



Women's Economic Empowerment Feasibility Study, Kiribati

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Acronyms

DBK	Development Bank of Kiribati
DHS	Demographic and Health Surveys
FGD	Focus group discussion
GoK	Government of Kiribati
IDI	In-depth interview
IGA	Income generation activity
KIT	Kiribati Institute of Technology
KPF	Kiribati Provident Fund
MCIC	Ministry of Commerce, Industry and Cooperatives
MEHR	Ministry of Employment and Human Resources
MELAD	Ministry of Environment, Lands, and Agricultural Development
MWYSSA	Ministry of Women, Youth, Sport, and Social Affairs
USP	University of South Pacific
WEE	Women's economic empowerment

Executive Summary

Introduction

Kiribati is one of the most remote and geographically dispersed countries in the world, comprising 33 coral atolls spread over 3.5 million square kilometres of ocean; approximately 2 per cent or 800 square kilometres is land area. There are 24 inhabited islands with 21 classified as 'outer islands' or rural areas (Pacific Islands Forum Secretariat 2015). Residents living on the outer islands are generally poorer than those living in urban areas such as South Tarawa (Kidd 2012). The majority of I-Kiribati have limited employment opportunities outside the public service. Currently, most households subsist on earning money through fishing, copra, agriculture, and producing handicrafts and produce such as toddy (sap from coconut tree). Women's participation in subsistence fishing and agriculture such as copra cuttings are important social safety nets for I-Kiribati given the availability of these food sources.

Objectives

The objective of the study is to identify a range of viable economic opportunities for women within the realities of the Kiribati context. The study consulted with communities and key stakeholders to understand current income generation activities (IGA) undertaken by women and identified areas of women's current work where future investments could be made. The study identified additional economic opportunities, in which women were not currently engaged, but may have the potential to increase women's income and livelihood options. In addition, the study explored and identified marketing opportunities for women to sell their goods and/or services in Kiribati, as well as in regional and international markets where relevant. Through the study's consultations, the viability of microcredit was explored and recommendations are made based on the study's findings. Current policies and systems regarding the business environment in Kiribati were assessed to understand whether they are in place to support the activities recommended in the study.

Findings

The findings are based on an analysis of the community-level focus group discussions (FGDs) and stakeholder in-depth interviews (IDIs).

Gender norms, attitudes, and practices

Time allocation in productive and reproductive work: The majority of study participants on the three islands stated that women spend more time on domestic / care work than on their IGA. Many women said that their domestic work was a priority and that they must complete this work before undertaking other tasks. Women's ability to devote time to their IGA was limited by domestic work or their commitment to church and village activities.

Decision making on women's income: During the FGDs in all villages, both men and women suggested that it was mostly the women who decided how they spent their money. All study participants stated that women's income was spent on family needs such as food and clothing, children's education, church, bingo, and sometimes put back into their IGA. The majority of study participants indicated that a large proportion of women's and men's income went towards providing essential household needs, including food and education expenses.

Men's attitudes regarding women's IGA: All study participants stated that men were very supportive of women earning an income as this money increased the family income enabling household expenses to be met. Study participants indicated that some men did not want women earning money from activities such as selling alcohol, selling goods door-to-door in other villages, or

being bus-fare collectors as they brought women in contact with unfamiliar men and had the potential for women to have extra-marital affairs and/or to be abused verbally, physically, or sexually by unrelated men, particularly if men were drunk.

Women’s current income generation activities: On all three islands, women were engaged in similar activities that provided them with a small income that enabled women to meet some household essentials such as food, education expenses and church commitments. The activities included: sewing; home gardening; baking; cigarette making; selling fish; selling cooked food; handicrafts; and making thatch for roofing. Many study participants indicated that women were engaged in several activities as a way to maximise their income. During the FGDs, many women and men stated that women had had some success in obtaining an income from their IGA, albeit limited.

Challenges: While some IGAs provided women with an income, many study participants spoke about the challenges women experienced in starting and operating their activities. The challenges included: access to markets and credit; training opportunities; licensing, women’s motivation; and social and cultural factors.

IGAs and women with disabilities: Women with disabilities experienced some challenges in establishing and/or managing their IGAs. Although these challenges were similar to those experienced by other women, the barriers were exacerbated by women’s disabilities resulting in many women being unable to establish or manage their businesses effectively. Study participants indicated that some women with disabilities were involved in income generation activities; however, the data suggests that women with disabilities lacked motivation and needed encouragement to be involved in activities.

Potential and recommended income generation activities for women: Prior to the fieldwork, a key stakeholder workshop was conducted to identify potential income generation activities in which women were not currently engaged. The potential activities included: beauty salons; processing of locally grown food to produce new value-added products; hospitality and travel; and flower decorating for different functions/events. These options were explored during the community FGDs on each island by asking participants what they thought. Based on study findings, the following activities are recommended for future investments and ranked in order of most potential:

- Gardening (all three islands)
- Food processing (all three islands)
 - Beauty work (Tarawa)
 - Hospitality and travel (Kiritimati)
 - Handicrafts (Butaritari)
- Sewing (all three islands)

Business environment: The study findings suggest that the policies and systems related to the business environment in Kiribati did not discriminate against women and complied with the International Labour Organization’s Labour Standards on Employment Policies and Global Employment Agenda. All key stakeholders agreed that policies and law did not disadvantage women starting or developing small businesses as gender is mainstreamed in national plans, strategies, and policies.

Recommendations

Based on study findings, the following recommendations are offered for consideration for the on-going improvement and sustainability of women’s income generation potential in Kiribati.

Priority Area	Recommendation
	1.1 Develop activities that build women’s skills and knowledge in vegetable and fruit gardening as a viable IGA for women on all three islands including training in soil improvement,

Priority Area	Recommendation
1. Recommended income generation activities	composting, different approaches to growing plants, water conservation, managing pests and diseases, crop spacing.
	1.2 Develop food processing activities such as jams, pickles, fresh juices, fruit/vegetable chips, and sauces that utilise locally grown fruit and vegetables for trade on all three islands and between all islands (potential products to be identified and prioritised by a future market study)
	1.3a Provide training and support for development of women's skills and knowledge in beauty that enable women to establish beauty salons on Tarawa, such as training on haircutting and styling, facials, massage, make-up application, and personal grooming
	1.3b Provide training and support for activities related to different areas of hospitality and travel industries on Kiritimati such as hotel reception, hotel management, housekeeping, hotel cooking, food and beverage, tour guides, and fishing guides
	1.3c Provide training and support for activities that enhance the quality, design, and productivity of women's handicrafts on Butaritari for local/tourism/expat markets
	1.4 Provide training and support for activities that enhance women's sewing skills and products on all three islands
2. Approaches to women's IGA	2.1 Establish co-operatives relevant to women's IGA as a way to enhance and sustain women's activities and income and to create linkages between women producers to aggregate and market products
	2.2 Adopt a holistic approach to WEE by increasing women's capacity and knowledge in specific IGA skill development, market creation, resourcing, costing, business skills, rights awareness, leadership, and collective/association formation, engaging men in all activities, and linking producers with available markets
	2.3 Target and ensure participation of disadvantaged women, including widows, single mothers, and women with disabilities, in income generation activities to address challenges experienced by vulnerable groups
	2.4 Adopt a value-added agriculture approach to improve supply and use of natural resources
	2.5 Adopt a do no harm approach to WEE programming
	2.6 Enable women to gain experience and knowledge of different services and products via exposure visits to other countries
	2.7 Implement a variety of income generation activities in all sites to ensure diversity of products and services
3. Savings and loans	3.1 Establish women's savings groups as a way for members to save money for specific purposes and access credit from the group with low interest rates for their businesses
	3.2 Re-establish village banks in outer island villages to provide a means of micro-finance to communities
	3.3 Increase community awareness about DBK's Rural Support Loans on islands where available
	3.4 Advocate for and support the establishment of DBK's Rural Support Loans on islands where not available
	3.5 Create revolving fund schemes as a source of credit for women involved in IGA
4. Markets	4.1 Establish markets in villages on all islands that have women- and disability-friendly infrastructure
	4.2 Establish a main market on Tarawa selling local produce and products that has women- and disability-friendly infrastructure
	4.3 Work with government, island councils and private sector to enhance inter-island trade through improved transportation networks and reduced freight costs
	4.4 Ensure market designs incorporate appropriate infrastructure including safe and hygienic washrooms and adequate internal and external lighting
	4.5 Establish market vendor associations as a mechanism to engage with local governments to ensure the development and operation of markets respond to the diverse needs of women market vendors
5. Skills and knowledge development	5.1 Provide regular and ongoing skill development trainings to increase and build on skills already developed
	5.2 Provide business training to women focusing on business start-ups, scale-ups, management, pricing and costing, book keeping, product development, customer service
	5.3 Provide financial literacy training (savings, loans, budgeting, business management etc)

Priority Area	Recommendation
	<p>5.4 Improve women's and men's awareness about gender equality and women's rights</p> <hr/> <p>5.5 Engage women and men women's in women's leadership training</p>
6. Partnerships	<p>6.1 Establish partnerships with businesses/companies to create traineeship opportunities for women to learn new skills</p> <hr/> <p>6.2 Work with local councils to simplify/reduce the cost burden of licensing for activities</p> <hr/> <p>6.3 Working with local community structures, such as <i>unimane</i>¹, as a way to monitor women's productivity and support women's IGA</p>
7. Social and cultural	<p>7.1 Work with men in community to foster attitudes towards women's income generation activities are supported, sustained and enhanced.</p> <hr/> <p>7.2 Work with church leaders to increase their awareness about gender equality and support for women's livelihoods, and to reduce pressure placed on families to contribute to the church</p>

1 Elder men

1 Introduction

Kiribati is one of the most remote and geographically dispersed countries in the world, comprising 33 coral atolls spread over 3.5 million square kilometres of ocean; approximately 2 per cent or 800 square kilometres is land area. There are 24 inhabited islands with 21 classified as 'outer islands' or rural areas (Pacific Islands Forum Secretariat 2015). Residents living on the outer islands are generally poorer than those living in urban areas such as South Tarawa (Kidd 2012). The sparse population of Kiribati is dispersed across numerous outer islands and have differences in dialect, traditions and social structures.²

I-Kiribati society adheres to traditional egalitarian values and norms that support all family members; however, these systems are strained with informal care structures weakening and poverty levels increasing (AusAid 2012). People living in wealthier extended families, particularly those receiving remittances from family members working overseas, have better social protection measures. Traditionally, affluence of individuals was discouraged and equality was maintained through ostracising, shaming, and sharing wealth amongst extended family members (Kuruppu 2009). Although sharing was considered voluntary, equality was maintained through the *bubuti* system, which provided informal social protection to those in need; requests were made to those with surplus who were expected to fulfil the request (Kuruppu 2009). The prevalence of the *bubuti* system can be seen in contemporary Kiribati communities. Within the social protection system, the elderly, children, and people with disabilities are cared for in the household and by the extended family (AusAid 2012).

Sociocultural norms and expectations of men and women contribute to women's disadvantage in access to livelihoods, education and skills development opportunities, access to credit, land ownership, and limited decision-making capacity in family and social life. In addition, women are responsible for the majority of unpaid childcare and housework. Women's traditional role is primarily within the home to care for their families while men provide food and participate in *maneaba* discussions. Although an increasing number of women are participating in the paid workforce, the degree to which women are able to participate in non-traditional roles is dependent on their husbands' approval and support.

The majority of I-Kiribati have limited employment opportunities outside the public service; data indicates that there were 5,168 public service posts established for 2018, an increase from 4,952 in 2017 (Government of Kiribati 2017). Data from the 2015 National Census indicates that 11,967 women aged 15 years and over were employed compared to 16,191 men of the same age (National Statistics Office 2016). The International Monetary Fund characterised Kiribati's economy as 'small ... activities concentrated around imports distribution and retailing, meeting the demands of the public sector and associated projects, fishery related activities and niche tourism' (ADB 2017). Women on the outer islands have few employment opportunities; however, the natural resources, such as local foodstuffs grown on the outer islands provide more creative options for women's income generation. Currently, most households subsist on earning money through fishing, copra, agriculture, and producing handicrafts and produce such as toddy (sap from coconut tree). Women's participation in subsistence fishing and agriculture such as copra cuttings are important social safety nets for I-Kiribati given the availability of these food sources; however, there has been a decline in some traditional subsistence food sources, with some people finding it difficult to fulfil their basic needs (Government of Kiribati 2010).

² See Appendix 1 for a more comprehensive literature review

2 Objective of Study

The objective of the study is to identify a range of viable economic opportunities for women within the realities of the Kiribati context. Women's economic empowerment is defined as women having the ability 'to succeed and advance economically and the power to make and act on economic decisions' (ICRW 2018). The study consulted with communities and key stakeholders to understand current income generation activities (IGA) undertaken by women and identified areas of women's current work where future investments could be made. The study also identified additional economic opportunities, in which women were not currently engaged, but may have the potential to increase women's income and livelihood options. The positive and negative implications for women and their families with regard to women's increased access to economic opportunities were addressed.

In addition, the study explored and identified marketing opportunities for women to sell their goods and/or services in Kiribati, as well as in regional and international markets where relevant. Through the study's consultations, the viability of microcredit was explored and recommendations are made based on the study's findings. Current policies and systems regarding the business environment in Kiribati were assessed to understand whether they are in place to support the activities recommended in the study.

3 Study Questions

The primary study questions are:

- What are the current and potential economic opportunities that have the potential to increase women's productivity and income?
- What supports (e.g. financial, assets, technology) are required to enable women to initiate and/or develop sustainable livelihood activities and enable women to overcome the barriers that constrain their access to and participation in livelihood opportunities?
- How do current policies and systems regarding the business environment support women's current and potential economic opportunities?

4 Methods

Data was collected in two phases using qualitative methods: focus group discussions (FGDs) and in-depth interviews (IDIs).³ Phase one of the study used FGDs at the community level. Twenty-seven FGDs (9 FGDs in 3 villages on each island researched) were conducted with separate groups of women and men aged 18 years to 50 years. In addition, FGDs were conducted with family groups in each village to obtain a comprehensive perspective of current and potential economic activities undertaken within family groups.

Villages on each island were selected based on population size and geographical location. The villages included:

- Tarawa: Betio, Teaoraereke, Bonriki
- Kiritimati: Banana, Tabwakea, London
- Butaritari: Taubukin Meang, Ukiangang, Kuma

³ See Appendix 1 for the study's complete Methodology.

All FGDs at the community level focused on themes related to current and potential livelihood opportunities for women, gender norms and sociocultural systems, and resourcing requirements such as credit schemes, assets, and technology.

Phase two of the study involved 22 IDIs and two FGDs with key stakeholders who had relevant insight into or opinions about particular areas relevant to women's economic opportunities in Kiribati. Key stakeholder interviews focused on themes related to current and potential livelihood activities for women, business resourcing requirements including microcredit schemes, and policy and programming related to the development and growth of women's businesses.

All FGDs and IDIs were facilitated by the Team Leader and interpreted by the National Consultant during the community FGDs. The Team Leader took handwritten notes during the discussion. Following the fieldwork, the data was collated and analysed manually, using a thematic analysis approach. The initial analysis adopted a deductive approach using the question guides to identify themes followed by an inductive approach to identify emerging sub-themes from data.

