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A GENDER INCLUSIVE PRIVATE SECTOR FRAMEWORK FOR THE PACIFIC

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Published 2024.

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PSDI is a regional technical assistance facility cofinanced by ADB, the Government of Australia, and the Government of New Zealand. The views expressed in this publication are those of the authors and do not necessarily reflect the views and policies of ADB, its Board of Governors and the governments they represent, or the governments of Australia and New Zealand.

In this publication, \$ = United States dollar unless otherwise specified.

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ii. ABBREVIATIONS

ADB	-	Asian Development Bank
APEC	-	Asia-Pacific Economic Cooperation
BPA	-	Beijing Platform for Action
CEDAW	-	Convention on the Elimination of All Forms of Discrimination against Women
COVID-19	-	coronavirus disease
FBOS	-	Fiji Bureau of Statistics
FEI	-	Female Entrepreneurship Index
FWRM	-	Fiji Women's Rights Movement
GIPS Framework	-	Gender Inclusive Private Sector Framework
ICT	-	information and communication technology
ILO	-	International Labour Organization
MSMEs	-	micro, small, and medium-sized enterprises
PPA	-	Pacific Platform for Action
SPC	-	Pacific Community
UN Women	-	United Nations Entity for Gender Equality and the Empowerment of Women
UNCDF	-	United Nations Capital Development Fund
UNIFEM	-	United Nations Development Fund for Women
USAID	-	United States Agency for International Development
WBL	-	Women, Business and the Law
WE3	-	Women's Economic Empowerment and Equality

1. INTRODUCTION

There is significant evidence that increased participation of women in the economy delivers significant economic and social benefits to a country. Increasing women’s economic empowerment is shown to promote economic stability and growth, and support improvements across a range of human development indicators, including education, health, and family and community welfare. However, women’s economic empowerment remains a complex concept, and many governments and institutions do not have obvious entry points for reforms to improve it.

While no single definition of women’s economic empowerment exists, there is widespread agreement about the social, cultural, economic, and institutional dimensions that influence it. According to the consensus, economically empowering women involves improvements in (i) economic advancement, (ii) access to the economic resources and services needed to advance economically, (iii) fair and equal access to economic institutions, and (iv) agency and power to make and act on decisions. Similarly, there is consensus that contextual factors have a direct bearing on women’s empowerment, including (i) gendered norms that underlie women’s unpaid care work and gender-based violence and (ii) institutions such as legal and policy structures, economic systems, market structures, inheritance, and education systems that constitute the “rules of the game” and influence how women access and use resources.

Building on this consensus of contributing factors, this report offers a new gender-inclusive private sector (GIPS) framework for measuring and improving gender inclusivity in the private sector in the Pacific (Figure 1, page 9).

The GIPS framework is designed to help individual countries identify and address constraints to women’s full and equal participation in both the formal and informal sectors. It is structured around seven dimensions, drawn from the social, cultural, economic, institutional, and contextual factors outlined in this report and serves as a practical checklist for Pacific governments and institutions to measure progress and identify areas where further improvements are needed. By offering clear benchmarks and pathways, the checklist supports the development of more gender-inclusive private sectors that can contribute to more resilient and equal economies in the region.

2. WOMEN'S ECONOMIC EMPOWERMENT AND DEVELOPMENT

There is growing awareness among private sector actors that promoting women's economic empowerment makes good business sense. Women participate at every level of value chains, including as employees, suppliers, customers, entrepreneurs, leaders, and influencers. Research has shown that gender diversity improves business outcomes (International Labour Organization [ILO] 2019). In addition to increased profits, it enhances the ability of businesses to attract and retain talent and foster creativity and innovation. Women-led start-ups yield higher rates of return on investment and outperform men-led start-ups in other areas—they are quicker to adapt, more solutions focused, provide a higher-quality customer experience, and are more socially responsible (Abouzahr et al. 2018 and Blake 2021). The private sector can also benefit from the rising consumer power of women who, alongside their purchasing power, can often serve as “influencers” within their social networks (Brennan 2020). Catering specifically to the needs of women consumers can open significant new markets for private sector enterprises that have traditionally designed and marketed products and services to meet the needs of men (International Center for Research on Women 2016 and E. Tak, S. Correll, and S. Soule 2019).

Increasing women's economic empowerment at the national level promotes economic stability and growth. It is estimated that Fiji misses out on the equivalent of 20% of its gross domestic product because of gender gaps in entrepreneurial activity and labor force participation (Asian Development Bank [ADB] 2018b), while a 2022 study estimated that closing gender employment gaps in Fiji would result in a 33% increase in long-run gross domestic product growth (Pennings 2022). There are also positive associations between economically empowered women and a country's human development indicators. Economically empowered women not only improve their own status, but also enhance family and community welfare. Women spend most of their income on the health, nutrition, and education of their children (Brixi et al 2022), setting up a virtuous circle with healthy, well-nourished, and educated girls and boys growing into adults equipped to participate as employers and employees in the economic growth of the country.

