



Gender considerations for disaster risk financing in Fiji





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The Pacific Insurance and Climate Adaptation Programme aims to improve the financial preparedness and resilience of Pacific Islanders towards climate change and natural hazards through the development and implementation of market-based meso- and microinsurance schemes. The programme will offer an option for the national and subnational governments to consider subscribing to a 'macro to micro' scheme, where a government level insurance policy pays out to individuals, to support the most vulnerable segments. Fiji, Vanuatu, Tonga, Samoa, the Solomon Islands, Papua New Guinea and other Pacific Small Island Developing States will be covered under the multi-year Programme.

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Introduction

Extreme weather events such as storms and cyclones have devastating effects on many small island developing states (SIDS). Women and men are affected differently by these events due to several factors, including their roles in society and levels of financial inclusion. These differences need to be accounted for when developing strategies and instruments to help protect people from the impacts of such disasters. For this reason, the Pacific Insurance and Climate Adaptation Programme has created a policy brief outlining the differences between women and men in terms of education, employment, income and household relations to help guide stakeholders when designing financial instruments.

This Programme aims to improve the financial preparedness of Pacific households, communities and small businesses for climate change and natural hazards through the development of disaster risk financing instruments, including climate risk insurance. The policy brief thus outlines how men and women's usage of financial instruments, risk exposure and perceptions, and social networks differ, all of which have a major impact on how people are able to cope after extreme weather events. The policy brief also includes information on how these extreme climatic events can even affect gender-based violence. The Government of Fiji has already made considerable efforts to address these gender differences, as seen in their work on the Fiji National Gender Policy. This policy brief aims to complement these efforts by succinctly summarizing the differences between women's and men's experiences, opportunities and other factors that affect people's preparedness for and resilience to natural hazards.

Education

In Fiji, efforts towards gender equality in education have been successful in many ways. Nearly 100 per cent of both males and females aged 25-plus have achieved at least primary school education (UNESCO Institute for Statistics, 2021a, 2021b) (**Figure 1**); however, females have slightly better literacy and numeracy outcomes at the primary level (Government of Australia, 2018). Slightly more women than men have completed secondary education (UNESCO Institute for Statistics, 2021c, 2021d) and are enrolled in tertiary programs as well (ADB, 2015). When considering subjects studied at university, the number of females enrolled exceeds the number of males in nearly

all areas except for engineering, science, technology, mathematics, physics, agriculture and land management (ADB, 2015). Of those enrolled in vocational education and training certificates at Fiji National University, women are underrepresented in all subject areas apart from housekeeping, accommodation and restaurant operations, childcare, baking and patisserie, hairdressing and beauty, and interestingly, applied computing (ADB, 2015).