5 Findings and discussion

The findings are based on an analysis of the community-level FGDs and stakeholder IDIs. The study findings highlight that women on the three researched islands were engaged in similar business activities and the challenges and possibilities experienced by women were comparable across the islands. Similarly, the challenges in establishing and growing IGAs were similar for the diverse range of women involved in the study. The barriers experienced by women with disabilities in establishing and growing their business activities are discussed in section 5.3. For this reason, the findings are organised according to the five themes identified: gender norms, attitudes and practices; current and potential IGA; business success and challenges with regard to market access, access to credit, skills and knowledge development, resourcing, business licensing, and social and cultural factors. The implications of the findings with regard to women's increased access to viable and sustainable IGA in Kiribati are discussed.

5.1 Gender norms, attitudes, and practices

5.1.1 Time allocation in productive and reproductive work

The majority of study participants⁴ on the three islands stated that women spend more time on domestic/care work than on their IGA. Many women said that their domestic work was a priority and that they must complete this work before undertaking other tasks. Study participants suggested that the time women spent on domestic work ranged from three to eight hours per day. 'We see our domestic work as a priority so we have to finish this first before we start on anything else' (Women, Banana village, Kiritimati).

Some men help their wives with cooking, childcare, fetching water and cleaning when their wives are unwell or busy looking after children; however, study participants indicated that this assistance was infrequent. As a result, women said that on some days they spend up to six hours on their IGA. On other days women may spend less or no time at all if they have a lot of domestic work or church commitments.

While the time devoted to either producing or marketing their goods varied, women's ability to devote time to their IGA was limited by domestic work or their commitment to church and village activities.

⁴ The term 'study participants' refers to both women and men who participated in the community level discussions unless specified otherwise. As the data was collected via FGDs, no identifying information was recorded regarding the age of participants making specific statements. Hence, FGD data could only be analysed by sex and not by age.

Both male and female study participants stated that women spent significant periods of time fulfilling their caring role in the family and organising and attending fundraising activities for the church. Although women's domestic and church responsibilities consumed a significant part of their daily activities, some managed their domestic and church responsibilities so they could dedicate time to their livelihood. However, this resulted in less time for rest and relaxation. 'During the night time when the children are asleep we can do our IGA' (Women, Ukiangang village, Butaritari).

5.1.2 Decision making on women's income

During the FGDs in all villages, both men and women suggested that it was mostly the women who decided how they spent their money. All study participants stated that women's income is spent on family needs such as food and clothing, children's education, church, bingo, and sometimes put back into their IGA. Similarly, men's income is used for family items such as food and children's education. While the study data does not allow for the percentage of women's and men's income spent on household expenses to be calculated, the majority of study participants indicated that a large proportion of both women's and men's income went towards providing essential household needs, including food and education expenses.

We decide how the money we earn is spent. We usually spend it on food, school fees, bus fares, church and we put money back into our IGA. Sometimes we save money but it doesn't stay long as we often need to use it for family needs and emergencies. (Women, Banana village, Kiritimati)

Some study participants indicated that both men and women made joint decision about how women's income was spent and related the joint decision-making to Kiribati culture.

In Kiribati, both husband and wife should make the decisions about how to spend money. If there is a large amount, women can save but if not, they spend the money on family needs. Sometimes when women come with money, men might spend the women's money on things he wants to buy but this is rare. It is often a selfish man that would do this. (Men, Iaroo village, Tarawa).

The study findings suggest that many women made independent decisions about how their income was spent. This is in contrast to DHS data, which indicates that women's decision-making autonomy over money they earn is low with only one in four women (21 per cent) deciding for themselves how their earnings are spent (KNSO and SPC 2009). The different findings of this study could be contributed to women's reluctance to reveal personal information about their ability to make independent decisions during group discussions compared to the anonymity of DHS questionnaires. Therefore, further examination of women's ability to make independent decisions regarding family income is required to verify the study's finding. Women's control of finances and contribution to decision-making processes is a critical component of achieving gender equality and empowerment of women.

5.1.3 Men's attitudes regarding women's IGA

All study participants stated that men were very supportive of women earning an income as this money increased the family income enabling household expenses to be met. While study participants from Tarawa and Kiritimati indicated that men generally earned more than women, on Butaritari, most women earned more than men due to the multiple income activities in which women were engaged. Regardless of the amount earned, men were supportive of women's IGA. 'Men are supportive as they want more income for the family and sometimes men have to ask women for money for things like kava so probably that is why they are supportive also' (Women, Ukiangang village, Butaritari).

While all men interviewed were supportive, study participants indicated that some men did not want women earning money from activities such as selling alcohol, selling goods door-to-door in other

villages, or being bus-fare collectors. Both men and women stated that these activities brought women in contact with unfamiliar men. These activities had the potential for women to have extra-marital affairs, which would make husbands 'jealous'. Also, the activities had the potential for women to be abused verbally, physically, or sexually by unrelated men, particularly if men were drunk. Given the high rate of violence against women in Kiribati, the study findings suggest that there is the potential for women engaged in IGAs to be at a greater risk of violence. Research indicates that factors for violence against women in Kiribati can be attributed to four main reasons: jealousy; alcohol; gender inequality; and acceptability of violence as a form of discipline (Secretariat of the Pacific Community 2010). This study's findings suggest that women speaking with or working with unfamiliar men were factors of men's jealousy and, consequently, a potential contributor to increasing the risk of violence against women.

For this reason, women's economic empowerment programs in Kiribati need to consider gender relations and the role of gender norms in marital relationships. As Kabeer (2011) argues, having men's support for women's work is important as it is associated with positive outcomes and can enhance the transformative potential of this work. It is essential, therefore, to work with men and boys to mitigate the risk of men's backlash to women's involvement in economic empowerment programs (Eves et al 2018). Women are intimately bound in relations with men in the household and should not be perceived as a separate category. Eves et al (2018) argue that 'concentrating on men and women separately fails to address the need for community cohesiveness – that is, it fails to grasp the opportunity to build a strong, constructive and cooperative community'. To translate women's economic advancement into economic empowerment, all future WEE programs in Kiribati need to work with men and boys to address gender norms that constrain and limit women's agency and power (Eves et al 2018).

5.2 Women's current income generation activities

On all three islands, female study participants were engaged in similar activities that provided them with a small income that enabled women to meet some household essentials such as food, education expenses and church commitments. The activities included:

- Sewing local blouses, pillow cases, and school uniforms and sold from stores on consignment or from women's homes
- Home gardening vegetables and fruits (e.g. cabbage, cucumber, sweet potato, tomato, eggplant, chilli, banana, pepper, pumpkin, and tapioca). Produce was sold from women's homes, roadside stalls (Tarawa), or sold to registered agents who bought bananas (AU\$1/kg) and pumpkin (AUD1.20/kg) from Butaritari women to sell on Tarawa (agents receive government subsidies on transport costs)
- Making donuts, bread, puffed rice snacks, candy, and ice blocks and sold from stores on consignment and from women's homes
- Making cigarettes from pandanus leaves and tobacco and sold from stores on consignment and from houses
- Selling fish on roadside stalls (Tarawa), or sold to village members door-to-door (Kiritimati and Butaritari). Fishing was regarded as work strictly for men, with a few exceptions where some women were involved in net fishing and drying fish for sale
- Selling cooked food (e.g. fish and rice, barbeque chicken, noodles) at schools and offices
- Making handicrafts (e.g. woven mats, fans, and string) and sold to government employees and at Catholic Women's Centre (Butaritari)
- Making thatch for roofing (Kiritimati and Butaritari)

Many study participants indicated that women were engaged in several activities as a way to maximise their income. Depending on the type of activity, both men and women stated that women

needed to have a few activities, particularly if one activity was gardening as women needed to wait for the plants to grow. 'We are involved in approximately three activities. We are always doing the gardening and we do the other activities when there is an order' (Women, Tabwakea village, Kiritimati). However, each activity was seen as a separate business and therefore required a separate licence for selling, which limited many women's capacity to engage in multiple activities (see 5.2.2.5 for a more detailed discussion regarding licensing).

While the study did not collect information regarding women's monthly income earned from their IGAs, the data suggests that women's IGAs were small in scope and fragmented due to several challenges experienced by women (see 5.2.2 for a discussion on current IGA challenges). Women produced the same products resulting in an oversupply and limited range of products being sold from stores and women's homes. This impacted the income women received. Depending on the demand for the product, women were often left with products or goods that could not be sold; women had to wait longer for all goods to be sold in shops before receiving their earnings. In addition, selling goods from stores required a ten percent commission to be paid to the shopkeeper, thereby reducing women's profit. Some women stated that they sometimes increased the prices of their goods to cover the cost of the commission; however, this resulted in slower sales due to other women selling the same product at a lower price.

5.2.1 Performance of current income generation activities

During the FGDs, many women and men stated that women had had some success⁵ in obtaining an income from their IGA, albeit limited.

Gardening: Study participants suggested that selling vegetables grown by women provided good money, due to the high demand for locally produced food. Both men and women indicated that the community wanted good quality vegetables and fruits, which the women were producing. Generally, women were primarily responsible for the gardening; however, men sometimes assisted women with tasks such as digging.

Selling cabbages earns us good money as people are always buying. There is a high demand for vegetables as people want good quality and people know to come to us as they live near and they know about our cabbages due to word of mouth. (Women, Betio village, Tarawa)

Gardening is bringing in more money for us – we get a regular income from this but not enough to save with. (Women, Tabwakea village, Kiritimati)

Sewing: Sewing *mauri* wear (local tops) and school uniforms provided women with an income that provided a small profit; the data does not allow for the profit range to be calculated. Study participants indicated that women sold each top for approximately AUD20 – AUD30 each. There was a high demand for the tops, due to a government policy that requires female public service officers to wear local tops at work. In addition, many women received orders for school uniforms particularly at the start of each school year.

Donuts, bread, cooked food: Women had some success in selling different types of food from shops on consignment or at offices, schools, bingo, or church. For example, women indicated that donuts were a good source of income due to high demand and short production time. 'We generally make four batches – 200 per batch – to sell in one day. Once we sold 800 donuts in one day. We are getting a regular income from the donuts' (Family group, Teaoraereke village, Tarawa).

Cigarettes: Many women indicated that making and selling cigarettes was a profitable activity on the three islands; the data does not allow for the profit made by women to be calculated. The production

⁵ Success was defined by women as number of products sold.

time was short with a small investment made to buy the tobacco. Women bought tobacco from local stores, which was wrapped with pandanus leaves. Both men and women said that there was a high demand for cigarettes and the price was reasonable, ranging from 20 to 50 cents per cigarette. However, some study participants said that the tobacco fumes made some women unwell, causing them to discontinue the activity.

The most profitable activity for us is making cigarettes as the price is 50 cents and we don't have to do hard work to make them. It's quick and easy and there is a high demand. (Women, London village, Kiritimati)

Handicrafts: On Butaritari, a variety of products were made including placemats, fans, and baskets; however, mat weaving brought more money to women than other activities, due to the high demand from government employees. The price of the mats ranged from AUD40 – AUD100. Both women and men agreed that producing mats was the most valuable activity for women to earn an income. 'Mats are more profitable as there is a high demand and high price for them. Women can get a regular income from this – the more they produce the more they earn' (Men, Ukiangang village, Butaritari).

5.2.2 Challenges for women's income generation activities

While some IGAs provided women with an income, many study participants spoke about the challenges women experienced in starting and operating their activities. The challenges identified in this study included access to markets and credit, training opportunities, licensing, women's motivation, and social and cultural factors. The challenges are discussed below.

5.2.2.1 Market access

Markets provide an important source of income generation for women, with the income earned from markets supporting many households (UN Women 2011). The information provided by the majority of women and men during the FGDs suggested that there was a lack of markets at which women could sell their goods or services. On Tarawa, the available local markets described by study participants included: single roadside stalls or tables used to sell vegetables, fish, or other items; a house used by women to sell fish; and Bairiki Square, which was sometimes used as a market place. Most women on Tarawa indicated that they preferred to sell their goods from shops, homes, or door-to-door, due to distance, lack of toilets, space, and lack of security at the few available market places.

The market we go to is not good as it is only a small building where women sell and there are no toilets so we have to go to people's houses if we need to go. The market is someone's house but it is used as a market. There are about 20 women who sell there so we have to just put our product down and wait outside as there is not enough space for us in the building. We know about other markets such as in Bikenibeu and Bairiki but we use this market as it is close to the house and near the hospital, so at lunch time we can sell food also at the hospital and then go back to the market. It would be good to go to other markets as they are close to places, such as government offices, but the challenge is the bus fare getting to the markets which is costly. (Family group, Bonriki village, Tarawa)

On Kiritimati and Butaritari Islands there were no markets from which women could sell their goods. Most study participants said that women sold their goods from shops or their homes but highlighted the need for markets to provide a central and affordable location for women's businesses. Most men and women suggested that local markets in each village would reduce the burden of transport costs, while some believed that a central market would provide a diversity of products for people from different villages.

There are no markets here but we definitely need one. Each village should have their own market so access is easier and we don't have to pay for travel which would reduce our costs. (Family group, Tabwakea village, Kiritimati)

We would prefer to have a big market, where different businesses could go and sell their goods so there would be a variety. For example, people from Poland could bring their goods which would be different from those from London. (Family group, London village, Kiritimati)

Data collected during the study suggests that establishing suitable local markets is a critical factor in increasing women's opportunities to improve their earning capacity and participation in the labour market. Government and Island Councils should include market development as part of their town planning processes. Women need to be included in this process to ensure markets are located in safe and hygienic locations, provide sanitary facilities, and ensuring the needs of women with disabilities are considered with regard to accessibility and usability of market services and facilities. The establishment of women market vendor associations could provide opportunities for women to engage with local councils regarding the establishment and operation of women-friendly market places. Also, they could assist women in a range of services such as improved marketing, pricing, and aggregating products for sale. Market vendor associations in the Pacific region have been recognised as important organisations for effective functioning marketplaces, as well as having the capacity to provide a variety of services and trainings to their members (UN Women 2016). The associations have been successful in representing their members in government consultations to ensure the diverse needs of women market vendors are met.

5.2.2.2 Skills and knowledge development

Most women said that they had received training in sewing, gardening, cooking, and handicrafts. Most training focused on skill development; however, some trainings had included the development of new products. The training had been provided by a range of organisations including local women's organisations, island councils, government ministries, and country embassies. While some study participants recognised the importance of the training in developing skills, many highlighted that the training was infrequent and more training was required to improve their activities.

Women have had training in sewing, cooking, and gardening. These have been short trainings – three to four days each. Teitoiningaina and AMAK provided the training on sewing and cooking and the Taiwan Embassy did the gardening. The trainings are generally held only once so this isn't enough as the women don't get enough knowledge. The training needs to be longer and more often. (Men, Betio village, Tarawa)

Women's skills were limited and women stated that more training was needed to learn new designs in sewing, new cooking recipes, and additional gardening techniques so they could grow their businesses. In addition, the lack of business and financial skills was highlighted as a challenge for women starting businesses. 'We also need business and financial training as we don't know how to start a business, how to save money, or how to do budgets. We also need to have time management training' (Women, Bonriki village, Tarawa).

Women need to have regular and ongoing training that builds on skills and knowledge already developed. The data suggests that trainings were often duplicated and repetitive due to organisations not working collaboratively. Regular training in different activities would further women's skills and knowledge, enabling them to diversify their income opportunities, as well as the products they are producing. Business and financial training in areas such as starting and growing businesses, short and long-term business planning, savings/credit schemes, budgeting, product development, and targeted marketing are imperative for improving and sustaining women's income generation activities.

