



PACIFIC WOMEN
SHAPING PACIFIC DEVELOPMENT



Women's Economic Empowerment Synthesis Report

Informing the Pacific Women Shaping Pacific
Development Roadmap 2017–2022

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Contents

1	Introduction and Background	1
2	Global Context	1
2.1	Why does women's economic empowerment matter?	1
2.2	Frameworks for analysis	2
2.3	Education, skills development and training	3
2.4	Access to quality, decent paid work	3
2.5	Wage work	5
2.6	Unpaid care and work burdens	5
2.7	Access to property, assets and financial services	6
2.8	Collective action and leadership	6
2.9	Social protection.....	7
2.10	Labour market characteristics	8
2.11	Fiscal policy.....	8
2.12	Legal, regulatory and policy framework	8
2.13	Social norms.....	8
3	Pacific Issues and Barriers	10
3.1	The Pacific economic context	10
3.2	Indirect factors that enable or constrain women's economic empowerment in the Pacific.....	11
3.3	Direct factors that enable or constrain women's economic empowerment in the Pacific.....	15
4	Pacific Initiatives and Evidence of Change	22
4.1	Relevant regional frameworks.....	22
4.2	Programming.....	23
4.3	Lessons learned and good practice	28
5	Gaps	30
5.1	Information, data and evidence.....	30
5.2	Laws, regulations and policies	30
5.3	Services delivered by government, the private sector and non-government sector.....	31
5.4	Programming.....	31
6	Issues and Priorities in the Context of a Single Roadmap	32
6.1	Global and regional evidence and gap summary.....	32
6.2	Innovation, integration and linkages.....	32
6.3	Additional issues and areas for consideration by <i>Pacific Women</i>	36
7	Conclusion	37
	Bibliography	38
	Annex 1: Summary Consultation Report	41
	Annex 2: List of People Consulted	48

Figures

Figure 1	Key labour market indicators	12
Figure 2	Ratio of girls to boys in primary and secondary in total school enrolment.....	15

Abbreviations and Acronyms

ACIAR	Australian Centre for International Agricultural Research
ADB	Asian Development Bank
ANU	Australian National University
APTC	Australia Pacific Technical College
CEDAW	UN Convention against the Elimination of all forms of Discrimination against Women
CLGF	Commonwealth Local Government Forum
DFAT	Department of Foreign Affairs and Trade (Australia)
DFID	Department for International Development (UK)
EVAW	Ending Violence against Women
FBO	Faith Based Organisation
GDP	Gross Domestic Product
ILO	International Labour Organisation
INGO	International Non-Government Organisation
IWDA	International Women's Development Agency
M4C	Markets for Change
MDF	Market Development Facility
NGO	Non-Government Organisation
ODI	Overseas Development Institute
OECD	Organisation for Economic Cooperation and Development
PFIP	Pacific Financial Inclusion Program
PIC	Pacific Island Country
PIFS	Pacific Island Forum Secretariat
PIPSO	Pacific Island Private Sector Organisation
PNG	Papua New Guinea
PNG BCW	PNG Business Coalition for Women
PSDI	Private Sector Development Initiative
SDGs	Sustainable Development Goals
SPC	Pacific Community
TTFT	<i>Tugeda Tude fo Tumoro</i> Savings Club
TVET	Technical Vocational Education and Training
UNCDF	United Nations Capital Development Fund
UNESCO	United Nations Educational, Scientific and Cultural Organisation

1 Introduction and Background

The Pacific Women Shaping Pacific Development program (*Pacific Women*) aims to improve opportunities for the political, economic and social advancement of Pacific women in the 14 Pacific Islands Forum (PIF) member countries. The 10-year program is funded under the Australian Government's aid program by the Department of Foreign Affairs and Trade (DFAT).

The program supports a range of activities in partnership with national governments, Pacific NGOs, regional organisations, the United Nations (UN), international non-government organisations, multilateral development banks, the private sector and research organisations. Expected program outcomes include:

- Women and women's interests are increasingly and effectively represented and visible through leadership at all levels of decision-making.
- Women have expanded economic opportunities to earn an income and accumulate economic assets.
- Violence against women (VAW) is reduced and survivors of violence have access to support services and to justice.
- Women in the Pacific will have a stronger sense of their own agency, supported by a changing legal and social environment and through increased access to the services they need.

This report on women's economic empowerment aims to: guide future investments; prioritise approaches and activities; and provide a transparent and strategic framework for *Pacific Women* funding decisions. Key issues and recommendations from this report will be reflected in a single Roadmap Synthesis report – recognising the intersection between, ending VAW, women in leadership and women's economic empowerment.

Specifically focused on women's economic empowerment, this report has been informed by review of key research and available documentation and broad-based consultations. It outlines global best practice and guidance of relevance to the Pacific region; identifies key issues, barriers and gaps in the Pacific; summarises a range of relevant initiatives, lessons and approaches to improving women in leadership and decision-making in the Pacific; and outlines options for priority areas of investment.

The report sits within the Pacific Island Forum's (PIF) and Australian Government's broad economic, trade and gender equality policy frameworks that emphasise sustainable economic development and regional economic integration to drive long-term inclusive economic growth in Pacific communities.¹ They promote education, training and skills development, job creation, private sector growth and the freer flow of goods, services and investment within the Pacific to support both national and regional outcomes. The policy frameworks also emphasise the need to broaden the economic base in the Pacific. PIF member countries (including Australia) have made commitments to gender equality and women's economic empowerment as important drivers of inclusive economic growth capturing both the informal and formal economy.

2 Global Context

2.1 Why does women's economic empowerment matter?

The following definition of women's economic empowerment is used for the purpose of this report:

¹ See PIFS, 2012, Forum Economic Minister's Meeting; Forum Economic Action Plan; DFAT's Aid for Trade Strategy; Strategy for Australia's Aid Investments in Private Sector Development; the Ministerial Statement on Engaging the Private Sector in Aid and Development; and DFAT's Gender Equality and Women's Empowerment Strategy.

The process of achieving women's and girl's equitable access to - and control over - economic resources, and ensuring they can use them to exert increased control over other areas of their lives (Taylor and Perezniето, 2014).

Women's economic empowerment is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Sustainable Development Goals (SDGs). Women's economic empowerment is necessary to achieve inclusive economic growth and prosperity, and economic growth alone will not deliver women's economic empowerment (DFAT, 2015a).

Over the past quarter century, women have joined the labour market in increasing numbers. Between 1980 and 2009, the global rate of female labour force participation rose from 50.2 per cent to 51.8 per cent, while the male rate fell from 82.0 per cent to 77.7 per cent. Consequently, gender differentials in labour force participation rates declined from 32 percentage points in 1980 to 26 percentage points in 2009 (World Bank 2012:199). However, this increased participation has not translated into equal employment opportunities or equal earnings for men and women. Women and men tend to work in very different parts of the economic space, under different conditions, with little change over time, even in high-income countries. Women are also more likely to be in low-wage or unpaid family employment, or work in the informal sector. As a result of these differences, gender gaps in earnings and productivity persist across all forms of economic activity – in agriculture, in wage employment and in entrepreneurship (World Bank, 2012: 16).

2.2 Frameworks for analysis

Furthering economic empowerment is a complex process. It requires changes in multiple domains: within individuals' capabilities, knowledge and self-esteem; in communities and institutions (including norms and behaviour); in markets and value chains; and in the wider political and legal environment.

The Overseas Development Institute (ODI) identifies a set of ten direct and indirect factors that enable or constrain women's economic empowerment (Hunt and Samman, 2016). These factors are the core building blocks for the complex process of advancing positive change and correlate with findings outlined in the 2012 World Development Report - Gender Equality and Development (World Bank), and the UN Foundation and Exxon Mobil's 2015 Roadmap for Women's Economic Empowerment (Buvinić et al, 2015).

Direct factors, linked to women's individual or collective experiences, include:

- education, skills development and training;
- access to quality, decent paid work;
- unpaid care and work burdens;
- access to property, assets and financial services;
- collective action and leadership; and
- social protection.

Indirect factors, the wider structural conditions that determine women's individual or collective experiences, include:

- labour market characteristics;
- fiscal policy;
- legal, regulatory and policy framework; and
- gender and discriminatory social norms.

While the direct and underlying factors are highly interconnected, this categorisation helps to demonstrate how to focus support to women's economic empowerment (Hunt and Samman, 2016:11).

For the purpose of this report, these factors provide a framework to highlight global examples of good practice in development programs and government policy. They also provide a structure to reference Pacific issues and barriers and to identify examples change and local good practice. Policy and program responses should aim to develop an underlying enabling environment and directly target women individually and collectively. Ultimately, no single intervention can address all these aspects and be effective for all women (Buvinić and Furst-Nichols, 2014). The challenge, therefore, is to identify key entry points where a range of enabling factors could have a pivotal and positive effect. There is also a need to recognise that interventions will necessarily differ between countries and between different groups of women and in terms of the time needed for them to take hold.

2.3 Education, skills development and training

Quality education can help break inter-generational poverty cycles, delay marriage and childbearing and improve employment and income-earning outcomes for women later in life. There has been significant improvement worldwide in achieving gender parity in pre-primary and primary education attainment, though this gap widens again at secondary level. Girls' access to quality education is constrained by social norms and practical barriers. These can include lack of household resources, lack of facilities or support for girls who are menstruating, pregnant or have children, early marriage, gendered division of household labour, curricula that reinforce traditional gender roles, and a lack of female teachers (Hunt and Samman:12). Interventions aimed at reducing gender-specific constraints can have a positive impact on increasing school attendance (ibid).

Adult training and skills development programs are also important to women's economic empowerment and have been a staple in many development programs. A recent review of women's and adolescent girls' economic empowerment program evaluations found that joint interventions can be beneficial (i.e. combining vocational training with life skills to increase knowledge or rights and capacity to manage challenges). They have also been found to have a greater impact than stand-alone interventions. The added life-skills component needs to be tailored to the specific needs and context of the participants, and is usually cost effective and broadly replicable (Taylor and Perezniето 2014:37).

2.4 Access to quality, decent paid work

Decent work is central to women's economic empowerment, given its inherent importance to women's well-being and ability to advance in areas such as acquiring income and assets.² The extent to which women's employment is empowering depends of the type and quality of the work, as well as its potential to provide a secure income. A 2016 ODI report, referencing a major research program conducted by Kabeer et al, confirms that formal and semi-formal employment is the most consistently empowering for women. This is experienced in both wage labour and self-employment contexts (Hunt and Samman, 2016:13). The extent of women's representation in poor quality and vulnerable employment means that tailored interventions are needed both to support women's entry into better, more profitable and empowering work, and to improve conditions in precarious employment. Relevant lessons learned and recommendations across three main work sectors include:

² According to the International Labour Organisation (ILO), decent work: 'involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospective for personal development and social integration, freedom for people to express their concerns, organise and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men'. [www.ilo.org/global/topics/decent-working/lang--en/index.htm](http://www.ilo.org/global/topics/decent-working/lang-en/index.htm)

2.4.1 Farming and agriculture

Approaches for promoting women's shift from subsistence farming to cash crops that involve:

- reforming legislation so that women have equal rights under the law;
- strengthening rural institutions to work for women, including their access to infrastructure such as roads and electricity;
- providing agricultural training, extension and financial services in ways that best meet women's needs and consider issues like time, location and duration;
- freeing women's time through labour-saving technologies;
- closing the information and technology gaps by providing women with access to improved seeds, fertiliser, and mobile technologies; and
- supporting women's collective action, for example, through self-help groups and cooperatives, to help them diversify production, access markets and achieve scale (Buvinić et al, 2015).

Compared to evidence available in entrepreneurship or wage employment (discussed below), there is less solid evidence for policies and programs that have successfully increased women's productivity and earnings in agriculture, or helped women transition into commercial agriculture. However, certain lessons can be drawn, including (inter-alia):

- The importance of women's awareness and education on their land and property rights.
- Integrated agricultural services and assistance in extension services and marketing/sales needs to be delivered in forms that reach women where they live; and that address and are responsive to their domestic and care responsibilities, existing capacity and literacy levels.
- More needs to be known about the dynamics on intra-household decision-making and control over assets for the development of policies, planning and evaluation of programs. This includes a focus on assets for different categories of women (e.g. building the asset base of adolescent girls). Existing household surveys could be used to collect data on individual ownership. How or whether women maintain control of agricultural production after it becomes profitable is challenging to predict and understand (Murray, 2015:43).

2.4.2 Entrepreneurship

Policies that encourage and simplify the formalisation of businesses and address bribery and corruption benefit male and female entrepreneurs, though not always equally. More targeted policy reforms are required to bridge the gender gap and include changing legislation to give women equal property and other legal rights so they are on an even playing field with men when investing in, starting and managing a business (Buvinić et al, 2015:27). In addition, initiatives need to support women's awareness of relevant laws, how to realise their rights and how to benefit from changes to laws and regulations.

Programs and interventions targeted at female entrepreneurs generally include: providing access to financial services, including working directly with banks to change lending practices for female clients; grants (cash or in-kind), physical assets or subsidies; business and managerial training, financial literacy, confidence building and technical assistance through individual business visits; business networks or mentoring; and easy to access information, including the use of information technologies. Evidence relating to the effectiveness and impact of these interventions is largely limited to micro-enterprises and not yet fully developed for supporting the growth of female-led small–medium enterprises (Buvinić et al, 2015:28).

Lessons learned suggest that subsistence level and informal businesses require more intensive support beyond access to savings or credit. The constraints women experience (limited time available, lack of skills and education status, violence, mobility constraints, restrictive social norms and limited sense of self-worth and agency) also significantly influence their capacity in informal business and self-employment to sustain or grow their business, increase profitability and achieve quality of work (Buvinić et al, 2015:28–33). An interesting model of 'microfinance plus' business development is the WORTH program in Nepal that has demonstrated positive results from its integrated programming approach (see box).

WORTH is a women's empowerment program in Nepal that combines business, banking and literacy – in which women become social activists, social entrepreneurs, and effective leaders who bring about change in their communities. An evaluation demonstrated many results: high levels of loans and increases in the size of village banks; improvements in self-confidence among women; a decrease in (gender-based) violence; an increase in community participation and literacy; and an increase in the value and quality of social capital in the form of the WORTH groups. Most of the groups and village banks continued to function long after the project had ended

(Taylor and Pereznieto, 2014).

2.5 Wage work

Well-known program interventions to increase female labour force participation rates include job search assistance, skills training, internships with firms, and wage subsidies (including job vouchers). These interventions seek to increase the productivity of women workers and incentives to hire women. Many of these female labour force participation programs have been established by governments to cope with high unemployment rates in times of economic crises or transitions. Other interventions aim to:

- improve and protect public sector employment as a critical means of decent employment for women;
- remove legal restrictions to women's employment;
- remove discriminatory practices against women and people with disabilities in the workplace;
- work with employers in the private and public sector to better recruit, retain and promote women workers through, for example, reducing sexual harassment, enforcing non-discrimination, understanding and removing (un)conscious bias, paid parental leave, flexible work practices (where possible) and leadership development opportunities;
- secure the legal recognition of informal workers; and
- broaden occupational health and safety measures to include informal work (Hunt and Samman, 2016; ILO 2014).