2.1 WOMEN'S ECONOMIC PARTICIPATION IN THE PACIFIC

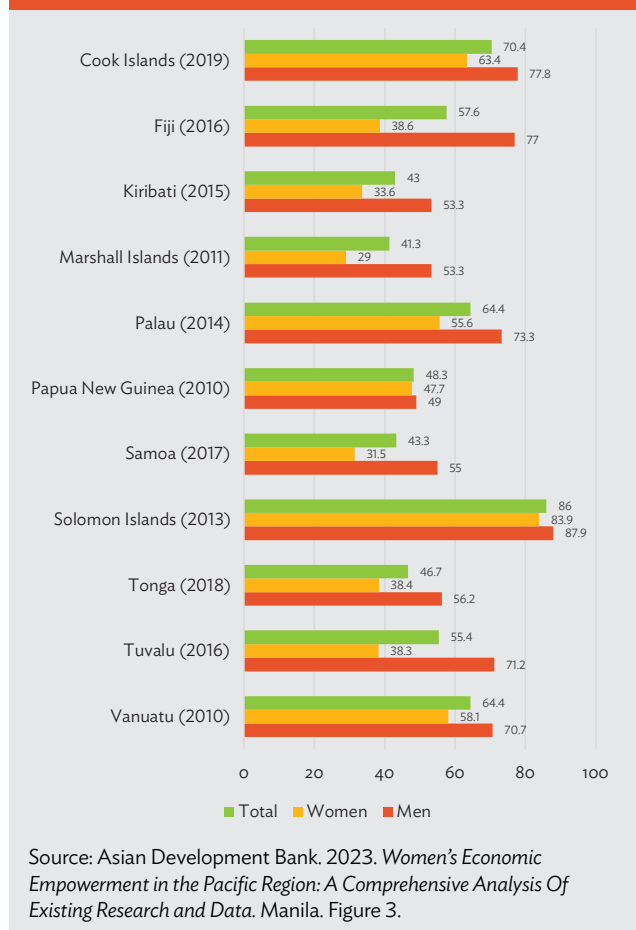
The labor force participation of Pacific women is low¹ and is up to half the rate of men in some countries (Figure 1). Women's rates of unemployment are significantly higher than men's, particularly among young women.² Consistent with social and cultural norms, Pacific women perform as much as three-quarters of unpaid care work, which is the principal reason many women cite for their nonparticipation in the labor force (Bocuzzi 2021). However, official statistics do not account for the fact that most Pacific women are also engaged in agriculture, fishing, handcraft, and other activities that generate cash income, nor for the imputed income of women's subsistence activities.

An increasing proportion of employed Pacific women earn wages or a salary, although women still constitute a minority of employees in the formal and private sectors. In 2015, women accounted for 35% of formal sector employees in Fiji (Fiji Bureau of Statistics [FBOS] 2017), compared with 32% a decade earlier (Narsey 2007). In Fiji and Tonga, women

1 An exception is Solomon Islands, where the labor force participation rate is more than 80% for women and men. In Papua New Guinea, labor force participation is equally low for both men and women.

2 For example, in Tonga, unemployment among young women is 16.3% of the female labor force aged 15–24 years compared with a rate of 7.5% among their male peers. World Bank. Open Data. Unemployment, youth female (% of female labor force ages 15–24) (modeled ILO estimate) – Tonga. <https://data.worldbank.org/indicator/SL.UEM.1524.FE.ZS?locations=TO> (accessed 6 December 2023).

Figure 1: Female and Male Employment Rates across Pacific Island Countries



account for 31% and 35% of private sector employees respectively (FBOS 2017, and Pacific Community [SPC] and Government of Tonga 2019). Gender norms about appropriate roles for women are reflected in a high degree of occupational segregation. Women are overrepresented in the service sector (including domestic work), tourism, garment industry, food processing, health, and social work (ADB 2023). The creation of new jobs in areas such as renewable energy holds significant potential for employment in the Pacific, but these jobs are mostly arising in male-dominated fields such as manufacturing and construction, and have the potential to widen gender gaps in labor force participation if gender-responsive policy measures aren't developed (Bocuzzi 2021).

Many economically active Pacific women work in the informal economy. For some, this is a choice that offers flexibility to earn money when and as required to meet household needs. However, they are often constrained by skills deficits and gender norms that support occupational segregation. Consequently, women (i) are overrepresented in the more precarious, vulnerable, and less well-paid tiers of informal employment (United Nations Entity for Gender Equality and the Empowerment of Women [UN Women] 2020); (ii) typically perform work tasks that are invisible, such as home-based work (United Nations Development Fund for Women [UNIFEM] 2005); and (iii) are highly vulnerable to sexual harassment and violence in the workplace (Fiji Women's Rights Movement [FWRM] 2016). The rise of digital technologies in the Pacific is driving new gendered patterns of informality, with women accounting

for the majority of gig economy workers in areas such as global outsourcing services; household services (e.g., cooking, cleaning, and care work); home-based food preparation and catering; and vacation rentals (Hearle, Baden, and Kalsi 2019).

Micro, small, and medium-sized enterprises (MSMEs) are crucial to Pacific economies, and most women-owned businesses operate in this segment. Across the Pacific, women own 40%–49% of MSMEs and 90% of women-owned MSMEs operate in the informal economy (ADB 2023). Women are the majority of micro-entrepreneurs in the Pacific (United Nations Capital Development Fund [UNCDF] 2021), meaning they tend to have either no or few employees (United Nations Department of Economic and Social Affairs 2022), although women-owned businesses in the region are more likely to hire women than larger, male-owned businesses (ADB 2023).

Women-owned businesses are concentrated in crowded, low-productivity sectors, including canteens (sometimes known as “grog shops”), tailoring, beauty, food processing, baking and catering, secondhand clothing, agriculture, and the manufacture and sale of handicrafts (ADB 2023, FWRM 2021, and Government of Tonga 2021). Women account for 75%–90% of vendors in markets across Fiji, Solomon Islands, and Vanuatu (UN Women n.d). Women rely primarily on their families' financial resources to operate their businesses and, based on data from Fiji, women-owned businesses tend to stagnate or shrink after their third year in business (Market Development Facility 2020).

3. RECENT LEGISLATIVE AND POLICY REFORMS SUPPORTING GENDER-INCLUSIVE PRIVATE SECTOR DEVELOPMENT IN THE PACIFIC

In the past decade, there have been significant legislative and policy reforms in the Pacific to promote gender-inclusive private sector development. These include reforms to laws that provide greater protections in the workplace, and the introduction of laws and technology to simplify and expedite business registration and licensing, including through online platforms that increase accessibility for women in rural and remote areas. Legislation and regulations for secured transactions and alternative assessments of creditworthiness represent significant improvements in women's access to credit and capital.

