

## **Chapter 5. SUMMARY OF WID-RELATED GOVERNMENT POLICIES, PROGRAMS AND INSTITUTIONS**

### **A. Government Policies on Women and Development**

Tonga's plans for a National Policy on Women have their origins in a Cabinet decision of February 1993 when it was agreed that a policy be developed. At that time, Cabinet also agreed that a Women's Unit be formally established under the auspices of the Prime Minister's Office, which was already responsible for coordinating women's activities. A third and final decision related to the establishment of a National Committee on Women's Affairs to review and co-ordinate issues of concern to Tongan women.

In 1995, a Bank funded small-scale technical assistance provided institutional strengthening and capacity building assistance to the Women's Unit. The TA assisted the Women's Unit prepare a draft National Women's Policy for discussion amongst women groups prior to its submission to Cabinet. The study addressed the developments outlined above and made concrete recommendations relating to the formulation of a National Women's Policy and institutional strengthening. One outcome of the TA was the preparation of a development policy statement for submission to Cabinet. Its aim was to elicit a clear and formal commitment by the Tongan Government to supporting women's participation in the development process. This would then be implemented with the active support and involvement of a number of key departments, notably the Central Planning Department, the Women's Affairs Unit of the Prime Minister's Office, and the Ministries of Agriculture and Forestry, Fisheries, Education and Health. In its draft form, the statement read as follows:

- In order to maximize the development of the country, the Government will work to ensure that women's skills are utilized and further developed and to ensure that the costs and benefits of development are shared equally by men and women.
- The Government will give priority to disadvantaged women.
- Recognizing that women have very important roles to play in the family, the Government will support women in, but not confine women to, these roles.
- Recognizing the importance of non-governmental organizations to mobilize women for their own and their families' benefit, the Government will support the work of NGOs in fostering women's development.
- In order to ensure that women have full responsibility to contribute to and benefit from development policy and programs, Government will work to ensure that all government departments and agencies integrate considerations of the contribution of and impact on women into their planning processes. Where possible, government will provide the opportunity for women to be involved in the various phases of policy and program design, implementation, evaluation and monitoring.

There has only been limited progress on the above recommendations. Perhaps the most tangible achievements have been the establishment and consolidation of the Women's Affairs Unit. However, five years since the groundbreaking decision of Cabinet, neither a National Women's Policy nor a National Committee on Women's Affairs has eventuated. In 1997, NZODA provided funding for two officers to complete the Policy. Due to other commitments, notably the important work of compiling Tonga's Seventh National Development Plan, it has not yet been possible for them to complete the first draft of the Policy.

However, work has proceeded with the support of UNDP and UNIFEM. It is expected that a first draft will eventuate within the next few months, after which time a national consultation involving women's groups from around the country is proposed. A final draft of the Policy will then be written and submitted to Cabinet by August. By identifying the key areas of concern to Tongan women and formulating appropriate strategies, the development of a National Women's Policy is an important step towards ensuring a meaningful commitment to gender issues on the part of the Tongan Government.

Tonga's forthcoming Seventh National Development Plan (1996-2000) offers an ideal opportunity to integrate gender considerations into planning, especially since the Plan is being developed alongside the Women's Policy in the Central Planning Department. Indeed, Tonga has a rare chance both to give the Policy some 'teeth' as well as to inject some concrete gender guidelines into sectoral planning, thereby making a reality of the broader mainstreaming objective. It is certainly expected that the Seventh Development Plan will be an improvement on its predecessor.

The national development objectives of the Sixth Development Plan (1991-95) cater to the interests of the environment (by 'ensuring the continued protection and management of natural resources for sustainable development') as well as to the health of the community. They also stipulate the desire to 'achieve a more equitable distribution of incomes and a more equitable access to goods and services between regional community groups and between income groups'. However, no mention of women is made at all, whether as contributors to national development (both overall and within particular sectors) or even as beneficiaries of the development process. Only under the social development objectives is there a commitment to directing 'more assistance to women's development groups, particularly in isolated island communities'.

There is ample scope to provide a consolidated gender component in Tonga's next (7<sup>th</sup>) National Development Plan. This need not be confined to a general statement or broad objectives on women but could include some solid gender data and analysis, including profiles on women's issues and activities, in each sectoral chapter. The Bank-sponsored report of 1995 makes the further recommendation that Cabinet be asked to approve the inclusion of a separate chapter on Women's Development in the 7<sup>th</sup> Development Plan. The chapter could provide a statistical summary, a review of progress over the previous plan period, an outline of government policy, a list of priorities, and a summary of programs and policies aimed at meeting the priorities. The idea would seem to have considerable merit and the chapter could usefully complement (and reinforce) the objectives and content of the National Women's Policy.