5.2.2.3 Resources and supplies

During the FGDs, many women and men stated that women experienced difficulties in obtaining necessary supplies for their activities. Men did not experience this difficulty as their IGAs primarily

utilised natural resources such as fish and copra; however, women were sometimes unable to purchase ingredients and materials due to stock unavailability. While many indicated that this happened only once or twice a year, often the stocks were not available for up to two months each time, forcing women to start another activity. The majority said that while seeds were always available from stores or the Ministry of Environment, Lands, and Agricultural Development (MELAD), items such as flour, sugar, and fabric were sometimes out-of-stock due to the delay or non-arrival of imported food shipments.

We get our ingredients and materials from the store ... Sometimes the stock in stores run out so we have to stop the activity and wait until the supplies come in. We then might do copra but we have to wait until the man from the government comes and often he can't give money as it has to come from the government. ... The stock runs out about two-three times a year. (Women, Tabwakea village, Kiritimati)

In addition, the lack of necessary equipment was a barrier to women's income generation activities. Many study participants stated that women did not have sewing machines, ovens, or gardening tools required to undertake their activities effectively.

Often many women don't own sewing machines so they have to borrow from relatives. Sometimes the relatives don't give as they are using the machine themselves. If they can't use it, then they have to do another activity such as making cigarettes. (Men, London village, Kiritimati)

Having the correct equipment could alleviate some of the health challenges that women face whilst undertaking their IGA. Many women indicated that they experienced pain when pounding the pandanus to make mats and mixing the flour mixtures for buns and donuts. Women required specialised tools to perform their businesses effectively and safely but these were generally not available to them. In addition, the fumes from the tobacco made women unwell whilst they made cigarettes. Although cigarette making is an unfavourable activity, which caused many health problems for women making the cigarettes, cigarette making provided an income for women when other activities were not possible. For women to be successful in their businesses, women need to have tools and safety equipment that enables them to perform their activities with ease, as well as protecting their health and safety. Establishing cooperatives where women can share these tools could contribute to improving women's productivity.

5.2.2.4 Access to savings and loans schemes

There is a critical need among poor communities for access to savings and loans schemes to enable the growth and sustainability of income generation activities. For all study participants, access to credit was a significant barrier for both women and men to start or grow their businesses on the three islands. Most women said that they had limited money to buy resources required for their activities. Many women bought ingredients on credit from local shops.

Access to money is a challenge. We often get ingredients on credit from the store and when we get money we repay our debt. The stores have credit limits and they only give ingredients as they know they will be sold for money. We have to repay the money within two to three days and then we take more ingredients on credit again. (Family group, Bonriki village, Tarawa)

In particular, widows and single-women headed households faced financial difficulties in meeting the needs of their families; widows and single women with children had limited money to reinvest in their IGA.

Widows face problems as sometime the income they earn is no enough for their family and sometimes they can't put enough money into their business to make it work as they have to pay everything for the family. (Women, Banana village, Kiritimati)

In some villages, private moneylenders offered loans ranging from approximately AUD50 to AUD300 with a 12 per cent interest rate. Many study participants indicated that some women utilised these services but found the repayments difficult due to high interest rates and unachievable repayment schedules. There were strict penalties for those who were unable to repay the loan.

We can borrow money from private money lenders. We can borrow \$100-\$150 and there is 12 per cent interest on this and we have to pay some amount every payday with the remaining amount having interest added fortnightly. If we don't repay, we get a summons to go to court. (Women, Banana village, Kiritimati)

While most study participants recognised their ineligibility to obtain a loan from formal financial institutions due to their unemployment status, some women on Butaritari had access to village bank loans. The village bank program was established by the Government of Kiribati and provides community members with access to small loans. Generally, each village establishes a village bank committee comprising of members elected by the village. Each committee develops the terms and conditions of the loan system. The Island Project Officer on each outer island monitors the management of the village banks. Many people said that these loans offered a valuable opportunity to obtain money for business purposes, but loans were also taken for children's education and household needs. While most people repaid their loans, some people experienced difficulties.

Women get loans for household things especially the single women – some women get loans for their business. Most of the time it is difficult to repay but we know we have to. If we can't repay, property is taken and sold to repay the debt and that person has to sit in front of the maneaba and is ridiculed. Most people pay their loans – we try our best. (Men, Taubukin Meang village, Butaritari)

In some villages, there were examples of different forms of credit systems available to women. Some villages had revolving fund schemes, where group members gave a specified amount of money each week and one member received the total amount. Group members each took a turn to receive the full amount provided by other members; members did not have to repay the amount received. Similarly, a group of women made six local tops every week and the total were given to one group member, who would sell and keep the profit. Again, each group member took a turn to receive the total number of tops. The data suggests that the revolving fund was an effective system, which provided village members access to money essential for various household and business requirements. Revolving fund schemes and women's savings clubs create an institutional framework where community members can obtain financial account management practices and habits; women can then move towards the more formal financial system (Brislane 2014; Pacific Financial Inclusion Programme 2014). The expansion of revolving fund schemes and/or development of women's savings clubs on islands could provide women with opportunities to mobilise resources and invest in their livelihood activities, as well as gaining experience in decision making and financial management (Brislane 2014).

In other villages, members had access to loans through village organisations that collected money from people paying fines for breaking village rules and by-laws, as well as money paid by visitors to the village as a form of respect. Small amounts were available with ten percent interest added. In addition, family members were a source of credit for the majority of study participants. Both men and women relied on relatives, particularly if they were employed, for money predominantly used for household needs and children's education.

The majority of women highlighted credit access as a major barrier to starting and/or growing their IGA. Women were unable to improve their socioeconomic circumstances due to the lack of financial resources to generate income generation activities. Deshmukh-Ranadive and Murthy (2009) argue that the lack of financial resources contributes to a cycle of women's low incomes, few livelihood opportunities, and low resources.

5.2.2.5 Business licensing

Licensing was identified as a challenge to establishing a business. Women required licences to sell their goods from outlets such as shops, roadside stalls, or homes; each separate activity required a separate license. While the challenges in obtaining business licenses were not unique to women, the impact on women was often greater as women were engaged in more than one activity; in general, men were engaged in only one activity such as fishing. Study participants indicated that licence costs were expensive, particularly if women were involved in a number of activities.

We have to pay a licence for each activity and each has a different price. We know we should have a licence but we don't have. If we are caught, the first time we are caught the council will just remind us that we need to get one so we are waiting to for the council to remind us. Because we sell from the house it's easy not to have one – we save money by not getting one. Some of us sell bread and the licence is \$60 per year but this is expensive. (Women, Tabwakea village, Kiritimati)

In addition, business licences could only be obtained at specific times of the year; outside of these periods women and men were required to pay a late fee. Although many study participants indicated that the licensing process was simple, for licences related to food, women were required to have a food safety check.

If you are late getting a licence you have to pay a late fee. For example, if the licence is \$20 then you have to pay \$40. You can only get a licence in the middle and end of the year. There are different processes, such as if you are selling food, women need to have a health check and the place where they are cooking will be checked, but most women pass this. (Family group, London village, Kiritimati)

The cost of licences was a significant challenge for women starting a business resulting in many women selling their goods without obtaining a licence. Although reforming local councils' licence processes was considered a sensitive topic, small business owners would benefit from having a single licence to sell a broad-spectrum of products, rather than having multiple licences to sell individual items.

5.2.2.6 Social and cultural factors

On all three islands, study participants indicated that there were social and cultural responsibilities that community members had to meet; these obligations were predominantly related to the church. Most study participants talked about the need to make regular contributions to church through organising and participating in fundraising activities or making financial contributions. For example, many indicated that women did not have time to devote to their IGA due to their involvement in church or village activities. 'Women have a lot of church and domestic work to do so they have to do their IGA at night but then there is no electricity. Solar lights were distributed many years ago but the lights have broken' (Family group, Kuma village, Butaritari).

In addition, the contributions made to the church by both women and men contributed to financial difficulties, with a few study participants indicating they took loans to meet the expectations. 'We are members of the church so we have to pay \$50 every fortnight to the church' (Family group, Teaoraereke village, Tarawa).

Bingo, a fundraising activity for the church, occupied a significant proportion of women's time and money. The data suggests that many women played bingo everyday as a form of entertainment and a portion of women's income was allotted to the game. 'Some men give their income to their wives and they will use it for the family. But sometimes the women will just use it for bingo' (Family group, Tabwakea village, Kiritimati). As there are a few entertainment outlets for many people on the islands, bingo offered women an opportunity to spend time with other women and away from their domestic duties. Nonetheless, bingo is a form of gambling, which consumed women's limited time and essential financial resources that could be targeted towards women's business activities.

5.2.2.7 Motivation

A common theme that emerged during the study was women's lack of motivation to start or undertake IGAs. The data suggests that the challenges experienced by women in their IGA decreases women's motivation; the lack of a regular income due to a combination of challenges such as the irregular supply of materials, lack of resources, inability to access credit, and lack of markets and training, deter women from pursuing their businesses. Some participants also accused women of just being lazy. Some women stated that even though they might not have an income, they can easily get fish and breadfruit to eat, thus reducing the need to work. The Catholic Women's Centre on Kiritimati Island stated that women need to have leadership to overcome the lack of motivation.

'If the leader of the group is motivated then women will be motivated but, if not, then women won't do anything' (Catholic Women's Centre, Kiritimati Island).

5.3 IGAs and women with disabilities

Women with disabilities experienced some challenges in establishing and/or managing their IGAs. Although these challenges were similar to those experienced by other women, the barriers were exacerbated by women's disabilities resulting in many women being unable to establish or manage their businesses effectively. Study participants indicated that some women with disabilities sewed local dresses, did crochet work, and made handicrafts when they received orders from local community members. However, some participants stated that women with disabilities lacked motivation and needed encouragement to be involved in activities. While some women's organisations ensured women with disabilities were included in their training programs on the outer islands, Te Toa Matoi, a disabled people's organisation located on Tarawa, had not provided skill development opportunities for women with disabilities. Many key stakeholders stated that women with disabilities required skills in different livelihood activities as well as business and financial literacy training. Partnerships between local women's organisations and disabled people's organisations could provide women with disabilities with necessary skills required to establish small businesses.

Although the Bairiki and Bikenibeu markets have ramps for people with disabilities' access, the data suggests that women with disabilities experienced mobility challenges in getting to markets to sell their goods. Some women indicated that women with disabilities had to rely on others to sell their products for them. 'Women with disabilities generally do handicrafts but they have to ask relatives to sell them as they can't get to the markets' (Women, Bonriki village, Tarawa). Both transport and markets need to be accessible for women with disabilities to increase opportunities for trading their products locally.

5.4 Potential income generation activities for women

Prior to the fieldwork, a key stakeholder workshop was conducted to identify potential income generation activities in which women were not currently engaged. Key stakeholders included representatives from government ministries, local government, international development

organisations, local women's organisations, disabled people's organisations, and education institutes. These stakeholders were identified as having specialised insights and knowledge related to women's economic opportunities in Kiribati. The potential activities identified during the workshop were: beauty salons; processing of locally grown food to produce new value-added products⁶; hospitality and travel; and flower decorating for different functions/events. These options were explored during the community FGDs on each island by asking participants what they thought.

Beauty salons: Before raising the potential options, many study participants were unable to suggest new forms of work for women; however, some identified beauty work as a gap in the Tarawa and Kiritimati markets. With appropriate training and resourcing, many study participants said that beauty work would be a good business opportunity for women, in particular young women, as currently there are no services like this available. 'This is a very good idea as young people like to have the latest hair styles so we think this would be a good opportunity' (Family group, Betio village, Tarawa).

Food processing: All study participants perceived food processing of new products using locally grown vegetables and fruit as a valuable IGA for women. Many saw the benefits of local food production, stating that using locally grown produce to make local foodstuffs would contribute to food security, self-sufficiency, add value to potential fruit and vegetable products, and reduce food waste; an analysis of potential value chains could be undertaken to identify fruits and vegetables with most potential for food processing. 'We really support this idea but women would need training and supplies. This would be good especially for pumpkins as they go rotten so we could put these to better use' (Family group, Kuma village, Butaritari). Importantly, local food processing would reduce the dependence on costly and often nutritionally deficient imported food and contribute to improving the health of women and their families. 'This is a very good idea. We wouldn't have to import but we could be using locally produced products' (Men, Tabwakea village, Kiritimati).

Hospitality / travel industry: Hospitality and the travel industry were regarded as worthy sectors for women's employment, particularly on Kiritimati Island where tourism was increasing. Some women, including women with disabilities, were employed in different hotels working as cooks, housekeepers, receptionists, and waitering and received regular training from a Fijian hospitality training institute. In addition, the Kiribati National Tourism Office offered training programs for both women and men wanting to become tour guides; many study participants considered this to be a viable employment opportunity for women on Kiritimati Island.

Flower decoration: Many study participants indicated that women would be interested to learn how to do flower decorations and arrangements using local flowers for functions, such as weddings, birthday parties, and other special occasions. Building on skills that women already have making traditional flower garlands, study participants suggested that people would utilise these services if they were available. However, study participants indicated that this activity would not be viable on Butaritari as women did this voluntarily when there was a wedding.

Following the inquiry of the potential activities, some study participants provided further suggestions, which included laundry and cleaning services, childcare centres, car wash, and movie theatres.

5.4.1 Recommended income generation activities

Based on the study findings, the following activities are recommended for future investments and ranked in order of most potential. The limited resources and opportunities for women on the three islands constrain opportunities for innovation at this time. However ongoing investment in the development of women's business activities could provide future opportunities that depart from activities typically performed by women. Justifications for each activity and possible ways to initiate activities are provided.

⁶ See BPWP Feasibility Study: Kiribati Scoping Mission Report prepared for *Pacific Women*, which examines the feasibility of supporting women's economic empowerment through organic value chains (2018).

1. Gardening (all three islands)

Activities that build women's skills and knowledge in vegetable and fruit gardening are recommended as a viable IGA for women. While the soil is not arable in many parts of Kiribati, MELAD and the Taiwan Embassy have conducted trainings on composting and soil improvement to enable a variety of fruits and vegetables to be grown. MELAD indicated that small vegetables and plants could be grown by the side of houses and on roofs if land was limited. Gardening is a viable activity as many women already grow fruit and vegetables, which were said to be in high demand. These activities could be improved and strengthened by developing women's skills and knowledge in areas such as soil improvement, composting, approaches to growing plants, water conservation and managing pests and diseases. Increasing the supply of locally grown food crops can improve Kiribati's food security and provide a reliable source of food to be sold in markets and supermarkets and used by local restaurants and hotels; gardening could reduce the reliance on imported food and contribute to improving health outcomes. As a first step, strengthening existing partnerships with MELAD could be pursued to continue and extend gardening activities as a worthwhile IGA for women.