Across the Pacific, women's economic participation—as employees, entrepreneurs, and consumers—is being strengthened by digital technologies. However, a 2022 Pacific Digital Gender Scorecards audit measured the state of women's digital inclusion and empowerment across five key themes—internet access and women's empowerment, affordability, digital skills and education, relevant content and services for women, and online safety—and found significant regional differences. While Samoa (71.0%) and Tonga (71.6%) scored highly, Papua New Guinea scored only 47.0% (Alliance for Affordable Internet 2022). This demonstrates how the potential benefits of technology are not reaching all members of the population.

4. CONSTRAINTS TO GENDER-INCLUSIVE PRIVATE SECTOR DEVELOPMENT IN THE PACIFIC

Despite substantial progress, legal, regulatory, and policy barriers persist.³ According to the World Bank's *Women, Business and the Law* (2023), the national constitutions of most Pacific countries prohibit discrimination based on sex.⁴ However, Fiji is the only country that also prohibits discrimination based on sexual orientation and gender identity. In addition, other countries in the region have no constitutional guarantees of nondiscrimination. Labor laws in some but not all Pacific countries prohibit sex discrimination in employment, while several countries continue to prohibit women from working in some industries. Several Pacific countries have legislation prohibiting sexual harassment in the workplace, but these mostly apply to the public sector, and there is limited evidence of enforcement.

There are gaps in the enabling environment for decent work for women. Most Pacific countries do not have legislated rights to equal pay for work of equal value. Few have paid paternity or parental leave (and paid maternity leave may apply only to women working in the public sector), and none guarantee that a woman's retirement benefits will take into account the time she is absent from the workforce due to childcare responsibilities.

Women and men have equal ownership rights to immovable assets in law in several Pacific countries. However, the acceptance of customary law as a source of law has the effect of abrogating equal rights for women.

Women operating in the informal economy face additional challenges. Women operating or working in informal businesses usually cannot sign contracts, are not eligible to bid on procurement notices issued by government agencies and many private sector firms, and are not protected by competition laws or policies. In addition, most are not entitled to government assistance in the event of emergencies such as disasters and the coronavirus disease (COVID-19) pandemic. Moreover, retirement funds target women (and men) in the formal sector; the proportion of women in the informal economy making voluntary contributions is small, where that is permitted.

Overall, gender-inclusive policies and legislation to support women's economic activities as private sector employees and entrepreneurs are isolated and ad hoc throughout the region. There are coordination gaps among government agencies that hinder the full integration of gender analysis in the development of policies and laws to support women's employment and entrepreneurship, including in the development of sector strategies. Moreover, Pacific women are underrepresented in leadership and decision-making positions in national parliaments, government agencies, and the private sector, resulting in policies and legislation that often overlook the needs of women.

Structural barriers to women's economic advancement in the private sector arise early. Occupational segregation starts with the courses that girls and women take in secondary school and university, leading to the low participation of women in academic and technical and vocational education and training programs in applied digital technologies and science, technology, engineering, and mathematics education programs (United Nations Educational, Scientific and Cultural Organization 2017). Consequently, many young Pacific women lack market-ready technical skills that

3 The information on legal, regulatory and policy barriers in Pacific island countries comes primarily from the World Bank *Women, Business and Law* assessments for 2022.

4 *Women, Business and the Law* (World Bank 2022 and 2023) covers the Federated States of Micronesia, Fiji, Kiribati, Marshall Islands, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, and Vanuatu.

are increasingly important in all economic sectors and in critical fields such as energy, agriculture, and climate change mitigation and adaptation.

Structural barriers to women’s access to and control of productive resources adversely affect opportunities to participate and succeed in the private sector. These include resources such as land and other real property; capital assets and equipment; digital technologies and other technologies; information and skills training; access to markets and market information; access to business associations and networks, and formal and informal mentors; and control over the allocation of these resources.

The informal nature of many women-owned enterprises creates structural barriers to formal credit and financial services, preventing them from investing in their businesses and accessing new markets. Many women, whether operating businesses in the informal economy or formal sector, fail to meet identity document and know-your-customer requirements; face interest rates on loans from commercial banks and microfinance institutions that exceed their financial resources; struggle to comprehend the credit approval process, which is designed for larger businesses; and are deterred by institutional unconscious gender bias (ADB 2018b and Oxfam, Babson College, and Value for Women 2018).

The lack of demand for many products in the small economies of the Pacific region results in high concentrations of (and competition among) businesses in similar industries. This includes predominantly women-owned, low-productivity businesses such as food sellers and canteen owners (United Nations Economic and Social Commission for Asia and the Pacific and Kiva 2021). Minimal profits and low saving margins also make women entrepreneurs more vulnerable than their male counterparts to the economic shocks of disasters and events such as COVID-19.

Many companies in the formal sector have identified gender diversity as a priority for their human resources departments, but the retention of skilled women remains a challenge (Manpower Group 2018 and ILO 2019). There is a considerable gap between what employers offer and what women are seeking; moreover, a siloed approach that fails to look beyond human resources to other parts of the company results in missed opportunities (International Center for Research on Women 2016). Elsewhere, the lack of recognition of, or support for, the informal economy renders Pacific women vulnerable—as business owners, managers, and employees (Pacific Private Sector Development Initiative 2023).

Cultural barriers to women’s economic advancement stem from patriarchal social and cultural norms that sustain a hierarchy of men’s power and privilege over women. Gendered norms give rise to hidden or implicit biases that result in discriminatory stereotypes about women and judgments about their competence (Oxfam, Babson College, and Value for Women 2018). Patriarchal norms assign women the responsibility for unpaid care work and may sanction them if they seek employment or entrepreneurial opportunities. Social and cultural norms are the root cause of widespread gender-based violence that women experience in the workplace and, sometimes because they work, in their homes. Moreover, researchers have identified a “patriarchal reset,” prompted by the COVID-19 pandemic, that has heightened the incidence of physical violence against women (Johnston et al. 2021).