## **B. National Machinery for Women's Affairs**

### **1. Women in Development Center**

Tonga has had a Women in Development Center (WDC) within the Prime Minister's Office since 1993. Previously known as the Women's Affairs Unit, its establishment followed a decision by Cabinet in February that year that 'the Prime Minister's Office is to continue to coordinate women's activities in Tonga and to formally designate a unit to work for women's activities'.

As a small unit, the Center carries responsibility, on behalf of the Tongan Government, for women and development issues. It is also expected to play a coordinating role with respect to both government departments and NGOs in the community. A number of important early recommendations were made by an NZODA mission to strengthen the institutional capacity of the WDC. While none of the mission's recommendations materialized immediately, specific calls for the development of an action plan and gender training for WID focal points in a few key departments have been subsequently addressed in a UNIFEM-sponsored assistance program to the Center.

Since its inception, the WDC has undertaken a number of activities. An ongoing activity has been to provide secretariat and other support services (including training and the management of a revolving fund) to *Langafonua 'a e Fefine Tonga*, the umbrella women's NGO group. The Center has also produced WINFO Tonga, a bimonthly (and since 1998, a quarterly) newsletter, and disseminated information through a radio program; hosted a number of women's meetings; and provided support to NGOs. In the aftermath of the global women's meeting in Beijing, and following numerous consultations, the Center selected four of the critical issues identified in the Platform of Action: institutional strengthening and capacity building (specifically the strengthening of national machinery, the collection and dissemination of information and the strengthening of information networks); economic empowerment and sustainable development; gender and development; and strengthening and empowerment in the social sectors.

On the basis of the priorities selected above, the Center identified three areas to contribute to government activities within the Corporate Plan of the Prime Minister's Office for the period 1996-2000. These areas were the provision of policy and advice on women's affairs; support to women's groups; and the identification of issues of special significance to women. Goal 12 of the Corporate Plan formally states the intention to improve the quality of service to Tongan women and this is consolidated by the Center's own strategic objective of promoting the full and equal participation of men, women and children in economic, social and cultural development through facilitating policy formulation and monitoring program implementation.

The amount of time and resources allocated to one women's NGO, albeit an umbrella organization, is a questionable feature of the WDC's work program. During the past year, a major priority of the Center has been to provide assistance to *Langafonua 'a e Fefine Tonga* (National Council of Women) through developing its project proposals, providing secretariat support, coordinating training programs/activities and drafting its constitution. It is a non-voting member on most of *Langafonua's* subcommittees.

As an autonomous body, *Langafonua* is able to access its own donor support (including assistance from UNIFEM over drafting a Constitution) and as Tonga's oldest women's organization (in its previous incarnation) is well placed to be self-sustaining. While it plays a pivotal

role and coordinating function amongst women's NGOs, it is debatable whether its institutional strengthening needs are best served (or should be served) by the government's WDC. The relationship between the two bodies is officially described as 'complementary' whereby the Center is a 'coordinating agency' and the organization is an 'implementing agency'.

A key initiative of the WDC, in line with a New Zealand ODA recommendation, has been to develop Action Plans (both three-yearly and annual). The current (1997-98) Plan lays down five rather broad objectives. They are as follows:

- ***Objective 1: To facilitate the consultation and the development of a comprehensive policy for the advancement of women and their families.*** The main strategy identified to achieve this objective is the consolidation of the Center's database and the publication of a Statistical Profile of Men and Women of Tonga. It is expected that this will encourage the use of gender-based data in development planning and that the profile itself will be used in development planning and policy formulation.
- The Statistics Department has completed a Statistical Profile based on the 1996 census. The profile not only offers the first statistical overview of women but also represents an important step towards encouraging the integration of gender considerations into all aspects of sectoral review and development planning. However, the profile is weakened by the shortage of gender-desegregated data available in the census.
- ***Objective 2: To set up a multi-sectoral advisory committee on women's development.*** The membership of this committee is supposed to be based on a selection of women from government, the private sector and the wider community as well as prominent individuals and women leaders. It is aimed at developing advisory policies and facilitating representations to government meetings and planning/policy interventions on women/gender issues.
- The committee has not yet been established; nor has any alternative advisory body. This is especially unfortunate given the small budgetary allocation (\$5,000) that government has set aside every year to facilitate its work. The WDC has decided to await the completion of the National Women's Policy (by the Central Planning Department) before establishing an advisory committee. In the meantime, the committee's budget has been reallocated to other activities, primarily conference attendance and organization.
- ***Objective 3: To improve networking, collection and dissemination of information of women's issues at local, national and regional levels.*** The production of a quarterly newsletter, networking with NGOs, government and other parties, accessing web site information and working with the media are amongst the main strategies identified to achieve this objective. The Center has produced a series of bi-monthly newsletters.
- ***Objective 4: To strengthen the institutional capacity of the national NGO umbrella body.*** This objective is to be achieved through workshops, consultations, technical assistance and networking. The primary beneficiary is the *Langafonua*, a national

