From Participation to Power

Women’s Economic Empowerment

For economic empowerment to meaningfully improve women’s lives and progress gender equality, it must involve some change in their ability to exercise power. Without consideration for the power dynamics within women’s homes and communities, economic development initiatives can reinforce existing inequalities.

Progressing Women’s Economic Empowerment (WEE) has the potential to greatly enhance women’s quality of life, as well as that of their families and communities. However, economic participation will not automatically lead to empowerment and economic equality with men. For economic development initiatives to meaningfully advance the ‘empowerment’ element of WEE, it is critical to address gendered power dynamics, including agency, voice, violence, financial control, women’s time and care responsibilities, and opportunities for collectives and mutual support building.

This Practice Note considers what works to build women’s economic empowerment in the Pacific region, drawing on nearly 10 years of the Pacific Women Shaping Pacific Development (Pacific Women) program, one of the largest, sustained aid commitments to gender equality in the world.

Recommended Practices

- Use Pacific-centred, women-led approaches
- Deliberately address discriminatory gender stereotypes
- Take steps to support women to be safe from violence
- Collective action and cooperation are key
- Encourage a more equal division of labour between women and men
- Plan to reach the most marginalised
- Ensure employment practices are safe and fair
Putting the ‘E’ Back in WEE

Women in the Pacific participate in both the formal and informal sectors, fulfilling important roles in agriculture, fisheries, cultural industries, hospitality, and paid and unpaid care. However, women’s work in the Pacific is often low-paid, insecure, and in unregulated sectors where there are few legal protections, limited social safety nets and poor access to financial services.

Given the unique geography, economy and culture of the Pacific, there is limited relevance and applicability of strategies and approaches to women’s economic empowerment that originate outside of the region. Understanding and sharing Pacific approaches to WEE are therefore doubly important. The examples showcased in this Practice Note not only resulted in empowering outcomes for women, but also demonstrated how programs can strategically address gender inequality as a component of economic growth initiatives. By deliberately considering gender dynamics and meaningfully pursuing women’s empowerment, these programs have reduced poverty and increased the economic opportunities and wellbeing of individuals, households, businesses and communities.

Throughout the Pacific region, government priority-setting at regional and national levels has led to a gender equality policy agenda with a strong focus on women’s economic empowerment. There is now established recognition and support for WEE by government, civil society and donors. It is embedded in national gender mainstreaming policies and wider regional frameworks, such as the 2012 Pacific Leaders’ Gender Equality Declaration.

Despite this recognition, WEE as a concept is poorly understood and applied. Many programs fall short of adequately assessing and working to improve women’s economic empowerment, beyond disaggregating participation in activities by sex. Mainstream development discourse has regularly portrayed women’s economic participation as an automatic ‘win/win’ for economic development and women’s empowerment.

However, this has not always been the experience of Pacific Women partners. Research has indicated that increased income does not necessarily reduce the risks faced by women and, in fact, the risk of harm can increase, as women may face criticism, increased restrictions on their mobility, and violence as they undertake ‘non-traditional’ activities outside of the home. Women often report not having the confidence to assume leadership positions or exercise influence in WEE programs or in the community. Partners have found that the non-financial dynamics of women’s empowerment, such as leading, influencing and organising are also crucial; women must believe they are entitled to, and able to enjoy equality with men. For economic empowerment to meaningfully improve women’s lives and progress gender equality, it must involve some change in their ability to exercise individual and collective power.

Gendered Impacts of COVID-19

WEE is critical for responding to and recovering from the impacts of the COVID-19 pandemic. Pacific women are disproportionately affected by the consequences of COVID-19 border closures, lockdowns and school closures: they face far higher economic insecurity and vulnerability, unemployment and burden of care than men. COVID-19 is reversing progress on women’s rights and gender equality by several decades. It is critical that governments and development partners must take an approach to WEE that goes beyond economic participation, to prioritise women’s empowerment.
Use Pacific-centred, women-led approaches

WEE programs and interventions must be appropriate and relevant to the ways in which women operate economically. Women are typically not consulted in the formation of economic policy and industrial strategies. However, women have specific economic priorities, strengths and needs based on their contexts.