5. UNDERSTANDING AND MEASURING GENDER-INCLUSIVE PRIVATE SECTOR DEVELOPMENT

Improving women’s participation and outcomes in the private sector—as employees, consumers, entrepreneurs, and leaders—requires a coordinated and multifaceted approach that identifies the key legislative and policy areas that underpin a gender-inclusive private sector enabling environment, and the interrelationship between them.

Developing a framework is essential for fostering better coordination across government and ensuring a cohesive and synchronized approach to gender inclusivity in the private sector enabling environment. Moreover, a holistic approach embedded in the framework can address multifaceted challenges, including discriminatory practices, limited access to finance, and cultural biases, that hinder women’s full participation. Through this comprehensive lens, the framework can encourage the formulation and implementation of legislation and policies that promote equal opportunities for women while also addressing the broader systemic issues that perpetuate gender inequalities in the private sector. In doing so, the Pacific region can pave the way for a more integrated and coordinated approach, propelling the private sector toward greater gender inclusivity and, consequently, fostering more resilient and equitable economies.

5.1 A NEW FRAMEWORK: ADDRESSING THE LEGAL, STRUCTURAL, AND CULTURAL BARRIERS FOR WOMEN IN THE PRIVATE SECTOR IN THE PACIFIC

In the Pacific region, there are specific criteria for a framework for an enabling environment for gender-inclusive private sector development, including the need to address constraints and opportunities for women in the informal economy as well as the formal sector. Rural women, young women, older women, and women with disabilities or with diverse sexual orientation or gender identity often rely on working and doing business in the informal economy because opportunities to work in the formal sector are, for various reasons, limited. Beyond the lack of alternative opportunities, many Pacific women prefer to work or do business in the informal economy because of the relative ease of generating income without the difficulties associated with formalization, such as financing, the time and costs associated with registering a business, or the need for knowledge and information about registration. Participation in the informal economy also enables women to generate income on an as-needed basis to meet their families’ requirements, and to balance their domestic responsibilities and economic activities. In the Pacific, both women and men move between the formal and informal sectors and can operate in both simultaneously.

A framework for the region must also adopt a Pacific-centered approach. Recent work to promote Pacific women’s economic empowerment has yielded a better understanding of the importance of a Pacific-centered approach (Pacific Women 2019), validated by Triennial Conferences of Pacific Women (Pacific Community [SPC] 2017 and SPC 2021). A Pacific-centered approach is a women-led approach, ensuring that the diversity of women’s voices is recognized and heard (Pacific Women 2021). It proactively supports expanding educational, training and mentoring, employment, and entrepreneurial opportunities for women in traditional, nontraditional, and emerging and critical sectors of the economy; reforming policies and legislation to ensure nondiscriminatory and decent work for women in the informal economy as well as the formal sector; and undertaking a range of measures to support women’s entrepreneurship (SPC 2017). It prioritizes transformative change that challenges harmful social norms (Pacific Women 2021), works with men and boys to promote positive changes in attitudes and behaviors about women’s changing economic roles (Fleming and Goundan 2019), and addresses the adverse impacts of unpaid care work and gender-based violence on women’s

agency and economic advancement (Pacific Women 2021). It is also grounded in the collection, analysis, and use of gender-disaggregated data⁵ on women’s economic participation, and in gender analyses to understand, track progress on, and identify opportunities to economically advance and empower women in the formal sector and informal economy (SPC 2017). Further, the revitalized Pacific Leaders Gender Equality Declaration reaffirmed that women’s economic empowerment is fundamental to development (Pacific Islands Forum 2023).

The Gender-Inclusive Private Sector (GIPS) framework proposed here is structured around the legal, structural, and cultural barriers that constrain women’s participation and economic advancement in the private sector in the Pacific. It is comprised of seven dimensions, each comprising a number of reform entry points for the establishment of an enabling environment for gender-inclusive private sector development. They encompass (i) foundational aspects of a gender equality context; (ii) workplace conditions that support decent work for women in the formal sector and the informal economy; (iii) the overall entrepreneurial environment that supports women’s formal and informal businesses, along with specific issues of (iv) financial inclusion and access to capital, (v) participation in key sectors, (vi) digital technologies and women’s preparedness for the future of work, and (vii) the promotion of women’s leadership and voice in the private sector and consumer rights. The seven dimensions and associated entry points for reform are outlined in Figure 1 (page 9).

Across the Pacific, women engage in the private sector as employees, consumers, entrepreneurs, and leaders. Table 1 shows the alignment of the proposed GIPS framework dimensions with these roles and activities of Pacific women.

Table 1: Alignment of the Gender-Inclusive Private Sector Framework Dimensions with Women’s Economic Roles

Gender-Inclusive Private Sector Framework Dimension	Entrepreneurs	Employees	Consumers	Leaders
Gender equality context	✓	✓		✓
Workplace conditions	✓	✓		✓
Business enabling environment	✓			
Financial inclusion and access to capital	✓		✓	
Participation in key economic sectors	✓	✓	✓	✓
Technology and the future of work	✓	✓	✓	✓
Leadership, voice, and consumer rights	✓	✓	✓	✓

Source: Pacific Private Sector Development Initiative.

⁵ Gender-disaggregated data includes disaggregation by sex and other relevant parameters such as age, disability, sexual orientation and /gender identity, education, marital status, and geographic location, etc.

Figure 1: The Gender-Inclusive Private Sector Framework



Source: Pacific Private Sector Development Initiative.

