditch and Manuel (2010) describe how the International Financial Cooperation (IFC) is working to improve the investment climate for women in a variety of ways. They have supported the establishment of gender working groups designed to ensure that women's voice is heard in public-private dialogues, to develop policies to promote women's economic empowerment, and to ensure that business women's concerns are taken on board in the investment climate reform process. IFC has also supported the establishment of Business Women's Forums in a number of Pacific Island countries, with the goal of providing support and training to businesswomen, and sharing information and knowledge. IFC has also supported women to formalise their businesses across the Pacific, for example, through the Timor-Leste Business Registration project. IFC have also worked to encourage women to use the formal justice system by providing assistance to Pacific courts to establish and enhance court-referred mediation, as a simple, time and cost efficient method to resolve commercial disputes (Hedditch & Manuel 2010). No assessment of the effectiveness of these interventions is provided.

A recent World Bank report on female entrepreneurs in the Solomon Islands suggests that aid spending should be used to create business opportunities for women, since women are more likely to use income in ways that benefit children and the wider community. The report advocates focusing on addressing gaps in women's technical skills and business knowledge (Haque & Froniga 2011).

Global literature

Most recent literature emphasises the importance of tackling multiple constraints when designing women's economic empowerment programmes (DAC Network on Gender Equality 2011, World Bank 2012). The World Bank (2012) argues that successful interventions will depend on good analysis of the most binding constraint in each context, while acknowledging the problem of multiple constraints by sequencing policies.

A recent research paper by the World Bank emphasises the importance of providing child care, improving infrastructure, improving women's access to productive resources, and tackling information problems and institutional biases against women (Chaaban & Cunningham 2011). The report also emphasises the importance of reducing gender differences at the household and societal level by increasing women's control over household resources, strengthening women's property rights, training future women leaders, involving women more in trade unions and professional associations, and through quotas on political representation.

Kabeer (2012) provides an overview of the policy options available for improving women's economic empowerment. These include efforts in the following areas: education, skills and training; infrastructure and technology; gender aware social protection; women's care responsibilities; organisation and voice.

Kabeer (2012) describes how efforts to free up time for women, for example by providing midday meals to schoolchildren or increasing pre-school facilities, have had a significant effect on women's economic opportunities. She cites a number of countries, including Bangladesh and Peru, where road improvement projects have increased the mobility of women and have led to measurable improvements in income generation. She also notes that cash transfer programmes in a number of contexts (including Mexico, Brazil, and South Africa) have been found to promote women's economic activity by easing resource constraints. Kabeer (2012, p.48) notes that addressing women's capacity for collective voice and action has 'emerged as having a vital role to play in addressing the multiplicity of constraints that underpin their disadvantaged position in the labour market'. She provides a number of examples from South Asia where savings groups or landless groups have made significant progress in the economic domain through campaigning and protest.

One of the most common strategies for promoting women's economic empowerment has been through the provision of microfinance for women. While results are mixed in terms of success, evaluations of gendered targeting of micro-finance and related financial services have shown that male beneficiaries contribute less to household well-being and food security (Mayoux & Hartl 2009). While microcredit schemes have the potential to contribute to women's small scale income generating activities and increased confidence, they can also contribute to indebtedness and further vulnerability (Kangas et al 2012).

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6. Additional Information

Key websites:

[JICA](#)

[Pacific Web](#)

[UNDP Pacific Centre](#)

[UN Public Administration Network](#)

About Helpdesk research reports: Helpdesk reports are based on 2 days of desk-based research. They are designed to provide a brief overview of the key issues, and a summary of some of the best literature available. Experts are contacted during the course of the research, and those able to provide input within the short time-frame are acknowledged