As a first step, understanding the scale of women’s finances and operations is critical. Where credit and funding are made available, it must be based on the financial scale at which women operate. For example, schemes to support women market vendors have found that women’s priorities may be to diversify instead of expanding their business, as they prioritise financial security over increased profit. Other programs have found that women entrepreneurs may prioritise a business model that employs their family, or saving to contribute to community projects and the church.5

Investing in women-owned enterprises will only be effective if support is designed and implemented at the financial scale at which women operate. In the Pacific, this tends to be very small by international standards. This reflects the reality that many women in the Pacific are entrepreneurial by necessity, often in an attempt to counter the ‘daily deprivations of subsistence/semi-subsistence living, especially in more remote and marginalised areas’.6

Interventions such as financial literacy and communications technology training are highly valuable. However non-financial constraints, limited time, mobility, education and geography significantly influence women’s capacity to benefit from economic empowerment initiatives and to generate income.

The most successful programs support women within their economic realities and are rooted in the knowledge of the local context. This involves building in extensive consultation with women in the design phase, to identify women’s priorities and access needs, and identify non-financial assistance that may be needed, such as childcare services, translation, transport, security, peer groups or assistive devices. The scale at which programs operate must reflect and emerge out of the specific setting and goals of beneficiaries, and not out of pre-allocated resources. Furthermore, programs need to be flexible and adaptive to meet women’s changing financial, personal, political and environmental circumstances.

Support to WEE must be at the small financial scale at which women operate to be effective and reflect their priorities.

Source: Photo Credit: Cavan Images, Shutterstock.

Solomon Islands Women in Business Association

Pacific Women partner, Solomon Islands Women in Business Association (SIWIBA) is a locally-based, member-led organisation, which assists hundreds of women to establish and run businesses in the formal and informal sectors.

Economic programs and financial products must be tailored to women’s time commitments, their abilities, financial position, technology access, and realistic access to markets.

SIWIBA is led by Solomon Islands women who design activities entirely around the needs, priorities and economic realities of members. Skills development opportunities are informed by local context and are adapted to meet women’s needs and level of education, including learning by doing; so that women with low-level literacy can access new skills, from catering to form-filling.

SIWIBA established a Savings Club to make small loans available for members to grow their informal business. The majority of SIWIBA members run informal businesses and face specific obstacles, such as obtaining credit through formal financial institutions or accessing government business support schemes. While the scale of SIWIBA’s loans and business operations are small, they are nonetheless vital for the women’s ability to sustain their families. Members report that the SIWIBA Savings Club has been their first opportunity to access small amounts of credit, suited to their scale of operation and repayment abilities.
Deliberately address gender stereotypes that undermine women and girls

Strict gender roles and stereotypes pose major barriers to women’s economic empowerment. **Significantly, these stereotypes and discriminatory attitudes do not automatically shift when women increase their income. In fact, women may face criticism, increased restrictions on their mobility, and violence as they undertake ‘non-traditional’ activities outside of the home and because they are disrupting what is considered acceptable behaviour for women.**

*Pacific Women* partners work to deliberately change discriminatory gender norms by supporting women’s leadership, collective agency and autonomy, including sexual and reproductive health and rights. Partners also recognise the vital importance of engaging male leaders and spouses as a prerequisite for successful economic empowerment programming. Gender equality training as part of wider economic skills training increases men’s awareness of gender equality and increases the likelihood of women being able to make changes in their household dynamics. Through education and affirmative action to shift gender norms, communities and families are enabled and encouraged to support women to learn, work and flourish inside and outside the home, shifting gender stereotypes and increasing opportunities for women.