5.1.1. MEASURING PROGRESS: IMPLEMENTATION OF THE GIPS FRAMEWORK

The proposed GIPS framework constitutes a checklist for Pacific governments to assess progress in creating an enabling environment that supports gender-inclusive private sector development. It helps governments ascertain whether the conditions are present to enable and support women to participate and advance economically. More specifically, the framework assesses whether governments have taken steps to ensure that the policy, legal, regulatory, and institutional contexts exist to enable and support gender-inclusive private sector development.

To support the development of the GIPS framework, the authors conducted a review of existing frameworks that promote women's economic empowerment, focusing on those that address women's participation and advancement in the private sector (Appendix 2, page 23). They found that none of the frameworks reviewed fully encompassed the elements of an enabling environment for gender-inclusive private sector development, based on the assessment of the economic participation of Pacific women and the legal, structural, and cultural barriers for Pacific women. In general, the existing frameworks that address private sector development are focused exclusively or primarily on the formal sector and overlook the many Pacific women in the informal economy. They are also strongly skewed to issues of women's entrepreneurship, with little reference to issues relevant to an enabling environment for women as employees, consumers, and leaders.

In developing a framework for use with governments throughout the Pacific, it is important to recognize the differences in levels of economic development across Pacific countries. While some conditions to support an enabling environment for gender-inclusive private sector development may be feasible across most, if not all, Pacific countries, others may only be feasible in larger, more developed economies. There is also a diversity of strategies that Pacific governments may consider in establishing a more gender-inclusive private sector enabling environment.

To measure the extent to which the private sector enabling environment is gender inclusive, a simple three-point rating system was developed with specific criteria for each dimension and entry point (Appendix 1, page 11). The authors piloted the GIPS framework and associated checklist in three Pacific island countries: Fiji, Solomon Islands, and Tonga. The assessments were conducted primarily through desk-based research and review of relevant legislation, policy, and national reports, with additional information provided by key informants, including government representatives.

The authors conducted validation workshops and presentations in Fiji, Solomon Islands, and Tonga to verify the ratings, assess associated sources, and identify any errors or adjustments. These workshops also served to identify priority areas for reform that were developed into recommendations. A key function of the GIPS framework and associated assessments is to facilitate dialogue between different parts of government and private sector, civil society, and development partners to take forward legislative and policy reforms to create a more gender-inclusive private sector enabling environment.

APPENDIX 1. GENDER INCLUSIVE PRIVATE SECTOR CHECKLIST

A1. THE GENDER INCLUSIVE PRIVATE SECTOR FRAMEWORK ASSESSMENT PROCESS

Assessments are undertaken using available literature, information, and data, and supplemented by interviews with key informants as required. Each entry point for reform is assessed using a three-point scale with specific criteria for each rating as follows:

Green	Meets or exceeds assessment criteria
Orange	Partially meets assessment criteria
Red	Does not meet assessment criteria or there is insufficient evidence to make an assessment

Table A1: Gender-Inclusive Private Sector Framework Assessment Matrix

DIMENSION 1: GENDER EQUALITY CONTEXT

Entry Point	Rating	Assessment Criteria
Constitution	Green	The constitution specifically prohibits discrimination based on sex and sexual orientation and/or gender identity.
	Orange	The constitution prohibits discrimination based on sex but not sexual orientation and/or gender identity, and/or recognizes customary law as a valid source of law.
	Red	The constitution does not prohibit discrimination based on sex and/or sexual orientation and/or gender identity, or there is insufficient evidence to make an assessment.
Global gender equality commitments	Green	The government has ratified and/or is a signatory to the following: <ul style="list-style-type: none"> (i) Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), (ii) Beijing Platform for Action (BPA), and (iii) Pacific Platform for Action (PPA). The government has agreed to implement the commitments outlined in the BPA and PPA and has produced a national report (CEDAW or BPA) within the past 5 years.

Global gender equality commitments (continued)		The government has ratified and/or is a signatory to CEDAW and the BPA but has not produced any national reports in the last 5 years or the government has produced national reports in the last 5 years but is not a signatory to CEDAW.
		The government has not ratified and/or is not a signatory to any global or regional gender equality commitments.
National gender equality policies and legislation		<p>The government has a dedicated ministry or department for gender equality and women’s empowerment and has adopted policies and/or legislation on the following:</p> <ul style="list-style-type: none"> (i) gender equality, (ii) gender-based violence, and (iii) women’s economic empowerment. <p>There is also evidence that policy and/or legislation is being implemented such as having resources (budget and/or staff) allocated for implementation, having a monitoring and evaluation framework in place, and reviewing and/or reporting on implementation progress.</p>
		<p>The government has adopted policies and/or legislation in at least one of the following:</p> <ul style="list-style-type: none"> (i) gender equality, (ii) gender-based violence, and (iii) women’s economic empowerment. <p>There is also evidence that policy and/or legislation is being implemented.</p>
		The government has no policies or legislation in place to support gender equality or there is insufficient evidence to make an assessment.
Sex-disaggregated data		<p>The government has data systems in place to support gender-inclusive private sector policy and planning, including the collection, analysis, and reporting of sex-disaggregated data on the following:</p> <ul style="list-style-type: none"> (i) labor force participation; (ii) employment status; and (iii) micro, small, and medium-sized enterprise (MSME) ownership. <p>Data is publicly available.</p>
		The government collects, analyzes, and reports the above data, but sex-disaggregated data is available for some, but not all, data points.
		The government does not collect, analyze, and report sex-disaggregated data for these datapoints, or there is insufficient evidence to make an assessment.