NGO charged with overseeing and coordinating the activities of other women's groups in Tonga. One of the main forms of Center support for *Langafonua* is in the development of its constitution. This process has been underway for some time.

- ***Objective 5: To improve women's participation in the formal sector and the mobilization of resources to the informal sector to make women's work more cost-effective.*** This objective is not very clear and its strategic input appears to be based primarily on acquiring funding assistance and information.

A major handicap of the WDC is its limited staff and budgetary constraints. There are currently only two principal officers (one at level 2 and the other at level 9 in the civil service) working in the Center along with two junior support staff. While the Center head holds a position of seniority (Deputy Secretary) in the Prime Minister's Office, she, like the rest of her staff, are expected to undertake other department work.

According to the Center, staffing limitations are an ongoing problem and a priority need is therefore for staffing assistance, in particular the appointment of an information/networking officer whose responsibilities would include liaising with NGOs. The 1997/98 budget is T\$10,000 and the Center is therefore heavily reliant on donor assistance. Financial and technical assistance from the UNDP, UNESCO, NZODA, SPC, UNIFEM, AusAID and the Taiwanese Government have considerably improved the capacity of the WDC to develop its program and meet staff training needs.

While staffing and budgetary limitations place obvious restrictions on what the WDC can achieve, the problem would appear to go further than this. In particular, there is an urgent need to elevate skills and expertise in gender analysis, planning and programming as well as in mainstream disciplines like economics and development studies. Staff training and development undertaken to date has been restricted to fairly piecemeal, albeit conscientious, assistance from the Suva-based regional UNIFEM office, and would appear to fall short of the more comprehensive requirements of a strong women/gender and development program.

It is unfortunate that the WDC has not itself been able to develop such a crucial strategic document as the National Women's Policy but has had to enlist the support of the male Director of Planning to spearhead the process. While the decision has been justified as a tactical move (on the part of the WDC and UNIFEM) to sensitize the Planning Development about gender issues, this rationale would seem to be questionable for such a critical exercise.

Similarly, it would seem to be imperative that there is appropriate staff/expertise within the WDC to be able to develop statistical profiles on women and gender surveys and to give direction in the more specialized task of mainstreaming gender into development planning and sectoral policy.

Training of gender and development focal points in government departments has begun on a small-scale under UNIFEM assistance. However, there would seem to be a very real need for the Center itself to be able to play a meaningful role in this process – one that goes beyond a basic coordinating function. It will be difficult to achieve this in the absence of staff who are competent to work closely with economists and other development specialists in the Central Planning Department and the line Ministries, as well as in the banks and business world of the private sector.

In the long term, there is considerable scope for a central women's unit to foster a consolidated and integrated community/government approach to women's development. There is also the potential to develop within government a greater sensitivity to gender issues; to encourage concrete action aimed at integrating gender considerations into the mainstream business of government; and to provide policy advice and review in all areas that have (direct or indirect) implications for women's status and well-being. However, as it stands at present, the Women's Development Center has only a limited capacity to achieve these more ambitious goals.

The placement of the WDC within the Prime Minister's Office would seem to have a number of advantages relating to its centrality and proximity to the primary source of authority/power within government. However, at present these benefits are negated by the Center's human resource constraints - in particular the limited number of skilled and experienced staff available (full-time) to develop its women's portfolio.

Consultations and ongoing liaison with outer island and rural women and their organizations are vital if Center programs and policy are to be shaped by the needs and aspirations of women on the ground. One observation of the Bank's study in 1995 was that at the grassroots there is little knowledge of the women's unit or its activities and staff in the Unit need to develop closer links with grass roots women's activities.