While many programs are targeted specifically at increasing women’s economic participation, *Pacific Women* partners have found that **interventions are most effective when they combine multiple linked goals and activities.** Specifically, partners combine economic empowerment approaches with initiatives on ending violence, sexual and reproductive health, and transforming unequal division of care labour. According to Women’s Fund Fiji, ‘multi-component interventions work best to change social norms. An individual’s views on gender equality and violence are more effectively changed - and the change supported - when other dynamics in the environment support this change’.7
Vanuatu Skills Partnership disrupt gender stereotypes

The Vanuatu Skills Partnership (VSP) actively transforms gender norms by supporting women to train in non-traditional roles, including areas traditionally occupied by men. Pacific Women supports the approach of the Vanuatu Skills Partnership to promote gender equality and disability inclusion in all vocational education and training (TVET) activities through its ‘Better Balance Strategy’.

This involves actively engaging women in positions of leadership as trainers and educators. Women leaders are role models for female students and increase male students’ respect for women in positions of power. By disrupting gender norms for both women and men students and trainers, the approach promotes gender equality, and increases the number of skilled, high-paid and senior women in the workforce.

The program recognises that women are embedded in community structures and are subject to their families’ approval and support. The program dedicates time and resources to engaging the wider community to highlight the advantages of women participating in training and other program opportunities. This is to ensure that women are supported and allowed to attend training, and to avoid violent backlash from male partners and relatives who disapprove of women undertaking non-traditional activities.

The Vanuatu Skills Partnership promotes disability inclusion through skills development activities. The partnership works with the Vanuatu Society for People with Disability and the Vanuatu Disability Promotion and Advocacy Association to support disability registration to VSP training programs in all provinces. The partnership recognises the importance of specific budgeting for inclusion, and reallocated funding for training providers to support accessible infrastructure programs.

VSP trainer Freda Willie, is a role model for students, including women with disabilities. As part of its Better Balance Strategy, VSP also provides training opportunities that are specifically designed for people with disabilities to flourish. Photo Credit: Vanuatu Skills Partnership, Vanuatu.
Take steps to support women to be safe from violence

If women are to equally participate in and benefit from the financial economy, they need to be supported and safe from men’s violence. Violence reinforces gender inequality and manifests as controlling behaviour, economic violence, sexual, physical and emotional violence, and denial of bodily autonomy.

The Pacific region has some of the highest rates of men’s violence against women in the world. It is essential that economic empowerment initiatives avoid causing or exacerbating violence. Research indicates that interventions aimed at empowering women can generate violent backlash. The Do No Harm Research was funded by Pacific Women and carried out by the Australian National University and the International Women’s Development Agency. Results showed that increased income does not necessarily reduce the risks faced by women and, in fact, the risk of harm can increase. When women become financially active, they may face violence from their male partners, as men may feel threatened and try to maintain their status as ‘breadwinner’ and head of the family through violence. Understanding the relationship between women’s economic empowerment and violence is necessary to ensure economic growth programs successfully ‘do no harm’.

When seeking women’s economic empowerment, programs must also strive to understand the context and engage the wider community, including male partners, in violence prevention. Violence against women often remains unrecognised due to the strong culture of silence, common in many Pacific communities. This can pose challenges for organisations and businesses and disrupt the effective operation of the supply chain, increase absenteeism and undermine women’s wellbeing at work.

Pacific Women partners have found that a critical step in mitigating violence and facilitating women’s access to training and economic opportunities is to actively inform male partners and family members of activities undertaken by their wives and female relatives, and the collective benefits to the household and community. In some circumstances, this has involved project implementers meeting with individual households or engaging village leadership.

Economic empowerment programs need to take deliberate action to mitigate increased violence against women, through measures including baseline surveys, establishing safeguarding teams and support networks, engaging community leaders, supporting survivors, and engaging male partners.

Rise Beyond the Reef, Fiji

A social enterprise, Rise Beyond the Reef (RBTR) supports women’s empowerment through sustainable income-generating projects using traditional skills and materials, leadership opportunities and cooperation. From the start of the program, RBTR recognised the ongoing risk of violence, and actively employed a ‘do no harm’ approach through its supply network of rural villages in Fiji.