DIMENSION 2: WORKPLACE ENVIRONMENT		
Entry Point	Rating	Assessment Criteria
GLOBAL LABOR CONVENTIONS		The government has ratified fundamental labor conventions, including the following: <ul style="list-style-type: none"> (i) Equal Remuneration Convention 1951 (No. 100), (ii) Discrimination (Employment and Occupation) Convention 1958 (No. 111), (iii) Workers with Family Responsibilities (No. 156), and (iv) Violence and Harassment Convention 2019 (No. 190). The responsible ministry has enacted legislation/policy to implement these conventions at the country level.
		The government has ratified fundamental labor conventions, including at least one of the above.
		The government has not ratified any fundamental labor conventions or there is insufficient evidence to make an assessment.
NATIONAL LABOR LEGISLATION AND POLICIES		The government has enacted national legislation and/or policy (that covers the private sector) on three or more of the following: <ul style="list-style-type: none"> (i) nondiscrimination in hiring based on sex, (ii) equal remuneration, (iii) paid maternity leave, (iv) paid parental/family leave, (v) protection against sexual harassment in the workplace, and (vi) gender-based violence in the workplace. There is also evidence that policy and/or legislation is being implemented, such as having resources (e.g., budget and/or staff for implementation) allocated, having a monitoring and evaluation framework in place, and reviewing or reporting on implementation.
		The government has adopted national legislation and/or policy in at least one of the above areas and there is evidence that policy/legislation is being implemented, or the policy/legislation is in place for the above but applies only to the public sector.
		The government has not adopted any legislation or policy in the above areas or there is insufficient evidence to make an assessment.

ACCESS TO FORMAL CARE SERVICES		The government (including in partnership with the private sector) has costed legislation, policies, and/or programs in place to support and expand access to affordable care services (including childcare, aged care, and disability support) that is available to public and private sector employees.
		The government has plans to develop legislation, policy, and/or programming to expand care services, but these services have not yet been resourced or implemented.
		The government has no plans to develop legislation, policy, or programming to expand care services, or there is insufficient evidence to make an assessment.

DIMENSION 3: BUSINESS ENABLING ENVIRONMENT		
Entry Point	Rating	Assessment Criteria
BUSINESS/COMPANY LEGISLATION	High	Business laws allow men and women to start and operate a business in the same way, including the following: <ul style="list-style-type: none"> (i) women can register a business in their name, and (ii) women can sign a contract in the same way as a man.
	Medium	Business laws allow men and women to start and operate a business in the same way, but there is evidence (including anecdotally) that women continue to face additional barriers when registering a business or entering into contracts.
	Low	Business laws include discriminatory provisions (e.g., requiring a husband or male guardian signature for business registration) that prevent women from operating a business in the same way as a man.
BUSINESS REGISTRATION	High	<p>The government has adopted policies, systems, and processes to make business registration more accessible to women entrepreneurs, including three or more of the following reforms:</p> <ul style="list-style-type: none"> (i) developing legislation, regulations, and/or procedures that facilitate access to national identification card (or equivalent) required for registration; (ii) enabling online applications; (iii) has a definition of women-owned/led businesses and collects and uses sex-disaggregated data; (i) reducing the cost of registration and/or offering fee-free registration for women; (ii) providing clear and simple instructions on the registration process (including infographics and/or instruction videos); (iii) conducting research to better understand barriers to women registering a business; (iv) conducting outreach/information sessions for women on business registration (including in rural areas); and (v) providing information and support in locations and at times accessible for women. <p>There is evidence of increased registration by women entrepreneurs as a result.</p>
	Medium	The government has adopted 1–2 of the above reforms to improve accessibility of business registration for women entrepreneurs.
	Low	The government has not adopted any measures to improve accessibility of business registration for women entrepreneurs, or there is insufficient evidence to make an assessment.

SUPPORT TO WOMEN ENTREPRENEURS		<p>The government is implementing two or more of the following policies or strategies to encourage women’s entrepreneurship:</p> <ul style="list-style-type: none"> (i) an MSME strategy (or similar) that proactively promotes the establishment, operation, or growth of women-owned/led businesses, including for the informal sector; (ii) a competition policy that considers how to make markets more open to and work more effectively for women-owned/led businesses; (iii) simplified or preferential tax regimes for MSMEs such as lower tax rates, tax exemptions, or other incentives; (iv) a commercial dispute resolution process that is efficient, inexpensive, and accessible to women-owned/led businesses, including arbitration or mediation; (v) training and/or mentoring, business incubator or accelerator, and other programs to support women’s entrepreneurship; and (vi) grants or other financial support (including tax concessions) for women-owned/led businesses.
		The government has adopted 1–2 of the above reforms to support women entrepreneurs.
		The government has not adopted any policies/strategies to support women entrepreneurs.
ENGAGING THE INFORMAL ECONOMY		<p>The government has policies and programs in place to support those operating in the informal economy, including:</p> <ul style="list-style-type: none"> (i) data, policies and/or strategies on the informal economy/informal businesses; (ii) services and support for entrepreneurs are available to those operating in the informal economy, including grants or other financial support; and (iii) provision of infrastructure or other services such as improved market facilities, rural roads, electrification/lighting, security, and safe and efficient public transport.
		The government has policies and programs in place to support (directly or indirectly) those operating in the informal economy in 1–2 of the above areas.
		The government does not have any policies or programs in place to support the informal economy, or there is insufficient evidence to make an assessment.