2. Food processing (all three islands)

Food processing that utilises locally grown fruit and vegetables is recommended as a viable activity for women's IGA. By adopting a value-add agricultural approach⁷, women could be engaged in food processing activities to produce locally-made foodstuffs such as jams, pickles, fresh juices, fruit and vegetable chips, and sauces. These items could be traded between islands and sold at markets, shops, hotels and restaurants to improve food security and reduce food wastage by adding value to produce grown locally. This activity has the potential to reduce the reliance on imported food and improve nutritional content of foodstuffs, which would contribute to improved health outcomes for women and their families. Discussions with the Kiribati Institute of Technology (KIT) and/or the University of South Pacific (USP) could be initiated to explore potential short courses for women to learn how to produce a variety of food items. Alongside these courses, business training could be provided and women could develop their skills through KIT's Micronesian Magic. In addition, partnerships could be established with the Taiwan Embassy to deliver cooking classes for women; the Embassy previously conducted cooking classes with communities as a way to increase the consumption of vegetables.

a. Tarawa – beauty work

Beauty work on Tarawa is recommended as a feasible activity for future investment. Training and support for the development of women's skills and knowledge in beauty work would enable women to establish beauty salons on Tarawa. Currently, there is a gap in the market given that there are limited or no salons that offer beauty services; massage services specifically targeted at the expatriate community living on Tarawa is an area which could be further exploited also. Many study participants identified and supported beauty work as a possible opportunity for women to earn an income, particularly young women. To initiate this activity, a market study could be undertaken to understand the services required to ensure businesses are viable and the price community members would be willing to pay for services. In addition, discussions with KIT could be instigated to explore opportunities for the development of short- and/or long-term courses in this area; KIT indicated that beauty work had been discussed as a possible course to be introduced.

b. Kiritimati – hospitality and travel

Hospitality and travel activities are recommended as worthwhile opportunities for women's economic empowerment on Kiritimati Island. The island has an increasing number of international tourists yet few hotels provide adequate services for these visitors. Some hotels received training from a Fiji-

⁷ A value-added agriculture approach refers to manufacturing processes that increase the value of primary agricultural commodities (Womach 2005).

based hospitality training organisation which provided training in reception, cooking, and housekeeping. The Principal Tourism Officer on the island identified areas in which future investment could be made to increase women's income generation opportunities. These areas included hotel reception, hotel management, housekeeping, hotel cooking, food and beverage, tour guides, and fishing guides. To commence and expand activities in these areas, further engagement with the Kiribati National Tourism Office on Kiritimati Island could be undertaken to strengthen current partnerships with organisations currently providing hospitality training and to extend this training to additional hotels. Through the Tourism Office and hotels, local tour operators could be engaged to provide opportunities for women to gain experience as tour and fishing guides. In addition, discussions with local partners who indicated a willingness to establish traineeships for women could be pursued.

c. Butaritari – handicrafts

Handicraft activities are recommended as viable business opportunities for women on Butaritari Island. While the study data does not provide information on the range of profit earned by women, women on Butaritari indicated that they received high prices for their handicrafts due to the high local demand, particularly for mats. Initial investments in handicrafts could be made to provide training and support activities that increase and enhance the quality, design and productivity of women's handicrafts. Ensuring the continuation of handicraft production will maintain the cultural heritage of Kiribati, which is a priority focus of the KV20. There are opportunities for women to sell their products through the development of local markets and increasing inter-island trade. Local women's organisations providing handicraft training to women could begin to explore opportunities to partner with private businesses, such as Tobaraoi, to develop and improve product designs and quality.

3. Sewing (all three islands)

Sewing is recommended as an activity that has potential to provide women with increased business opportunities. Many women were engaged in sewing activities producing *mauri* wear for both men and women. Current government policy stipulates that women in the public service wear *mauri* tops and the government has indicated a desire for the design of local wear for men. There are further opportunities for women to make new products such as re-usable sanitary wear and new clothing designs, as well as developing local products for the tourist industry. Partnerships and collaboration between local women's organisations could be explored to strengthen current training provided, reduce duplication of training, and provide an integrated approach that offers different sewing skills and techniques. This collaboration could also increase sewing business opportunities for women on outer islands. Discussions could be initiated with KIT with regard to developing a short course in sewing that included design, patternmaking, and product quality.

5.5 Business environment

The study findings suggest that the policies and systems related to the business environment in Kiribati did not discriminate against women and complied with the International Labour Organization's Labour Standards on Employment Policies and Global Employment Agenda. All key stakeholders agreed that policies and law did not disadvantage women starting or developing small businesses as gender is mainstreamed in national plans, strategies, and policies.

As mentioned above, the licensing system was problematic for women starting a business due to the cost and need for multiple licences for different activities. As these licensing rules applied to men also, the system needs to be amended to make licenses more accessible and affordable for both women and men and not based on each separate activity, but as a business. This amendment was considered necessary for women's business productivity and profit to improve.

Regardless, many key stakeholders considered the business environment to be equitable and did not believe that policies targeted at women’s businesses would increase women starting and developing activities. ‘We don’t need special policies for women as women are already doing these activities. Women are not held back by the government – it is the women themselves that need to be motivated’ (FGD with local women’s organisations and NGOs, Tarawa). As mentioned above, women’s motivation was decreased by the challenges they experienced in business, including the lack of a regular income, irregular supply of materials, lack of resources, inability to access credit, and lack of markets and training,

6 Recommendations

Based on study findings, the following recommendations are offered for consideration for the on-going improvement and sustainability of women’s income generation potential in Kiribati.

Priority Area	Recommendation	Justification
1. Recommended income generation activities	1.1 Develop activities that build women’s skills and knowledge in vegetable and fruit gardening as a viable IGA for women on all three islands including training in soil improvement, composting, different approaches to growing plants, water conservation, managing pests and diseases, crop spacing.	<ul style="list-style-type: none"> – High demand for locally grown produce – Improves food security – Provides a reliable source of food – Reduces reliance on imported food – Access to fruit and vegetables Improves women’s and their families’ health – Community supportive of opportunities – A priority focus of KV20 (Kiribati 20-year Vision Development Plan 2016-2036)
	1.2 Develop food processing activities such as jams, pickles, fresh juices, fruit/vegetable chips, and sauces that utilise locally grown fruit and vegetables for trade on all three islands and between all islands (potential products to be identified and prioritised by a future market study)	<ul style="list-style-type: none"> – High demand for locally produced food – Improves food security – Reduces reliance on imported food – Reduces food waste by adding value to produce – Improve nutritional content of foodstuffs – Community support for food processing as an IGA for women
	1.3a Provide training and support for development of women’s skills and knowledge in beauty that enable women to establish beauty salons on Tarawa , such as training on haircutting and styling, facials, massage, make-up application, and personal grooming	<ul style="list-style-type: none"> – Gap in current market – Community supportive of IGA opportunity – Can incorporate hygiene and nutrition practices as broader focus on women’s wellbeing and health
	1.3b Provide training and support for activities related to different areas of hospitality and travel industries on Kiritimati such as hotel reception, hotel management, housekeeping, hotel cooking, food and beverage, tour guides, and fishing guides	<ul style="list-style-type: none"> – Kiritimati Island has increasing number of tourists – Few hotels providing adequate services for international tourists – A priority focus of KV20 – Provides women with skills that could be used to access international opportunities through Labour Mobility Programs – Local partners available to provide traineeships – Training already being provided by various groups
	1.3c Provide training and support for activities that enhance the quality, design, and productivity of women’s handicrafts on Butaritari for local/tourism/expat markets	<ul style="list-style-type: none"> – A priority focus of KV20 – Maintain Kiribati cultural heritage – High demand for handicrafts on Butaritari and Tarawa – Women receive high prices for mats

Priority Area	Recommendation	Justification
	1.4 Provide training and support for activities that enhance women's sewing skills and products on all three islands	<ul style="list-style-type: none"> - High demand for mauri wear - Government policy stipulates female public officers wear mauri tops - Priority of KV20 - Mauri wear attracts high price - Government encouragement to design men's mauri wear - High demand for school uniforms - Producing menstrual hygiene products to provide women with cheaper and re-usable products to manage menstruation could be a business opportunity for women - Sewing produce can be linked to tourism and handicrafts sectors
2. Approaches to women's IGA	2.1 Establish co-operatives relevant to women's IGA as a way to enhance and sustain women's activities and income and to create linkages between women producers to aggregate and market products	<ul style="list-style-type: none"> - Enables sharing of skills and knowledge - Improves bargaining power - Reduces business costs e.g. licences, transport - Group savings and credit schemes - Group membership can be a motivator for women - MCIC provides training on co-operative establishment and management
	2.2 Adopt a holistic approach to WEE by increasing women's capacity and knowledge in specific IGA skill development, market creation, resourcing, costing, business skills, rights awareness, leadership, and collective/association formation, engaging men in all activities, and linking producers with available markets	<ul style="list-style-type: none"> - Women need to receive training and support in many areas to improve and sustain IGA - Women need training in a diverse range of IGA to ensure a diversity of products in markets - Using a variety of materials for IGAs could diversify the supply of resources and reduce impact of out-of-stock periods - Leadership is required to overcome women's lack of motivation - Women need business skills to develop and grow their businesses and ensure businesses are profitable - Collective formation enables skills and knowledge sharing and improves bargaining power - Contributes to IGA sustainability
	2.3 Target and ensure participation of disadvantaged women, including widows, single mothers, and women with disabilities, in income generation activities to address challenges experienced by vulnerable groups	<ul style="list-style-type: none"> - Widows and single mothers experience financial difficulties in starting IGA - Women with disabilities have limited opportunities to obtain income generation skills and business knowledge - Ensures approach is inclusive and activities reach most vulnerable
	2.4 Adopt a value-added agriculture approach to improve supply and use of natural resources	<ul style="list-style-type: none"> - Provides reliable supply - Decreases reliance on imported food - Improves food security - Increases nutritional factor - Reduces food waste
	2.5 Adopt a do no harm approach to WEE programming	<ul style="list-style-type: none"> - Limit risk of violence against women by men - Reduce potential risk of backlash from men which might increase risk of violence against women

Priority Area	Recommendation	Justification
		<ul style="list-style-type: none"> – Including both women and men in programs contributes to cooperative and collaborative communities – Can support translation of women's economic advancement to economic empowerment
	2.6 Enable women to gain experience and knowledge of different services and products via exposure visits to other countries	<ul style="list-style-type: none"> – Increases women's awareness from viewing diverse examples and practices of specific IGA in other regions/countries – Can develop relationships with women working in similar activities – Broadens women's experiences
	2.7 Implement a variety of income generation activities in all sites to ensure diversity of products and services	<ul style="list-style-type: none"> – Reduces over supply of products in market – Potential to reduce copycat mentality – Provides diversity of goods and services in market
3. Savings and loans	3.1 Establish women's savings groups as a way for members to save money for specific purposes and access credit from the group with low interest rates for their businesses	<ul style="list-style-type: none"> – Women need access to credit to start and scale-up their businesses – Women interested in accessing credit – Have established revolving fund scheme to provide extra capital – Can promote women's leadership
	3.2 Re-establish village banks in outer island villages to provide a means of micro-finance to communities	<ul style="list-style-type: none"> – Women access loans from village banks where available – Financial service that is administered locally – Designed to reach the working poor
	3.3 Increase community awareness about DBK's Rural Support Loans on islands where available	<ul style="list-style-type: none"> – Communities unaware about current credit schemes available to them – Women can learn about their right to access credit – Financial literacy knowledge is low
	3.4 Advocate for and support the establishment of DBK's Rural Support Loans on islands where not available	<ul style="list-style-type: none"> – Flexible eligibility criteria – Offers reasonable interest rates and repayment terms – Available to women in informal sector
	3.5 Create revolving fund schemes as a source of credit for women involved in IGA	<ul style="list-style-type: none"> – Provides financial support at local level – Promotes access to small savings and loans – Credit terms established by group members
4. Markets	4.1 Establish markets in villages on all three islands that have women- and disability-friendly infrastructure	<ul style="list-style-type: none"> – Women need markets to sell their goods – Village location reduces need to travel and saves travel costs – Provides regular outlet for sale of local produce – Women with disabilities can access by reducing transport challenges
	4.2 Establish a main market on Tarawa selling local produce and products that has women- and disability-friendly infrastructure	<ul style="list-style-type: none"> – Connects urban consumers with rural producers – Improves food security – Increases women's trading opportunities – Increases women with disabilities' trading opportunities

Priority Area	Recommendation	Justification
	4.3 Work with government, island councils and private sector to enhance inter-island trade through improved transportation networks and reduced freight costs	<ul style="list-style-type: none"> – High cost of transporting goods – Limited transport between islands – Private businesses, such as Coral Ace and Taotin, have own shipping vessels which could transport women's products between islands – GoK policy focusing on inter-island trade as a way to expand resources between islands and satisfy import needs of islands
	4.4 Ensure market designs incorporate appropriate infrastructure including safe and hygienic washrooms and adequate internal and external lighting	<ul style="list-style-type: none"> – Washrooms, if available, were often dirty and inadequate – Markets need to be ensure women's safety – Facilities need to provide protection from different weather conditions
	4.5 Establish market vendor associations as a mechanism to engage with local governments to ensure the development and operation of markets respond to the diverse needs of women market vendors	<ul style="list-style-type: none"> – Women need to be included in decision-making processes regarding establishment and operation of markets – Policies and plans related to markets need to be gender responsive – Markets can function more successfully with the inclusion of women's market vendor associations in consultation processes
5. Skills and knowledge development	5.1 Provide regular and ongoing skill development trainings to increase and build on skills already developed	<ul style="list-style-type: none"> – Women have basic skills in many areas – Women want to learn new skills to produce new products – Past trainings did not increase women's skill levels
	5.2 Provide business training to women focusing on business start-ups, scale-ups, management, pricing and costing, book keeping, product development, customer service	<ul style="list-style-type: none"> – Women need improved and specific skills to grow and develop their businesses – Women lack sufficient business management skills to grow their businesses – Women want business training to improve their IGA
	5.3 Provide financial literacy training (savings, loans, budgeting, business management etc)	<ul style="list-style-type: none"> – Women are unable to save due to income level – Women do not know how to budget – Increase women's confidence to access credit
	5.4 Improve women's and men's awareness about gender equality and women's rights	<ul style="list-style-type: none"> – Changing women's and men's attitudes and perception about women's primary role within the home – Engage men in dialogues about gender roles and relationships – Increase knowledge about human rights and access to services
	5.5 Engage women and men women's in women's leadership training	<ul style="list-style-type: none"> – Women leaders /business owners can motivate women to increase productivity – Increases women's voice and fosters women's needs are represented – Increases women's confidence to be effective leaders in family and community
6. Partnerships	6.1 Establish partnerships with businesses/companies to create traineeship opportunities for women to learn new skills	<ul style="list-style-type: none"> – Enables women to apply skills in work environment – Increases women's confidence in gaining employment – Increases likelihood of gaining employment

Priority Area	Recommendation	Justification
	6.2 Work with local councils to simplify/reduce the cost burden of licensing for activities	<ul style="list-style-type: none"> – Island councils responsible for licences for selling – Women could increase income by engaging in multiple income generation activities – Women find licence costs expensive
	6.3 Working with local community structures, such as <i>unimane</i> ⁸ , as a way to monitor women's productivity and support women's IGA	<ul style="list-style-type: none"> – Monitoring of activities is difficult – Women do not apply skills following trainings – <i>Unimane</i> respected by community – Women need to be motivated to undertake IGA – <i>Unimane</i> can promote gender equality and women's IGA – Normalisation of gender equality and condemnation of violence against women takes place within community
7. Social and cultural	7.1 Work with men in community to foster attitudes towards women's income generation activities are supported, sustained and enhanced.	<ul style="list-style-type: none"> – Increase men's contribution to domestic work – Increase men's knowledge about and acceptance for gender equality – Addresses structural barriers for women's entrepreneurship – Reduce potential risk of backlash from men which might increase risk of violence against women – Addresses gender norms that constrain and limit women's agency and power – Strengthens community cohesiveness and cooperation – Meets Do No Harm Standards
	7.2 Work with church leaders to increase their awareness about gender equality and support for women's livelihoods and to reduce pressure placed on families to contribute to the church	<ul style="list-style-type: none"> – Church leaders can promote gender equality and women's IGA through their teachings – Attitude change which has potential to reduce women's time and financial contribution to church – Normalisation of gender equality and condemnation of violence against women takes place within community

7 Partnership capacity

There are many government ministries, local and international development organisations, training institutes, financial institutions, and private businesses providing training and services related to women's business development. Many operate independently and do not capitalise on the expertise and knowledge of other organisations, which could enhance and further women's business capacities if organisations, ministries, and institutions worked collaboratively. A collaborative approach, including all of government, is required to deliver holistic-focused trainings and services to enhance women's IGA. This would reduce the duplication of supports and ensure limited funds for the delivery of IGA programs are better utilised.