Building a relationship of trust and confidentiality at the household level and with communities is an essential first step to understand the impact of economic programs and appropriately respond to the risk of men’s violence against women.

Before commencing project activities, RBTR undertakes a baseline survey in the communities it works with to assess changes over time, including knowledge, attitudes and behaviours around violence against women.

Through extensive community consultation, RBTR formed a ‘safeguarding team’ of women and men program participants. The safeguarding team also aims to increase men’s role as advocates against violence. Safeguarding team members advocate against gender-based violence in their communities and provide contact points for women experiencing violence.
Collective action and cooperation are key to women’s empowerment

Collectives support members to increase productivity, protect their income and improve their working conditions. Critically, women’s participation in collectives also facilitates women’s safety, leadership and collective voice to advocate for their economic needs and priorities, and for their rights.

Sustainable, long-term progress for women’s economic empowerment often rests on women’s ability to organise through savings clubs, mothers’ groups, village loan associations and cooperatives (all referred to in this context as ‘collectives’). The Women’s Fund Fiji is a feminist granting mechanism that supports women’s groups and networks through funding and capacity development support.

The Women’s Fund Fiji model focuses on support for collectives as the key vehicle for the empowerment of rural women, building women’s organising capacity and leadership. It also funds collectives to form safe and productive spaces, such as kitchens, facilities, seed banks and nurseries, and to access training opportunities. Collective structures support mutual sharing and income generation through collective projects, as well as support individual women to access resources including training, credit and advice on starting micro-businesses.

However, there is continued resistance among communities to women’s leadership at the community level.

“In contrast to a focus on individual women, which can generate greater communal backlash, collectives offer a collective safety net.”

Women’s Fund Fiji.

To challenge the informal social norms that exclude women from leadership, Women’s Fund Fiji partners have established new structures and organisations such as women’s collectives that enable women to support each other and collectively exercise greater leadership, influence and power.
Women undertake the vast majority of unpaid household work, including cooking, cleaning, washing, and caring for children and those who are unwell or elderly. **Underlying the uneven burden of care and domestic work are rigid gender norms on ‘women’s work’ and ‘men’s work’, in which primary responsibility for domestic work and care is put on women and girls.** *Pacific Women* partners are employing strategies to reduce and redistribute women’s unpaid care and household labour, by changing attitudes and encouraging men’s participation in household work.

Encourage a more equal division of household labour between women and men

Several programs have demonstrated increased uptake by men of domestic responsibilities to support women to earn an income. As a starting point, partners deliberately highlight the hours spent by women on unpaid care work to their male spouses, family and community. Time use surveys are an important way of assessing time burdens and highlighting the scale of women’s unpaid work, especially when compared with and evaluated against men’s time use. Some *Pacific Women* partners seek to avoid compounding women’s domestic workloads by monitoring women’s time commitments and community obligations through village coordinators. By monitoring women’s work, partners can ensure their activities in the community are not leading to stress and overwork for participants. By working with households, WEE projects can begin to shift entrenched norms that see women undertake the vast majority of household labour.

Economic development projects need to involve activities such as time use surveys, family training, rights awareness, peer advocacy and role modelling, which encourage men to recognise women’s unequal workload and demonstrate the advantages of sharing unpaid household and care responsibilities.

Change at the policy level

Reducing and redistributing women’s unpaid care and household work requires commitment for change in multiple areas, including the provision of affordable childcare, gender-responsive infrastructure investment, child-friendly education and workplaces, recognising care as work, and increasing the contribution of men and boys to care work, among others.

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Women in the Asia-Pacific region do up to four times more unpaid labour than men. *Photo Credit: Chewy Lin, Women United Together Marshall Islands (WUTMI), Republic of the Marshall Islands.*
‘Men themselves are acknowledging the importance of shared decision-making and control over incomes so they are more willing to share responsibilities with their wives.

Normally the women are not involved in big jobs like digging the drains or pruning the coffee but because of the female extension officers that are going in and teaching them, women are able to take up those roles. So men feel women have a right to be at the table making decisions over the income.’ Elsie Mongoru, WEE Program manager, CARE PNG, PNG Reflection Workshop, 2021.