2.6 Unpaid care and work burdens

Women's unpaid work, particularly in the care economy, needs to be given greater attention by governments and development partners when designing women's economic empowerment programs. Reducing and redistributing women's unpaid work by improving access to infrastructure and technology is one aspect but is not sufficient. Discriminatory social norms also need to be tackled, together with increased recognition and valuing of the ways in which unpaid care work supports economic activity and growth. Availability of affordable child and elder care services also has a significant impact on women's labour force participation in developing and developed nations. For example, in Brazil, women's empowerment increased from 36 per cent to 46 per cent after they were able to access publically-funded childcare provision (Paes de Barros et al, 2011, cited in Hunt and Samman, 2016). Similarly, a randomised study in rural Mozambique found that community-based pre-schools increased the probability of caregivers' (mainly mothers) employment by 26 per cent (Martinez et al, 2012, cited in Hunt and Samman, 2016).

Specific initiatives that address women's burden of care work include:

- Highlighting and helping to change attitudes and values that place the main responsibility for the home and care of children, the sick and the elderly on women and girls. Programs that promote positive role models for men as carers, such as the CARE 'family business' approach in coffee farming in PNG, has been an effective model to support men's involvement in unpaid care.
- Supporting investments in infrastructure such as water and sanitation, as well as domestic technologies that reduce the time-consuming elements of care work.
- Providing accessible, affordable and quality child and elderly care that is responsive to the needs of working parents and other caregivers (UN Women, 2015).
- Developing existing services, such as pre-school health and education.
- Resourcing time use surveys and household labour force surveys to provide more accurate information on women's contribution to the formal and informal economies for national policy development and planning (OECD, 2012:25).
- Embedding responses across the labour market to include improved maternity, paternity and parental leave and breastfeeding policies, and expand coverage to informal workers where possible (Hunt and Samman, 2016:18).

2.7 Access to property, assets and financial services

Access to and control over property, assets and financial services is crucial for women's financial security and underpins individual and household economic development. A vast body of evidence confirms the importance of control of household resources, including land and housing, for women's greater self-esteem, respect from other family members, economic opportunities, mobility outside of the home, and decision-making power (Klugman et al, 2014:125). Yet women's control over resources is severely constrained in many contexts through discriminatory legal and customary law provisions, as well as social norms and practices. For example, women's reluctance to prosecute despite existing laws illustrates the nexus between social norms and interventions on legal reform (Roadmap Report consultations, 2016).

Women's financial inclusion, including access to banking and other financial services, is also vital to increase women's economic control and opportunities. Studies show that when men and women participate in the financial system, they are better able to start and expand businesses, invest in education, manage risk, and absorb financial shocks. Access to accounts and to savings and payment mechanisms increases savings, empowers women, and boosts productive investment and consumption (Demirguc-Kunt et al, 2014:2).

Evaluations of financial inclusion initiatives suggest that standalone interventions, such as microfinance activities, can have a positive impact on business in terms of growth and productivity. However, they do not necessarily deliver social benefits to women, such as increased decision-making or bargaining power over household expenditure. When coupled with complementary activities, such as business development services, financial literacy skills development, networking opportunities, group formation, life skills training and mentoring, the positive impacts can be realised at the business, household and individual level (Golla, et al, 2012:29; Taylor and Perezniето, 2014:35).

2.8 Collective action and leadership

Women's economic empowerment is strongly supported by women's ability to organise with others to enhance economic activity and rights. Collective action can support improved productivity, income and working conditions, workers' rights, wages, benefits and social protection. Women's participation in informal and formal groups can also provide an important opportunity to develop confidence and self-belief, and effective leadership skills (Hunt and Samman, 2016).

Integrated economic development initiatives that include collective action can deliver multiple benefits. An example cited in Hunt and Samman is from Ethiopia, Mali and Tanzania, where research found significant economic gains for female agricultural sector workers who joined collective action groups that supported their use of improved technologies. The benefits included higher productivity and product quality and increased access to credit and market information. The research also found that wider empowerment outcomes were also achieved. These included women's increased control over decisions and financial resources at community and, sometimes, household, level, because the collective action group also focused on addressing social norms (ibid).

Broad-based collective action and women's leadership are also fundamental to wider progressive reform. Alliances and coalitions, including between women's movements, aligned causes and political leaders, can be effective in developing a supportive, enabling environment for women's economic empowerment (ibid).

2.9 Social protection

Social protection refers to the set of public actions aimed at tackling poverty, vulnerability and social exclusion, as well as providing people with the means to cope with major risks they may face throughout their life. Ulrich (2016:14) outlines the three main types of social protection as:

1. **Social assistance:** non-contributory, means-tested or categorically targeted programs for vulnerable groups. This includes cash or in-kind transfers, subsidies and social pensions financed through tax or other revenues such as aid budgets.
2. **Social insurance:** contributory programs that protect beneficiaries from catastrophic expenses.
3. **Labour market interventions:** protective measures for the working poor and unemployed to gain employment, such as employment services, job training, direct employment generation (e.g. public works and employment guarantee schemes).

Formal 'social protection instruments that can support women's economic empowerment can vary, but are likely to emphasise legal protections for maternity, paternity and parental leave, unemployment benefits, childcare support, employment guarantee schemes, including public works programs and social pension and micro-pension schemes' (Hunt and Samman, 2016:21).

Social protection can facilitate women's economic empowerment by alleviating poverty, reducing vulnerability to economic shocks and supporting women to overcome barriers, such as caring responsibilities, that prevent their economic participation. However, many women in developing countries work in the informal sector in jobs that do not confer legal protection or access to schemes such as pensions, superannuation, health insurance and parental benefits.

Efforts to improve equity and women's economic empowerment outcomes should include 'support to extend access to social protection to informal workers, ensuring that mechanisms are in place to ensure informal workers are able to contribute to and access benefits and services' (Hunt and Samman:22). Social protection programs for informal workers have been successful in cases where benefits, contribution mechanisms and service delivery have been adapted to the characteristics of informal workers. One example entails beneficiaries choosing between different branches of a social insurance scheme according to their needs and contributory capacity. Flexible contribution payments can help workers who have frequent income fluctuations or only seasonal revenues (such as agricultural workers) to reduce the cost of registration (Ulrich, 2016). A promising model cited by Hunt and Samman (2016) is India's Self Employed Women's Association that is an integrated scheme including maternity benefits, crèche facilities, savings and credit, and a health insurance program.

Consideration also needs to be given to existing informal social protection systems and how they are structured by social relations. Care and support is provided to family, community and group members through social structures and social networks. Identifying and understanding informal social protection

systems and examining the complementary linkages between formal and informal systems is essential for effective and sustainable social protection programs based on local capacity and social values. If done well, formal social protection can support rather than undermine the positive aspects of informal social protection systems. The first step is to conduct social analysis to understand the nature of local informal social protection systems. The second step is to design and implement formal social protection systems based on this understanding. This enables policy makers and practitioners to anticipate those policy choices and design features that may either disrupt supportive social relations or reinforce them. It also enables policy makers and practitioners to anticipate the policies and programs that will most likely address the weaknesses in informal social protection systems, both those that are inherent and those that have been brought on by external stressors such as economic shocks (Calder and Tanhchareun, 2014).

2.10 Labour market characteristics

Globally, labour markets are characterised by gendered inequalities and discrimination that vary significantly by region and country, but are typically influenced by social norms around what kinds of work are deemed suitable for women and men. Ensuring that women can access better jobs and benefit from new labour market opportunities is important for achieving women's economic empowerment (Hunt and Samman, 2016:23). Labour market and economic development policies and programs, including those that seek to maximise migration for work opportunities through vocational skills and higher education programs, should ensure that opportunities are equitable.

2.11 Fiscal policy

Fiscal policy has significant gendered impacts given that it concerns the resources available to governments to advance gender equality, either directly or indirectly through spending on health, education and other services. Revenue raising methods, such as income tax, may create disincentives for secondary earners (often women) within households. The extent to which gender-responsive budgeting is applicable and practical in many developing countries is limited, given size of government revenues and budget processes. However, the extent to which governments prioritise gender equality outcomes within budget process and allocations deserves attention, even in contexts of limited revenue.

2.12 Legal, regulatory and policy framework

Providing women with equal economic opportunities requires an integrated set of laws and policies. Good practice interventions to support women's economic empowerment include the need to:

- Understand and help eliminate the discriminatory and constraining legal provisions, including those that limit women's ability to start and formalise business and access property and financial services, equal wages at work, parental protections and collective action.
- Support governments to implement, monitor and enforce anti-discrimination laws and policies and facilitate women's access to justice and redress where contraventions occur.
- Foster compliance with employment and labour legislation and ensure good working conditions and gender responsive practice, including parental protections and access to childcare services (Hunt and Samman, 2015:26).

2.13 Social norms

Discriminatory gender norms pose significant barriers to women's economic empowerment by, for example, limiting girls' access to education and women's choices over domestic roles, encouraging early marriage and childbearing, as well as restricting women's access to financial resources and

labour force participation. Norms that see men as economic providers and women as mothers and carers inhibit women's participation in paid work in many contexts.

Good practice elements of programs that tackle social norms include:

- Working with children and adolescents, including boys, to change social norms.
- Focusing on measures that challenge occupational segregation and change attitudes around what constitutes men's and women's work (e.g. by encouraging young men into caring professions and young women into the science, technology, engineering and mathematics areas).
- Supporting contextually-relevant interventions to change gender norms. These can include through community dialogue, social and political collective mobilisation, the media, legal change, education and the identification of role models (Hunt and Samman, 2016; Klugman et al, 2014).

DFID's Voices for Change (V4C) in Nigeria

One of the key areas of V4C's engagement work is with adolescent boys and young men as the next generation of Nigerian adult men—not only the leaders of tomorrow, but also the fathers and husbands of tomorrow.

This focus allows V4C to reach men when conscious masculine identities have been partially formed, but are still malleable, and when they are first developing relationships with young women.

V4C's work with men and boys is based upon three pillars:

1. Transforming adolescent boys and young men through education and action.
2. Promoting alternative norms and alternative masculinities, including male caregiving.
3. Campaigning to engage men and boys to speak out against discriminatory social norms related to: violence against women and girls, women in leadership, and women in decision-making.

Source: <http://www.v4c-nigeria.com/>

Source: Rotstein and Quisenberry, 2016, Investments in adolescent girls' physical and financial assets – Issues and Review of Evidence.

The DFID Voices for Change program is an example of a behaviour change program that creates supportive environments to work with adolescents, men, boys, church groups and other influential individuals and entities to end violence against women and girls and increase women's and girls' leadership and decision-making roles in Nigeria (see box).

2.13.1 Violence against women

Understanding the relationship between women's economic empowerment and violence against women is critical to ensure that economic growth programs do no harm and, where possible, reduce the risk of violence against women. Whether economic empowerment contributes to increasing or decreasing women's risk of violence depends on other factors of their circumstances and environments (Bolis and Hughes, 2015:4). The relationship between women's economic empowerment and gender-based violence is highly contextual and can be affected by issues such as poverty, existing power relations, age, sexuality, and decision-making dynamics within households.

Programs therefore need to be aware of the context of power relations and factors that relate to violence against women. They also need to ensure that interventions do no harm and identify opportunities to support the prevention of, and response to, violence against women and girls.

2.13.2 Adolescent-focused programming

According to research by Women's World Banking, financial education contributes to asset building and helps girls develop an understanding of principles around good money management. It also promotes awareness of personal financial issues and choices, and improves knowledge, skills, attitudes, and behaviours to manage day-to-day expenses, prepare for life events, set financial goals and develop strategies to achieve them (Diaz Soto et al, 2015). However, formal financial education alone may not be sufficient. The research noted differences in setting and context but concluded that combining programs with some form of social or life skills education has been shown to generate

awareness of consequences of financial decisions and access to employment. It has also been shown to achieve other objectives such as improved sexual and reproductive health (ibid). (See box.)

So far, integrated programs have generated positive results in the communities where they have been implemented. However, Diaz Soto et al, note that further study of integrated programs is essential to determine which aspects are most complementary with financial education (2015). Contextual circumstances likely play a large role in how effective, and through what means, programs and projects should be carried out.

Carefully designed interventions that target girls' economic empowerment, in tandem with other programs, can also positively impact their risk of specific forms of gender-based violence. Such interventions mitigate economic insecurity and improve decision-making by giving young women increased access and control over assets and resources. Combined programming has also been shown to increase parents' and brothers' attitudes about girls' competence, contributing to a positive shift in thinking about adolescent girls in general. There is some evidence to suggest that girls' economic empowerment can have a positive effect on shifting discriminatory gender norms (Diaz Soto et al, 2015).

However, economic empowerment programs can also inadvertently cause harm when not carefully monitored and evaluated to see how they affect child labour, school attendance, and girls' caregiving and other domestic responsibilities. Recent studies of several sub-Saharan African programs have suggested that building economic assets can expose girls to new risks of gender-based violence as they change their patterns of movement and time use. This is especially common among vulnerable communities. Moreover, the acquiring of financial assets and the use of financial services can even turn girls into targets for violence and harassment. It is, therefore, crucial to evaluate their socio-economic status and situation and to also engage the community where they live to address these risks. Provisions such as the safe spaces concept should be considered as a platform to deliver integrated program models and multi-disciplinary interventions for the economic empowerment of adolescent girls (ibid).

3 Pacific Issues and Barriers

This section provides an overview of the barriers to men's and women's economic opportunity in the Pacific. It identifies and discusses the key direct and indirect factors (using the ODI framework outlined in Section 2.2) that enable or inhibit women's economic empowerment in the Pacific.

3.1 The Pacific economic context

The Pacific region has a population of around 9.7 million people, with 90 per cent living in three countries: Fiji, Papua New Guinea (PNG) and the Solomon Islands. Six of the countries in the region (Cook Islands, Nauru, Niue, Palau, Tokelau and Tuvalu) have populations of less than 20,000. Population growth rates vary considerably between the countries, with a declining rate in Cook Islands and high growth rates in Kiribati, PNG, Solomon Islands and Vanuatu.

Although the size of economies and growth rates vary considerably across the Pacific, the projected gross domestic product (GDP) increase for the region overall is 3.9 per cent. PNG experienced rapid growth from its extractive gas industry, but that is dropping and is expected to decrease further as global prices for commodities fall. Current Asian Development Bank (ADB) forecasts for GDP growth rate is 4.5 per cent in 2016, and decreasing to 2.4 in 2017 (ADB Pacific Update, 2016; World Bank Data, 2016). Smaller economies in Palau, Nauru, Kiribati, Republic of Marshall Islands and Tuvalu have GDP growth rates forecast at equal or less than 3 per cent (ADB, 2016). Fiji's projected economic growth was negatively impacted by cyclone Winston in 2016 and has been revised down to 2.4 per cent from 3.8 per cent.

Most Pacific Island Countries (PICs) are dual economies. Main industries in the formal sector include the extractive industries, tourism, fisheries, agriculture, marine industries, manufacturing, the public sector and service industries such as finance, construction, transportation, tourism and utilities (ILO, 2014; World Bank, 2016). The much larger informal sector, where most women work, primarily comprises subsistence agriculture and micro enterprises.