⁸ Elder men

Stakeholder	Partnership Capacity And Opportunities
Government	
Ministry of Commerce, Industry and Cooperatives (MCIC)	<ul style="list-style-type: none"> – Role is to promote business, income generation activities, cooperatives, regulations, trade, and business registration – Provides training in business development, business management, cooperatives, financial literacy, business start-ups, adding value to products/value chain approach, – Developing a proposal to submit to Ministry of Finance for a new market in Betio – A principal partner for all women's IGA programs, who can provide trainings, resources, promotion of women's IGA, as well as support in development of women's cooperatives
Ministry of Environment, Lands, and Agricultural Development (MELAD)	<ul style="list-style-type: none"> – Function is to promote sustainable agriculture and ensure that agricultural practices are sustainable and producing food for households – Provides training on composting, seed planting, gardening – Provides free seeds and seedlings mainly on outer islands to both women and men – Implementing water conservation processes – Works with Taiwan Embassy to provide cooking classes for women made from home gardens – Abaiang Extension Officer provides advice/training to other islands, including Butaritari, such as planting, composting, as well as business skills – A critical partner for agricultural IGAs who could provide training, seeds/seedlings, ongoing support and promotion of sustainable agricultural practices
Ministry of Women, Youth, Sport, and Social Affairs (MWYSSA)	<ul style="list-style-type: none"> – MWYSSA focuses on gender equality and women's development – Women's economic empowerment a key priority – Women's 2018 EXPO will promote and showcase women's skills and products; annual expos could provide important opportunity for advancing women's IGA and facilitating potential market opportunities – MWYSSA has programs on outer-islands and networks with local NGOs and local government across Kiribati – A critical partner who can lead the development and implementation of women's economic empowerment programs and develop relevant partnerships with local women's organisations and island councils
Ministry of Employment and Human Resources (MEHR)	<ul style="list-style-type: none"> – Administers labour and human resource policies and currently focusing primarily on labour mobility – Has established National Career Counselling and Employment Centre – Potential partner for developing local Worker Placement Schemes based on similar MEHR and ILO pilot program – Key partner in women's skill development programs particularly those related to development of new KIT courses; could facilitate international work opportunities in hospitality through labour mobility programs
Kiribati National Tourism Office (Kiritimati)	<ul style="list-style-type: none"> – Organises activities such as scuba diving, bird watching, fishing, ecotourism – Provides training and workshops e.g. tour package operations, hospitality (through international training institutes), plans for handicraft workshops for women – Promotion of Kiritimati Island as a tourist destination at international tourism exchanges – Key partner for hospitality and travel related training programs
Island councils	<ul style="list-style-type: none"> – Responsible for island development through implementation of relevant policies, projects, and by-laws – Manage Village Banks – Responsible for providing land for markets – Important partner for mobilising communities, establishment and management of village banks, and leveraging and advocating for government resources/property (e.g. land) and funding
Embassy of Taiwan	<ul style="list-style-type: none"> – Provides agricultural training to communities in areas such as composting, soil improvement, planting techniques – Has conducted cooking classes with communities to improve consumption of vegetables – Potential partner for providing agricultural training and cooking workshops using locally produced food
Education/Training Institutes	
Kiribati Institute of Technology (KIT)	<ul style="list-style-type: none"> – Delivers short, part-/full-time vocational trade and non-trade courses

Stakeholder	Partnership Capacity And Opportunities
	<ul style="list-style-type: none"> – Develops customised courses for organisations based on their specific needs, for e.g. business course for Teitoiningaina’s women’s groups and ChildFund’s program for young mothers and fathers to start small businesses – The Business Incubator (small business start-up support) and Micronesian Magic (virtual enterprise for developing business markets) programs offer unique business training and skill development opportunities for women starting and developing IGAs – Key partner with the capacity to develop new courses such as beauty, horticulture, food processing, sewing
University of South Pacific (USP)	<ul style="list-style-type: none"> – Provides short courses in early childhood education, hospitality, plumbing, library, caregiving, culture preservation (flower arrangement, dancing, toddy cutting, weaving) – Delivers early childhood education course on outer islands – Offers courses based on community interest and need – Potential partner for delivering courses related to handicrafts, hospitality, and training needs identified by community
Financial Institutions	
Development Bank of Kiribati (DBK)	<ul style="list-style-type: none"> – A development bank providing different loan products – Provides Rural Support Loans on outer islands with flexible criteria enabling unemployed/microbusinesses to access loans (currently available on 6 outer islands which have DBK agents) – Provides Social Development Loans and Business loans which have stricter criteria due to larger amounts that can be borrowed – Provides awareness programs about loan schemes through DBK’s Business Development Department to outer islands – Partners with MCIC to conduct business and financial literacy training – Key partner for future women’s IGA programs incorporating micro-credit
Kiribati Provident Fund (KPF)	<ul style="list-style-type: none"> – A statutory company of government investing in member retirement funds – Provides limited services to unemployed individuals as voluntary members of fund – Potential partner for delivering training on financial literacy including loans, savings, pensions
ANZ	<ul style="list-style-type: none"> – Provides MoneyMinded or financial literacy training to communities – Promotes community inclusion through different activities such as ANZ Idol for youth – Potential partner for delivering training and establishing community links with formal financial institution
Local And International Development Partners	
Local women’s organisations and NGOs	<ul style="list-style-type: none"> – AMAK – Leading women’s umbrella organisation in Kiribati – Provides coordination, trainings, development of programming strategies and plans, establishes relevant networks – Can strengthen local women’s organisations’ capacity to be better able to support and coordinate women’s IGA – Key partner for WEE programs, particularly on outer islands where they have potential to influence women through their networks – <i>Local women’s organisations</i> – Most organisations provide training in sewing, cooking, home gardening – Have delivered trainings on outer islands – Monitoring of training outcome is a challenge for women’s organisations – Could collaborate with Te Toa Matoa to provide skill development training in relevant areas for women with disabilities – Organisations could collaborate with other organisations to reduce duplication of training and provide an integrated approach to provide different skills; collaboration could also increase training opportunities for women on outer islands – Key partners in WEE programs due to their relationships with communities and delivery of skill development trainings in relevant areas

Stakeholder	Partnership Capacity And Opportunities
International development partners	<ul style="list-style-type: none"> – Secretariat of Pacific Community – Potential partner to provide training related to human rights and rights-based approaches to communities, local NGOs and government – Pacific Islands Forum Secretariat – Has trading arms with various countries such as New Zealand, Australia, China, and Japan – Could be future resource for identifying new international market opportunities for women's products – UN Women – Currently focusing on VAWG and has ongoing activities with MWYSSA – Interested in supporting women's IGA programs to link with GBV programs to provide avenue for women to be economically independent to leave violent homes
Private Sector	
Kiribati Coconut Development Limited	<ul style="list-style-type: none"> – Operates copra mill on Tarawa – Supplier of oil to women who buy to make perfume – Potential partner for developing new IGA opportunities for women using coconuts/copra – Potential partner in agricultural activities to deliver trainings related to growing coconut trees, copra quality, value-add to coconuts
Tobaraoi	<ul style="list-style-type: none"> – Private travel business working with women producing handicrafts – Works with women's organisations, women's extension workers on outer islands to source quality handicrafts to sell in Tarawa shop – Focuses on product quality of handicrafts – Potential partner for marketing and promotion of quality handicrafts produced by women on outer islands and Tarawa
Ikari Guest House (Kiritimati Island)	<ul style="list-style-type: none"> – Employer of local women in hospitality – Owner has extensive business experience and could provide mentoring to women starting and developing small businesses – Has traineeships for women to learn hospitality – Has partnerships with international fishing tour operators which regularly send tourists to guest house – Potential partner for providing work experience to women in different areas of hospitality and providing mentoring and support to women establishing small businesses
Local shops/supermarkets (e.g. Taotin and Coral Ace)	<ul style="list-style-type: none"> – Potential opportunities for women to sell their products in local stores, supermarkets, and restaurants – Taotin and Coral Ace have own shipping vessels which could provide transportation opportunities between islands
Local Community Structures	
Unimane	<ul style="list-style-type: none"> – Potential partner for developing monitoring/oversight system for program activities to observe women's productivity and implementation of skills and knowledge

Although no definite funding sources could be identified during the study, potential funding for WEE activities could be elicited from embassies and development organisations currently invested in the development of Kiribati, thus providing the most likely opportunities for obtaining financial support. These include bilateral agencies, such as Australia, New Zealand, Taiwan, and Japan, and multilateral organisations, such as Asian Development Bank, World Bank, and UN Women. Furthermore, the National Economic Planning Office (Ministry of Finance and Economic Development) provides financial support for projects enhancing the sustainable economic growth and financial stability of I-Kiribati; this provides MWYSSA and local organisations valuable opportunities to obtain government financial support for WEE activities.

8 Potential markets

Currently, the income generation activities undertaken by women are small scale and fragmented.

Discussions with key stakeholders recognised the need for local markets to be established on each island. The available markets on the islands are limited with no markets existing on Kiritimati and Butaritari Islands. Possible market locations had been identified, for example, the MCIC had plans for a market place in Betio, Tarawa and had submitted a proposal to the Ministry of Finance to secure funds. It was proposed that this market would sell local produce and products; the realisation of this market could provide a critical source of income generation for women on Tarawa and outer islands. Similarly, the Kiritimati Island Council had identified a suitable location on State land for a central market and were waiting for the government to respond regarding this. The establishment of local markets on all islands is crucial for the enhancement and sustainability of women's income generation activities.

From the recommended activities, handicrafts offer the best opportunity for showcasing I-Kiribati culture and products in regional and international markets. However, the current supply, quality and range of products limit the immediate possibility of marketing these products in different contexts. Tobaraoi, a privately-owned travel business on Tarawa, provides future prospects for establishing markets with international buyers of handicrafts; however, the current supply and quality issues need to be addressed before products could be promoted in regional and international markets.

In addition, the Women's Expo to be held in Tarawa, November 2018, offers a valuable and exciting opportunity for women's products to be displayed and sold. Depending on this year's success, future Expo's could provide an opening for women to explore new business and market collaborations with local and international visitors to the Expo.

Activity	Current and potential markets
Gardening	<ul style="list-style-type: none"> - Road side stalls - Identified new local markets on islands - Hotels and restaurants - Local shops and supermarkets - Inter-island trade
Food processing	<ul style="list-style-type: none"> - Road side stalls - Identified new local markets on all islands - Local shops and supermarkets - Local hotels and restaurants - Inter-island trade
Beauty	<ul style="list-style-type: none"> - Development of small salons - Hotels - Mobile businesses that provide services in different locations
Hospitality/travel	<ul style="list-style-type: none"> - Hotels (Tarawa, Kiritimati) - Restaurants - Local tour operators (Tobaraoi, Kiritimati hotels such as Ikari Guest House) - International hotels through Labour Mobility Programs
Handicrafts	<ul style="list-style-type: none"> - Development of local markets on Butaritari - Tarawa markets - Tobaraoi - Tarawa retail shops - Tourism industry

9 Risk assessment

Based on study data, the following table provides a description and assessment of risks, with potential risk management strategies relevant to recommended activities.

Activity	Risk Description	Risk Assessment	Risk Management
Gardening	Natural causes and climate impacts result in crop failure	Medium	Build climate resilience into technical support and training
	Women's productivity is low	Medium	Develop monitoring systems through local community structures; train women in leadership as a way to motivate women
	Availability of seeds	Medium	Work with MELAD to develop seed banks through purchasing of open pollinated seeds
Food processing	Natural causes and climate impacts reduce supply of local produce	Medium	Build climate resilience into technical support and adopt value-chain approach to ensure sustainability
	Women's productivity is low	Medium	Develop monitoring systems through local community structures; train women in leadership as a way to motivate women
Beauty	Training institutes do not currently deliver relevant courses	Medium	Leverage established partnerships with training institutes such as KIT to develop courses that provide adequate beauty therapy skills
	Low utilisation of beauty services	Medium	Provide incentive offers in initial beauty salon start-ups such as half-price days, complimentary services with specific treatments etc. as a way of attracting customers
	Access to beauty supplies and products	Low	Include training on how to make products using local produce including coconut oil, flowers, noni etc.
Hospitality / travel	Lack of training opportunities on outer islands	Medium	Build relationships with current hotel operators to develop traineeships for women to gain experience in hospitality
	English proficiency is low	High	Deliver hospitality/travel training in both English and I-Kiribati as a way to build English skills; utilise training opportunities with established partners
	Attitudes regarding women as fishing and tourist guides are a barrier	Medium	Engage men and boys in education programs on gender equality and women's rights
Handicrafts	Supply of available natural resources	Low	Build climate resilience into technical support and training and use of alternative resources that reduce the use of natural resources
	Quality of products is low	Medium	Ensure quality control mechanisms and checks are established in training and marketing standards
	Access to markets	Medium	Work with local councils and MCIC to establish local markets for women's goods and partner with local women's organisations and private business to increase supply of quality goods for sale in established retail outlets

10 Monitoring and evaluation indicators

The following table provides potential monitoring and evaluation indicators for the recommended activities on the three islands.