## **2. *Langafonua 'a e Fefine Tonga* (National Council of Women)**

*Langafonua 'a e Fefine* (literally meaning nation building by women) was originally established as a non-government organization by the late Queen Salote in 1953. It is Tonga's oldest national women's organization and was mainly concerned with raising community living standards and self-sufficiency by encouraging women's productive and leadership skills, and income-generating potential. Mat weaving, *tapa* making and other traditional craft skills were the focus of activities along with home gardening and home improvements.

Two striking features of the organization in its early days were the strong leadership and close involvement of the late Queen, and the pervasiveness and vitality of the network throughout the country. *Langafonua's* present incarnation brings the organization under the leadership of the present Queen, Halaevalu Mata'aho.

*Langafonua's* present incarnation brings the organization within the direct orbit of government. Reconstituted a few years ago as a National Council of Women, it officially functions as a coordinating NGO body or umbrella organization. In this capacity, it has a close, collaborative link with government, in particular the Women's Development Center within the Prime Minister's Office. As discussed above the institutional strengthening of *Langafonua* has become a major priority of the Women's Center, just as it has for a number of donors.

At this stage, it is difficult to predict whether the reorganization of *Langafonua* is in the best interests of women. Certainly, the concept of an umbrella NGO is, in principle, a positive one with much to be gained from the interlinkages and cooperation between women's groups. On another level, the closer interaction between government and NGO women has the potential to promote greater understanding of (and sensitivity to) women's issues on the part of government decision makers. It could encourage better coordination of women's activities and more efficient management

of resources, as well as provide women with greater leverage to influence, and actively participate in, the formulation of policy.

However, much will depend on the leadership and modus operandi of *Langafonua*, including its willingness and ability to meet the needs of, and take direction from ordinary women in the community. Success will also be contingent upon the organization's ability to remain an autonomous body, independent from government direction or influence and accountable, above all, to its membership. A successful partnership need not compromise the organization's independence, nor the interests of ordinary women.

At present, *Langafonua* has a membership of just 22 women's organizations in addition to representatives from the Women's Development Center, Prime Minister's Department, and at least two other government Ministries. Work on its new constitution, supported by UNIFEM and the WDC, has been something of a protracted process.

### **C. Externally-Funded Women's Projects**

As indicated in other sections, there has been a wide range of multilateral and bilateral donor assistance to Tongan women and their NGOs. Assistance, whether in the form of modest grants or larger-scale funding, has both directly targeted women and been mediated indirectly through community-oriented projects. These broader initiatives have addressed a variety of development needs such as water/sanitation, environmental management and agro-forestry, which usually have implications for women's health, well-being and productive/reproductive roles within the household and community.

Tonga's principal multilateral and bilateral funding agencies include Australia, New Zealand, the European Union, UNDP, UNICEF, UNIFEM, WHO, the South Pacific Commission, British ODA and Japan.

There is an increasing tendency on the part of certain donors to insist on some form of gender component in their assistance programs. The European Union, for example, has such a commitment at the policy level (with respect to its development in Vava'u where it is the lead donor). The UNDP has taken more practical steps, through the establishment of a Gender Support Facility, to ensure that gender considerations are given due attention in development programming and planning.

As two of Tonga's oldest bilateral donors, New Zealand and Australia have formally instituted a gender equity principle in their scholarship awards programs. More recently, the Pacific Office of UNIFEM has undertaken gender workshops and training with the Central Planning and Statistics Departments, the Women and Development Center, Tonga Trade (in the Ministry of Labor and Commerce), and *Langafonua*, (the coordinating women's NGO). This training is part of a regional project - Strengthening Institutions for Gender Responsive Development.

The following project outlines cover just a selection of women-specific projects. They do not include any activities aimed at strengthening of the national women's machinery - largely undertaken by UNIFEM - which are discussed in the previous section.

## 1. Women's Legal Literacy

Legal literacy for women is a relatively recent initiative in the Pacific and much of the work has been undertaken by the Pacific Regional Human Rights Resource Team (RRRT). Funded under British aid, RRRT has a human rights/legal literacy program managed by its head office in Suva. In Tonga, the inter-related issues of legal rights, women's rights and human rights are probably more controversial and sensitive than they are in many other countries of the region. This is especially when compared with those countries where there are democratic traditions and a social space has been created for an independent labor movement, women's rights activism and a free press.

Given the very different social and political environment prevailing in Tonga, the work of the Catholic Women's League to promote women's legal literacy and human rights should be seen as particularly courageous. An essential part of the League's philosophy is that women need to be encouraged to be leaders and to participate in the decision-making process. In order to correct the imbalance of power, and to develop women's leadership potential, they not only need to be educated, but also taught how to be confident, assertive and self-reliant.