A key challenge for PICs is to strengthen the links between the informal and formal sectors of the economy. For example, the lack of value-added processing from agriculture and fishing and poor storage facilities for perishable products, results in a loss of economic and job opportunities and deprives farmers of secure market outlets where they can sell their produce at predictable prices (ILO, 2014a).

Additional challenges to economic growth and poverty reduction in the Pacific, experienced by both men and women, include: high transport costs; remoteness and isolation; poor coverage of financial, telecommunication and other enabling services; skills shortage and a mismatch between vocational and tertiary courses and the labour market and industry demand; and vulnerability to global economic shocks, natural disasters and climate change (ibid). The high prevalence of non-communicable diseases is also presenting a significant drain on government resources and impacts workers' productivity and employability as well as household incomes (ibid).

3.2 Indirect factors that enable or constrain women's economic empowerment in the Pacific

3.2.1 Labour market

Patterns of labour and income generation are multi-layered throughout the Pacific. Both men and women typically engage in some combination of agriculture, subsistence activities and cash or barter exchange, and informal small business activity, either as part-time employees or business owners (Klugman et al, 2014:3).

Figure 1 provides a summary by the ADB of key labour market indicators and highlight that average female labour force participation rates are significantly lower than men across the region (2016). While some women choose not to participate in the formal labour market (i.e. undertake unpaid family care responsibilities, or are only active in the informal economy), these relative labour force participation rates reflect the relative degree of economic activity of women to men (AusAID, 2011). Women's paid employment rate is also significantly lower across the region.

The majority of PICs reported less than 50 per cent of women in wage employment in the non-agricultural sector, a measure of formal economy employment (PIFS, 2013). Women's employment is predominantly in the informal sector where conditions can be poor with limited job security, lower pay, and no access to benefits and social protections.

Figure 1 Key labour market indicators

REGION	Country	Labor Force Participation Rate (employed and unemployed persons as % of total working age population)				Paid Employment Rate (persons in paid work as % of total working age population)			Women's Share of Wage Employment in the Nonagriculture Sector	
		Male	Female	Gender gap (male-female)	Year and source	Male	Female	Year and source	%	Year and source
MELANESIA	Fiji	80	46	34	2010-11 LFS	64.3	28.8	2010-11 LFS	33.2	2010-11 LFS
	PNG	62	62	0	2009-10 HIES	—	—	—	—	—
	Solomon Islands	69	67	2	2009 census	35.2	17.6	2009 census	33.2	2009 census
	Vanuatu	81	61	20	2009 census	37.2	23.4	2009 census	41.3	2009 census
MICRONESIA	FSM	66	48	18	2010 census	—	—	—	37.9	2010 census
	Kiribati	67	52	15	2010 census	33.9	25.9	2010 census	47.4	2010 census
	Marshall Islands	—	—	—	2011 census	48.0	26.5	2011 census	36.7	2011 census
	Nauru	79	49	30	2011 census	58.2	35.2	2011 census	37.6	2011 census
	Palau	77	60	17	2005 census	—	—	—	39.6	2005 census
POLYNESIA	Cook Islands	77	65	12	2011 census	68.9	59.3	2011 census	47.3	2011 census
	Niue	69	61	8	2011 census	65.5	56.1	2011 census	46.0	2011 census
	Samoa	40	24	16	2012 LFS	29.8	20.1	2011 census	37.5	2012 LFS
	Tonga	63	42	21	2011 census	44.0	29.6	2011 census	47.9	2011 census
	Tuvalu	68	51	17	2012 census	—	—	—	43.5	2012 census

Notes: Working age population is 15 years and above. Employment, as part of the labour force participation rate, includes paid employment, subsistence production of goods and materials for own-use and consumption, unpaid community work and unpaid work in a family business (except for the Cook Islands and Timor-Leste where subsistence work is not included). Paid employment includes those with an employment status of employees, employers, self-employed, producing goods mainly for sale, and paid family workers.

Source: ADB, 2016. Gender Statistics – Pacific and Timor-Leste

Gender discrimination is evident in occupational segmentation and indirect wage discrimination. For example, women are under-represented in senior-level jobs in most PICs. To the extent that they exist for Pacific women, formal employment opportunities are typically found in the public sector and a small range of under-valued female occupations in the service sector (including domestic work), tourism, garment making and food processing, where wages are lower, conditions can be poor and workers enjoy little bargaining voice (ILO, 2014a).

A shortage of comparative data on Pacific labour markets and varying definitions of employment and unemployment make it difficult to analyse and compare labour market trends. However, it is clear that the Pacific region suffers from significant unemployment and under-employment, particularly amongst youth, who make up a large part of the population. Youth unemployment in the Pacific is estimated at 23 per cent (ILO, 2014a).

Another key characteristic of the labour market in the Pacific is the increase in temporary and permanent migration for work. While the numbers of international migrants from and within the region are small in overall terms, the importance of labour mobility and its impact on societies and economies cannot be underestimated. Pacific Island communities benefit from migration through remittances, transfers of skills and knowledge, networks that can lead to entrepreneurship, and new markets. While climate change threatens to destroy livelihoods and land, labour migration can produce a lifeline for some households to continue to receive income from abroad and adapt to changing circumstances (PIFS, 2013c).

Migration can provide new opportunities to improve women's lives and gender relations. It can also perpetuate and entrench traditional roles and inequalities that expose women to new vulnerabilities as a result of the precarious legal status of migrants and high levels of exclusion and isolation. These vulnerabilities can be severe amongst women migrants in unsupervised and unregulated sectors, such as domestic work and care giving. They can include domestic violence, exploitation, abuse, and labour rights violations. Other negative aspects of labour migration for both men and women are a lack of transparency and information, weak migration policies, illegal practices, and the limited legal rights of migrants. Furthermore, there is little support for female migrant workers generally, which increases their vulnerability to exploitation and violence in receiving communities (ibid).

A 2012 ILO study found that New Zealand's Recognised Seasonal Employers scheme, introduced in 2007, has resulted in positive changes to the status of Ni-Vanuatu women.³ They gained additional responsibilities as receivers and managers of remittances and increased their opportunity to establish small business ventures. The study also noted a number of negative effects, including loneliness and depression as a result of irregular contact with partners/spouses while overseas, a reduction in household productivity, difficulty with child rearing, and family breakups (ibid). Similar programs to facilitate labour mobility for wage work include the Mutual Recognition Framework to Facilitate Labour Mobility⁴ within the Pacific Region, and the Australian Seasonal Worker Program (introduced in 2009 as a pilot scheme).⁵

A growing number of PICs are developing national labour migration policies or action plans to increase migration opportunities or scale of remittances. To support these developments, efforts to build governments' capacity to identify new market opportunities and develop rigorous legal and regulatory frameworks will help to ensure the protection of workers and that gender issues (including opportunities and risks for women), are equally considered (ILO, 2014a).

3.2.2 Fiscal policy

There is very little evidence that efforts are being made in macro-economic policies and programs to address gender inequality issues throughout the region. According to a 2008 study commissioned by the Pacific Community (SPC), on average, less than one per cent of domestic resources were allocated to achieving gender equality, despite the immense benefits it could bring for individuals, communities and nations (SPC, 2010). In the context of limited and declining government revenues and competing domestic demands, there is limited awareness that annual budgets and public and private investments may have different impacts on women and men and contribute to increased gender inequalities (SPC, 2010:35).

3.2.3 Legal, regulatory and policy framework

Legal and regulatory frameworks in the Pacific require further reform and more effective implementation and enforcement to fully support gender equality and women's empowerment.

³ See http://www.ilo.org/dyn/migpractice/migmain.showPractice?p_lang=en&p_practice_id=48 for more information.

⁴ <http://www.octapac.org/mutual-recognition-framework-to-facilitate-labour-mobility-within-the-pacific-region/>

⁵ <https://www.employment.gov.au/seasonal-worker-programme>

Legal barriers include: '(i) the lack of, or out-dated nature of, existing legislation; (ii) continued presence of discriminatory provisions in existing law; (iii) uneven levels of technical capacity to enforce existing law; (iv) lack of resourcing and implementation plans for legislation; and (v) the insufficient efforts by citizens and officers of the law to use the law to ensure gender equality' (*Pacific Women*, forthcoming 2017).

Legislative frameworks that particularly constrain women's economic empowerment include marriage law, property law, social protection and provident funds, and employment and labour laws (including discrimination, sexual harassment, and occupational health and safety laws). Laws to criminalise violence against women also impact upon women's economic status in terms of women's ability and confidence to leave a violent relationship, and their rights to family assets in the event of separation and divorce.

While there have been positive reforms in recent years, the ongoing challenge is in empowering women to claim their economic rights through law. Forthcoming analysis from *Pacific Women* will provide country-level information on legislation that discriminates against and creates barriers to women's economic empowerment.

3.2.4 Social norms

Most communities across the Pacific are governed by patriarchal norms. Elder men are the decision makers and there is a clearly visible division of labour between women and men in the household and community, with women primarily responsible for unpaid work such as domestic chores, caring and subsistence activities. This is changing generationally, particularly in urban areas. Inheritance largely passes through male lineages. Even in matrilineal societies (for example, in some parts of Solomon Islands, Vanuatu and the north Pacific) where land titles are passed down through the female line, this does not necessarily translate into decision-making power for women (McLeod, 2015). These social norms have a significant impact upon women's ability to engage in productive and income-earning work, and to make decisions over use of individual and family resources and assets.

The particular impact of gender-based violence on women's economic security and potential for economic advancement and empowerment is pervasive across the Pacific. Few studies have comprehensively addressed the inter-relationship between women's increasing command over financial resources and the risk of increasing household conflict and violence. Research in semi-subsistence communities in Solomon Islands and Fiji has indicated that any cash in the hands of women can expose them to risk of violence by men, often in association with resource-depleting activities such as gambling and drinking (Carnegie et al, 2013, cited in Crawford and Eves, 2014). Another study on strengthening women's financial inclusion in the Pacific noted that: 'the relationship between gender-based violence and the provision of financial services is not yet fully understood' (Bantia et al, 2013:66, cited in Crawford and Eves, 2014). Forthcoming research in this area is being undertaken by the Australian National University (ANU) in partnership with the International Women's Development Agency (IWDA). It is envisaged that findings will 'be incorporated in the design and implementation of economic empowerment initiatives, and in organisational policies, in order to minimise possible harm and to maximise positive gender equality outcomes will assist them to meet their minimum ethical responsibility to do no harm' (Crawford and Eves, 2014).

Another significant hurdle for women's economic empowerment is tackling discrimination against people with disabilities who face cultural prejudice and discriminatory barriers to education, vocational training and employment opportunities, as well as poor access to social services like housing and health. People with disabilities represent a significant group in the Pacific region, totalling an estimated 800,000, with numbers rising due to the high incidence of diabetes and increasing workplace and traffic accidents (ILO, 2012; PIFS 2013b). Women with disabilities are especially at risk of gender-based violence because they are assumed to be incapable of fulfilling their culture-assigned roles as mothers, wives and unpaid community workers (ILO, 2012). Young women with disabilities face

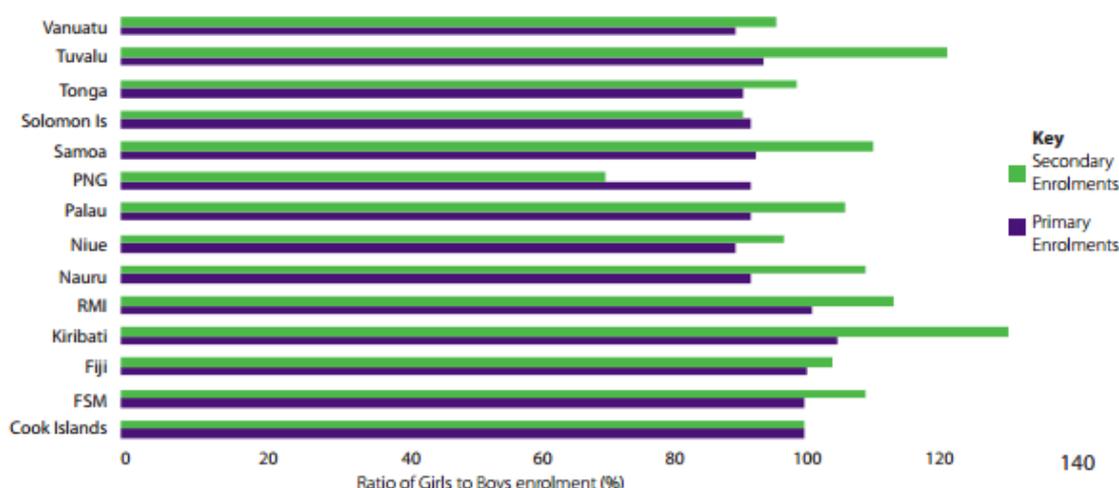
additional discrimination on the job market because of their gender and youth (ILO, 2014a; PIFS 2013b).

3.3 Direct factors that enable or constrain women's economic empowerment in the Pacific

3.3.1 Education, skills development and training

Most PICs are close to achieving gender parity in primary school enrolment. However, disparities are in favour of girls in secondary enrolments with the exception of PNG, Solomon Islands and Vanuatu. In some countries, such as Kiribati and Tuvalu, boys' low enrolment rates in secondary school is emerging as a significant issue.

Figure 2 Ratio of girls to boys in primary and secondary in total school enrolment



Source: Pacific Leaders Gender Equality Declaration Trend Assessment Report 2012–2016

For the post-secondary and technical and vocational education training (TVET) levels, UNESCO's 2015 country review reports illustrated gender disparities through examples of men or women being over-represented in certain TVET courses.⁶ This could reflect pressure to conform to societal expectations about appropriate occupations for men and women. It may also reflect women's wish to avoid harassment that can be experienced in non-traditional vocational training and work sites. In Vanuatu, for example, more women choose to gain qualifications in nursing and teaching, while more men choose maritime and agriculture occupations.⁷ Similarly, in Tuvalu, the majority of men receive training in maritime occupations while women receive qualifications in teaching and nursing.

In the Pacific, the average adult literacy rate (71 per cent) is below the world average (84 per cent). This overall rate is skewed by the relatively low literacy rates in PNG, which has the largest population in the region and, also, the lowest literacy rate. Women still lag behind men in adult literacy rates

6 According to national Education for All reports, in some countries, students enrolled in TVET courses are mostly male. For example, in Vanuatu fewer than 30 per cent of trainees in the Rural Training Centres were female in 2011 (Vanuatu Ministry of Education:24). Similarly, in Kiribati, while more women were enrolled than men to study nursing, no women were enrolled at the Fisheries Training Centre or Marine Training Centre (Kiribati Ministry of Education, 2014:29) (UNESCO, 2015:27).

7 Pacific Women Reference Group members also noted that women's educational opportunities are less likely to be subsidised or free.

across the Pacific, but the gap has significantly closed between male and female youth (UNESCO, 2015:28).⁸

It is important to enhance skills for youth and adults in the informal sector, given that it is the dominant segment of the labour market in most PICs. Expanded skills development could include training in information technology which would enable young women to benefit more from financial inclusion interventions. The analysis of informal sector opportunities should be an essential element of any national TVET, skills development or human resource development plan (UNESCO, 2015:48).