Activity	Direct outcome indicators	Intermediate outcome indicators	Final outcome indicators
Gardening (Tarawa, Kiritimati, Butaritari)	<ul style="list-style-type: none"> – Increased knowledge and skills in growing a diverse range of vegetables/fruit – Number women participating in gardening/agriculture training – Percentage of men participating in gender equality workshops 	<ul style="list-style-type: none"> – Women applying new skills and knowledge to gardening activities – Women utilising and benefitting from savings and loans schemes – Women active members of cooperatives and business associations/networks – Women accessing a variety of markets – Increased women's productivity – Women have increased time for IGA 	<ul style="list-style-type: none"> – Women earn regular income from gardening IGA – Women's increased ownership of productive assets – Increased decision-making in public life – Women control family resources and assets – Women make independent decisions regarding household expenditure
Food processing (Tarawa, Kiritimati, Butaritari)	<ul style="list-style-type: none"> – Increased knowledge and skills in food processing using local produce – Number women participating in food processing training – Percentage of men participating in gender equality workshops 	<ul style="list-style-type: none"> – Women applying new skills and knowledge to food processing IGA – Women utilising and benefitting from savings and loans schemes – Women active members of cooperatives and business associations/networks – Women accessing a variety of markets – Increased women's productivity – Women have increased time for IGA 	<ul style="list-style-type: none"> – Women earn regular income from food processing IGA – Women's increased ownership of productive assets – Increased decision-making in public life – Women control family resources and assets – Women make independent decisions regarding household expenditure
Beauty (Tarawa)	<ul style="list-style-type: none"> – Increased knowledge and skills in beauty work – Number women participating in beauty courses – Percentage of men participating in gender equality workshops 	<ul style="list-style-type: none"> – Women applying new skills and knowledge to beauty work – Women utilising and benefitting from savings and loans schemes – Women active members of cooperatives and business associations/networks – Women accessing a variety of markets – Increased women's productivity – Women have increased time for IGA 	<ul style="list-style-type: none"> – Women earn regular income from beauty work – Women's increased ownership of productive assets – Increased decision-making in public life – Women control family resources and assets – Women make independent decisions regarding household expenditure
Hospitality/travel (Kiritimati)	<ul style="list-style-type: none"> – Increased knowledge and skills in hospitality/travel – Number women participating in hospitality/travel courses – Percentage of men participating in gender equality workshops 	<ul style="list-style-type: none"> – Women applying new skills and knowledge to hospitality/travel work – Women utilising and benefitting from savings and loans schemes – Women active members of cooperatives and business associations/networks 	<ul style="list-style-type: none"> – Women earn regular income from hospitality/travel work – Women's increased ownership of productive assets – Increased decision-making in public life – Women control family resources and assets

Activity	Direct outcome indicators	Intermediate outcome indicators	Final outcome indicators
		<ul style="list-style-type: none"> – Women accessing a variety of markets – Increased women's productivity – Women have increased time for IGA 	<ul style="list-style-type: none"> – Women make independent decisions regarding household expenditure
Handicrafts (Butaritari)	<ul style="list-style-type: none"> – Increased knowledge and skills in handicraft production – Number women participating in handicraft training – Percentage of men participating in gender equality workshops 	<ul style="list-style-type: none"> – Women applying new skills and knowledge to handicraft IGA – Women utilising and benefitting from savings and loans schemes – Women active members of cooperatives and business associations/networks – Women accessing a variety of markets – Increased women's productivity – Women have increased time for IGA 	<ul style="list-style-type: none"> – Women earn regular income from handicraft IGA – Women's increased ownership of productive assets – Increased decision-making in public life – Women control family resources and assets – Women make independent decisions regarding household expenditure

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Annex 1 Methodology

1. Background

Kiribati is one of the most remote and geographically dispersed countries in the world, comprising 33 coral atolls spread over 3.5 million square kilometres of ocean; approximately 2 per cent or 800 square kilometres is land area. There are 24 inhabited islands with 21 classified as 'outer islands' or rural areas (Pacific Islands Forum Secretariat 2015); residents living on the outer islands are generally poorer than those living in urban areas such as South Tarawa (Kidd 2012). The sparse population of Kiribati is dispersed across numerous outer islands and have differences in dialect, traditions and social structures.

I-Kiribati society adheres to traditional egalitarian values and norms that support all family members; however, these systems are strained with informal care structures weakening and poverty levels increasing (AusAid 2012). People living in wealthier extended families, particularly those receiving remittances from family members working overseas, have better social protection measures. Traditionally, affluence of individuals was discouraged and equality was maintained through ostracising, shaming, and sharing wealth amongst extended family members (Kuruppu 2009). Although sharing was considered voluntary, equality was maintained through the *bubuti* system, which provided informal social protection to those in need; requests were made to those with surplus who were expected to fulfil the request (Kuruppu 2009). The prevalence of the *bubuti* system can be seen in contemporary Kiribati communities. Within the social protection system, the elderly, children, and people with disabilities are cared for in the household and by the extended family (AusAid 2012).

The Government of Kiribati is committed to ensuring all I-Kiribati have equal opportunities, rights, and access to services, with men and women regarded as equals before the law. However, sociocultural expectations of men and women contribute to women's disadvantage in access to livelihoods, education and skills development opportunities, access to credit, land ownership, and limited decision-making capacity in family and social life. In addition, women are responsible for the majority of unpaid childcare and housework.

1.1 Gender norms and sociocultural arrangements

Men are considered to be the decision makers in Kiribati society, particularly in the *maneaba*. The *maneaba*, a large open-sided building in the centre of a village, is a significant part of Kiribati culture that links extended families, villages and the island community (Pacific Islands Forum Secretariat 2015). Each extended family has a sitting position in the *maneaba*, however, only the *unimane* (elder men) are able to speak during meetings and functions. The authority of the elders is highly respected and their decisions made in the *maneaba* cannot be challenged by village members. Although women are present during the *maneaba* meetings, they are not permitted to speak or contribute to community debates. Women are able to share their views with their family head, who may or may not share women's views (Pacific Islands Forum Secretariat 2015). While all women are unable to actively participate in *maneaba* decision making, older women are respected and have some influence in the daily activities of the *maneaba* (Pacific Islands Forum Secretariat 2015).

Women's traditional role is primarily within the home to care for their families while men provide food and participate in *maneaba* discussions. Although an increasing number of women are participating in the paid workforce, the degree to which women are able to participate in non-traditional roles is dependent on their husbands. Studies indicate that one in five households are headed by single women and these households are disproportionately represented in the poorest quintiles on South Tarawa and the Gilbert Islands; however, there is limited information about their socioeconomic circumstances (AusAid 2012).

Research highlights that the time, intensity, and low status associated with women's unpaid care work in the home are major barriers to women participating in formal employment (Smee and Martin 2016).

Although more women are participating in economic activities due to financial insecurity, this has not resulted in a reallocation of labour within the household (Smee and Martin 2016). Traditional attitudes toward I-Kiribati women permeate different areas of socioeconomic life, including employment where women often receive less pay for the same work as men (Pacific Islands Forum Secretariat 2015). Women do not inherit land as traditionally women relocate to their husbands' home following marriage (Pacific Islands Forum Secretariat 2015).

1.2 Health

The health of the I-Kiribati population remains a concern, with communicable diseases the main causes of morbidity and mortality and an increasing incidence of non-communicable diseases; lifestyle changes are contributing to the country's health profile (KNSO and SPC 2009).

Fertility rates have declined overall and there has been a decrease in the fertility of teenage women (KNSO and SPC 2009). Knowledge of at least one contraception method is high with 93 per cent of women and 97 per cent men knowing at least one contraceptive method. However, fewer women (37 per cent) in urban areas use contraception compared to rural women (45 per cent); 31 per cent of urban women reported an unmet need for family planning compared to 26 per cent of rural women (KNSO and SPC 2009). Despite widespread knowledge of contraception, usage is low with approximately 61 per cent of women aged 15–49 years having never used a contraceptive method; 97 per cent of women aged 15–19 years and 78 per cent of women aged 20–24 years have never used contraception (KNSO and SPC 2009).

The median age of I-Kiribati women to have their first child is 22 years with education seen as a contributing factor for when women begin childbearing; women with secondary education have their first child more than three years later than women with lower educational levels (KNSO and SPC 2009). Women in rural areas generally have their first child earlier (21.8 years) compared to women living in urban areas (22.6 years). DHS data indicate that approximately 10 per cent of women aged 15–19 years were pregnant or had a child at the time of the survey and 28 per cent of 19-year-old women had begun childbearing.

Kiribati is considered to have a low HIV prevalence (KNSO and SPC 2009). However, HIV transmission is most likely to occur via heterosexual contact. Rate of sexually transmitted infections (STIs) are higher for women aged 15–49 (11 per cent) than men of the same age bracket (6 per cent) with many women reporting that they would not protect themselves if their husband had an STI; approximately one third of people showing symptoms do not seek treatment (KNSO and SPC 2009). Fear and misunderstanding about how STIs, including HIV, are transmitted contribute to the low levels of health-seeking behaviour when symptoms occur.

Men and women have differing attitudes toward negotiating safer sex and women's right to protect themselves. DHS data indicate that more men (89 per cent) than women (78 per cent) consider that a wife is justified in refusing to have sexual intercourse with a male partner or asking her partner to use a condom if she knows he has an STI. In addition, approximately three quarters of the population surveyed agreed that women should wait until marriage to have sex, yet fewer agreed that young men should wait until marriage (49 per cent of women and 56 per cent of men) (KNSO and SPC 2009).

Reinforcing the inequality between men and women is the incidence of gender-based violence; the *Kiribati Family Health and Support Study* (2008) indicated that 68 per cent of women (2 in 3) aged between 15 and 49 who have ever entered into a relationship reported experiencing physical and/or sexual violence by an intimate partner (SPC 2008). Unfortunately, only 1 per cent of women who had experienced physical and/or sexual violence had reported it to police, resulting in very few cases of violence against women being dealt with in the justice system (ADB 2017). Levels of intimate partner violence were higher in South Tarawa than in the outer islands, which could be the result of greater availability of alcohol and social problems such as high unemployment, overcrowding and high cost of living (Secretariat of the Pacific Community 2010).

There is also a high acceptability of violence against women with the majority of women believing that men are justified in beating their wives under some circumstances. In response to the study, the Government of Kiribati has implemented the *National Approach to Eliminating Sexual and Gender-based Violence in Kiribati: Policy and National Action Plan 2011-2021*. The policy and action plan commands an inclusive approach to addressing sexual and gender-based violence (SGBV), with the involvement of all relevant ministries and agencies, churches, civil society organisations, and communities (Pacific Islands Forum Secretariat 2015). The policy recognises that SGBV has cross-sectoral impacts with survivors of violence having reduced capacity to contribute to the family, economy, and public life; the policy encourages the advancement of information about gender inequalities in Kiribati with the aim of developing effective approaches to eliminating violence against women. Research highlights that women's economic empowerment can have negative implications for some women, including increased levels of violence. It is crucial that violence against women is addressed if women are to safely participate in the economy (Eves and Crawford 2014).

1.3 Education

The Basic education system in Kiribati is defined as consisting of the first nine years of schooling comprised of primary and junior secondary schools. These years of schooling are free and compulsory. Basic education is enhanced by four years of senior secondary school. There is gender parity at the primary level in Kiribati with the net attendance ratio being slightly higher for females (85 per cent) than for males (83 per cent); the secondary level net attendance ratio is lower for males than females and is lower for children from rural areas and the lowest wealth quintile households (KNSO and SPC 2009). Schooling is compulsory for children aged 6-15 years, however, DHS data indicates that many children do not start primary school at six and/or continue until they reach 15 years; more than 10 per cent of children aged seven and eight did not attend primary school during the time of the survey (KSNO and SPC 2009). Primary school dropout rates were higher among males than females (3.6 per cent grade 6 males; 2.2 per cent grade 6 females). Studies suggest that poverty is a contributing factor to children not attending school (AusAid 2012). As there is a fee for senior secondary schools, many families are unable to afford to send their children to school; high fees and the need to pass an entrance exam reduces enrolments at senior secondary levels (AusAid 2012).

The lack of opportunities in tertiary and vocational education, as well as formal employment has resulted in a large cohort of disenfranchised youth. The Kiribati Institute of Technology (KIT) in Betio provides vocational training in business, automotive mechanics, accounting, community services and carpentry. The courses also build on students' English and information technology skills. KIT have an intake of 200 students each year with students required to pass an entrance exam; as all courses are taught in English, many students do not pass the entrance exam due to low levels of spoken and written English. In 2009, an estimated 54 per cent youth aged 15-24 were unemployed in Kiribati (KSNO and SPC 2009). This has resulted in increasing rates of substance abuse among youth; community perceptions about young men are that they are too lazy to maintain a livelihood (DFAT 2014). There is also the challenge of an increasing rate of teenage pregnancies, with 51 per 1000 females in 2010 compared to from 39 in 2005 (Pacific Islands Forum Secretariat 2014).

1.4 Economic and livelihood opportunities

The majority of I-Kiribati have limited employment opportunities outside the public service; data indicates that there were 5,168 public service posts established for 2018, an increase from 4,952 in 2017 (Government of Kiribati 2017). Data from the 2015 National Census indicates that 11,967 women aged 15 years and over were employed compared to 16,191 men of the same age (National Statistics Office 2016). The International Monetary Fund characterised Kiribati's economy as 'small ... activities concentrated around imports distribution and retailing, meeting the demands of the public sector and associated projects, fishery related activities and niche tourism' (ADB 2017). Kiribati has a

narrow industry production and export base with limited opportunities to attract direct foreign investment (Pacific Islands Forum Secretariat 2015). The low land elevation does not provide a suitable environment for agriculture due to the salt water spray and rising sea levels. DHS data indicate that 44 per cent of women and 38 per cent of men aged 15–49 were employed in the 12 months preceding the survey (KNSO and SPC 2009). Among the women who were employed, 24 per cent were engaged in skilled manual occupations and 18 per cent were involved in professional, technical and managerial occupations; women tend to be employed in skilled manual occupations unless they are urban residents who have more than a secondary education and/or are from the wealthiest households (KNSO and SPC 2009). In addition, 64 per cent of employed women receive payment in cash only, 5 per cent are paid both in cash and kind, 2 per cent receive payment in kind, while 29 per cent receive no payment for their work.

Women on the outer islands have few employment opportunities; however, there are more natural resources on the outer islands providing more creative options for women's income generation. Currently, most households subsist on earning money through fishing, copra, agriculture, and producing handicrafts and produce such as toddy (sap from coconut tree). Women's participation in subsistence fishing and agriculture such as copra cutting are important social safety nets for I-Kiribati; however, there has been a decline in some traditional subsistence food sources, with some people finding it difficult to fulfil their basic needs (Government of Kiribati 2010). Due to a large exclusive economic zone, Kiribati is rich in valuable tuna resources; hence tuna fishing is a major industry in Kiribati. Men's involvement in the industry is generally in commercial fishing while women are involved in small-scale, roadside selling of fish (Pacific Women Shaping Pacific Development 2013). Most artisanal fishing is run by family units, in which women are employed; DHS data indicates that the majority of women (90 per cent) are employed by family members (KNSO and SPC 2009).

Agriculture in Kiribati is less productive compared to other Pacific Island states, due to poor quality soils and low biodiversity. Coconuts are an important product in Kiribati as coconut farming forms the basis of building materials, clothing, food and drinks; prior to the decline in demand from major international consumers, copra used to be Kiribati's primary export product (Government of Kiribati 2010).

Unlike in other Pacific Island regions, the tourist industry is a relatively small and underdeveloped sector. Kiribati has large areas of attractive natural environment and there are particular promising opportunities for Kiritimati Island where there are ecotourism and higher-valued marine product opportunities (Government of Kiribati 2010). As climate change presents challenges to the lives of I-Kiribati, tourism opportunities could consider the environmental and cultural dimensions of sustainability, such as linking with cultural events and handicrafts (Government of Kiribati 2010). However, studies have identified the limited range of restaurants and retail shops that are designed for the tourist industry; the standard of food and décor is basic, as is the merchandise sold in shops. Handicrafts are available in selected shops and road side stalls on Tarawa and in some local hotels on Kiritimati (Government of Kiribati 2010).