DIMENSION 4: FINANCIAL INCLUSION AND ACCESS TO CAPITAL		
Entry Point	Rating	Assessment Criteria
FINANCIAL LEGISLATION AND POLICY	High	The government has enacted legislation or policies that will increase access to financial services and/or products and capital for women in both of the following areas: <ul style="list-style-type: none"> (i) a financial inclusion policy and/or strategic plan for government-owned banks that includes objectives and targets to increase women's access and use of financial services and product, and (ii) policy and/or guidance that requires financial institutions to collect and report sex-disaggregated data.
	Medium	The government has adopted legislation or policies in one of the above areas.
	Low	The government has not enacted any legislation or policies, or there is insufficient evidence to make an assessment.
ACCESS TO CAPITAL	High	Access to capital for women entrepreneurs is facilitated and monitored through at least two of the following: <ul style="list-style-type: none"> (i) legislation that mandates equal access to property and inheritance; (ii) a secured transactions framework; (iii) loan products and financial services in the market that are accessible to, or target, women and/or women entrepreneurs; and (iv) reporting of sex-disaggregated data on loans to MSMEs.
	Medium	Access to capital for women entrepreneurs is facilitated and monitored through at least one of the above areas.
	Low	Access to capital for women entrepreneurs is not facilitated and monitored through any of the above areas, or there is insufficient evidence to make an assessment.
ACCESS TO RETIREMENT FUNDS	High	Legislation governing retirement funds includes two or more of the following provisions: <ul style="list-style-type: none"> (i) permits contributions from all sectors and types of employment, (ii) permits contributions by informal workers, (iii) allows de facto spouses the right to access partner's fund benefits, and (iv) offers clarity on divorced spouses rights. There is also evidence that retirement fund policies and operations support implementation of these provisions.
	Medium	Retirement fund legislation includes at least one of the above provisions.
	Low	Retirement fund legislation has none of the above provisions, or there is insufficient evidence to make an assessment.

DIMENSION 5: PARTICIPATION IN KEY ECONOMIC SECTORS

Entry Point	Rating	Assessment Criteria
SECTOR POLICIES AND STRATEGIES	High	Sector strategies or policies for at least the three largest economic sectors ^a have specific measures and targets to increase opportunities and access for women and entrepreneurs, including the following: <ul style="list-style-type: none"> (i) sex-disaggregated data or analysis on the role of men and women in the sector, including participation in key value chains and markets; (ii) specific measures or targets to increase opportunities and access for women as employees, entrepreneurs, and leaders; and (iii) gender-responsive budgets.
	Medium	At least one sector strategy/policy includes specific measures and targets to increase opportunities and access for women and women entrepreneurs.
	Low	There are no specific references to women or women entrepreneurs in sector strategies or policies, or there is insufficient evidence to make an assessment.
GENDER-RESPONSIVE PROCUREMENT	High	The government has adopted legislation/policy and or programs that include specific measures to promote and enable women-owned/led businesses to participate in public solicitations for the procurement of goods and services in the following areas: <ul style="list-style-type: none"> (i) advertisements for public tenders include text encouraging submissions by women-owned businesses, (ii) participation by women-owned businesses in information/training sessions on developing submission for public tenders, (iii) inclusive evaluation framework, and (iv) gathering and reporting sex-disaggregated data on public procurement outcomes.
	Medium	The government has a procurement policy or processes in place that encourage women-owned/led businesses in at least one of the above areas.
	Low	Public procurement policy/processes include no specific mention or provisions for women-owned/led businesses, or there is insufficient evidence to make an assessment.

E-COMMERCE		The government has established a legal, regulatory, and policy environment to promote e-commerce that includes specific targets to support the participation of women-owned/led businesses such as improving access to digital infrastructure, training, and/or mentorship or grants or other financial support.
		Government policies and strategies on e-commerce mention gender equality and women and/or women-owned/led businesses, but include no specific actions or targets for their participation.
		Government policies and strategies on e-commerce make no mention of women and/or gender equality, or there is insufficient evidence to make an assessment.
TRADE POLICY AND PROGRAMS		The government has adopted a trade policy and/or programs that include specific measures and targets to increase participation of women-owned businesses in trade and access to international markets such as identifying and addressing barriers, training, or encouraging women's business networks.
		The government has adopted a trade policy and/or programs that reference women and women-owned/led businesses but does not include any specific measures or targets.
		Trade policy and/or programs have no specific provisions for women and/or women-owned businesses, or there is insufficient evidence to make an assessment.

DIMENSION 6: TECHNOLOGY AND THE FUTURE OF WORK

Entry Point	Rating	Assessment Criteria
DIGITAL ACCESS, LEGISLATION, AND POLICY	High	<p>The government has adopted legislation, policy, or programs to support women and girls’ digital access, including two or more of the following:</p> <ul style="list-style-type: none"> (i) legislation, policy, or programs around the collection, analysis, and publishing of sex-disaggregated data on digital access, including smartphone ownership and internet use; (ii) information and communication technology (ICT) and/or broadband policy or programs that include specific measures and targets to reach women, including in rural and remote areas; (iii) policies or programs to promote digital literacy and ICT education for women and girls; and (iv) policies, legislation and/or regulations, or institutions to address ICT-mediated abuse (intimidation, harassment, violence, surveillance, fraud, and/or illegal data retention) and to strengthen protection measures and reporting procedures.
	Medium	The government has adopted at least one of the above.
	Low	The government has not adopted any specific measures to increase women and girl’s digital access, or there is insufficient evidence to make an assessment.
PLANNING FOR THE FUTURE OF WORK	High	The government has a national employment policy/strategy (or similar) in place that identifies specific measures to support women’s participation in emerging/changing employment opportunities (e.g., technology sector, labor mobility schemes, migration, green jobs, business offshore processing).
	Medium	A national employment policy or strategy in an emerging sector (or similar) is in place that includes plans for the future of work and mentions gender equality and women and/or women-owned and/or led businesses but includes no specific actions or targets for their participation.
	Low	The government has no policies and/or strategies in place on the future of work; or they make no specific reference to gender equality, women, and/or women-owned businesses; or there is insufficient evidence to make an assessment.