The most recent Pacific Leaders' Gender Equality Declaration Trend Assessment Report (2012–2016) identifies a number of challenges to advancing education and skills development for women and girls, including:

- the need to provide an enabling environment for continuing education and a return to education for young mothers; and
- engaging and empowering girls in science, technology, engineering and maths (noting that the digital divide is widening for women in remote areas and those living with disabilities).

3.3.2 Access to quality, decent paid work

The region suffers from significant unemployment and under-employment, particularly amongst young women and men, who form a significant part of the population (ILO, 2014a). At an aggregate level, PICs are estimated to have the second highest rates of vulnerable workers of all developing country groupings. These workers are in the subsistence economy, in the informal economy, working for family or as their own account workers. Pacific women are more likely than men to be in vulnerable work (84 per cent versus 71 per cent), while also balancing the majority of unpaid domestic work and caregiving with lower average earnings (ibid). Women tend to dominate many small-scale market operations. Between 75 – 90 per cent of all market vendors in the Pacific are women (PIFS, 2013). Hours are long, profits are often low, and conditions often difficult (UN Women, 2011).

Informal economy: The informal economy is an important source of income and livelihood for the majority of households in the Pacific. For example, it is estimated that 80 per cent of households in PNG and more than 75 per cent of the population in Vanuatu rely on the informal economy (Nagarajan, 2016). While there are programs and measures in place to support the transition from the informal to the formal economy, for a range of economic and social reasons and preferences, many women are likely to continue to work in the informal economy. Therefore, addressing the barriers and constraints they face in the informal economy, as opposed to encouraging them to transition to the formal sector, is important to improve their economic status. A recent ADB study identified such barriers as:

- For market traders – access to roads and affordable transport; poor market infrastructure and working conditions; lack of organisation and representation on market management bodies; exploitation; and harassment.
- Inability to secure commercial finance at reasonable rates.
- Lack of access to formal social protection measures such as insurance, pensions, superannuation funds and paid parental leave.

⁸ Literacy rates in the Pacific should be interpreted with caution due to issues surrounding measurement. The figures quoted in this report represent a mix of self-reporting functional and proxy measures and have been found to not accurately represent functional literacy levels (UNESCO, 2015). However, in the absence of more reliable data, they provide the best available measure for regional and global comparison.

- Lack of legal protection – women are unlikely to be able to access courts for dispute resolutions given the, largely, informal status of their businesses.
- Lack of opportunities to expand their business and increase profitability (Nagarajan, 2016; UN Women, 2011).

Agriculture and fisheries: Women play a prominent role in household agricultural and other food production across the region. It is difficult, however, to generalise about the contribution of women to the agricultural workforce due to the use of different definitions and time periods in data collection and an overall scarcity of data. This general lack of gender-disaggregated data on agricultural labour means that women's contributions are often overlooked and reinforces attitudes that men's labour is more valuable, important, and challenging than women's labour (UN Women, 2012).

Although women frequently produce the majority of food for subsistence, they have far less access to agricultural training and infrastructure support than their male counterparts, who frequently control more lucrative cash crop production. Few countries have agricultural extension services specifically targeted at women. Where they do exist, they have limited funds and are challenged to reach women there they live and work. Women's role in cash crop agriculture is often limited to labour-intensive and time-consuming activities that receive limited payment (e.g. food processing) (ibid). In addition, women assume greater responsibility for subsistence production activities to counter the adverse consequences of export-oriented cash crop production (ibid).

For many PICs, especially the fishery-dependent small island states, fishing supports local livelihoods, food security and dietary health (Krushelnyska, 2015). Tuna caught in the Pacific represents around 35 per cent of the world's tuna catch and is an important source of government revenue (ibid). Women in the tuna industry are more involved in domestic processing and marketing, whereas men engage in more lucrative export-oriented tuna capture and commercial marketing. Evidence suggests that, in addition to the unevenly distributed benefits of tuna production, women are also made more vulnerable through increased domestic responsibilities and poor working conditions (UN Women, 2012).

Coastal fisheries throughout the region play a different but equally important role in local economies. Where fishing is a major part of the local subsistence and cash economy, there is typically a division of labour between men and women. The men fish from canoes and boats in deep water, and women glean the reefs, shores and swamps for a variety of edible species and fish. Women are often responsible for the cleaning, marketing and distribution of fish in the Pacific region (Krushelnyska, 2015).

Government fishery development efforts in the region have tended to overlook the key role women play in the fishery sector. Reasons for this oversight include a lack of sex-disaggregated data on men's and women's contribution to fisheries and the perception that women's fishery activities and catch are economically insignificant. This gender blindness means that the post-harvesting and trading activities of women are often overlooked or neglected in fisheries development, management and capacity building (UN Women, 2012).

Cultural industries: The creative or cultural industries sector has received more attention recently for its potential to stimulate economic growth and its traditional strong involvement of women. 'Underlying the cultural industries are the core creative expressions that draw their inspiration from intangible heritage resources; these include traditional music, dance, visual art and handicrafts. The latter cover a range of artistic genres including carving, pottery, weaving, tapa making, ornaments, tattooing and so on, often utilising traditional natural materials, dyes, motifs and designs' (Throsby, 2015).

SPC commissioned a study to determine ways to harness the potential of these industries to become drivers of economic growth and to enhance sustainable development and wellbeing. The study addressed the market conditions, demands and constraints for the Pacific visual art, craft, fashion, music and dance sectors with a goal to enable greater commercialisation of Pacific cultural goods and

services (McComb, 2012). The study identified that the sectors with the highest potential for regional and national economic growth included the handicraft and visual art sectors, with the fashion industry in Fiji showing potential. However, these sectors are not fully accessing local, tourist and regional markets that have considerable room for growth. To achieve success in these markets, and effectively enter export markets, these sectors need holistic development programs to improve value chains from production to marketing. One of the largest gaps in the value chain is the feedback process where market knowledge flows back to producers in the form of product design and development support (ibid). Inclusion of the cultural industries in enterprise development, value chain and market development initiatives may present an opportunity to increase women's inclusion and benefits. (Roadmap Report consultations, 2016).

Formal economy entrepreneurship: Many PICs continue to have a weak enabling environment for promoting business and entrepreneurship. These constraints affect both men and women, but are likely to be felt disproportionately by women. This is due to restrictive and discriminatory social norms that negatively affect women's economic and productive roles; experience, confidence, and capacity; agency; and access to assets, services and information.

Registration processes are complicated and costly and can require long-distance travel to lodge forms and pay registration costs. These processes are being simplified in some countries and jurisdictions. For example, Tonga has introduced an e-company register and a website to facilitate registration and licensing of businesses, increasing convenience and accessibility for men and women, but internet connectivity is required. In Fiji and Kiribati, registration is still required in person at relevant offices, but Fiji has now deployed staff to distribute forms and collect fees (Nagarajan, 2016).

Customary clan ownership, variation in how land-use decisions are made, and the limited success of title registration mechanisms limit women's engagement in micro-enterprises or businesses reliant on land, particularly for use as collateral for securing commercial finance (ibid).

Access to business finance is a constraint experienced by men and women across the Pacific, but felt disproportionately by women. Progress in secured transactions and law and registry reforms has been made in seven countries.⁹ The new laws have allowed security interests to be created in various forms of moveable property, including equipment, inventory, accounts receivable, contracts, crops, livestock, and shares. In Tonga, for example, farmers are now using their vanilla plants as collateral through a financing facility piloted by Tonga Development Bank. In Solomon Islands, shipping contracts have been used as security for loans (ibid).

Other constraints and barriers to economic opportunity that affect men and women in the Pacific, but are often felt more by women, include reliable and timely access to market information, affordable and safe transport, and effective communications technologies.

Formal economy wage work: Formal employment opportunities are limited in the Pacific and women face more constraints when trying to access them. Most of these opportunities are found in urban centres within the public sector and in large private sector firms. While there has been progress in reform of national employment legislation and policies in many countries (see box), discrimination still exists. Existing areas of concern are legislative discrepancies between the public and private sectors for maternity benefits, non-discrimination in hiring, equal pay for work of equal value, and exclusion of domestic workers from legislation (ILO, 2014a).

Absence of sexual harassment legislation applicable to all workplaces and public spaces is a gap across the Pacific. Some countries, such as Fiji, have developed legislation that addresses sexual harassment and provides remedies for victims. Legislation requires all employers to have sexual harassment policies, though there is uncertainty as to whether this legislation is strictly enforced. In

⁹ The secured transaction legislation is available in Palau, Federated States of Micronesia, Republic of Marshall Islands, PNG, Tonga, Solomon Islands, and Vanuatu and is proposed in two others (Fiji and Samoa). Only Nauru, Niue, Kiribati and Tuvalu have not yet addressed this issue.

other countries, such as Kiribati and Solomon Islands, criminal law can be used to address certain aspects of sexual harassment in the workplace, such as sexual assault (ibid).

Some governments that do not have legislation on sexual harassment have developed policies or codes of conduct that aim to deal with the problem within the public service. For example, PNG and Solomon Islands have public service policies that prohibit sexual harassment (ibid).

Tuvalu is the only country in the Pacific where a victim has successfully sued her employer within a formal court system after being sexually harassed at work. A complaint for sexual harassment is also pending before the Fiji employment tribunal (ibid).

'Restricted areas of employment available to women still exist in some countries. These include restrictions on women working underground in mines and at night although night work prohibitions have numerous caveats related to the occupational category' (*Pacific Women*, forthcoming, 2017).

Enabling environment advances towards women's employment

- **Fiji:** 2009 Employment Regulations Promulgation, makes workplace sexual harassment an offence and removes other discriminations in the workplace.
- **Samoa:** 2013 Labour and Employment Relations Act prohibits workplace sexual harassment and discrimination.
- **Kiribati:** draft legislation on equal pay for equal work, and prohibiting workplace sexual harassment and discrimination on the grounds of sex.
- **Vanuatu:** draft legislation prohibits pregnancy screening, and sexual harassment and discrimination on the grounds of sex.
- **Tonga:** draft legislation on equal pay, workplace sexual harassment and discrimination, and unpaid maternity leave.
- Most Pacific Island Forum Countries have, or are planning, some level of maternity leave, at least in the public sector.

Source: PIFS 2013

3.3.3 Unpaid care and work burdens

Women and girls carry the majority of responsibility in providing unpaid care and domestic work. Yet women's unpaid domestic work also goes largely unrecognised and undervalued. 'A study in Fiji found that only 31 per cent of women were economically active, but when unpaid household work was included, women contributed 52 per cent of all hours worked in the economy. Women worked between 26 and 31 per cent more hours than men' (PIFS, 2013).

Paid maternity leave coverage is also limited and is currently only available in Fiji, Solomon Islands, Cook Islands, Vanuatu and, more recently, Samoa. In all cases the employer has liability for payment of leave provisions and duration is varied, though generally relatively short (ILO, 2014b). Paid maternity leave is not mandatory to private sector workers in all countries. It is not available to informal workers – that is, through national social protection or insurance schemes, with the exception of the Cook Islands.

Community and customary obligations also impact upon women's time to engage in productive and income earning activity. However, the practice of reciprocity and exchange that is prevalent throughout the region delivers social and economic benefits to households and communities not captured in typical household survey and income data.

3.3.4 Access to property and assets

Legislation and cultural practices that discriminate against women affect their access to and ownership of property and assets. For example, where women cannot exercise their rights to the custody of children and matrimonial property, they may be trapped in abusive marriages and unable take up economic, educational or leadership opportunities. If they are divorced or abandoned, some women may find themselves homeless, destitute and at risk of sexual exploitation. For others, families can provide at least a partial social safety net. Fiji has established the Family Law Act, a good practice model of legislation that recognises non-financial contributions when dealing with marital property settlement matters.

Lack of access to land for collateral is a barrier for men and women in the Pacific due to customary clan ownership and decision-making models. Women's unequal rights to inherit, dispose of and manage land prevents them from putting up collateral and obtaining the credit needed to start or build a business. Even in matrilineal cultures, where land is passed through the female line, it is often the males of the family who make decisions over land (PIFS, 2013).

3.3.5 Access to financial services

The Pacific is one of the least 'banked' regions in the world due to geographic isolation, poor infrastructure and persistent poverty and subsistence livelihoods. There is variation in formal financial inclusion across the Pacific. For example, while the majority (60 per cent) of Fijian adults have an account with a commercial bank, only a quarter of Solomon Islanders do, with Samoans falling roughly in the middle at 39 per cent. Low levels of financial competency and inexperience with the money economy are recognised as major barriers to achieving financial inclusion (Pacific Financial Inclusion Program Fact Sheet, 2015).

Recent demand-side research conducted in Fiji, Samoa, the Solomon Islands, Tonga and Vanuatu through the Pacific Financial Inclusion Program (PFIP) shows that women are lagging behind men in terms of being excluded from the formal financial system (PFIP, 2014). Women's account ownership is generally equal to that of men (Samoa and Tonga), or substantially lower (Fiji, Solomon Islands and Vanuatu). However, although there are gender imbalances in access to a formal bank account, these same imbalances are not seen in differing levels of usage of bank accounts. Even though women are less likely to hold bank accounts in Fiji, the Solomon Islands and Vanuatu, those that do have bank accounts are as likely (or more likely in Tonga and Vanuatu) to report savings. At the same time, financial competency studies in the region identify that women have lower awareness, information and access to financial tools and products than men (*ibid*).

Digital financial services are fast evolving in the Pacific by financial service providers such as banks, microfinance institutions and mobile network operators, who use mobile phones and point-of-sale devices, along with networks of small-scale agents, to offer basic financial services at greater convenience and sometimes at a lower cost than traditional banking (PFIP, 2016). To fully realise the potential benefit of digital financial services, technological literacy and numeracy skills of men, women and young people need further improvement (Roadmap Report consultations, 2016).

While access to and use of formal financial services is low and varied across the Pacific, saving and borrowing behaviours are widespread. Savings clubs are also widely in use across the Pacific and provide different forms of social protection for members.

3.3.6 Collective action and leadership

The status of collective action, organisation and leadership around women's economic empowerment in the Pacific is relatively under-developed compared to other women's rights movements, especially in political leadership and ending violence against women. This may be a result of women's limited time to participate in additional activities and a lack of understanding about shared benefits from collaboration. The Pacific Island Private Sector Organisation (PIPSO) is a representative body at the regional level that advocates on behalf of business, including women in business in the region. Various other groups are in place at national and local levels, including vendor's associations, industry associations and union/employee associations.

PIPSO's first regional conference for Pacific Women in Business in 2012 highlighted the need for greater collaboration on women's economic empowerment and women in business. Participants called for the formation of the Pacific Island Women in Business network and to develop women in business organisations at the national level. It also encouraged women and business and their organisations to engage with other women's rights groups, government agencies focused on women's development, church groups, youth groups and training institutes (PIPSO, 2012).