While this thinking runs against the tide of traditionalism in Tonga (and in particular the norms of a political culture which vests authority and leadership in men), the League's approach is not confrontational. Instead, it is aimed at building partnerships across the social, generational and gender divide in order to promote a more just society. According to the League, 'the social hierarchy and patriarchy in our culture results in women continuing in a subservient role. Therefore the Legal Literacy Project is of utmost importance to women, in learning about their legal and their human rights. It is our belief that human rights bring about freedom and liberation from repression.'

The League's work thus represents a strong grassroots initiative to empower women. It has involved well-attended community workshops in the outer islands of Vava'u and Ha'apai. A small group of women including a woman police officer, a woman lawyer and the League's Legal Rights Training Officer comprise the core of the local resource team. The Officer has a coordinating/organizing role as well as training and counseling responsibilities. Funding has come mostly from the UK and New Zealand.

The issues of community and domestic violence are priority concerns of the League and they are given attention in the literacy workshops and other awareness-raising efforts. Amongst the League's longer-term plans is the establishment of a Crisis Center aimed at tackling the problems of incest, rape, teenage pregnancy, abortion, domestic violence and alcohol and drug abuse. Counseling sessions for women victims of domestic violence and desertion are already underway.

One of the major successes of the literacy program to date has been the adoption of a No Drop Policy by the Police Department and approval by the Crown Law Office of a submission for legal reform on rape.

## 2. Raw Material Production for Handicrafts

The shortages of raw materials for weaving, *tapa* making and handicrafts undermine women's productive potential as craftworkers within the household and national economy. They also

affect the capacity of women to generate income and protect the livelihoods of their families. This is especially the case in Ha'apai and other outer island groups like the Niuas where women's handicrafts are usually the most consistent, and often the only, source of family income. Ha'apai experiences the highest loss of population through internal migration to the capital, Nuku'alofa, and has the lowest per capita income in the whole of Tonga.

Women's efforts to stimulate raw material production are constrained by a number of factors such as land and credit access as well as by the relatively high price of pandanus/paper mulberry seedlings. In Ha'apai, women have made a concerted bid, with the help of Canadian funding, to boost the local supply of raw materials by establishing group nurseries. This forms part of a longer-term goal to enable women to secure a regular income from producing handicrafts for the market.

The development has been ably marshaled by a local women's group known as Ha'apai WID (HWID) which was formed in 1993 and has a total membership of 32 women's groups comprising more than 600 members. Its Executive Committee has representatives from a wide range of women's, youth and other community groups as well as various government departments including agriculture, health and labor. The group's primary purpose is to meet the development needs of women in Ha'apai.

HWID is currently working with fourteen women's planting groups comprising a total membership of between 120-140 women. It distributes the working budget of T\$1,600 to each group which takes responsibility for its own production schedule, land preparation, fencing, and the purchase of over 800 paper mulberry and pandanus plants for half-acre farms. So far, the experiment has involved only seven of the groups.

The coordinating work of HWID covers the purchasing of necessary equipment like a chainsaw (which is accessible to all groups for fence preparation), monitoring group activities and conducting regular plant inspections during the one-year before harvesting. In return for this assistance, and in order to build up the capacity of HWID to fund further development itself, the farming groups donate one-tenth of their harvest. The rest of the plants are shared out between the women farmers.

There are just two small handicraft outlets on Lifuka, the main island of Ha'apai, one of which is the modest HWID office in downtown Pangai. Raw materials and craftwork are also sent to Nuku'alofa for sale. However, there appears to be an ambivalence about doing this because of the long waiting period before sales money is received, the lack of control over the retailing process, and the effect of high freight costs on handicraft prices.

HWID plans to take its development project a stage further by building a handicraft center for displaying and selling craft work as well as for training. With the development of tourism, the group believes that a center will provide greater opportunities for local women to earn an income from the sale of their handicrafts, encourage the use of local raw materials, and in the long term improve living standards in Ha'apai. The Handicraft Center is to be built with Australian assistance. Combined with the ongoing production of raw materials, this promises to create an important development opportunity for women in the outer islands.

The HWID is also involved in communal vegetable gardening (including the production of staple food crops like yam) and a Canada-funded kitchen project for poor families.