Many women are involved in handicraft production but do not have sustainable linkages with markets due to the difficulties of distance and cost of exporting goods to regional and international markets. Through the development of a small semi-formal network of women from both the Catholic and Protestant churches, the Nei Nibarara handicraft network provides income-generation opportunities for women residing on Tarawa. The network provides training and support to its members, such as marketing, packaging, pricing, and quality control, and sells women's products through NZ Trade Aid. The success of the network can be associated with the partnership with NZ Trade Aid, which revitalised the work of the network through training conducted in collaboration with the Pacific Finance, Trade and Investment Commission. While NZ Trade Aid provided some initial key resources, the network is now self-funded and is a successful example of women forming coalitions at the community level (Fletcher et al 2016). Women involved in the network indicate that the income earned from their sales is a crucial contributor to family expenditures, such as children's education (Fletcher et al 2016).

As with men, a major barrier for women in businesses and small enterprises is access to credit. Like many Pacific islands, Kiribati has very few institutions that provide financial services to individuals who do not have bank accounts (Kidd 2012). A Diagnostic Trade Integration Study suggests that the low level of private investment and entrepreneurship in Kiribati are due to the high cost of finance and lack of access to credit, particularly for individuals without formal salaries and low-income earners (Government of Kiribati 2010). Approximately 40 per cent of businesses in Kiribati are owned by women. However, they face significant challenges including access to finance and ownership of property which can be used as collateral; women do not have the financial resources required to formalise their business (ADB 2017). A credit initiative was developed by the ANZ and Kiribati Development Bank that gave loans to small business, however many people did not repay the loans and the scheme was cancelled (Pacific Women 2013). The majority of people put family obligations first, such as the expectation that families give part of their income to the church, before repaying their loans (Kidd 2012); both rural and urban women are obligated to make donations to the church, making it difficult for families to pay for household expenses (Pacific Women 2013). I-Kiribati society emphasises social rather than personal responsibility, and people are expected to commit their money to collective activities, such as the church or village (Kuruppu 2009). Subsequently, fewer financial resources are available for individuals to overcome household hardships (Kuruppu 2009).

Women's decision-making autonomy over money they have earned is low. DHS data indicates that 1 in four women (21 per cent) decide for themselves how their earnings are spent, 1 in every 2 currently married women (50 per cent) report that they make joint decisions with their husband or partner, and 26 per cent of women state that their husband or partner make the decisions (KNSO and SPC 2009). Generally younger women are more independent in making their own decisions about how their earnings are spent and urban women are more likely to make their own decisions (23 per cent) than rural women (20 per cent) (KNSO and SPC 2009).

The Government of Kiribati has a long-term development plan covering the period 2016-2036. The vision of the plan, KV20, is to become a wealthy, healthy, and peaceful nation. KV20 identifies fisheries and tourism as key productive sectors, which will contribute to the stimulation of other sectors via sectoral linkages. The plan envisages the contribution of the fisheries and tourism sectors to contribute to the country meeting the Sustainable Development Goals (SDGs). Furthermore, KV20 aims to enhance cultural capital by developing strategies to protect and revive traditional skills and knowledge. The plan suggests that the development of cultural capital, such as handicrafts, music and dance, may support the growth of tourism in Kiribati (Government of Kiribati n.d).

2. Objective of study

The objective of the study is to identify a range of viable economic opportunities for women within the realities of the Kiribati context. The study will consult with communities and key stakeholders to understand current income generation activities undertaken by women and identify areas of women's current work where future investments could be made. They study will also identify additional economic opportunities, in which women are not currently engaged, but have the potential to increase women's income and livelihood options. The positive and negative implications for women and their families with regard to women's increased access to economic opportunities will be addressed.

In addition, the study will explore and identify marketing opportunities for women to sell their goods and/or services in Kiribati, as well as in regional and international markets where relevant. Through the study's consultations, the viability of microcredit will be explored and recommendations made based on the study's findings. Current policies and systems regarding the business environment in Kiribati will be assessed to understand whether they are in place to support the activities recommended in the study.

The study is important given that there are limited employment opportunities for women outside formal employment and there is limited information about work undertaken by women in different employment sectors. The study involves both women and men living on three islands (Tarawa,

Kiritimati, and Butaritari) and recognises the critical factor of male support in achieving positive outcomes and the transformative potential of women's paid work (Kabeer 2011). The study's approach allows for community members to be involved in the identification and control of appropriate development interventions that affect their lives.

The study will contribute to the identification of future programming opportunities to support and promote women's income generation activities, which could be adopted and implemented by development organisations and partners in Kiribati.

3. Study questions

The primary study questions are:

- What are the current and potential economic opportunities that have the potential to increase women's productivity and income?
- What supports (e.g. financial, assets, technology) are required to enable women to initiate and/or develop sustainable livelihood activities and enable women to overcome the barriers that constrain their access to and participation in livelihood opportunities?
- How do current policies and systems regarding the business environment support women's current and potential economic opportunities?

4. Study sites

The study will be conducted on three islands: Tarawa, Kiritimati, and Butaritari.

Tarawa: Tarawa is an atoll island chain and comprises North Tarawa and South Tarawa. The islands of North Tarawa are rural whereas South Tarawa, the capital of Kiribati, is urbanised with a high population density (Moglia et al 2008). The 2015 Census indicates that the population of South Tarawa is 56,324 (29,012 females; 27,312 males) and 6,619 (3,335 females; 3,284 males) in North Tarawa (National Statistics Office 2016). Households, particularly in Betio, are overcrowded and have poor access to clean water and sanitation. The population densities have put considerable pressure on resources such as water and land; subsistence agriculture is limited due to the urban environment and high population density (AusAid 2012).

Unemployment and underemployment are a significant problem in South Tarawa with only 34 per cent of urban people over 15 years engaged in cash work in 2010; two-thirds (66 per cent) of adults over 15 years in Tarawa are either unemployed, out of the labour force or engaged in subsistence activities (Government of Kiribati 2012a). There are several successful local entrepreneurs and companies on Tarawa involved primarily in retail and wholesale of imported goods and products. However, a common problem for retailers is customers buying goods on credit without the ability to repay their debt; many shops have closed as a result (Government of Kiribati 2012a).

There are more people engaged in cash work on South Tarawa than the outer islands. Approximately 53 per cent of women make up the South Tarawa workforce and 40 per cent of cash workers; more men are in high level government positions than women while women are more active in the informal sector selling bread, doughnuts, fish, clothing, or handicrafts. There are a number of handicraft and local produce stalls on South Tarawa; most handicrafts are made by women (Government of Kiribati 2012a). Fish is an important food source and income for many South Tarawa households with the main fishing centres selling tuna, flying fish, and lagoon fish. Due to the limited space for planting crops, home gardens are a popular way for people to grow vegetables and raise pigs.

Kiritimati: Kiritimati Island is a coral atoll in the Northern Line Islands and has a diverse land habitat that includes coconut plantations, shrub land and open grassland, as well as internal lagoon systems with a diverse flora species, and a large population of different bird species. The population of Kiritimati Island is 6,447 (3,141 females; 3,306 males) (National Statistics Office 2016). The main villages of Kiritimati are Banana, Tabwakea, and London.

Fishing on Kiritimati is considered to be exceptional with people coming from different parts of the world to fish (Government of Kiribati 2012b). Fish vendors are uncommon on the island as getting fish is not a problem and most fishing expeditions are undertaken for family consumption purposes (Government of Kiribati 2012b). Many families cut toddy and cultivate breadfruit and coconut trees, raise pigs and chickens, as well as having home gardens with vegetables such as cabbage and sweet potato. Most people on Kiritimati earn cash through fishing, copra or selling handicrafts (Government of Kiribati 2012b). Although some people without formal jobs cut copra as a way to provide extra cash, copra is not as important to Kiritimati's overall economy compared with most outer islands. Kiritimati is rich in subsistence resources and families require less cash for their basic food and housing needs than other islands such as South Tarawa (Government of Kiribati 2012b).

Tourism is an important part of Kiritimati Island's economy with incomes from the sales of fish, handicrafts, and home produce being relatively high; handicrafts are made and sold by women mainly for the tourist market (Government of Kiribati 2012b).

Butaritari: Butaritari is one of the northern islands in the Gilbert Island group. It has a wet climate contributing to a lush and diverse plant habitat which results in people benefitting from agricultural activities (Government of Kiribati 2012c). The population of Butaritari is 3,224 people (1,642 females; 1,582 males) (National Statistics Office 2016). There are no secondary schools on Butaritari and children wishing to complete their schooling need to travel to another island.

Butaritari's has a rich biodiversity where four species of mangrove are found. The dominant fruit trees are coconuts however people on Butaritari are more dependent on bananas for their living. The island has ample marine resources due to its vast lagoon and reef areas but the island experiences several resource challenges such as: lack of fishing equipment; remoteness of island making it difficult to access fish markets on South Tarawa; no ice-plant; depletion of lagoon resources such as sea cucumbers; and the introduction of invasive species of seaweed (Government of Kiribati 2012c).

Butaritari has a small economy with very few formal cash jobs. Most family incomes are from the land and ocean. These include fishing; toddy cutting; cultivation and harvesting food crops such as coconut, pandanus, breadfruit, and giant taro; mat weaving; thatch making; and cooking and house construction. Unlike other islands, copra cutting is generally not an income source due to climatic issues. Some small-scale private businesses sell bananas, pumpkins and fresh coconuts in South Tarawa. This is becoming an important source of income for Butaritari (Government of Kiribati 2012c). There is further potential for Butaritari to earn more income from local foods if storage, transportation and marketing problems can be addressed (Government of Kiribati 2012c).

5. Study approach

Determining the feasibility of potential income opportunities for women requires an understanding of the values and objectives of the parties involved, the broader social context in which people are enmeshed, and the diffusion of cultural norms relating to women's and men's socioeconomic status within families and communities (Bowen et al 2009; Hofstrand 2009). For this reason, a grounded theory framework will be used for the study. Grounded theory is an anthropological/sociological method of inquiry for collecting and analysing data from strong empirical foundations (Charmaz, 2006), which can be shaped to ethnographic requirements. Grounded theory enables researchers to adapt their data-collection processes by continuous comparison with information previously obtained, thereby producing a constant evolutionary analytical process. The method is suited to investigating social processes where previous research is lacking in breadth and/or depth, or where a new perspective on familiar topics may be valuable (Milliken 2010).

The study will be undertaken in a three-phased approach:

- Phase one: Focus group discussions with community groups
- Phase two: In-depth interviews with key stakeholders

- Phase three: data analysis, half-day workshop with key stakeholders, report writing, and report dissemination

The three phases of the study are discussed below in Section 6.

6. Data collection methods

6.1 Literature review

A comprehensive literature review will be conducted prior to the fieldwork to provide background information related to women's economic empowerment in Kiribati, as well as Pacific small islands. The literature review will inform the development of the methodology as well as providing a foundation for analysis of primary data. The literature review will include:

- Relevant peer-reviewed articles related to women's income opportunities in Kiribati and the Pacific region sourced from university databases
- Grey literature including reports from local NGOs, international NGOs, government documentation, and multilateral organisations that synthesise analyses of relevant country programs and policies related to women's economic opportunities in Kiribati
- Core national and regional policies and frameworks on women's economic empowerment sourced from web-based searches and Pacific Women

6.2 Community and key stakeholder consultations

Data will be collected in two phases using a variety of qualitative methods. Qualitative methods are used to examine different aspects of people's lives, experiences, and behaviours and the meanings they ascribe to them. Qualitative research brings new insights into the experiences of individuals, groups, and communities and contributes to the development of new knowledge and findings that are emergent and unpredictable (NHMRC 2014). Hence, the study will utilise focus group discussions and semi-structured in-depth interviews. Culturally, the I-Kiribati have a history of using oral tradition as a means of communicating various forms of knowledge related to their culture; this suggests that methods such as FGDs and IDIs are culturally appropriate tools to utilise in this context.

6.2.1 Phase one: focus group discussions

Focus group discussions (FGDs) will be used at the community level. FGDs are a useful and relevant data collection method that provide in-depth information about a topic and are a relevant tool when the dynamics of the group situation can add additional information. FGDs allow for in-depth investigation of unexpected yet relevant topics that may arise through the course of discussion, allowing the facilitator to explore and follow-up with further questioning and probing (Mikkelsen 2005).

Approximately 27 FGDs (9 FGDs in three villages on each island) will be conducted with separate groups of women and men. Conducting 3 FGDs in each village on each island will allow for a comprehensive understanding of the different and/or similar livelihoods of women living in different geographical locations of each island. Data will provide a detailed perspective of potential business development opportunities and barriers for women's income generation. The comparative approach will provide insights into the variations and similarities of women's current and potential livelihoods and expose reasons for why these variations and similarities occur.

Villages on each island will be selected based on population size and geographical location. Villages will include:

- Tarawa: Betio, Teoraereke, Bonriki
- Kiritimati: Banana, Tabwakea, London

- Butaritari: Taubukin Meang, Ukiangang, Kuma

Each group will consist of approximately 6–8 people so that discussions are manageable and all participants are able to participate in the discussion. The composition of women’s and men’s group will reflect socio-demographic variabilities. A mixed group of women from the same village will provide more information about knowledge, attitudes, and practices related to women’s income generation activities and the barriers and implications for women in starting and growing businesses. With the assistance from the National Consultant and Ministry of Women, Youth and Social Affairs (MWYSA), participants will be purposively selected for each FGD to ensure each group reflects the diversity of communities. Participants in the women’s FGD will include:

- Young (18 years and above) to middle-aged (up to approx. 50 years)
- Women-headed households
- Women with disabilities
- Women engaged in livelihood activities
- Unemployed women

Similarly, men’s groups will reflect socio-demographic variables in each study site.

In addition, FGDs will be conducted with family groups and will reflect common family compositions: mother, father, sons, and daughters, and members of extended families where relevant (grandmother, grandfather, uncles, aunts, cousins). Family groups will comprise of approximately 2–3 families to obtain a comprehensive perspective of current and potential economic activities undertaken within family groups. Participants involved in the family group discussions will not participate in the separate women’s and men’s FGDs. Families will be purposively selected, which do not have a known history of violence so that women’s risk to violence as a result of their contribution to a discussion is minimised.

All FGDs at the community level will focus on themes related to current and potential livelihood opportunities for women, gender norms and sociocultural systems, resourcing requirements such as credit schemes, assets, and technology, and policy and programming environment related to women’s business development (see section 6.2.3 for relevant thematic questions).

The Team Leader will facilitate the FGDs with the assistance of the National Consultant who will interpret questions for community group discussions. Questions will be in plain speech to ensure clarity and to facilitate communication (Mikkelsen 2005; Feuerstein 1988). Questions will be open-ended, allowing the facilitator to cross-check answers with further questions to produce an in-depth understanding of each theme. FGDs will take approximately 45–60 minutes and handwritten notes will be taken by the Team Leader during each discussion.

The research team will travel to a central location in each village to reduce the travel time of FGD participants to the identified site for the discussions. If required, participants will be provided with a bus-fare to facilitate their travel to the FGD. Participants will also be provided with refreshments following each discussion.

6.2.2 Phase two: semi-structured In-depth interviews (IDIs)

Approximately 37 semi-structured IDIs will be conducted with key stakeholders (17 Tarawa; 12 Kiritimati; 8 Butaritari). The key stakeholders are individuals anticipated to have insight into or opinions about particular areas relevant to women’s economic opportunities in Kiribati.