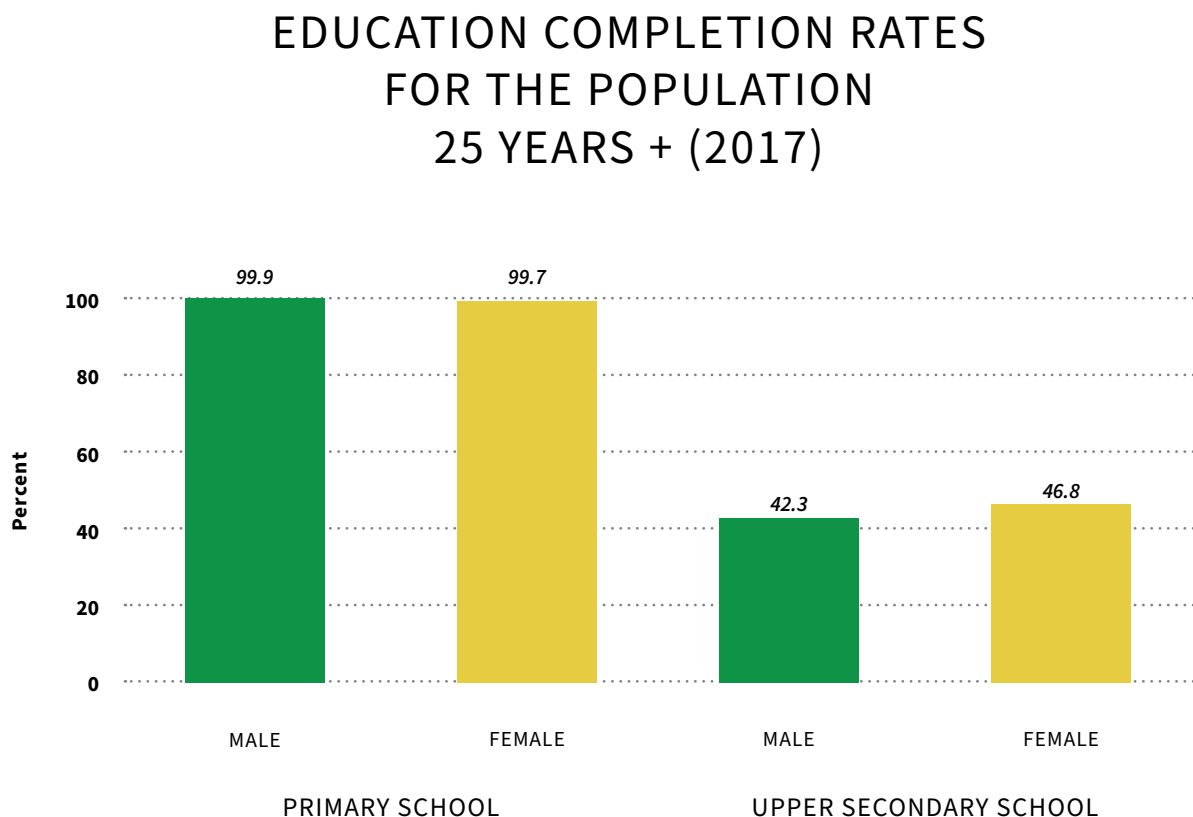


Figure 1: Education completion rates for the population in 2017 (aged 25-plus).

Source: UNESCO Institute for Statistics, 2021a, 2021b, 2021c, 2021d

Employment

Many inequalities persist with regard to employment. Fewer women than men are in the labor force (Fiji Bureau of Statistics, 2021a), with the biggest difference observed for Indo-Fijians and the lowest labor force participation rate observed for rural Indo-Fijian women (**Figure 2**) (ADB, 2015). When looking at the unemployment rate of Indo-Fijian and iTaukei Fijian populations separately, women have a higher unemployment rate among both, though Indo-Fijians have a higher unemployment rate overall (ADB, 2015). Women also make up a higher proportion of informal workers (Government of Fiji, 2019). The number of informal workers in Fiji is significant as they do not pay into the Fiji National Provident Fund, meaning they have limited formal income security for old age or to manage shocks (Esler, 2016).

By economic activity, men and women appear to have very different roles. "Paid work only" is the most common labor force classification for men, whereas "home duties" is the most common labor force classification for women (Fiji Bureau of Statistics, 2018).

Figure 3 (p.7) shows those in paid employment, the most common occupation¹ for both women and men being "skilled agriculture, forestry and fishing." However, nearly one in three employed men work in this industry compared to only one in five employed women (Fiji Bureau of Statistics and International Labour Organisation, 2018). Furthermore, this industry is dominant in rural areas, with nearly half of all individuals working in it, compared to less than one in ten people in urban areas (Fiji Bureau of Statistics and International Labour Organisation, 2018). "Services and sales workers" also constitute just under one in five employed women and is the second most common occupation, while the occupation "craft and related trades workers" accounts for just under two in ten employed men (Fiji Bureau of Statistics and International Labour Organization, 2018). The distribution of employment by occupation shows that agriculture, forestry and fishing is extremely important for employed men, whereas women are employed more evenly across the other occupations.

LABOUR FORCE PARTICIPATION RATE (2010-11)

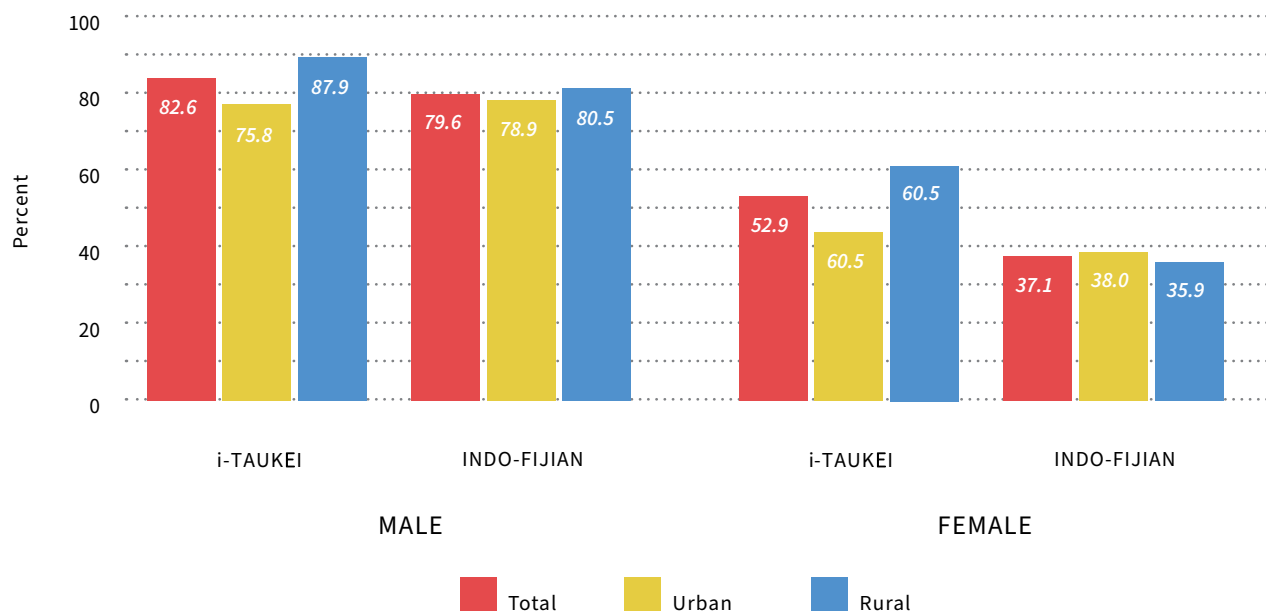


Figure 2: Labour force participation rate by gender and ethnicity (%).