### **3. Gender Support Facility**

This facility is an initiative of the UNDP and represents an important mechanism for advancing the status of women in Tonga and promoting greater gender sensitivity in development programming and planning. Based on an agreement with the Government of Tonga, the facility permits 25 percent of total UNDP funding assistance to be allocated to gender projects/components. It forms part of a global UNDP directive that has prescribed a 20 percent allocation for all its offices.

In Tonga, the facility is to be used to incorporate gender concerns into the formulation and implementation of two projects currently being developed: a retirement benefits scheme and a labor market efficiency project. It will also enable resources for technical assistance to be channeled into ongoing institutional and capacity building work for the government's Women in Development Center and coordinating women's NGO body, *Langafonua*, and to support gender mainstreaming initiatives in collaboration with UNIFEM and other donors.

In respect of a prospective retirement benefits or pension scheme, a sensitivity to gender considerations would seem to be especially important given the different (and unequal) status of women in the area of employment. The greater restrictions on women's access to employment, their lower earnings and their poorer job security are amongst the many features of the labor market that can and should be examined in the interests of creating an equitable scheme.

Similar structural differences in the economic and social status of men and women could provide a useful starting point for gender analysis in the UNDP's labor market study. Differences are especially marked in resource access (viz. land, credit, training), the division of household labor (viz. the traditional expectations on women as wives and mothers) and informal sector employment (viz. the concentration of women in the poorly supported 'fringes' of the economy).

The importance of a gender support facility would seem to be two-fold. In the first instance, by formally integrating a commitment of funds into development assistance projects, efforts to build greater gender equity in Tonga are given a significant, practical boost. In essence, a specific resourcing facility can help bridge the gulf between rhetoric and reality. Secondly, the principle of requiring ('requesting') a proportion of funds to be set aside for gender-related activities makes an important statement to the Tongan Government and the donor community, as well as to Tongan women, about the level of UNDP's commitment in this critical area.

### **4. Tonga Agro-forestry Project**

A key feature of this New Zealand-funded project is the development of a participatory approach to village level agro-forestry planning (in collaboration with the Ministry of Agriculture and Forestry) and the drafting of a National Master Plan for Agro-forestry. Additional activities involve data collection on crop/tree growth and yields, and workshop-based research on the availability of species considered to be important to the community, and the reasons for their declining availability or loss.

Gender analysis with respect to determining access, control and responsibility for the important species is a central component of this Tonga-wide project. More fundamentally, research has extended to consultations with women farmers and includes commendable attempts to draw on their knowledge and experience (through separate workshops). The recommendations of women for training (in seed germination, planting, pest control, garden composting etc.), the supply or subsidy of seedlings and/or establishment of community nurseries, and the provision of low-cost animal-proof fencing have also been documented as part of the project.

The NZODA Tonga Forestry Project represents a clear attempt to overturn the conventional top-down approach to development by allowing donor/state interventions to be shaped by the knowledge, concerns and needs of the community. A welcome feature of this participatory approach is the incorporation of a gender perspective. Combined, these two elements signal a worthy attempt to encourage more sustainable and equitable development in the agro-forestry sector.

## **D. Other Government Policies and Programs**

### **1. Women and Credit**

#### *1.1 Tonga Development Bank*

The Tonga Development Bank (TDB) is the main source of credit for women in Tonga although in the outer islands, its lending is primarily financed under the International Fund for Agricultural Development (IFAD) and the New Zealand Women's Development Fund. Since 1983, the TDB has targeted women for assistance under a special Women in Development lending portfolio. This facility was initially applied only to women's groups in the main island, Tongatapu. It was extended during the early 1990s to the outer islands (Ha'apai in 1991, 'Eua in 1992, and Niufo'ou in 1993) in line with the TDB's broader aim of improving living standards and alleviating poverty in the outer islands, and promoting greater (regional) income equality.

The vast majority of women's loans are for handicraft production and the cultivation of pandanus and paper mulberry trees (the raw materials) in both the main and outer islands. No loans are issued for women's fisheries or food processing, although this is by convention rather than policy. The only area of agriculture offering women a credit line appears to be small-scale vegetable production. The IFAD micro-credit line is in the last year of its third round and includes a loan facility of T\$2.2 million administered as a revolving fund. The facility is expected to finance around 5,000 loans to small producers (farmers, fishers etc.) and groups, and is specifically aimed at providing assistance for poorer households and other economically disadvantaged groups in the outer islands. Women are identified, both in an individual and group capacity, as targets for the project, with a prescribed maximum loan of T\$5,000.