DIMENSION 7: LEADERSHIP, VOICE, AND CONSUMER RIGHTS		
Entry Point	Rating	Assessment Criteria
STRATEGIES FOR WOMEN'S LEADERSHIP	High	<p>The government has put in place measures to increase women's representation in leadership, including within state-owned enterprises, in two or more of the following:</p> <ul style="list-style-type: none"> (i) policies/programs to support increased recruitment and promotion of women; (ii) gender targets or quotas; and (iii) policies/programs to build capacity and support women's leadership positions, e.g., training, mentoring, networking. <p>In addition, the national average proportion of women directors and senior managers is 30% or above.</p>
	Medium	<p>The government has put in place at least one of the above measures and/or the national average proportion of women directors and senior managers is below 30%.</p>
	Low	<p>There are no measures in place to increase representation of women as directors and senior managers and representation is below 30%, or there is insufficient evidence to make an assessment.</p>
VOICE IN PRIVATE SECTOR POLICY AND PLANNING	High	<p>Dedicated bodies representing women in business exist and women and/or women's groups are members of consultative committees or are routinely consulted in the development of private sector policies, strategies, and action plans.</p>
	Medium	<p>Dedicated bodies representing women in business exist, or women and/or women's groups are consulted in the development of private sector policies, strategies, and action plans on an ad hoc basis.</p>
	Low	<p>There are no dedicated/formal bodies representing women in business. Women and/or women's groups are not consulted in the development of private sector policies, strategies, and actions plans, or there is insufficient evidence to make an assessment.</p>

PROMOTION OF CONSUMER RIGHTS		The government has policies, legislation, and regulations to promote gender-inclusive consumer rights and protections, including measures to prohibit discriminatory practices based on sex or gender; a transparent, accessible consumer complaints and redress mechanism; and sex-disaggregated data on complaints received and resolved.
		The government has consumer protection policies, legislation, and/or regulations in place but these include no specific measures to prohibit discriminatory practices and/or there is limited sex-disaggregated data on complaints or gender-inclusive promotion and upholding of consumer rights.
		No consumer protection legislation, regulation, or policies are in place and there are no mechanisms to lodge complaints.

^a Measured by contribution to gross domestic product and excluding the public sector.

Source: Pacific Private Sector Development Initiative.

APPENDIX 2. REVIEW OF EXISTING FRAMEWORKS FOR WOMEN'S ECONOMIC EMPOWERMENT IN THE PRIVATE SECTOR

Table A2: Review of Existing Women's Economic Empowerment Frameworks

<p>World Bank Female Entrepreneurship Index (FEI)^a</p>	<p>The FEI is a national-level index that measures a country's strengths and weaknesses in providing favorable conditions for the development of high-potential female entrepreneurship, defined as women-owned or women-led businesses that are market expanding, export oriented, and innovative (Terjesen and Lloyd 2015).</p> <p>The FEI is composed of three subindexes: (i) the entrepreneurial environment subindex, which assesses the presence of institutions necessary to support new businesses; (ii) the entrepreneurial ecosystem subindex, which assesses access to the resources required for business development; and (iii) the entrepreneurial aspirations subindex, which considers individual entrepreneurial characteristics and resource availability that enable high-potential female entrepreneurship to contribute to national economic growth. The subindexes are each composed of five pillars that include individual and institutional variables to measure the ability to start and grow business ventures, and how these factors are different for women and men.</p>
<p>United States Agency for International Development (USAID) Women's Economic Empowerment and Equality (WE3) Dashboard^b</p>	<p>The WE3 Dashboard measures the extent to which women are included in a country's economy and are able to achieve economic, social, and political empowerment (USAID n.d.). The underlying premise of the dashboard is that empowerment exists when women can equitably participate in, contribute to, and benefit from economic opportunities as workers, consumers, entrepreneurs, and investors. It focuses on five priority dimensions, each of which is composed of three to five subdimensions with relevant indicators.</p> <p>The dashboard is an online resource that is updated annually using available data. However, the 2021 analysis for most Pacific countries is hampered by the lack of data for many indicators.</p>

<p>Asia-Pacific Economic Cooperation (APEC) Women and Economy Dashboard^c</p>	<p>APEC developed the Women and Economy Dashboard to support its goal to advance women’s empowerment across the region (APEC 2021). The dashboard is organized around five priority dimensions, related to which contributing factors and barriers have been identified that contribute to an enabling environment and/or specific outcomes. It addresses relevant issues of an enabling environment for women as entrepreneurs and employees in the formal sector and, to a lesser degree, in the informal economy.</p> <p>Papua New Guinea is the only Asian Development Bank Pacific developing member country that is a member of APEC. The 2020 assessment for the country is hampered by missing data for some indicators.</p>
<p>World Bank Women, Business and the Law (WBL) Index^d</p>	<p>The World Bank has been collecting data since 2009 to construct the WBL Index. The index assesses how current laws and regulations restrict the economic inclusion of women as employees and entrepreneurs and, therefore, discriminate against their opportunities to achieve full and equal economic participation with men (World Bank 2023).</p> <p>The WBL Index is limited to women working in the formal sector and does not include the large number of Pacific women working in the informal economy. In 2022, the World Bank undertook a pilot to augment the WBL Index to measure not just the existence of a gender-inclusive legal environment, but also the presence of supportive frameworks that support the implementation and enforcement of existing laws and regulations (World Bank 2023). Pacific countries were not included in the pilot.</p>

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Source: Pacific Private Sector Development Initiative.

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UNLOCKING POTENTIAL

A GENDER INCLUSIVE PRIVATE SECTOR FRAMEWORK FOR THE PACIFIC

There is growing awareness that promoting women's economic empowerment makes good business sense. Yet legal, regulatory, and policy barriers persist that prevent women's full and equal participation in Pacific private sectors. This report proposes a new framework, designed to measure and improve gender inclusivity in the private sector in the Pacific. The PSDI Gender Inclusive Private Sector Framework serves as a practical checklist for Pacific governments and institutions to measure progress and identify areas where further improvements are needed.




About PSDI

PSDI is a technical assistance program undertaken in partnership with the Government of Australia, the Government of New Zealand, and the Asian Development Bank. PSDI supports ADB's 14 Pacific developing member countries to improve the enabling environment for business and to support inclusive, private-sector led economic growth. The support of the Australian and New Zealand governments and ADB has enabled PSDI to operate in the region for more than 15 years and assist with more than 300 reforms.



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