Women's role and leadership in local government and civil society organisations can also influence women's economic opportunity and empowerment. The work of the Commonwealth Local Government Forum (CLGF) is an example of a regional mechanism working to strengthen women's role in community and local government decision-making. CLGF works closely with local government, sector agencies and village councils to build and sustain vibrant and resilient local economies and communities (CLGF, 2016). There is opportunity to strengthen women's engagement and leadership, particularly in building the informal/village economy, and in the delivery of services that meet women's economic empowerment needs.

3.3.7 Social protection

A range of social protection systems exist in the Pacific region and can vary between clan groups as well as between countries. The most widespread form of social protection is based on customary social norms, hierarchies and laws. Some key features of this traditional social protection include access to land in accordance with a variety of decision-making models that determine: use rights; labour exchange or informal collaboration for tasks such as clearing land or house-building; social obligations to provide for members of the family or community; and an understanding that gifts will typically be repaid or reciprocal assistance provided in future (Ellis, et al, 2010). More formal systems of social protection or social security comprise contribution-based health, pension and unemployment protection, along with tax-financed social benefits (ILO, 2014a).

While it is difficult to generalise given the variation of coverage and provisions, social protection systems generally cover only the formal (public) sector, and provide far less protection to those in the informal sector. They often include: a free or subsidised education policy; free healthcare services (though often requiring some out-of-pocket expenses and varying significantly in quality); and a National Provident Fund covering formal sector employees which provides a lump sum benefit in case of retirement after a specified age, death, invalidity and permanent migration. There are also some universal tax-funded programs for elderly and disabled people. In some PICs, there is an employment liability scheme for workers' compensation based on compulsory insurance for employers (Dwyer, 2013).

Most PICs provide modest levels of maternity leave paid for directly by the employer in the formal sector. Few countries however have a universal government-funded paid maternity leave scheme, with most countries requiring leave to be paid by the employer (private or public) rather than through social insurance or taxation. One exception is the Cook Islands' government-funded paid maternity leave scheme. There is also growing interest in expanded forms of leave to enable paternity leave for fathers and adoption leave for adoptive parents (PIFS, 2013).

Most countries have also established limited social assistance targeted to the poorest segments of the population. Fiji provides a national cash support program targeted to households experiencing hardship. Given the increasing risk of climate change there is also a need to explore the possibility of providing property insurance to cover damage from natural disasters, crop insurance and other protection against income losses in agriculture and fisheries due to climate-related causes (World Bank, 2014). Due to women's concentration in agriculture and fisheries work, social protection measures in these sectors should be designed to respond to the gendered dimensions of production, decision-making and vulnerability.

While traditional social protection systems do continue to play a critical role in providing social protection to many households, they do not eliminate hardship in communities. Household surveys show that those in the deepest hardship are often the least likely to benefit from traditional social protection systems, such as assistance through gift-giving networks. Furthermore, traditional social protection systems have limited ability to protect individuals in cases of aggregate shocks affecting whole communities (ILO, 2014a), to which women are often particularly vulnerable. Jolly et al argue that when considering the role of social protection and gender equality, there is a 'need to move beyond bipolar divisions of customary and commodity economies or informal and formal economies to

consider the everyday realities of making a living. [Women will] fall through the net if social protection is unduly yoked to the public sphere of the state and the formal commodity economy in which women are marginalised. Indigenous forms of social protection – safety nets grounded in kinship and collective relations to the land are fraying with commoditisation... This is further diminishing the little influence women have over land as both resource and place of belonging. [Efforts to ensure women's social protection need to be based on] women's own perceptions of their contemporary situation and their agency as both individuals and collectives (articulated in church groups and civil society organisations)' (Jolly et al, 2015:1).

4 Pacific Initiatives and Evidence of Change

4.1 Relevant regional frameworks

The governments of all Pacific countries have signed, ratified or acceded to CEDAW, with the exception of Palau and Tonga. In 2012 Pacific Island Forum countries endorsed the Pacific Leaders Gender Equality Declaration, that committed them to:

- Remove barriers to women's employment and participation in the formal and informal sectors, including in relation to legislation that directly or indirectly limits women's access to employment opportunities or contributes to discriminatory pay and conditions for women.
- Implement equal employment opportunity and gender equality measures in public sector employment, including state-owned enterprises and statutory boards, to increase the proportion of women employed, including in senior positions, and advocate for a similar approach in private sector agencies.
- Improve the facilities and governance of local produce markets, including fair and transparent local regulation and taxation policies, so that market operations increase profitability and efficiency and encourage women's safe, fair and equal participation in local economies.
- Target support to women entrepreneurs in the formal and informal sectors, for example financial services, information and training, and review legislation that limits women's access to finance, assets, land and productive resources (PIFS, 2012b).

The Trends Assessment Report on the PIFS Gender Equality Declaration reported that men continue to outnumber women in paid employment outside the agriculture sector. Areas of progress included the introduction of maternity leave in public sectors and increased numbers of women contributing to superannuation schemes for long-term financial security. The report noted the expansion of women's financial inclusion and financial literacy in the region and progress in legal reforms to support financial inclusion. It also noted an increase in the number of women accessing national retirement schemes. It concluded that, despite these developments, the gender wage gap remained and is widening in some countries (PIFS, 2016). It is important to note that the report was a self-reporting summary document with findings difficult to validate due to limited national data sets and research.

Another significant gender equality milestone is the Denarau Action Plan on Gender and Women's Financial Inclusion, adopted by all the Pacific central banks and associated Alliance for Financial Inclusion members in September 2016.¹⁰ The action plan commits members to accelerate financial inclusion for women by promoting appropriate policies and leveraging on the success of Alliance for Financial Inclusion's peer learning and sharing platform. The plan also calls for:

- Incorporating gender considerations in the Alliance for Financial Inclusion's Network's core activities.

¹⁰ Pacific central banks include: Bank of Papua New Guinea, Central Bank of Solomon Islands, Reserve Bank of Fiji, National Reserve Bank of Tonga, Central Bank of Samoa and the Reserve Bank of Vanuatu

- Encouraging Alliance for Financial Inclusion's members to set specific financial inclusion objectives and targets for women's financial inclusion.
- Collaborating and coordinating with key stakeholders in taking concrete steps to better understand the women's market segment (Alliance for Financial Inclusion, 2016).

4.2 Programming

Women's economic empowerment activities can be identified in a broad range of government plans and development partner programs in the Pacific – either as stand-alone investments or mainstreamed into wider market and enterprise development, vocational skills development, financial inclusion, regulatory reform initiatives, private sector partnerships and community development projects. Synergies between women's economic empowerment and leadership development initiatives are also emerging in sectoral and environmental management activities, including coastal fisheries management, climate change and through working with local governments.

Some of the key initiatives in the region are broadly outlined below with key outcomes and lessons highlighting examples of good practice and gaps in programming to inform recommendations on future priority areas. This assessment relates predominantly to the larger PICs of PNG, Solomon Islands, Fiji and Vanuatu as they tend to attract more support and review of programs. Further information and analysis of these initiatives against the direct and indirect enabling and constraining factors is included in Annex 1.

4.2.1 Vocational skills development programs

Investments in technical and vocational skills development programs across the Pacific (predominantly by DFAT bilateral programs and support for the regional Australia Pacific Technical College – APTC), generally aim to increase employment outcomes through strengthening local vocational education training institutes to produce skilled workers that meet industry and private sector demand across the region. The APTC supports students who are currently employed to gain Australian-standard skills and qualifications for a wide range of vocational careers in high demand throughout the Pacific (refer APTC website).

Vocational programs aim to increase the number of female students as a proportion of overall students, and women's enrolment in non-traditional courses and trades where incomes are generally higher. Strategies to achieve these gender-specific objectives include:

- providing on-site child care services;
- flexible and modular course delivery to suit students' availability;
- additional language and literacy skill support;
- building partnership with industry to encourage employment of women in non-traditional fields;
- working with communities to build support interest and demand in non-traditional fields for women;
- working with male gender champions, local civil society organisations and local government;
- developing communications and promotion material that role-models women in managerial and non-traditional roles;
- provision of courses that recognise and build skills from informal sector work to gain formal qualification to support transition to formal sector employment;
- targeting of women for leadership and management courses; and

Enabling and constraining factors addressed

Direct:

- Education, skills and training
- Access to quality, decent work
- Unpaid care work

Indirect:

- Labour market segmentation
- Social norms

- developing policies to address violence at worksites and support students who are survivors of violence.

Outcomes and results: There is limited information on the long-term impact of vocational education programs on women's employment and income status, and related economic empowerment indicators. Impact evaluations are required to provide evidence on approaches that have worked, and benefits that have been sustained.

There has been reported success in increasing the ratio of female enrolments in vocational education courses. For example, in 2014, females represented 42 per cent of enrolled students in the APTC program and 46 per cent of TVET centre studies in the Vanuatu Skills for Economic Growth Program (APTCa; VTVET, 2015). There are increasing numbers enrolling in non-traditional courses, such as commercial cooking and tiling. However, female students still tend to be concentrated in non-trade qualifications and female-dominated care and hospitality progressions, where incomes are generally lower in employment. Employment rates post-graduation remain high for APTC students, though they are slightly lower for women (95 per cent) than men (97 per cent). The APTC Tracer Survey found that female graduates' new skills and capacity were valued by themselves and their communities irrespective of employment status. Some of the women were putting their skills to work in volunteer positions (APTC, 2015b).

Lessons learned: Specific strategies are required to attract female enrolments to non-traditional courses. These need to be targeted at women themselves, their communities, supporting government agencies, prospective employees and industries. Specific lessons highlighted in the Vanuatu TVET program relate to economic and cultural dimensions relevant to women's economic empowerment in the broader region:

- 'A value-chain approach which links the formal and informal economies but which is grounded in the existing customary order of informality [or how custom influences informal work] can be a powerful means of transforming sectoral skills development while also facilitating changed behaviour in both economies and fostering private-sector engagement in skills agendas' (DFAT, Independent Review of the Vanuatu TVET, 2015:8).
- 'Programs that focus on long-term transformations but persistently work day-to-day with the grain of local custom and culture rather than from an externally devised blue-print are more likely to achieve their outcomes and be sustainable' (ibid).

These practices and lessons are consistent with the global evidence regarding incorporating life skills components and closer engagement with industry to facilitate creation of skills in areas of demand and to shift prevailing social norms about jobs for women.

4.2.2 Private sector development programs

A range of initiatives supporting enterprise and private sector development are being implemented across the region, covering both the formal and informal sectors. Four examples have been assessed for this report because of their multi-country scope and specific strategies for women's economic empowerment. These are: the ADB's Private Sector Development Initiative (PSDI), DFAT's Market Development Facility (MDF), UN Women's Markets for Change (M4C), and the PNG Business Coalition for Women (PNG BCW).

These programs apply a range of strategies and approaches including:

Enabling and constraining factors addressed

Direct:

- Education, skills and training
- Access to quality, decent work
- Access to assets and services
- Collective action and leadership

Indirect:

- Labour market segmentation
- Laws and regulations

- Gender analysis of value chains to inform partnership strategies that will improve the targeting and quality of services to women producers/businesses (MDF, 2016).
- Analysis of legislative and regulatory environments to identify constraints to private sector development, including those constraints that are felt disproportionately by women, and advocacy and technical assistance to reform legislation and regulation (PSDI, 2016).
- Direct training and skills development of women entrepreneurs (PSDI, M4C).
- Development and support to market vendors' associations to increase their ability to influence market governance and facilities to improve conditions for informal market vendors (M4C).
- Development of coalitions to strengthen work place policies and practices, particularly to address gender based violence and women in leadership (PNG BCW, 2016).

Outcomes and results: Results and evidence of change are somewhat limited across these programs, particularly as they relate to women's economic empowerment indicators. Many of these initiatives are in early stages of implementation, or have only recently developed targeted women's economic empowerment strategies. Intermediary results and outcomes include:

- The PSDI program has supported implementation of the secured transactions framework across the Pacific, that allows lenders to provide credit against the security of movable assets. This is important in the Pacific because most borrowers are not able to access communally-owned land and other real estate as collateral for loans. It impacts significantly on women who, in most countries in the region, have little control over customary land (PSDI, 2016).
- M4C conducted a series of Getting Started workshops attended by 649 market vendors (86 per cent women) and focused on ways for market vendors to organise themselves to strengthen their participation in market governance. Five new market vendors' associations have been established as a result (two in Solomon Islands, two in Vanuatu and one in Fiji); and a further four associations are in the process of being formalised. In Fiji 1,465 market vendors (of which 89 per cent are women) have been trained in financial literacy (UN Women, 2015).
- MDF partnerships have yielded US\$2.53 million in additional income for 5,930 men and women (\$1.234 million for men and \$1.296 million for women) in the tourism, horticulture and export processing industry in Fiji. It has helped create 191 new full-time equivalent jobs (83 for men and 108 for women) (MDF, 2016).
- The PNG BCW is working with large national and international companies in PNG to address violence against women as a business and social issue – highlighting the cost on business and employees. The BCW has developed a suite of culturally-appropriate policies and workplace practices that companies can implement to support staff members who may be survivors of violence or perpetrators. The BCW is providing training and support services to members in using these policies (PNG BCW, 2016).

Lessons learned: Targeted approaches and strategies are needed to address the considerable legislative and regulatory constraints experienced by women. Better advocacy and dialogue is required, supported by credible data and evidence on the impact of laws and regulations.

Building skill sets to increase economic options for women is important for them to determine their own pathways and engagement in economic activity. Assets-based approaches can be effective for identifying and building upon women's existing skills, capacity and interests.

Supporting movements such as unions, as opposed to a project-to-project approach, can be effective for building women's leadership, influence and agency in political and community decision-making structures that directly impact upon their economic opportunities.

Partnerships with the private sector for women's economic empowerment can result in normative change, particularly when built on solid gender analysis and clear business cases. This can improve conditions for wage workers and also increase quality and coverage of services that support female producers and entrepreneurs.

4.2.3 Financial inclusion initiatives

Initiatives to support financial inclusion covered in this report are designed to improve financial inclusion through access to financial services, provided through either commercial or informal (clubs) service providers, particularly for poor men and women and rural populations, and female micro-small business owners.

The UNCDF Pacific Financial Inclusion Program (PFIP), aims to increase coverage of formal financial services to men and women across the Pacific. It is developing gender-specific strategies using human-centred design methodologies to deepen market penetration and uptake of financial products and services (PFIP, 2016).

A national micro-finance institute in Vanuatu, VANWODS Microfinance, is a network helping women in rural villages to start, grow and maintain sustainable, income generating micro-enterprises. Commencing as a pilot scheme in 1996 by the Department of Women's Affairs, it is now an independent financial institution owned, managed and controlled by its members. Under its peer-lending model, groups of five borrowers receives loans to start their own business with weekly meetings to make a small repayment on their loan, contribute a small amount to their savings accounts and support each other. Loans are for five months with the opportunity for borrowers to apply for higher loan amounts after continuous and successful participation in the program (VANWODS, 2016).

The Solomon Islands savings club model, Tugeda Tude fo Tumoro (TTFT), involves exclusively female members depositing savings in a personal savings account and a general account that accumulates funds for community initiatives and personal loans. In addition to promoting financial literacy and savings, the savings club fosters women's leadership and increased participation in community decision-making (Brislane, 2014).