Over the first three years (1993-96) of IFAD III, more than 60 percent of loans (both with regard to numbers and amount) were allocated to small holder farmers. As Table 29 shows, the number and amount of women's loans have steadily risen over the same period, particularly the loans provided to individual women. While women's proportion of total loan disbursements remains fairly modest, it can be seen that this has increased marginally over the three year period, especially in respect of loan numbers. More significantly, however, is the fact that women's share in the benefits of the IFAD credit line is substantially higher than it is for TDB loans in general.

The decision to provide lending services to women's groups, as opposed to individuals, was the result of a number of factors, amongst these the fact that *tapa* production and mat weaving, the major activities being financed, were usually collective or group activities. In addition, the cooperative spirit was seen to be a means of enabling poorer women to get a 'leg up' from others in a lending group. Although income generation was the purpose of the facility, it soon became

**Table 29: International Fund for Agricultural Development (IFAD) Credit Line, Tonga Development Bank, 1993-1996**

Target Groups	Sept. 1993 to Dec. 1994		Jan. to Dec. 1995		Jan. to Sept. 1996	
	Number	Amount T\$000	Number	Amount T\$000	Number	Amount T\$000
Small Holder Farmers	1,526	980	1,952	1,525	2,176	1,763
Small Scale Fishermen	66	45	85	59	107	90
Individual Women Borrowers	431	276	712	407	853	584
Women's Groups	100	142	116	162	131	192
Other Groups	4	6.1	5	6.3	5	6.3
Small Rural Enterprise	62	96	73	102	89	136
<b>Total</b>	<b>2,189</b>	<b>1,545</b>	<b>2,943</b>	<b>2,261</b>	<b>3,361</b>	<b>2,771</b>
*	24.3%	27%	28%	25%	29%	28%

Source: Planning, Marketing and Research Division, Tonga Development Bank, March 1997

apparent that women were manufacturing products like mats and *tapa* for cultural or ceremonial purposes such as meeting social obligations for births, deaths and marriages. Over time, this has come to be seen as less of a problem because of the 'wealth' they represent as social assets or as a form of savings. So much so, in fact, that traditional forms of wealth or *koloa* (*tapa*, mats etc.) have become increasingly acceptable as collateral.

Women's access to TDB loans is no longer restricted to groups. In 1993, following the success of the group lending scheme, individual women became eligible for assistance. Unfortunately, the limited and to some extent conflicting gender-based data on loan disbursements makes it difficult to assess the impact and success of this additional credit line for women. TDB reports indicate that by March 1995 individual women's loans (1,002) comprised 68 percent of all women's development loan accounts and 58 percent of the total women's portfolio. Individual borrowers had one of the best arrears ratios (6.9 percent).

However, other bank sources suggest that for 1995 as a whole, individual accounts (mainly for handicrafts and mulberry/pandanus cultivation) claimed as much as 89 percent of the total number of WID loans. Similarly, according to published figures, by September 1996, the number of individual loans had dropped to 835 and proportionately to 60.5 percent of total accounts and 43.5 percent of the total portfolio. (The arrears ratio had also deteriorated to 12.1 percent, which was higher than the average of 9.6 percent for all WID accounts). (see Table 30)

Unpublished data on loan disbursements suggest that the proportion claimed by individual loans in 1996 is probably much higher, closer to 85 percent of total WID loans. According to TDB staff, women have been able to access individual loans for businesses as diverse as retail

stores, agriculture, livestock, tourism and taxi services. Women are also sometimes co-borrowers with their husbands, and not all of them are small-scale borrowers.

The Women's Development Fund is co-managed by the TDB and the women Extension Officers of the Ministry of Agriculture and Fisheries (MAF). MAF women's officers are responsible for identifying and endorsing eligible income-generating projects, monitoring group progress in the field, and seeking additional sources of loan funding. They are advised about loan

**Table 30: Tonga Development Bank WID Loans Portfolio, September 1996**

Women in Development	Total No.	Total Portfolio T\$	Arrears No.	Arrears Amount T\$	Monthly Repayment T\$	Arrears Ratio %
Individual Loans*	835	528,269	264	64,128	4,479	12.1
Handicraft Loans	499	655,249	132	49,754	4,524	7.6
Group Loans*	15	15,941	10	752	105	4.7
Vegetables/Mulberry/Pandanus Loans	10	3,616	8	1,749	22	48.4
Other WID Loans	19	10,785	8	777	62	7.2
<b>Total</b>	<b>1,378</b>	<b>1,213,860</b>	<b>422</b>	<b>117,160</b>	<b>9,192</b>	<b>9.6</b>

Source: Tonga Development Bank

\* Individual and group loans would also include handicrafts

applications and appraisals as well as other bank procedures by the TDB. There are no specific guidelines covering women's development loans apart from a few basic requirements laid down by the IFAD and New Zealand assistance programs. In essence, the credit line is expected to target women who would otherwise be deprived of lending facilities. It operates as a quasi revolving fund whereby all loan repayments are reinvested for future lending. A minimum group membership of three women is required to qualify for a loan and groups are expected to be managed by a committee, which takes responsibility, amongst other things, for organizing the loan security. Maximum group loans are T\$1,500.