Women and men farmers engaged in the feeding your family team module in Tikana, New Ireland Province. Family Farm teams encourage reflection on the gendered division of labour in households and helps families envision more equitable ways of dividing labour, decision making and income between women and men Photo Credit: University of Canberra / Barbara Pamphilion.

The CARE Coffee Industry Support Project intentionally seeks to transform gender relations between women and men to improve the economic and social wellbeing of women coffee farmers in the highlands. The approach has successfully supported change in households, as well as increasing the income of coffee farmers.

The project works with farming families, typically a wife and husband ‘team’, to undertake the ‘family business management training’. The trainers include gender equality modules alongside financial literacy training, where family teams learn about the benefits of sharing the household income and decision making more equally. The training actively addresses women’s unpaid household work through activities that highlight how women and men spend time during the day. These activities demonstrate to men in the community the disproportionate level of household work that women undertake, and encourage discussion on more efficient and equitable distribution of labour in households.

CARE has demonstrated considerable success through the Coffee Industry Support Project, boosting participating families’ income by 22 per cent, as well as changing social norms. Results have shown that improvement in relationships between couples is related to more equitable distribution of household labour and childcare.\textsuperscript{10} CARE’s 2018 business case survey found that the strongest improvements were seen in women’s ownership of assets, followed by women’s increased role in household decision making. There was also decreased acceptance of violence in a relationship and unequal workloads.
Planning and designing for the most visible and most vocal in society risks failure to reach the most vulnerable and marginalised people in society. When economic development initiatives aim to ‘leave no one behind’, then they must consider the reality of the lives of women and girls in the Pacific, where poverty rates are high, businesses are small, and employment opportunities are low.

Supporting the economic empowerment of women requires taking purposeful steps to social inclusion that recognise the specific and intersecting barriers to economic participation and empowerment. Initiatives need to be designed to reach vulnerable women, including rural women, women with disabilities, women who have insecure housing, widows and single mothers. This may include specific skills training, mandatory procurement targets, workplace support, material goods, free credit, or social security such as accommodation and income support. These measures are particularly critical in the context of the COVID-19 pandemic and the climate crisis, which have exacerbated the poverty and marginalisation of vulnerable groups. Initiatives that rely on technology access, such as ecommerce, will have limited impact for poor women if they are unable to afford phone credit or live in areas without telephone or internet reception.

Not all women have equal access to technology, transport, financial services and education. Pacific Women partners have learned that, to reach the most marginalised groups, in-depth consultation and long-term support and assistance is a prerequisite. Without this level of consultation and support, organisations representing marginalised groups, including disabled people’s organisations and people of diverse sexual orientation, gender identity and expression (SOGIE), may be excluded and further sidelined.

We Rise Coalition

The We Rise Coalition of women’s rights organisations works to raise awareness and advocate for the specific challenges and discrimination faced by women, girls and marginalised groups across the Pacific. The coalition amplifies the economic inequality experienced by women, girls and marginalised groups, and advocates for: stronger and more inclusive social protection measures, including welfare payments and government investment schemes; greater awareness of ageing; women’s economic status; and investment in sustainable, locally-led initiatives and women-led industries.

Through extensive networks and consultation, the coalition works to ‘translate grassroots data and priorities’ into effective advocacy plans for national law and policy reform. The coalition has documented the impacts of COVID-19 to highlight the specific challenges of rural women and the compounded and intersecting barriers they face to economic survival and recovery. Women’s rights organisations and coalitions are key to women’s empowerment (also see Pacific Practice Note: Small Grants, Big Results).
For employment to enhance women’s empowerment it must be secure and involve decent working conditions. Although gender parity has been achieved in primary education throughout the Pacific, and women and girls have higher achievements in secondary and tertiary level education, this has not translated into an increased share of formal sector employment by women. Women typically occupy low-paid, labour-intensive roles in the labour market, with little visibility, and are vulnerable to exploitation and abuse, particularly in domestic work, agriculture and manufacturing. In formal sector roles, women still face challenges accessing paid maternity leave and are poorly represented in senior roles and leadership.