Outcomes and results: PFIP has worked with the region's central banks to set specific time-bound targets for women's financial access in all the national financial inclusion and financial literacy strategies including specific gender goals (PFIP, 2016). New digital platforms have also enabled product innovation with financial services, including micro-insurance using mobile top-up, pay-as-you-go schemes for solar energy, low-cost domestic and international remittances, and low-cost transaction accounts with improved access in remote areas. PFIP has increased bank account ownership for women across the Pacific. Women currently make up approximately 23 per cent of the PFIP portfolio and 68 per cent of PFIP supported savings accounts are owned by women. Financial literacy training has been delivered through schools, vocational training contexts and directly associated with product delivery (ibid).

VANWODS has developed a range of financial products that are available to micro-enterprises, small enterprises and employees of companies. It has also developed a Seasonal Employment Finance and a school fee/expense savings account product.

Between 2011 and 2015 TTFT established 25 savings clubs with 785 members across five provinces. A further 19 replicated clubs were established independently when women living close by saw the advantages of saving. The all-women's TTFT clubs have currently saved SBD\$763,651 with around a third of this amount out on loan. Evidence has shown improvements in regular saving, financial literacy, financial planning, and greater control of finances overall.

Enabling and constraining factors addressed

Direct:

- Education, skills and training
- Access to assets and services
- Collective action and leadership

Indirect

- Laws and regulations
- Social norms

Savings groups have acted as change agents whereby women felt more control over their own and their family's lives, men had an onerous money raising responsibility lifted, children knew their school fees could be paid, and the community had a buffer in bad times. Where women worked as a team (e.g. setting up local markets, sharing ideas, constructing club houses), they were building social cohesion as well as strengthening community discipline (Roadmap Report consultations, 2016).

Lessons learned: Involvement of lead government agencies, including central banks, has contributed significantly to national coordination of commercial and government partners in supporting financial inclusion goals and plans. There is now an opportunity to build on the policy and institutional capacities to drive meaningful advancement to financially empower disadvantaged and under-served women and girls.

Public-private partnerships can be effective for scaling-up service provision and changes in products and services that better meet women's needs. However, further work is required to deepen consumer demand for and use of available products and services to build the business case and profitability of these services, critical for their sustained provision.

Conscious integration of women's leadership development into financial inclusion projects, including savings clubs, has the potential to increase women's confidence, skills and community support for them as leaders. Engagement of male leaders is important to build their support for women's savings club activities and other community leadership roles.

The increase in availability of mobile banking services increases women's independence and privacy in banking, as well as their control and decision-making over financial resources. This is also important in regards to the inter-relationship between control over financial resources and violence against women. Interventions must fully understand, and be sensitive to, the existing power relations and how changes may positively or negatively affect the risk of violence and take a 'do no harm' approach.

Interest rates for micro-finance lending to business remain high as the profitability for loan products to micro and small business is too low for major commercial banks. Therefore, access to credit for micro and small businesses remains costly and restrictive for both men and women. Use of savings accounts and other informal loans will continue to be main source of financial capital for micro and small businesses. This may restrict business growth, but will reduce exposure to debt that can cause financial vulnerability.

4.2.4 Community-based agriculture and fisheries management

Initiatives assessed in this report relate to agriculture and coastal fisheries across the Pacific and the high work burden women already carry within households and communities. They include: the CARE Coffee Project in PNG (CARE 2016), the Australian Centre for International Agricultural Research (ACIAR) PNG Women Smallholders Business Project (Mikhailovich and Pamphilon 2016); and the SPC Coastal Fisheries Management Program. These programs employ strategies that improve the quality, as well as quantity, of women's engagement and burden and involve:

- Gender analysis of resource management, production and decision-making over productive assets and incomes.
- Adult learning methods to cater to varied literacy and education levels.
- Technical skills development through strengthening extension services, business and financial management
- Leadership development.
- Integration of life-skills education.
- Building partnerships with community and FBOs to support change in social norms.
- Development of teams of local village community educators.

Enabling and constraining factors addressed

Direct:

- Education, skills and training
- Access to assets and services
- Access to decent paid work
- Collective action and leadership

Indirect

- Social norms

Outcomes and results: The family teams approach applied in both the CARE and ACIAR projects has been successful and has encouraged male and female family members in farming households to work together in effective and equitable ways and share domestic and productive roles and workloads.

CARE's partner companies are now engaging female interns as extension agents. Women's participation in coffee-related extension services has risen from less than five per cent to 33–55 per cent (CARE, 2016). Extension service providers are modifying the design and the timing of their extension sessions to ensure women can participate. With men and women working together, changes are emerging at the household level, with greater sharing of financial decision-making. In addition, with increased income, more families have developed financial goals and learned to save. Family assets, such as permanent houses, water tanks and home improvements have increased, and more farmers are reporting that they have enough money for daily living (ibid).

A recent ACIAR report on its program of training for improving agricultural production and financial literacy highlights that: farm production has increased; families are now growing to sell and trying new ways of selling produce; more farmers are engaged in longer term farm planning; more men and women are now working together as a family; young people are more involved in family farming and decision-making; men and women have changed attitudes and practices in their households and agricultural roles; and families report that more decisions are made together (Mikhailovich and Pamphilon, 2016).

Under the SPC community fisheries program, women are now better represented on fisheries management committees and participate actively in the implementation of activities where decision-making used to be male-dominated. The program aims to provide positive role models and remove barriers to women's participation through a range of training workshops and mentoring attachments for fisheries officers. There has been increased knowledge of gender dynamics and women's traditional roles in fisheries management to inform coastal management plans (Amos, 2015). The program is also raising the profile of fisheries as a career option for women through publications such as the Women in Fisheries Bulletin and brochures on the work of fishing vessel observers.

Lessons learned: Attention to women's existing workloads and domestic/care responsibilities is essential to improve their engagement and benefit from production activities. A promising model to address this is the family teams approach, that encourages awareness of and re-distribution of workloads amongst family members. Mixed-gender groups have been more effective in the family teams process. Men are more likely to support women in their goals and aspirations if they can see the benefits for the family as a whole. A gender-inclusive approach is essential in cultures where risks of gender-based violence can increase when development processes focus solely on women.

Programs that aim to shift social norms need to develop effective partnership and engagement strategies with diverse sets of organisations at multiple levels, including technical, business, faith, and community groups and local leaders.

The role of women in fisheries science and management at the national level has improved. At the community level, there is a need to actively empower and enhance women's participation in the development of community fisheries management and aquaculture. Coastal communities should also be encouraged to increase participation of women in the implementation of community management activities (Amos, 2015). Increased data on women's roles and knowledge needs to be used more effectively to increase their influence and ongoing participation in fisheries management and to address climate change, food security and nutrition challenges (ibid).

4.3 Lessons learned and good practice

This section presents good practice examples of women's economic empowerment from the global literature and further lessons identified in the Pacific, including from Roadmap Report consultations.

4.3.1 The importance of defining and valuing women's economic empowerment

Women need to be able to define for themselves what is valuable about economic empowerment and what women's economic empowerment means to them. This will differ across different groups of women engaging in the formal, informal and non-cash economy for many reasons. For some, it is a matter of survival and, for others, it is about increasing their freedom, status or security. Certain services and initiatives, such as savings clubs, present an opportunity for women to build the foundational skills and confidence necessary to make more informed choices and potentially engage with microcredit institutions and/or the formal economy in the future.

4.3.2 Providing incentives for change

Developing a business case: Building and using a business case for women's economic empowerment with private sector partners and businesses is essential to change business practices, increase coverage and quality of goods and services that benefit women, and improve working conditions for female employees. It can also help leverage private sector finance and investment towards women's economic empowerment, and support scaling-up services and sustainability.

While these incentives are commercial, changes in business practices can result in normative changes that reduce discriminatory practices, services and models. Building a business case for women's economic empowerment requires rigorous, continuous and good quality gender analysis and mainstreaming strategies. It also requires setting targets, capacity building and long-term quantitative and qualitative monitoring and evaluation of processes and impacts. Development funds can be used to incentivise private sector partners or reduce their risk in entering new markets, away from core business activity.

Demonstrating an economic and social development case: Women's economic empowerment will help Pacific governments achieve their national development goals, as well as regional and international commitments, such as the PIFS Gender Equality Declaration and the SDGs. Governments' roles should be ensuring the right policy, legislative and fiscal settings support women's economic empowerment. The public service can model good behaviour through its own employment policies and practices, and procurement policies where appropriate.

Programs for lasting change: Women's economic empowerment needs to be aligned to realistic economic growth opportunities, policies and plans in order to support success and sustainability and to secure the support from government, industry and private sector partners. This is relevant for skills development, market and value chain development, financial services and enterprise development programs.

National and local government buy-in and support is important for leveraging resources and supporting coordination, even if they are not direct program partners. This is relevant at national and local levels of government. APTC and PFIP are good examples of programs with effective government buy-in and clear roles in coordination and resource mobilisation.

Integrated approaches that provide a combination of activities to address technical and life skills, improve income-earning opportunities and address social norms are effective in supporting adolescents and marginalised women. Interventions that are one-sided may not realise the same gains in incomes or agency (relating to self-esteem, decision-making and negotiation skills).

Integration of women's economic empowerment into other priority issues such as climate change, fisheries, coastal management, and migration provides useful strategic entry points. Integrated approaches can also build community support for women's economic empowerment issues by seeing them through a community development lens, and emphasising how women's economic activities contribute to general levels of well-being. Further, it can support women's leadership, group formation and collective action. Experience, results and lessons learned from practical implementation of policies and programs needs to be included in formal review and decision-making processes and structures so that efforts to address women's economic empowerment are coherent at the micro and

macro levels. It is important to develop connectivity and linkages (either through information sharing, convening workshops, formal reporting and feedback opportunities) to other programs and initiatives that are addressing other enabling or constraining factors.

Workplaces are potential powerful sites for changing social norms. Development of gender-responsive workplaces can be supported through policies that address gender-based violence, promote women's advancement to leadership positions, are socially inclusive, and help women-led businesses through value/supply chain and procurement practices.

5 Gaps

The following section is a summary of key gaps raised through consultations with a wide range of stakeholder groups and through the literature review. A summary report of Roadmap Report consultations is provided in Annex 2.

5.1 Information, data and evidence

There is a shortage of evaluative information on women's economic empowerment programs across the region. Much of the available literature consists of reports from development partners' programs that report short-term and intermediate progress against program outcomes and lessons learned. Specific gaps in information, data and evidence include:

- **Pacific women's perspectives on the value of economic empowerment** to reflect views of different groups of women about the barriers and constraints they face, as well as specific opportunities. Different groupings include older women, women with disabilities, female entrepreneurs, women in occupations of high risk, and girls who work. Research to gather this type of information should also consider women's experience with respect to different forms of informal and formal social protection.
- **Sex and age disaggregated economic data** on labour force and household surveys, market segmentation, coverage of social protection measures and higher education enrolment figures.¹¹
- **Quantitative and qualitative data** and evidence of impacts and sustainable change from various interventions specific to different countries and contexts.
- **Accessible and user-friendly data and research** that can support advocacy, programming, budgeting and service planning by the public and private sectors.
- **Longitudinal studies** on economic and social changes and impacts.
- **Stocktakes and databases** of existing women's economic empowerment-related activities, their implementing partners, development partners, geographical coverage and results.

5.2 Laws, regulations and policies

Key gaps or opportunities to reform laws and regulations that pose barriers to women's economic empowerment include:

- **Strategies to advocate to policy makers and legislators** could be strengthened to include: advocacy for equitable and inclusive growth strategies and economic policy; better data collection and evidence for use in advocacy efforts; joint dialogue between private sector, civil society and government; and promoting women's engagement and leadership in policy and legislation drafting.

¹¹ See Pacific Leaders Gender Equality Declaration Trend Assessment Report 2012–2016 for further information on specific data gaps – http://www.aidsdatahub.org/sites/default/files/publication/Pacific_Leaders_Gender_Equality_Declaration_2016.pdf

- **Regional trade and migration agreements and plans** under the Pacific Islands Forum could be strengthened with research and analysis of the gendered impacts of regional agreements, and development of plans that promote women's inclusion and economic opportunity and mitigate potential negative impacts.
- **National macro-economic and fiscal policy** support should include greater resource allocation to services and plans that will benefit women, and also support law reform.
- **Formal social protection measures** are required, particularly for informal sector workers. These include pensions, superannuation and parental support provisions that impact on women's economic empowerment. Potential partnerships with the ILO, ADB and the World Bank, already working in this area, could explore further support for social protection schemes, including non-conditional cash transfers to support survivors of violence and victims of natural disasters.
- **Organisation and collective action** from women's groups advocating women's economic empowerment and business groups representing women's interests is under-developed. Existing organisations such as PIPSO and its national branches, and the PNG Business Coalition for Women, are gaining momentum and visibility. Strengthening these coalitions and other local industry and civil society organisations can support women's economic empowerment, particularly where organisations are advocates for important policy, law and regulatory reform.

5.3 Services delivered by government, the private sector and non-government sector

Access to services is a key enabler of women's economic empowerment and remains a significant gap despite its greater priority in recent years from governments, development partners and the private sector. This is particularly evident for rural women and marginalised population groups, including people with disabilities. Key service gaps include:

- **The full range of quality, accessible and affordable business development services for informal, small and micro business.** Services need to identify and support the growth of businesses in established or growing sectors, support businesses to meet international standards for exports, if relevant, and be accessible to rural and remote women.
- **Financial services**, including financial literacy training, formal and informal banking, insurance and credit. Whilst coverage has increased, the population of men and women without bank accounts remains high, particularly in remote communities and among the elderly. Banking behaviour also suggests that customers, particularly women, are not fully utilising services available to them through their formal bank accounts.
- **Continued investment by national governments and development partners in advancing women's rights, their access to core health and education services, and in violence prevention and response**, as essential for supporting women's economic empowerment. There is also opportunity to better integrate provision of services to survivors of violence to include financial literacy and savings, sexual and reproductive health, life-skills, and basic vocational skills with counselling and justice services.

5.4 Programming

- Women's economic empowerment programs are limited in northern Pacific countries, with the larger PICs the greatest beneficiaries of major regional investments.
- Coverage of marginalised groups is limited in much of the women's economic empowerment programming across the Pacific, especially for women with disabilities, women in stigmatised occupations and adolescents.

- Ways to accommodate the unpaid care and community work largely undertaken by women are not adequately factored into mainstream economic growth, vocational skills, private sector and market development programs.
- Social norms are not adequately addressed in women's economic empowerment programs. There are few examples of programs that consistently and effectively employ strategies to change social norms, such as engaging with men and boys, targeting adolescents to break inter-generational cycle of discriminatory practice, and working with FBOs.
- Insufficient attention during program implementation is given to strategies to support scaling-up of successful approaches, enabling services, and pilot programs.
- Creative, solutions-focused approaches (design thinking methodologies) are required in designing services and products, programs and policies, and in the development of social enterprises, that can lead to transformational benefits and change for women and girls.
- Poor coordination and information sharing amongst governments, development partners and NGOs, particularly on who is doing what, where, and with what success, undermines the generation of evidence and clarity on lessons learned from ongoing programs.