Source: Fiji Employment and Unemployment Survey 2010-11 in ADB (2015)



EMPLOYMENT BY OCCUPATIONAL GROUP, SEX, AND LOCALITY (2015-2016)

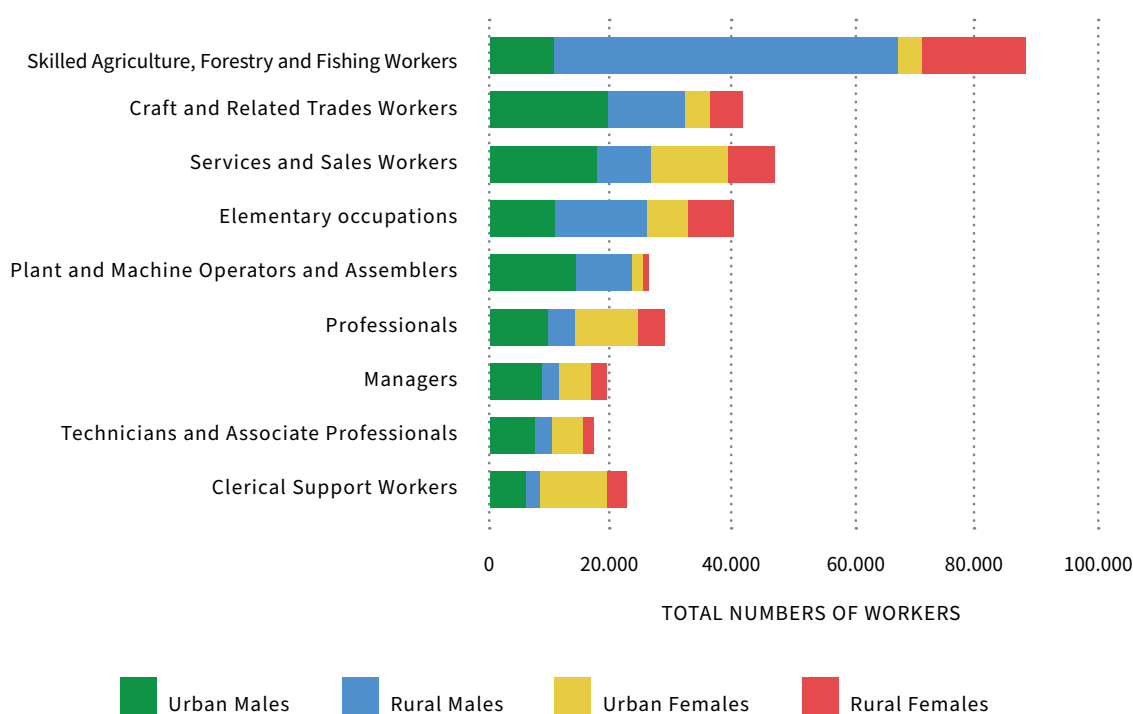


Figure 3: Distribution of employment, by occupational group, sex and locality, 2015-2016².

Source: Fiji Bureau of Statistics and International Labour Organisation, 2018

¹ "Usual or principal work reported during the reference period" (Fiji Bureau of Statistics and International Labour Organisation (2018, p. 27))

² Within each occupational group is a number of subgroups defined by the International Standard Classification of Occupations.