One key stakeholder group will be women who own and manage businesses on the three islands. These discussions will help to understand the challenges and barriers for women’s enterprise development as well as the enabling factors that contribute to profitable and productive businesses.

These interviews (approximately four on each island) will provide important information about the complexities of women's business development within different employment sectors.

Additional IDIs will be conducted with key stakeholders located on Tarawa. Due to the large number of stakeholders, some IDIs may be conducted in a group setting, for example local women's organisations may be interviewed as one group. Other groups could include international organisations and the private sector. Key stakeholders include:

- Female business owners in different employment sectors
- Ministry of Women, Youth and Social Affairs
- Ministry of Commerce, Industry and Cooperatives
- Ministry of Labour and Human Resources Development
- Ministry of Fisheries and Marine Resources Development
- Ministry of Environment, Lands, and Agricultural Development
- Local council
- Chamber of Commerce
- ANZ Bank, Island council Banks/village banks
- International organisations such as UN Women, World Bank, Asian Development Bank, Pacific Community (SPC), Pacific Island Private Sector Organisation,
- Representatives from embassies including Taiwan, New Zealand,
- Local NGOs such as AMAK, Teitoiningaina, Protestant Women's Alliance (RAK), Kiribati Family Health Association (KFHA), Ito ni Ngaina, Nei Nibarara, Dorcus, Ueen te Makeke, Te Baa ni Kai ae Tabu, Tetoamatoa
- Kiribati Copra Society
- Pacific Trade and Invest
- University of South Pacific; Kiribati Institute of Technology
- Private sector such as Tobaraoi (handicraft scheme South Tarawa), Kiribati Health Retreat (provides training and employment for women in massage/beauty), hotel and tour operators, food business owners,

Key stakeholder IDIs on Kiritimati and Butaritari Islands will include:

- Female business owners in different employment sectors
- Local councils
- Relevant Government ministries
- Village banks
- Local NGOs (a group interview may be conducted)
- Kiribati National Tourism Office
- Church groups
- University of South Pacific (Kiritimati)
- Private sector including hotel operators, food business owners (bananas, pumpkins, coconuts), tourism operators, handicraft businesses,

The interviews will be semi-structured, allowing the discussions to be flexible, yet controlled. The questions will be open-ended. Relevant issues arising from the discussion will be explored in further detail with additional questions, producing an in-depth understanding of each topic. (Mikkelsen 2005). IDIs will focus on themes related to current and potential livelihood activities for women, business resourcing requirements including microcredit schemes, and policy and programming related to the development and growth of women's businesses (see section 6.2.3 for thematic questions).

Where possible, the Team Leader will facilitate the IDIs with key stakeholders in English; where the IDI participant does not speak English, the Team Leader will work with the National Consultant who will interpret each question. Questions will be in plain speech to ensure clarity and facilitate

communication (Mikkelsen 2005; Feuerstein 1988). IDIs will take approximately 45–60 minutes and handwritten notes will be taken by the Team Leader during each discussion.

6.2.3 FGD and IDI questions

In qualitative semi-structured interviewing, only some questions and topics are predetermined with many questions formulated during the interview as a way to explore topics and themes in detail (Mikkelsen 2005). In order to answer the primary study questions, the questions for the FGDs and semi-structured IDIs are as follows:

Current livelihoods

- What livelihood activities are women in this community currently involved in?
- Have these activities been successful?
 - If yes, in what ways have they been successful?
 - What has contributed to the success of activities?
- What challenges have women experienced in accessing/participating in livelihood activities?
 - Have women been able to overcome the challenges?
 - If yes, how?
 - If no, why not?
 - What would be required to reduce/remove the challenges in the future?
- How do women work in this community – in groups or as individuals?
 - What are the benefits of this?
 - What are the challenges?
- What is needed to enhance women's livelihoods with regard to income and productivity?
- In this community, what training have women received related to livelihood/income generation activities? (*prompts: e.g. financial, business training and services, skill development, networking, marketing, product diversity and quality control, new technologies*)
 - Who provided the training?
 - Was this training beneficial?
 - If yes, how was it beneficial?
 - If no, why wasn't it beneficial?
 - What other training is required?
- What markets are women in this community accessing to sell their goods and/or services?
 - How do women market their goods and/or services in this community?
 - Do women receive good prices for the goods and/or services they offer?
 - If no, why aren't women receiving good prices?
 - What is the perceived quality of the goods and/or services marketed?
 - Are the markets suitable for women to sell their goods and/or services?
 - How do women in this community receive information about markets?
 - What factors enable women to access markets?
 - What are the challenges accessing these markets?
 - How are these challenges overcome?
- What resources and support did women require to start the livelihood activity? (*prompts: e.g. financial, activity materials, transport, training*)
 - Were these readily available to women?
 - If yes, where did the women obtain the resources from?
 - How difficult/easy was it to obtain the resources?
 - Were there particular women who required extra support or resourcing? (e.g. women with disabilities, female-headed households, women from poorer households)
 - If no, why weren't the supports and resources available?
 - What did the women do in these circumstances?
 - How did this impact the activity?

- Did women in this community access credit to be able to operate their business?
 - Where do women access credit?
 - What did the women use the credit for?
 - What were the repayment terms of the credit?
 - What are the challenges or barriers to women accessing credit?

Potential livelihoods

- What other activities do you think women could be involved in?
 - Are there any other goods and/or services that are not being offered in the markets that are potential business opportunities for some women?
 - If yes, what are they?
 - What resources would be required?
 - Financial?
 - Land?
 - Technology?
- What training would women need to be involved in this activity?
 - Are there trainings/skill development workshops that are currently available to provide this? Who would provide the training?
- Are there similar goods and/or services already in the market?/How are the proposed activities different to what is being offered in market?
- What are the potential markets for the goods and/or services (local, regional, international)?
- Do you see any risks involved with the proposed opportunities?
 - If yes, what are they?

Gender norms and sociocultural structures

- What types of work do women in this community do in the household?
 - What types of work do men do in the household?
 - Do both men and women in this community have equal amounts of free time to rest and relax?
- If women are involved in livelihood activities, how do they manage their time between household responsibilities and livelihood activities?
- Who decides how household income is spent?
 - What is the income spent on?
 - If women are involved in income generation activities, what do women spend their income on?
 - What do men spend their income on?
- Do men and women in this community inherit property equally?
 - What assets (land, housing, household goods etc.) do women own?
 - What assets do men own?
- What is your perception of women working in paid employment outside of the household?
- Do you see any benefits of women participating in livelihood activities to women and/or the household?
 - If yes, what are the benefits?
 - If no, why not?
- Are there certain types of livelihood activities for women that would attract certain types of violence?
 - If yes, what are the livelihoods?
 - Are certain groups of women in this community more vulnerable to violence if they are involved in livelihood activities?
- Is there any difference between men and women in this community in becoming active in community-based organisations?

- Are women able to be in leadership positions in community organisations/committees?
- Do women/men have access to ICT?
 - If yes, what forms of ICT do women/men use?
 - What are the challenges to women/men accessing ICT?

Policy and programming context

- What are the barriers for women starting and growing businesses?
- How does your organisation/business/department support/promote women's business development?
- What programmes have been successful in developing and sustaining livelihood opportunities for women?
 - What factors have contributed to the success of these programmes?
- What have been the programming challenges?
 - How can these challenges be overcome?
- What needs to be done to strengthen the business environment for women's enterprise development?
- What government policies promote women's enterprise development?
- What policies are required to support the development a business environment that promotes women's enterprise development?
- Have specific interventions been identified to promote the development of women owned/managed businesses?
 - If yes, what are they?
 - Do they target particular groups of women/particular livelihood sectors?
 - Who do the interventions involve? (government, local NGOs, business owners etc.)
 - Have the interventions been effective?
 - If yes, how?
 - If no, why not?
- Are there any legal differences with regard to women and men that directly impact on women-owned and managed enterprises and the employment of women? (*for example, restrictions on women's working hours, night working, sectors, occupations*)
- How are women's business interests and needs represented/included in policies and programmes related to business development and/or reform?
- What business networks and/or associations are available to women business owners?
- What mentoring role could government, businesses, organisations, for example, provide to women setting up and growing businesses?

6.2.4 Phase Three

Data will be reviewed continuously during data collection phases to identify similarities and differences emerging in the data. The data will be collated and analysed manually, using a thematic analysis approach. The initial analysis will adopt a deductive approach using the question guides to identify themes followed by an inductive approach to identify emerging sub-themes from data. The data will be coded according to themes and sub-themes; this is an essential part of data condensation and analysis (Mikkelsen 2005).

Following data collection phases, a half-day consultative workshop with key stakeholders such as DFAT, MWYSA, relevant government ministries, local NGOs, international organisations, and development partners will be conducted to present and test preliminary findings and recommendations. The Team Leader will seek feedback from the workshop participants to refine and adjust conclusions where necessary and to discuss a range of potential policy requirements to support desired outcomes.

Based on the study findings and feedback from the stakeholder workshop, the Team Leader will prepare a report for the *Pacific Women* program that includes an analysis of current and possible women’s livelihood activities and recommendations for suitable activities and required interventions to increase the creation and growth of women’s businesses. The report will also provide an assessment of possible domestic and international markets, risk assessment, and monitoring and evaluation indicators relevant to activities recommended in the study. The Team Leader will submit the draft report for review; feedback and comments will be incorporated into the final draft.

On acceptance of the final report, the *Pacific Women* program will disseminate the report within different forums with relevant governments, development partners and stakeholders as appropriate.

7. Limitations

The study has some limitations. Firstly, as the study is based on qualitative data only and includes a small sample of outer islands in the study, the findings cannot be generalised. Secondly, the processes of translation into English may result in original meanings being distorted or a less nuanced understanding of people’s perceptions of women’s income opportunities. All efforts will be made to ensure the accuracy of data via a debriefing with the Team Leader and National Consultant following each day’s data collection activities to review the information collected. Thirdly, the socio-demographic and cultural perspectives related to women’s economic activities may be specific to different island contexts, thereby limiting the transferability of findings.

8. Ethical considerations

Although a formal ethical review process of the study is not available, the study approach and conduct of the study team will follow the sets of values and principles that apply to all human research; that is to ensure the study is conducted in a way that ensures respect, research merit and integrity, justice and beneficence. The research team will apply the principle of ‘do no harm’ to research, planning, design and conduct of projects.

Informed consent will be gained prior to each FGD and IDI. The study’s objectives and expectations of study participants will be clearly explained before each interview/discussion enabling participants to make informed decisions about their participation. Individuals are free to decide if they do not want to participate. Individuals who agree to be involved are able to stop the interview at any time and/or withdraw from the study if they do not wish to participate further. The questions will not be seeking personal information or experiences and therefore unlikely to cause distress to participants. In the unlikely situation of participants becoming distressed, they can stop the interview or withdraw at any time. MWYSA will identify an appropriate person/counsellor with whom the distressed participant can consult.

In addition, the names of study participants will not appear in the report; a pseudonym will be used if particular information from a participant is included.

9. Proposed fieldwork schedule

The fieldwork component of the study will be conducted from 26 February 2018 to 29 March 2018.

Date	Activity
Mon 26 Feb	Arrive Tarawa; Briefing with DFAT and Pacific Women Support Unit Staff; meeting with MWYSA
Tues 27 Feb	General consultation meeting with stakeholders to introduce study objectives and to seek initial ideas and thoughts regarding women’s livelihoods

Date	Activity
Wed 28 Feb	Tarawa 3 FGDs: women's group; men's group; family group
Thurs 1 March	Tarawa 3 FGDs: women's group; men's group; family group
Fri 2 March	Tarawa 3 FGDs: women's group; men's group; family group
Weekend	Review and collate data; preliminary data analysis
Mon 5 March	Fly to Nadi
Tues 6 March	Review data; meet with Suva support unit (if deemed relevant) Fly to Kiritimati Island (23.55)
Wed 7 March	Arrive Kiritimati Island (6.30am) 3-4 IDI with stakeholders
Thurs 8 March	Kiritimati Island 3 FGDs: women's group; men's group; family group
Fri 9 March	Kiritimati Island 3 FGDs: women's group; men's group; family group
Weekend	Review and collate data; preliminary data analysis
Mon 12 March	Kiritimati Island 3 FGDs: women's group; men's group; family group
Tues 13 March	Kiritimati Island 4 -5 IDI with stakeholders
Wed 14 March	Kiritimati Island 2-3 IDI with stakeholders Fly to Nadi (16.05)
Thurs 15 March	Fly to Tarawa
Fri 16 March	Tarawa 4-5 IDIs with stakeholders
Weekend	Review and collate data; data analysis; identify preliminary themes/findings
Mon 19 March	Tarawa 4-5 IDI with stakeholders
Tues 20 March	Tarawa 4-5 IDI with stakeholders
Wed 21 March	Fly to Butaritari 2-3 IDIs with stakeholders
Thurs 22 March	Butaritari 3 FGDs: women's group; men's group; family group
Fri 23 March	Butaritari 3 FGDs: women's group; men's group; family group
Weekend	Review and collate data; data analysis; identify preliminary themes/findings; workshop preparation
Mon 26 March	Butaritari 3 FGDs: women's group; men's group; family group
Tues 27 March	Butaritari 4-5 IDI with stakeholders
Wed 28 March	Fly to Tarawa 1-2 IDI with stakeholders (depending on arrival time); Pre-workshop discussion with DFAT and MWYSA regarding workshop presentation
Thurs 29 March	Half-day workshop with DFAT, MWYSA, and key stakeholders to present preliminary findings and recommendations; Pre-departure briefing with DFAT and Pacific Women Support Unit Staff
Fri/weekend	Depart Tarawa for Melbourne

10. Conclusion

The study will identify a range of viable economic empowerment opportunities and interventions to increase women's economic empowerment and socioeconomic wellbeing in Kiribati. The study is

important given that there are limited employment opportunities for women outside formal employment and there is limited information about the work undertaken by women in different employment sectors. Where relevant, the study will also identify market opportunities for women's products and/or services, explore the viability of a microcredit scheme, and assess business policies and systems to assess whether they support the activities recommended by the study. The study findings and recommendations will provide programming options for future women's economic empowerment programmes implemented by development organisations and partners in Kiribati.

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Annex 2 Key stakeholder consultations

Government

- Ministry of Employment and Human Resources
- Ministry of Commerce, Industry, and Cooperatives
- Ministry of Environment, Lands, and Agricultural Development
- Ministry of Women, Youth, Sport, and Social Affairs
- Kiritimati Island Fisheries Sub-division
- Kiribati National Tourism Office (Kiritimati Island)
- Agriculture and Livestock Sub-division (Kiritimati Island)

Island councils

- Kiritimati Island Council
- Butaritari Island Council

Education and training institutes

- Kiribati Institute of Technology
- University of South Pacific

Local and international development organisations

- UN Women
- Secretariat of Pacific Community
- Pacific Islands Forum Secretariat
- Teitoiningaina
- Te Toa Matoa
- AMAK
- Assembly of God
- Protestant Women's Alliance (RAK)
- The Church of Jesus Christ and Latter-Day Saints
- Catholic Women's Centre (Kiritimati Island)

Financial institutions

- Kiribati Provident Fund
- Development Bank of Kiribati

Private sector

- Kiribati Coconut Development Limited
- Ikari Guest House
- Tobaraoi

Community groups

- *Unimane* (Butaritari Island)