6 Issues and Priorities in the Context of a Single Roadmap

This report provides one input into the *Pacific Women* Integrated Roadmap on Women's Leadership, Women's Economic Empowerment and Eliminating Violence against Women. It recognises the increased impact that can be gained from implementing an integrated approach to gender equality through designing interventions that recognise the intersecting needs, challenges and opportunities for women and attempt to address them holistically. This section incorporates the preceding analysis of what has been done in the region, what has worked, what has been less effective and what has been overlooked. It also builds on *Pacific Women's* current Program Design Document, Delivery Document and M&E Framework and seeks to assist *Pacific Women* to prioritise its investments and support activities, projects and programs that, together, will aggregate towards sustainable results over time.

6.1 Global and regional evidence and gap summary

Advancing women's economic empowerment is a complex process and requires change across multiple domains: within individuals (capability, knowledge and self-esteem); in communities and institutions (norms and behaviour); in markets and value chains; and in the wider political and legal environment. There are areas of overlap between advancing women's economic empowerment, leadership and addressing violence against women within these domains. A single roadmap to guide *Pacific Women's* investments in these themes provides an opportunity to address areas of overlap and enhance integration of approaches, monitoring and evaluation and learning.

As discussed in Section 2.2, this report has applied the ODI's set of ten direct and indirect factors that enable and constrain women's economic empowerment. Assessment of the Pacific context and relevant initiatives against these factors in Sections 3 and 4 indicates that there are significant gaps and challenges. Attention to these factors can help *Pacific Women* determine priorities and guide programs and interventions to promote women's economic empowerment.

6.2 Innovation, integration and linkages

Despite investments in economic growth and women's economic empowerment across the region by national governments and development partners, there is limited evidence of sustainable results and impact. Existing experience and emerging evidence indicates some strategic options for *Pacific Women* that include:

- Private sector and enterprise development programs that present opportunity to integrate a gender lens and a business case for women's economic empowerment into business models, products and services.
- Vocational education and skills development investments across the region, some of which are demonstrating good practice and results in: providing gender responsive education services; developing innovative pathways from informal to formal skills qualification and recognition; tackling social norms and gender-based violence; and addressing labour market segmentation through increasing women's skills in non-traditional sectors.
- Large organisations, companies and governments more proactively providing equal opportunity and decent work, through workplace policies and practice. These can include policies on gender-based violence, advancing women into leadership roles, and increasing opportunities for women in business through their supply chains.
- Developing the body of knowledge on the specific legislative, regulatory and policy constraints to women's economic empowerment in the Pacific (Nagarajan, 2016); as well as the inter-relationship between women's economic empowerment and gender-based violence (Crawford and Eves, 2014).
- Integrated approaches that combine technical skills, asset building and other services (including sexual reproductive health) and address social norms and violence against women, starting at the age of adolescence.
- Developing regional commitment to and growth of leadership, collective action and organisation amongst private sector, local government and civil society organisations to address women's economic empowerment.
- Innovation in the use of human-centred design methodologies to better understand women's needs in development of products and services, policies and regulation.
- Entry points such as community action around climate change to integrate women's economic empowerment issues and opportunities.

From this basis, the following priority areas for *Pacific Women* to focus in regional and/or bilateral programming are proposed.

6.2.1 Priority Area 1: Social Protection

There is opportunity for *Pacific Women* to support governments and the private sector develop social protection measures, particularly for informal workers and the most vulnerable, to build resilience to economic shocks and recovery from natural disasters. This could be in the form of: technical assistance to governments; partnerships with the private sector (e.g. through PFIP, particularly in its development of insurance and micro-credit products) and development partners working in the area (e.g. ILO, World Bank, ADB); and a research and evaluation function to support piloting of social protection initiatives. Priority support areas include:

- development of paid parental leave provisions;
- affordable child care;
- grants/cash transfers to support children's access to education for poor families;
- contributions and access to superannuation for informal workers and minimum pension schemes for elderly people who need it;
- integrated packages of social protection and employment services targeting marginalised groups, such as youth, survivors of violence, people with disabilities (e.g. linking public employment with vocational training and post-training support services); and

- cash transfers/social protection measures for communities in humanitarian and natural disaster recovery work.

6.2.2 Priority Area 2: Targeting and changing social norms

Prevailing social norms that limit women's economic roles in the region include attitudes around women's sexual, reproductive and caring roles, decision-making capacity and power relations, and gender-based violence. Priority should be given to initiatives that proactively address social norms that disadvantage and limit women's economic opportunity and empowerment. Potential entry points include:

- Targeting adolescents and young women to break the inter-generational cycle of discrimination against women and girls.
- Creating and strengthening coalitions among existing advocates and organisations to build their capacity to advocate for social behaviour change, work with the media (traditional and social), and dialogue with government, church, traditional leaders and other formal institutions.
- Working with the media including traditional and social media channels.
- Working with employers/business, maximising the potential for workplaces as sites of changing social norms.
- Replicating or scaling-up successful interventions, such as the FWRM Emerging Leaders Forum, CARE's adolescent and youth targeted program in Vanuatu, and other promising initiatives.

6.2.3 Priority Area 3: Young women and adolescent girls

There is significant opportunity for programs to engage more meaningfully with adolescent girls and young women. Adolescent-targeted programs can support girls and young women to become more confident, informed and connected, with improved self-esteem, aspirations, skills and voice, that can influence their economic empowerment. Targeted interventions can help young women build important economic assets and positively influence their ability to advance economically.

As noted in the contextual overview above, young people comprise a large population in the Pacific with limited formal work opportunities. Adolescent fertility rates are relatively high, as are levels of sexual and family violence. The transition from school to work is challenging for both boys and girls. However, as girls experience discriminatory social norms and attitudes, their transition is even more challenging. The ability for adolescent girls and young women to secure physical economic assets, particularly land, is constrained by customary clan ownership and decision-making models.

There is opportunity to leverage and connect existing programs and partners to respond to young women's needs in this area. Appropriately-designed programs can help build an important foundation for economic advancement and empowerment, and increase voice and agency.

A priority area for *Pacific Women* will be the development of an overarching adolescent girls and young women strategy. Potential investment opportunities that integrate women's economic empowerment, ending violence against women and women in leadership may include an 'assets for adolescents' pilot program under which *Pacific Women* could support existing organisations and current programs. This could include existing programs implemented by NGOs in the region, such as CARE Vanuatu. A pilot approach could support closer cooperation between adolescent and youth life skills programs and other existing school education, vocational education, financial inclusion (and literacy) and enterprise development programs. This could link to work on the enabling legislative and regulatory environment. It could also support development of social protection measures that provide employment services/training vouchers for youth.

Given the economic challenges and barriers experienced by both male and female adolescents, and the importance of promoting social cohesion, such a pilot could potentially work with both adolescent

boys and girls. Monitoring, evaluation and learning frameworks would be needed to support this, including the use of girl-led research. *Pacific Women* could support the pilot in one country for expansion in other countries over time, based on successful results and adaptable models. Alternatively, pilots could be supported in multiple countries working through national or international NGOs and other DFAT or development partner investments. Approaches, results and research could be shared and compared for wider regional learning and contribute to the evidence base. Consideration should also be given to a similar pilot that supports building of assets for women and adolescent girls with disabilities.

6.2.4 Priority Area 4: Support for enabling legislation and regulations

There is opportunity for *Pacific Women* to better inform and influence legislative reform and programming for women's economic empowerment. Focus areas of regulatory and legislative reform should target laws relating to: employment and labour (e.g. discrimination, sexual harassment); property; marriage; domestic violence; and provident funds (superannuation, pensions, social security funds and tax-funded universal payments).

A forthcoming paper from *Pacific Women* is expected to provide recommendations on legislative reform priorities. Potential approaches include:

- Working through existing DFAT regional and bilateral programs and relationships to prioritise law reform; and strengthen advocacy and engagement with parliamentarians, government and business.
- Improving capacity to collect and analyse sex-disaggregated economic data to inform policy and services; and continuing to support SPC (and other relevant organisations) and national governments on collection and use of relevant, appropriate and useful sex-disaggregated economic data and information.
- Building capacity of representative organisations, and facilitating coalitions and collective action amongst relevant stakeholder groups.

6.2.5 Priority Area 5: Build the evidence base, share good practice and make knowledge products accessible to range of different stakeholders

There is a significant opportunity for *Pacific Women* to provide a knowledge brokering service to other programs and agencies by collecting relevant data and lessons learned and providing information to DFAT and other partners to inform future support. *Pacific Women* can assist stakeholders to build the evidence base for women's economic empowerment in the Pacific, support knowledge management, and distribute knowledge products in accessible and relevant formats to various stakeholder groups. In particular, *Pacific Women* could support organisations such as PIPSO, Pacific Trade and Invest, research institutions, and women's rights organisations to:

- Work with agencies, such as SPC, to strengthen collection of sex and age disaggregated economic data across the region, including for labour force participation, market segmentation, coverage of social protection measures, and higher education enrolment figures.
- Commission research on Pacific women's perspective in defining what is valued from economic empowerment for different groups of women.
- Analyse quantitative and qualitative data, evidence of impacts and sustainable change from a range of interventions at regional and national levels and for different groups of women.
- Develop longitudinal studies on economic and social changes and impacts.
- Stocktake existing women's economic empowerment-related activities in the Pacific.

- Engage with and inform media outlets on key issues and evidence relating to women's economic empowerment.
- Support and engage with the research on the potential for gender responsive investment in the Pacific led by the new DFAT Pacific RISE program, established to facilitate a social impact investment market in the Pacific.

6.3 Additional issues and areas for consideration by *Pacific Women*

In addition to these priority areas, there is a need and opportunity to strengthen the quality, targeting and connectivity of women's economic empowerment initiatives within existing DFAT bilateral and regional investments.

There is a wide range of existing DFAT country and regional investments that support objectives of inclusive economic growth, agriculture productivity, fisheries management, enterprise and private sector development, gender responsive investing, export market development, and skills development across the Pacific. These programs, to varying extents, include objectives and strategies to advance women's economic opportunities and empowerment. In particular, they provide opportunities to address the direct factors that enable or constrain women's economic empowerment, including skills, education and training, access to quality, decent paid work, access to property, assets and financial services.

The literature review and Roadmap Report consultations suggest that there is potential to strengthen the quality and targeting of women's economic empowerment initiatives within this portfolio and strengthen the linkages between these investments, with respect to women's economic empowerment, women and leadership and EVAW.

This could be achieved through:

- Country-level analysis and assessment of the direct and indirect factors that enable or constrain women's economic empowerment.
- Mapping initiatives by development partners and governments in relation to the direct and indirect women's economic empowerment framework factors used in this report (identified in Section 2.2); and identify gaps and opportunities to address and strengthen the linkages across the initiatives.

For existing DFAT bilateral investments, this means ensuring that programs and projects have:

- Gender and social inclusion analysis relevant to women's economic empowerment.
- Gender strategies to address barriers to quality inclusion and equitable benefit from development activities, including addressing unpaid care and work burdens.
- Capacity building plans to strengthen partners' technical skills in gender analysis. This can include private sector service providers, business and industry representative groups, chambers of commerce, government sector and line ministries, trade and export groups, local government, and civil society organisations.
- Regular collection of relevant sex and age disaggregated data and strengthening of the data collection and analysis capacity of national governments.
- Clear and accountable gender and social inclusion-related targets in partnership agreements and monitoring and evaluation frameworks, including with the private sector, civil society and government.
- Information sharing and collaboration across programs to ensure sufficient and balanced attention is given to the direct and indirect factors that enable or constrain women's economic empowerment.

Pacific Women has an opportunity to work with bilateral and regional DFAT teams to determine their specific needs to strengthen women's economic empowerment within their current portfolio. This may include:

- Country-level assessment of the factors that constrain or enable women's economic empowerment and how effectively existing programs are addressing them.
- Review and assessment of the quality of existing related initiatives in economic growth and private sector development, and vocational skills development to identify strengths, depth and effectiveness of existing gender strategies.
- Identification and development of linkages at national and regional levels between existing investments, including whether and how they can work jointly on common issues or constraints. For example: to support more women's economic empowerment enabling business regulation; industry partnerships with vocational training institutions to support women's transition to employment; to broker new relationships and partnerships (through engagement with Pacific RISE, for example) or to share lessons learned and good practice.
- Support for impact evaluations that compare across a number of initiatives.
- Convening relevant stakeholders to coordinate initiatives, results and sharing of lessons.

7 Conclusion

This report provides a summary of global evidence and good practice for promoting women's economic empowerment. It also seeks to examine and reflect upon good practice and lessons learned from Pacific programming to date as well as to identify remaining critical gaps and possible entry points for support by *Pacific Women* and other interested stakeholders. This analysis does not seek to be comprehensive as many programs in the Pacific are insufficiently documented and/or have not been systematically evaluated. The analysis is based on the literature available, stakeholder consultations and the authors' own experiences in the Pacific. Overall, the findings show that, while some good practice has been evidenced through individual activities in certain countries, support has tended to be ad hoc, inconsistent and unable to aggregate into meaningful, sustainable changes. To address this, global good practice suggests a more comprehensive framework of assistance to be systematically supported over the long-term. Complementing such efforts, individual successful interventions need to be reviewed, analysed and examined for adaptation and scaling up. Impact will depend on a sustained engagement that harnesses the capacities and commitment of Pacific women, men and institutions over the long-term.

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Annex 1: Summary Consultation Report

(Confidential – not to be published)

A. Non-government organisations

Summary information

- INGO approaches include work at the community / household level and with community-based organisations. They generally include strategies to address social norms, individual and collective agency alongside livelihoods, income generating and or savings activities. An integrated approach has yielded positive results for women, households (particularly around issues such as distribution of labour within the household), increased women's decision-making capacity and family / community acceptance; and delivery of skills development and capacity building appropriate to marginalised / poor women, etc. However, it is not always clear how these successes can be delivered at scale, or that income generating activities are sufficiently linked to the value chain and sustainable market opportunities.
- INGOs have more experience in programs targeting adolescents, but it has not been replicated or scaled-up across the region. There are opportunities to link these programs with other interventions that address formal structural barriers to women's economic empowerment and other regional investments in skills development, enterprise development, and other economic growth activities.
- There is scope for greater collaboration between INGO partners working closely and effectively with local organisations and communities tackling social norms, and larger bilateral and regional programs that are focused on economic growth, market development and the enabling environment.
- Information sharing and coordination across bilateral programs, regional programs and other stakeholders could be improved.
- Working through local organisations and community-based organisations supports increased ownership, trust and community buy-in.
- Approaches that integrate life skills development with technical skills for employment and enterprise development can contribute to increased income and shifts in social norms and women increased individual and collective agency.
- Engaging traditional leaders, the church and men and boys is critical.
- Need to focus not just on access to resources, but distribution of resources, and look at the equitable distribution of resources and opportunities, delivering economic justice, not just increased income opportunities. This needs to take into consideration the larger macro-economic settings as well as micro-economic context and how it affects women's ability to participate in, and benefit from, economic resources and assets.
- INGOs would welcome focus on adolescents and efforts to address discriminatory social norms and individual and collective agency.