More information can be found on this website <https://www.ilo.org/public/english/bureau/stat/isco/intro.htm>, but for clarity in this document, these are outlined here. **Skilled Agricultural, Forestry and Fishery Workers:** (1) Market-oriented Skilled Agricultural Workers; (2) Market-oriented Skilled Forestry, Fishery and Hunting Workers; (3) Subsistence Farmers, Fishers, Hunters and Gatherers. **Craft and Related Trades Workers:** (1) Building and Related Trades Workers (excluding electricians); (2) Metal, Machinery and Related Trades Workers; (3) Handicraft and Printing Workers; (4) Electrical and Electronics Trades Workers; (5) Food Processing, Woodworking, Garment and Other Craft and Related Trades Workers. **Services and Sales Workers:** (1) Personal Services Workers; (2) Sales Workers; (3) Personal Care Workers; (4) Protective Services Workers. **Elementary Occupations:** (1) Cleaners and Helpers; (2) Agricultural, Forestry and Fishery Labourers; (3) Labourers in Mining, Construction, Manufacturing and Transport; (4) Food Preparation Assistants; (5) Street and Related Sales and Services Workers; (6) Refuse Workers and Other Elementary Workers. **Plant and Machine Operators and Assemblers:** (1) Stationary Plant and Machine Operators; (2) Assemblers; (3) Drivers and Mobile Plant Operators. **Professionals:** (1) Science and Engineering Professionals; (2) Health Professionals; (3) Teaching Professionals; (4) Business and Administration Professionals; (5) Information and Communications Technology Professionals; (6) Legal, Social and Cultural Professionals. **Managers:** (1) Chief Executives, Senior Officials and Legislators; (2) Administration and Commercial Managers; (3) Production and Specialized Service Managers; (4) Hospitality, Retail and Other Service Managers. **Technicians and Associate Professionals:** (1) Science and Engineering Associate Professionals; (2) Health Associate Professionals; (3) Business and Administration Associate Professionals; (4) Legal, Social, Cultural and Related Associate Professionals; (5) Information and Communications Technicians. **Clerical Support Workers:** (1) General and Keyboard Clerks; (2) Customer Services Clerks; (3) Numerical and Material Recording Clerks; (4) Other Clerical Support Workers.



Income

With regard to gross weekly income, employed men are paid more than employed women in both urban and rural areas, and all people in urban areas are paid more on average (Fiji Bureau of Statistics and International Labour Organization, 2018). In urban areas, most employed men and women are paid between F\$150-F\$199 weekly. In rural

areas, most employed men are paid this amount as well; however, most employed women only receive between F\$0-F\$29 per week³ (Fiji Bureau of Statistics and International Labour Organization, 2018).

Household relations

In Fiji, cultural gender norms that position men as the head of household and the breadwinner have persisted (Adventist Development and Relief Agency et al., 2021). Women are still viewed primarily as caregivers and responsible for the day-to-day activities in the house (Reserve Bank of Fiji, 2020). This is generally consistent across Fiji for both iTaukei and Indo-Fijian communities but is more strongly observed in rural communities (Jones et al., 2013). Women may also participate in both formal and informal income-generating

activities (Neef et al., 2018; Singh-Peterson and Iranaco-laivalu, 2018).

Overall, women spend many more hours a week working than men (**Figure 4, p. 9 and Figure 5, p. 10**). From the age of six, the number of household hours of work per week for girls and women exceeds that of boys and men, reaching a difference of 26 hours for women aged 22-29 compared to men of the same age (FAO and SPC, 2019).

³ "The national Basic Needs Poverty Line for 2019-20 was estimated at F\$2,179.39 per adult equivalent (AE) per year, or F\$41.91 per AE per week" (Fiji Bureau of Statistics, 2021b).

TOTAL HOURS WORKED PER WEEK IN PAID EMPLOYMENT AND HOUSEHOLD WORK (2010-11)