Programs that seek to facilitate women’s employment options and the expansion of industry need to ensure there are decent job opportunities for women, without risk of exploitation. They will also need to educate women on their rights, and advocate for workplace equity and safety.

**Employment must reward, not exploit, women’s labour**

Pacific Women partners support women employees and companies to recruit, retain and promote women workers, by working to reduce sexual harassment, to introduce non-discrimination policies and paid parental leave, and to promote women to leadership roles. Pacific Women partners have also galvanised company workplaces to address family and sexual violence against women employees. The high rates of men’s violence against women impacts women’s ability to work. By addressing family and sexual violence, workplaces can become an important site for supporting survivors of violence.
## Practical Actions to Empower Women Economically

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| 1 | Use Pacific-Centred, Women-led approaches:  
- Conduct in-depth consultation that explores women’s own economic priorities and challenges.  
- Market-based solutions must realistically assess demand and women’s access to markets.  
- Financial services must be suited to women’s scale of operation and repayment abilities.  
- Consider non-financial assistance; e.g. translation, transport, childcare, assistive devices. |
| 2 | Deliberately address discriminatory gender stereotypes:  
- Avoid reinforcing gender stereotypes in materials, training and design.  
- With women’s organisations, conduct gender awareness sessions for all contractors.  
- Ensure women are in positions of leadership and influence in the program structure.  
- Design programs that support women’s role in farming and as custodians of natural resources. |
| 3 | Take steps to support women to be safe from violence:  
- Engage male partners and community leaders to promote women’s empowerment activities.  
- Establish a community or workplace ‘GBV safeguarding team’ of women and men.  
- Establish a support and referral system for women experiencing violence.  
- Budget for and support the initiatives of existing civil society organisations to address GBV. |
| 4 | Collective action and cooperation are key to women’s empowerment:  
- Prioritise funding to women’s cooperatives and groups to multiply the impact of funding.  
- Ensure support for partners to meet program requirements (e.g. due diligence, reporting).  
- Procure goods and services from women-led businesses in the formal and informal sectors. |
| 5 | Encourage a more equal division of labour between women and men:  
- Monitor women’s time commitments and community obligations to avoid overwork.  
- Conduct time use surveys with households in the community to highlight women’s unpaid household labour and time spent caring for children and family members.  
- Build in the provision of basic services, such as water, sanitation and energy, as part of program budgets, to alleviate women’s unpaid work. |
| 6 | Plan to reach the most marginalised:  
- In-depth consultation and long-term support is a prerequisite for supporting marginalised communities, including LGBTQI groups, disabled people’s organisations (DPOs), youth, unemployed and unions.  
- Consult women in remote areas, including women who are illiterate, and those with disabilities.  
- Adopt measures such as specific skills training, mandatory procurement targets, workplace support, material goods, and free credit.  
- Initiatives that rely on technology will not benefit poor women if they are unable to access devices. |
| 7 | Ensure employment practices are both safe and fair:  
- Work must at minimum involve a decent living wage.  
- Ensure all partner businesses align with national labour laws, standards and practices.  
- Adopt and implement a zero tolerance organisational policy on sexual harassment and bullying.  
- Implement maternity leave conditions that support women to remain in the workplace.  
- New aid investments, including infrastructure, must ensure decent job opportunities for women. |
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Endnotes

1Government and donor efforts to assist economic development and support women’s economic empowerment must complement existing national initiatives, such as financial inclusion strategies, labour law reform, gender-responsive budgeting, trade, anti-harassment and safe workplace legislation, inclusive infrastructure, public services, social security, and business/employment creation.

2See the Do No Harm Research reports for Papua New Guinea, Bougainville, and Solomon Islands, produced for Pacific Women in 2018 by IWD and ANU. https://pacificwomen.org/resources/do-no-harm-guidance-materials/.


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