Detailed information

Current and past initiatives / approaches to respond to issues

CARE has developed a 'life skills' empowerment model of working with women, men, boys and girls to promote social and economic empowerment for women and girls. The life skills approach provides a safe and non-threatening space where boys, girls, parents and community leaders can start to discuss

sensitive topics such as consent, negotiation and respectful relationships which are essential for violence prevention, as well as linking to referral pathways. The approach also focuses on building voice, confidence and planning skills which can equally help girls discover their full potential and help women engage more confidently in economic activities. CARE has used the life skills approach successfully in both its girl's empowerment and violence prevention program and its women's economic empowerment program.

TTFT by IWDA and Live and Learn involved 32 rural Solomon Island logged communities and explored how best to support sustainable livelihoods through inclusive sustainable natural resources management. The TTFT program began in 2010 and throughout its lifecycle strategically adapted to a changing context. By mid-program it increased its focus on savings clubs as a key strategy, not only for developing women's leadership capacity but to influence more sustainable and inclusive natural resource management decision-making.

There are two outstanding outcomes of this program and several other achievements. The first is the impact of savings clubs on the empowerment of women and the creation of positive changes for their families. Between 2011 and 2015 TTFT established 25 savings clubs with 785 members (76% being active) across five provinces. In addition, there were 19 replicated clubs not part of the program that sprang up when women living close by saw the advantages of saving. The all-women's TTFT clubs currently have saved SBD\$763,651 with around a third of this amount out on loan.

Evidence shows that many women moved from rarely saving to becoming regular savers, improved their financial literacy, were more likely to plan their spending and felt in greater control of their finances. Consequently, savings groups acted as change agents with the advantages flowing through the whole informal—and to some extent formal—economy. Women felt more control over their own lives and their family's lives, the men had an onerous money raising responsibility lifted, children knew their school fees could be paid, churches received tithes and the community had a buffer in bad times. Where women worked as a team—setting up local markets, sharing ideas, constructing club houses—they were building social cohesion as well as strengthening community discipline.

Observations on gaps

- Research and data collection.
- Young women's leadership.
- Engaging men and boys in violence prevention.
- Sexual reproductive health and rights, including research and evidence on how it impacts in areas of WEE, gender-based violence and leadership.
- Coordination and information sharing.
- Creating space for information exchange and solidarity; support for women's movement building.
- Unpaid care – supporting community-based approaches to valuing and recognising unpaid care.
- Addressing the gendered challenges and impacts of climate change, disaster, migration, urbanisation and industry.
- Women and women's organisations being the driver of dialogue around women's empowerment and formal employment; not men as intermediaries or between private sector and donor.
- Effective work with local governments on women's economic empowerment.
- Programs and policies supporting people with disabilities and rural populations.

Recommendations coming from stakeholders

Enabling Young Women's Agency across the Pacific: a vision of a regional alliance for young women's agency across the Pacific, which would work at three levels:

- First it would scale-up CARE's successful life skills model across the Pacific working to reach and empower poor and vulnerable girls and boys aged 14–20 in remote communities. The life skills program will work with adolescent girls and boys and their parents to help give girls confidence and space to exercise their voice and assume key roles in their communities, while also establishing foundations for safe, respectful relationships between girls and boys, men and women.
- The second level of the project would target young emerging gender equality advocates at the national level. The program would draw on experiences from the Fiji Women's Rights Movement young leaders program and IWDA's significant experience in delivering women's leadership across the Pacific.
- The third level of the program would connect organisations involved in developing young women's agencies in a network which facilitates support, learning and resource sharing.
- More focus on people with disabilities.
- Closer collaboration with local governments.
- Fewer projects and more engagement of real grass-roots organisations that represent women at community level; those most in need of support.

B. Pacific governments

- Very limited response from Pacific governments despite direct requests for interviews and sharing of the survey form.
- Only one response was received from the Women Affairs Division, Ministry of Internal Affairs in Tonga.
- This is obviously a weakness and will impact upon overall findings and recommendations.

Summary information

- Rural and outer islands are missing out on government and civil society origination services and support.
- Knowledge sharing at regional levels, networking and exposition would benefit women in business.
- Opportunity to strengthen legislative and policy development and implementation across three outcome areas.
- Youth are not sufficiently targeted or supported.
- Capacity building still required across three outcome areas, including for organisations representing women's interests.

C. Regional agencies and programs

Includes SPC, MDF, ACIAR, PFIP (including commercial bank partners), PIPSO, APTC, and ADB PSDI.

Summary information

- The need to define the role of *Pacific Women* in relation to supporting and leading work on women's economic empowerment in relation to existing organisations and regional bodies. This relates to ownership, partnership, leadership and coordination, and how to best position and support the recommendations coming out of the Roadmap.
- More needs to be done to address the significant barriers in the enabling environment across the Pacific, including ones that affect all business in the Pacific, and specific barriers exist that affect women. These constraints apply to enterprises and women in the informal and formal economies.
- Initiatives to support informal businesses transition to the formal economy need to further contextualise the drivers and day-to-day decision-making of women micro-business owners. Benefits may not always outweigh the negatives, particularly in the context of household and community responsibilities, cost of doing formal business, and the women's income earning objectives. Research on how different Pacific women value WEE would also be beneficial.
- The interrelationship between WEE and violence is pervasive across the Pacific. There is a need to better understand this relationship at the household, workplace and community level, and the cost on business. This should inform and maximise the opportunity that policies, programs and services in financial inclusion, social protection, supply chain and market development, and workplaces can play in reducing the risk of violence and promoting WEE.
- Local government engagement and support for WEE needs to be strengthened.
- Social norms need more attention. Strategies that focus only on increased incomes will not succeed without attention to restrictive social norms.
- Sex and age disaggregated data is needed to better inform national plans and policies and to use in advocacy for legislative and law reform; capacity building to support data collection and research is also required.

Detailed information

Current and past initiatives / approaches to respond to issues

SPC has increased PICs capacity for gender analysis and mainstreaming, including gender stock take program and policy review, the use of sex disaggregated data and statistics, and how to integrate into government policies and planning documents. This has also included developing gender profiles against census and household survey data. Increased capacity in data usage has influenced how policy makers view gender and how resources, policies and programs can have positive or negative impacts on gender equity.

DFAT's MDF has a rigorous gender mainstreaming approach, beginning with in-depth gender analysis of the sectors / products chosen for development / support, including understanding of household poverty, power dynamics, decision-making and relations, women and men's distribution of labour, time availability, etc. It also looks at structural barriers to increase women's participation in and benefit from production / income earning activity. This analysis informs the partnership approach with market service providers, into which clear targets and agreements are set. The partnership and gender mainstreaming approach is built upon the business case for greater and more equitable inclusion of women in the value chain.

The focus of the APTC program is the delivery of high-demand vocational skills training (i.e. with strong industry need and high employment outcomes). The APTC program currently has

approximately 40 per cent female participation. Given the focus of the APTC program on skills for existing workers and the relatively lower participation rate of women in paid work across the Pacific it will be difficult to achieve an equal participation of men and women in the program. However, APTC is keen to further increase the participation rate for women across all PICs.

A successful ACIAR pilot program in PNG is the Family Teams project. It works with the family as a business unit, addresses the issue of time availability of women, gender relations and finds the best way to increase women's involvement in a way that considers her time constraints, and has a positive impact on gender relations within the family and community. The model recognises the varied family structures (no set definition, works with single-headed households, widows, multiple wives, etc.). Also works with local community and technical organisations that have existing relationships and interests in the community; provides training and services in model that is suitable to family teams.

Private sector partnerships, if designed and managed well, can deliver significant results and sustainable impact. Private sector partnerships can: support structural changes, business practices and service delivery in support of WEE—built predominantly on the business case for gender equality—as consumers, employees, suppliers, managers / leaders; support social norm change through embracing and promoting new and non-traditional roles for women in the workplace, fostering leadership, and creating a supportive environment and associated workplace policies and practices; support scale-up and increased coverage of services and products that support WEE and women's empowerment more broadly.

Observations on gaps

- Ongoing need for capacity building at national level in collection and use of gender data for policy and planning.
- Enabling environment for job creation and business growth for women in informal and formal sectors; legislation covering workplace, enforcement of laws.
- Active women leadership / advocates in the business sector, public sector.
- Local government engagement in community initiatives to support WEE.
- Effective cooperation and coordination between regional programs that share similar objectives and partners.
- Limited investment in changing attitudes and social norms. This is all the more reason to invest in institutional strengthening TA (gender mainstreaming) of Pacific governments. Governments (public officials) are duty bearers and working within this system, with this target audience. Changing the way they work, gender sensitising government systems and processes requires a change in their attitudes. This is transformative work, with stakeholders that determine policies and government spending that impact people.
- Gaps in programming on addressing the burden of women's unpaid care work, social protection, and women's legal status for property ownership.
- The macro-economic level is often seen as too political, in the too hard basket – so perhaps *Pacific Women* could at least explore research in this area, e.g. looking at gender constraints in different sectors.
- Northern Pacific countries are underserved with respect to business development services for enterprises (owned by men and women).
- Linking skills development to industry demand and employment opportunities.

Recommendations coming from stakeholders

- Opportunity to improve information sharing, coordination, sharing of resources, lessons learned, help in connecting the dots, understanding what is going on across the region, and how to integrate and connect.
- Continue advocacy and support on policy and regulatory reform to support business enabling environment. Identify barriers / blockages to reform; improve targeting of reform efforts.
- Encourage application of human-centred design methodologies and approaches to policy, products and services that benefit women and girls.
- Clear strategies for scale-up at start of investment / pilot, including how local government can support expansion and ongoing support of initiatives.
- Better engagement with local government (especially provincial and municipal government) in economic empowerment programs; leverage their resources, link with planning, services at the local level, where communities can more directly benefit.

D. DFAT

Summary information

- There is opportunity to capitalise on the priority given to both gender equality, women's empowerment, and inclusive economic growth within the aid program. More bilateral and regional programs are exploring and trialling ways to promote women's economic empowerment. As a result, there is an improvement in the quality and depth of gender mainstreaming / integration across relevant investments in agriculture, fisheries, market development and skills development programs. There are limited specific / targeted investments in women's economic empowerment programming in the Pacific, though some bilateral programs have increased targeted investments (e.g. Solomon Islands). There is scope to fill this gap by *Pacific Women*.
- Research commissioned by DFAT is providing useful evidence to address some of the concerns regarding women's economic empowerment programming in the Pacific, and other social protection mechanisms, such as cash transfers. This includes the interrelationship between women's economic empowerment and gender-based violence and the impact of cash transfers on traditional social protection systems.
- Different sections of DFAT have different understanding of how *Pacific Women* operates and how it can support other initiatives, particularly other regional programs. This was less of an issue for bilateral programs who clearly have a structured engagement with *Pacific Women*.
- Information sharing across bilateral programs, regional programs and the department more broadly could be improved.
- There is interest from other parts of DFAT in exploring collaboration with *Pacific Women* in the areas of social protection, climate change / agriculture, adolescent programming, enterprise development.

Detailed information

Current and past initiatives / approaches to respond to issues

Broad range of initiatives supported by DFAT, with increased focus and attention on gender equality and women's empowerment across all investments. A summary of the approaches discussed with DFAT include:

- Gender mainstreaming across all aid investments, particularly in agriculture, fisheries, skills development – including better gender analysis, strategies for greater inclusion, address barriers and measure change.
- Targeted investments in women's enterprise development (informal / formal, micro and SMEs) – can include skills and business development, increase access to finance, regulatory / enabling environment.
- Private sector development including creating shared value through partnerships; developing and advocating the business case for gender equality in the workplace, and creating opportunities for inclusive value chains that include women, and address constraints.
- The intersectionality between climate change, agriculture / food security and gender is an area of exploration and resonates with communities in the Pacific.

Observations on gaps

- Specific knowledge of what works in the Pacific regarding WEE.
- Coherent / linked strategies regarding trade policy, economic growth, labour mobility and women's economic empowerment in the Pacific.
- A clear approach or strategy on adolescent programming.
- Disability inclusive WEE initiatives.
- Gender integration into regional skills development and labour mobility / migration programs.

Recommendations coming from stakeholders

- Assess the effectiveness and impact of the varied approaches (mainstreaming vs targeted investments) in the Pacific to determine where they have yielded results for women's economic empowerment.
- Apply research on cash transfers and humanitarian response and on WEE and gender based violence to future programming.
- Collaboration between *Pacific Women* and the Poverty and Social Transfers unit on development of potential social protection investments in the Pacific. *Pacific Women* support may include technical advisory support, research support, and potential piloting.
- Investments supporting inclusion of people with disabilities.
- Programming that explores the intersectionality between climate change, agriculture and gender.

Annex 2: List of People Consulted

Organisation	Name
IWDA	Jessica Waite
CARE Australia	Sue Finucane
	Cathy Boyle
Oxfam (Pacific Regional Director)	Raijeli Nicole
Market Development Facility (DFAT) – Fiji Country Manager	Mujaddid Mohsin
Australia Pacific Technical College (DFAT)	Denise O'Brien
	Marian Wilkinson
	Carol-Anne Blecich
People with Disabilities, Solomon Islands	Savina F Nongebatu
Cook Islands Internet Action Group	Maureen Hilyard
Independent	Elizabeth Cox
Tonga Ministry of Internal Affairs, Women Affairs Division	Tupou'ahau Fakakovikaetau
Private Sector Development Initiative (ADB) (multi-donor)	Vijaya Nagarajan
SPC – Director, Social Development Programme (Gender, Culture and Youth)	Leituala Kuiniselani Toelupe Tago - Elisara
SPC – Social Development Advisor	Elise Huffer
SPC – Gender Equity Officer	Joanne Lee Kunatuba
UNCDF, Pacific Financial Inclusion Program	Jeff Liew
ACIAR Pacific Program	Emily Flowers
Commonwealth Local Government Forum (CLGF) Pacific, Regional Director	Karibaiti Taoaba
Origin; PNG Business Coalition for Women	Lesieli Taviri
IFC	Amy Luinstra
SPC	Maire Dwyer
PIPSO	Mereia VolaVola
ANZ Solomon Islands	Geoff Buchanan
Westpac Fiji Women's Markets Manager, Fiji and Chair of Women Enterprise Business Council	Eseta Nadakuitavuki,
Westpac Pacific, Head of Retail	Adam Downie
Westpac Pacific, Communications and CSR	Kirsten Bartlett
DFAT <i>Pacific Women</i> Program Director	Tracey Newbury
	Corrine Tarnawsky
DFAT Poverty and Social Transfers	Hannah Derwent
	David Solanes-Fuentes
	Lisa Hannigan
DFAT Pacific Economic Growth	Chakriya Bowman
DFAT Agriculture and Food Security	Julie Delforce
	Monica Van
DFAT Solomon Islands Post	Sarah Leary
DFAT Pacific Education and Skills Section	Tony McGee
	Peter Izzard
DFAT Fisheries, Environment and Climate Change Section	Cherie Lambert
DFAT Disability Inclusive Development	Felicity O'Brian
	Mika Kontiainen
DFAT Gender Unit	Sarah Goulding
	Sean Singh