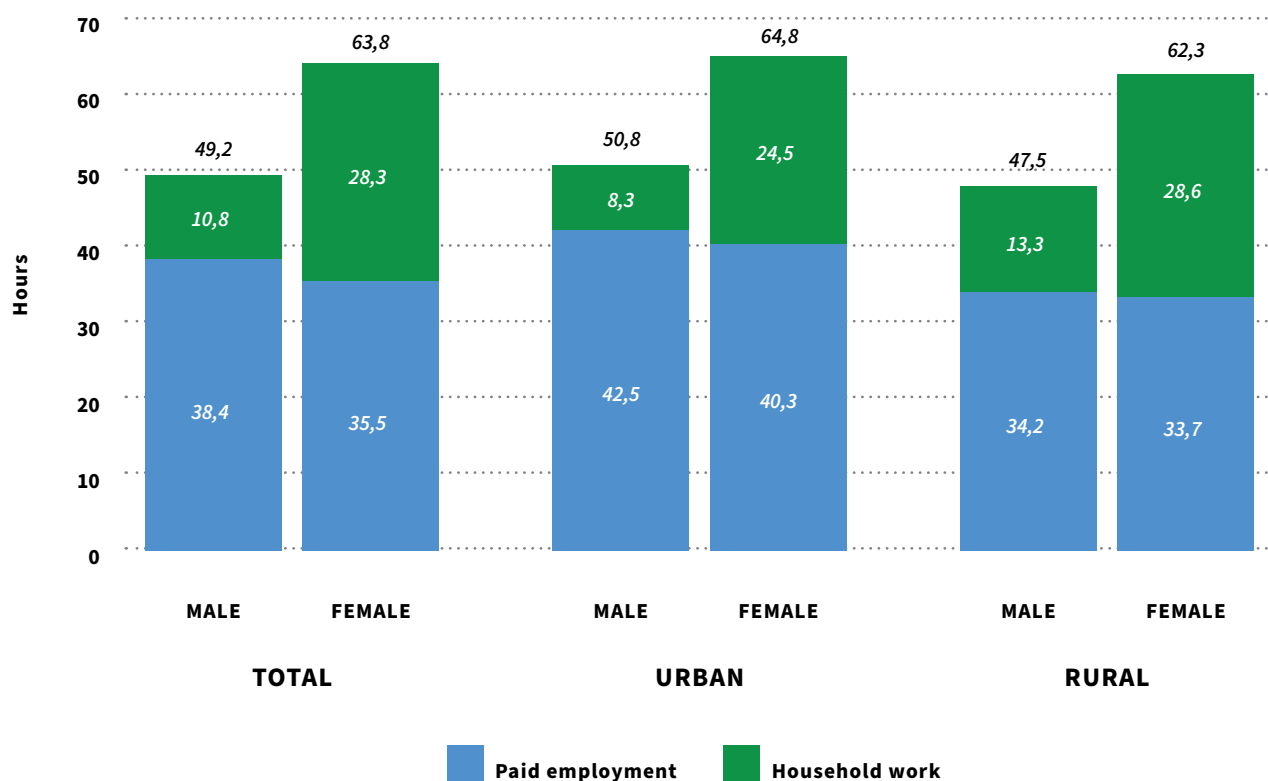


Figure 4: Hours worked per week in paid employment and household work, 2010-11.

The number in black on top of the bars represent the hours of paid employment and household work combined.

"Note: People in paid employment are those currently in employment (during the past seven days) who have an employment status of wage earner, salary earner, employer, self-employed or family worker with paid allowance or in kind. People in unpaid employment are all those in employment (past seven days) who have an employment status of either unpaid family worker or community worker. Household work involves average hours spent on cooking, washing clothes, childcare, gardening / compound cleaning / grass cutting or other household chores, as reported by respondents." (ADB, 2015, p. 50).

Source: Adjusted from Fiji Employment and Unemployment Survey 2010-11 in ADB (2015, p. 50)

TOTAL HOURS WORKED PER WEEK IN UNPAID EMPLOYMENT AND HOUSEHOLD WORK (2010-11)

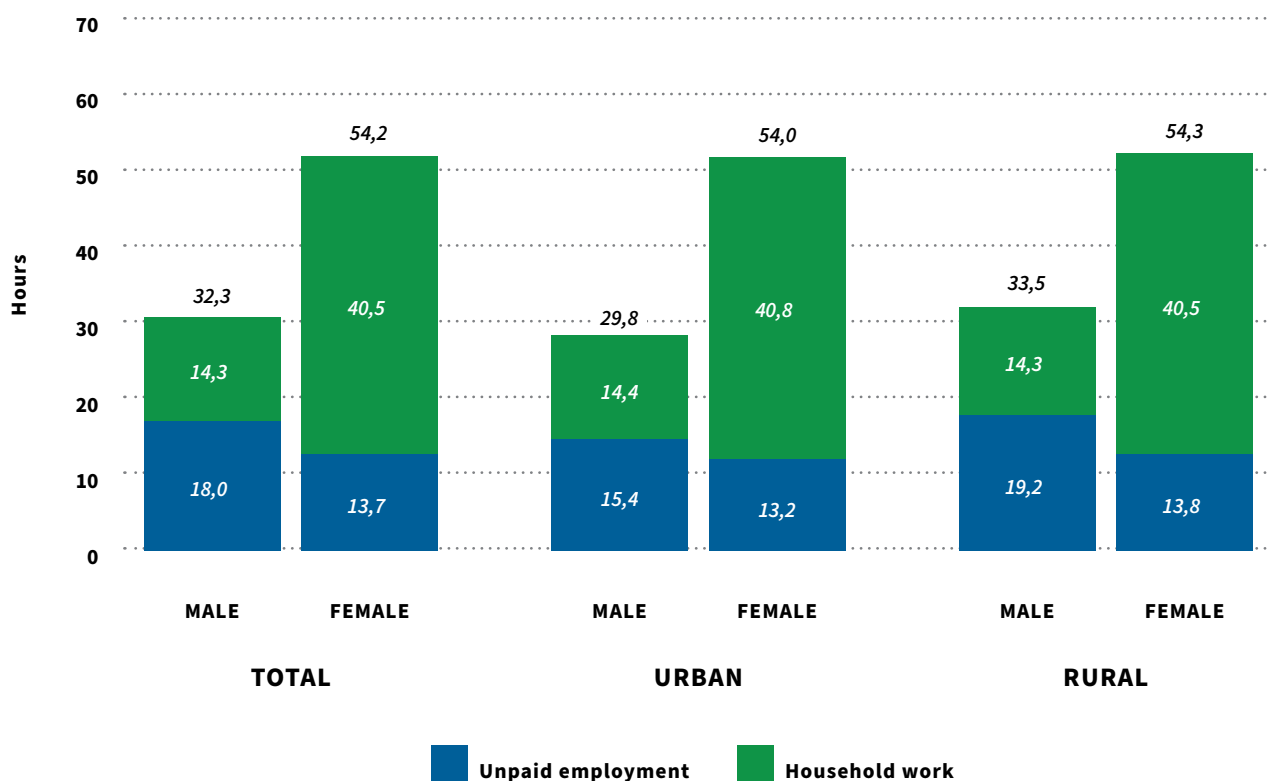


Figure 5. Hours worked per week in unpaid employment and household work, 2010-11.

The number in black on top of the bars represent the hours of unpaid employment and household work combined.



When including both paid and unpaid employment, the difference between men and women in hours worked is slightly less, though women still complete the most hours of work (ADB, 2015). Urban women in paid employment (as opposed to unpaid employment) complete the most hours of work overall (ADB, 2015).

With regard to gender differentiated decision-making in households, the research presents mixed results. Some studies, as well as gender inequality indicators, suggest that women have limited agency to make decisions in their

households and that this is more strongly observed for Indo-Fijian households (ADB, 2015; Jones et al., 2013; Reserve Bank of Fiji, 2020). However, other surveys and outcomes of interviews indicate that there are some households and communities in which women do make decisions or share the decision-making with the men in their houses (Bulou Vitukawalu et al., 2020; Jones et al., 2013; Reserve Bank of Fiji, 2020). This would be an area for further research when developing a program or policy aimed at increased women's agency and/or risk management in Fiji.

Decision-making in the community and nationally

Within the community, men are generally viewed as the primary decision makers (ADB, 2015). Most village focal points, headmen and district advisory councilors are men, and in iTaukei communities, the majority of those with chiefly status are men as well (ADB, 2015; Adventist Development and Relief Agency et al., 2021). This gender disparity may limit women's ability to contribute to decisions on community resources and activities such as disaster recovery (Government of Fiji, 2019; Nakamura and Kanemasu, 2022). However, there are initiatives to increase women's participation in community decision-making. For example, of the 12 market vendor associations

participating in the Markets for Change Project facilitated by UN Women and the Ministry of Local Government, nine are led by women and women have 50 per cent of the leadership roles (Government of Fiji, 2019). This is facilitating women's input into decision-making regarding market management and infrastructure.

While Fiji fares better than most of its Pacific neighbors regarding representation of women in national government, inequalities persist. From the 51 current members of parliament, 10 are women (Parliament of the Republic of Fiji, 2022), and from the 21 Ministers and Assistant



Ministers, four are women (Government of Fiji, 2022). However, while there may not be equal gender representation in the parliament, commitment to gender equality has been integrated into its operations, including when examining legislation or executing its oversight functions (Government of Fiji, 2019). Furthermore, there are efforts to include women as key stakeholders at all levels,

including as leaders (see examples in the Fiji National Gender Policy⁴ and the Beijing Declaration and Platform for Action +25 Fiji Progress Report⁵) and research of the current support for women in national government shows that 72 per cent of respondents “think it would be better for the country if there were more women in national government” (Dumaru and Pene, 2014, p. 1).

Gender-based violence

Gender-based violence is an extremely serious problem in Fiji. Seventy-two per cent of women who have been in an intimate relationship have reported physical, sexual or emotional violence from their partners, one of the highest rates in the world (Fiji Women's Crisis Centre, 2013)⁶. Indo-Fijian women are less likely to experience gender-based violence than the national average, though the prevalence is still higher than the global average (Fiji Women's Crisis Centre, 2013). Similarly, those with a higher socioeconomic status were less likely to experience gender-based violence than those with middle or low status (Fiji Women's Crisis Centre, 2013). As is true in many places, women with disabilities are more vulnerable to all forms of violence, are less able to access support and are less likely to be able to escape unsafe situations (Adventist Development and Relief Agency et al., 2021). Moreover, in rural areas, such as the Eastern Division of Fiji, prevalence of violence is much higher than in urban areas (Fiji Women's Crisis Centre, 2013).

There is some legislation linked to eliminating gender-based violence in Fiji, but the policy environment is not

well developed (ADB, 2015). The National Gender Policy currently provides the most direction on elimination of gender-based violence (ADB, 2015). However, it appears there is gender bias among those responsible for implementing the legislation or policies, and many women – especially in rural areas – are not aware of their legal rights or of the support and services available (ADB, 2015). In addition, many women have been socialized to accept violence in some contexts (ADB, 2015).

Civil and faith-based organizations are working to end violence against women across Fiji. For example, the Fiji Women's Crisis Centre was established in 1984 and works throughout the country (Fiji Women's Crisis Centre, 2022). They provide counselling and support, including a 24-hour phone service, education and male advocacy programs (Fiji Women's Crisis Centre, 2022). Moreover, health, accommodation and counselling services provided both by the government and other non-government organizations for survivors of violence exist and are being further extended and improved (ADB, 2015).

⁴ Ministry for Social Welfare, Women & Poverty Alleviation, Fiji (2014).

⁵ Government of Fiji (2019).

⁶ The Fiji Women's Crisis Centre publishes up-to-date statistics on the yearly incidence of gender- and child-based violence in Fiji. This can be found here: <https://www.fijiwomen.com/> under Publications and Statistics.



Usage of financial instruments

There is a concerted effort towards gender equality with access to and usage of financial instruments in Fiji. The Financial Demand Side Survey undertaken in 2020 provides a snapshot of usage of financial instruments⁷.

Overall, both women and men have a moderate level of financial inclusion according to the Financial Inclusion Index⁸ created by the Reserve Bank of Fiji; however, women have a lower score across all age groups. More men than women own bank accounts, but in the six months prior to the survey, more women than men used their accounts. The difference in bank account ownership is observed by location and income source as well. For the survey period, more women than men had access to internet banking and had mobile money accounts, though this remained a small percentage for both. The higher usage of internet banking and mobile money accounts has been attributed to their flexibility and the ability of women to use them at their convenience around their household obligations. More men than women also had access to

formal financial services, had some form of insurance and accessed formal credit. For those accessing formal credit, more women used banks and microfinance institutions, though only men accessed credit from credit institutions and unions. Regarding insurance, more men than women had motor vehicle insurance and home insurance, whereas more women than men had health and death/funeral insurance. Rural men most commonly answered that life insurance was their preferred financial product, followed by house and crop insurance. Marginally more urban women than men indicated a preference for house, death/funeral and accident insurance, while many more urban women indicated a lower preference for crop insurance than urban men did. Knowledge of climate-related financial products was low overall, with the highest awareness for climate risk insurance. Finally, more women than men reported receiving remittances; however, equal numbers reported saving in the last year (Reserve Bank of Fiji, 2020).

⁷ An important caveat of the survey is that of the women sampled more than 96 per cent were both educated and employed. Given the difference between the sample and the average participation of women in the labour force, especially for rural and Indo-Fijian women according to other surveys, the results should not be considered representative of the population. The survey was also completed during the COVID-19 lockdown, which may have impacted results. Nevertheless, with the limited information on gendered aspects of the use of financial instruments in Fiji, it remains the most comprehensive source of information.

⁸ The Financial Inclusion Index was adapted by the Reserve Bank of Fiji for the Financial Demand Side Survey from Micro-Credit Ratings International Limited in-house tools. It considers access to banks, savings, digital services, insurance, credit and remittances. The highest possible score is 100, and both men and women have scores under 50 (Reserve Bank of Fiji, 2020).

Social networks

There are gendered differences in social networks for men and women in Fiji. Often, women's social networks are based around women's groups or are informal, created through shared experience of caring, cooking, cleaning

and subsistence activities, whereas men's are formed during their after-work kava sessions (Adventist Development and Relief Agency et al., 2021) or as a result of their role as community leaders (Chattier, 2012).

Risk exposure and perception

Risk exposure differs between men and women in Fiji, with women in rural areas often more exposed. Women's businesses are often home-based, and their livelihoods are more strongly connected to natural resources that might be damaged or destroyed by a natural hazard (Government of Fiji, 2019; Lucas, 2020). The Government of Fiji has made significant efforts to integrate gender in disaster and climate change policies, including undertaking gender-disaggregated vulnerability and capacity assessments and incorporating gender considerations in post-disaster needs assessments, particularly in the needs assessments that followed Tropical Cyclone Evan and Tropical Cyclone Winston (Bogdan, McPherlain and Yoon, 2019; Lucas, 2020). For example, women are often involved in nature-based handicrafts, such as mat or basket weaving with pandanus leaves, or are responsible for small subsistence-based vegetable gardens or small animals that are more likely to be damaged by a hazard than large livestock, which are the responsibility of men (ADB, 2015; Bogdan, McPherlain and Yoon, 2019; Esler, 2016). Women's caring role also means they are less likely to be able to leave a dangerous location as they have to care for the young, elderly and people living

with disabilities, all of whom may have limited mobility (Bogdan, McPherlain and Yoon, 2019).

Regarding men, crops, farmland and fishing equipment may also be damaged by disasters (Government of Fiji, 2017), mostly affecting those involved in agriculture, forestry or fishing, or who participate in subsistence activities. In general, research in multiple countries shows that social norms influence men's risk exposure, with the pressure for them to be protectors of the community potentially encouraging risky behavior during disasters and increasing their risk of death or injury (Bogdan, McPherlain and Yoon, 2019). Further research is needed to confirm whether this is true for Fiji as well.

There is limited information on gendered risk perception in Fiji. Nevertheless, Singh et al., (2022) found that women were more likely to engage in activities to care for the environment than men and linked this to women's understanding that climate change would have an impact on the natural resources they rely on for their livelihoods.



Coping after a natural hazard

Gender and gender norms influence how women and men cope with the impacts of natural hazards (Government of Fiji, 2017). Women are more likely to ask their friends and family for assistance, pursue government assistance or withdraw money from the Fiji National Provident Fund (Reserve Bank of Fiji, 2020). Generally, women find it challenging to pursue other financial strategies to cope, such as accessing a loan, due to their requirements (for example, owning assets for collateral) and prevailing gender bias within credit institutions against women (Esler, 2016). Social expectations around caring responsibilities limit women's ability to pursue additional paid work, especially when food, water, shelter and health care have been affected, meaning women must spend more time than normal on caring tasks, such as collecting food and water or caring for the sick (Adventist Development and Relief Agency et al., 2021; Esler, 2016; UN Women, 2013). Moreover, many women's reliance on vegetable gardens and small livestock that are likely to be affected by a disaster for subsistence, coupled with expectations of women to provide food for their family, means that women must manage food rations and may restrict their own food intake to ensure men and children are fed (Adventist Development and Relief Agency et al., 2021; Esler, 2016). After the 2012 floods and Cyclone Winston in 2016, there was anecdotal evidence that women and girls offered sex in exchange for food as a coping mechanism (Esler, 2016).

In addition, a study on dwelling rehabilitation after disasters found that female-headed households increased their handicraft gift production related to the Fiji Kava ritual more than male-headed households, and there was a bigger increase observed for female-headed households

without any males (Takasaki, 2012). This was attributed to an increased exchange of male labor help for Kava by women to cope with the impacts of the disaster on their homes (Takasaki, 2012).

Finally, with regard to seeking support, women were more likely to share experiences and process the impacts of a natural hazard when doing chores, such as washing clothes together (Adventist Development and Relief Agency et al., 2021). They were also more likely than men to seek counselling support (Adventist Development and Relief Agency et al., 2021).

Research has shown men have other coping strategies after a disaster. They are more likely to use their savings, find additional work locally or migrate to find alternative income to manage the financial impacts of a disaster (Reserve Bank of Fiji, 2020). In addition, they are able to walk longer distances from their home to alternative fishing grounds, farms or other employment options (Bogdan, McPherlain and Yoon, 2019). Men are more likely than women to turn to alcohol to manage the increased pressure after a disaster to provide for and protect their family in a context where this is extremely challenging (Adventist Development and Relief Agency et al., 2021; Esler, 2016). While drinking with friends might offer an opportunity for men to communicate and process a disaster, pressure to provide for family and an increase in alcohol consumption may in turn contribute to an increase in gender-based violence after a disaster (ADB, 2015; Fiji Women's Crisis Centre, 2013; Singh, Tabe and Martin, 2022).





Impact

Disasters impact men and women in different ways. Women are more likely to lose income as their livelihoods are linked more closely with natural resources or they more commonly work from their homes, which may be damaged or destroyed (Esler, 2016). They may have an increased caring burden and are also impacted by fewer hygiene and sanitary provisions, which are necessary to maintain good health of both themselves and the community (Adventist Development and Relief Agency et al., 2021; Chandra and Gaganis, 2016).

For men, major impacts of disasters include loss of assets and livestock, an increased workload to rebuild houses and restore farms, loss of income and an increased risk of psychological issues stemming from trauma, social isolation, pressure to protect and provide for their families and higher alcohol consumption (Adventist Development and Relief Agency et al., 2021).

Conclusion

Women in Fiji play different roles in society compared to men in terms of occupations, positions in the family and community, and access to financial services. These differences can result in women being disproportionately affected by natural hazards, such as tropical cyclones, tsunamis and droughts. Women's role in ensuring household food security and the dependence of many on natural resources make them more likely to suffer loss of life and property in the face of disasters.

For these reasons, the Pacific Insurance and Climate Adaptation Programme is committed to ensuring that women are given equal opportunity to accessing and using disaster risk financing products, such as climate risk insurance. The Programme is additionally conducting research to better understand the unique vulnerabilities of women in order to develop and offer disaster risk financing products that meet their specific needs.



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About UNU-EHS: The United Nations University – Institute for Environment and Human Security is based in Bonn, Germany and conducts research on risks and adaptation related to environmental hazards and global change. The institute's research promotes policies and programmes to reduce these

risks, while taking into account the interplay between environmental and societal factors. Research areas include climate change adaptation by incorporating insurance-related approaches, environmentally induced migration and social vulnerability, ecosystem-based solutions to adaptation and disaster risk reduction, and models and tools to analyse vulnerability and risks linked to natural hazards, with a focus on urban space and rural-urban interfaces. UNU-EHS also offers the joint Master of Science degree programme "Geography of Environmental Risks and Human Security" with the University of Bonn and hosts international PhD projects and courses on global issues of environmental risks and sustainable development.

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About UNDP: UNDP partners with people at all levels of society to help build nations that can withstand crises, and drive and sustain the kind of growth that improves the quality of life for everyone. The UNDP Pacific Office in Fiji serves 14 countries and territories in the Pacific, as part of the 177-country office UNDP network, and offers global perspective and local insight to help empower lives and build resilient nations.

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