It is widely recognized that one of the main constraints women face in trying to access bank loans or other forms of credit is the stringent collateral or security conditions that often apply. In Tonga, TDB lending conditions stipulate a minimum contribution of 25 percent (in cash, kind or labor) from each borrower, and security in the form of fixed assets (land, buildings), removable assets (boats, engines, vehicles, livestock, furniture), or (in the absence of either) third party guarantees. Women's poor land rights place them at a serious disadvantage with respect to bank security requirements for land and/or property (housing), both of which are traditionally under the control of men. They are also less likely to own the conventional type of removable assets.

Social assets such as *tapa* and mats have become an acceptable form of security, thereby compensating for these disadvantages. The TDB nevertheless usually only applies this more flexible condition to small loans. There is still a preference, in practice, for fixed assets like a house or car and for a second person to act as guarantor. For larger amounts (over T\$10,000), land and/or property become obligatory, and credit access for women is thus contingent upon the goodwill and consent of a male (landowning) guarantor. Even for those women who enjoy informal access to land

(through their fathers or other male kin), the lack of a land title (confirming ownership) remains an impediment. Few women have formal leases in their own name. Unfortunately, recent developments suggest that more stringent lending conditions, in particular demands for fixed assets like land as security, are increasingly being applied by the TDB to its women borrowers. This does not augur well for women in Tonga, especially for those from poorer families.

Table 31 indicates the changing regional distribution of women's loans, in particular the dominant number of outer island allocations but the higher loans and proportion of disbursements to Tongatapu, at least until 1994. Apart from being encouraged as part of the Outer Island Credit Project, the increasing predominance of outer island lending is also attributed to the heavy reliance of women outside Tongatapu on handicraft production, especially mat weaving, as a source of income.

**Table 31: Regional Distribution of Tonga Development Bank  
Loan Approvals for Women's Development, 1991-1994, 1996**

Year	Tongatapu			Outer Islands			Total T\$
	No. of Loans	Amount Approved T\$	%	No. of Loans	Amount Approved T\$	%	
1991	34	76,700	57.1	38	57,500	42.8	134,200
1992	45	97,898	68.1	50	45,777	31.8	143,675
1993	268	490,767	77.9	231	139,233	22.1	630,000
1994	608	483,849	32.6	981	785,078	52.9	1,483,000
1996	No. Loans	Amt. Approved T\$	%				
<i>Tongatapu</i>	167	236,787	47.5				
<i>Ha'apai</i>	141	122,454	24.5				
<i>Vava'u</i>	49	45,668	9.2				
<i>Eua</i>	42	29,724	6.0				
<i>Niuatoputapu</i>	70	58,680	11.8				
<i>Niuafo'au</i>	7	5,100	1.0				
<b>Total</b>	<b>476</b>	<b>498,413</b>	<b>100.0</b>				

Source: Tonga Development Bank

Since 1994, the overall decline in loan approvals (as evident from Table 31) has hit the outer islands, especially Ha'apai whose number of approvals dropped by nearly 60 percent in 1996. Unpublished TDB data for 1996 suggest that while Tongatapu still receives the largest share of WID disbursements (both regarding number and amount), there are some large allocations being made to certain outer islands, especially Ha'apai and Niu'atoputapu.

The TDB recognizes the multiplier effect of providing a credit line to women because their development projects usually benefit their households and communities rather than just themselves. Whether they target school facilities, water tanks or toilets, women's activities almost always have a positive impact on community livelihoods. Yet despite this, women's development loans claim a negligible share of total TDB loans and they continue to lag far behind the disbursements for agriculture (which takes the lion's share of bank lending for squash) and industry/business. (Table 32)

In 1988, there were just 11 borrowers and a nominal women's loans portfolio of T\$15,000. The average loan size was T\$1,363. By the early 1990s, the situation began to look more promising as the portfolio rose steadily from 1.1 percent of total TDB loans in 1992, to 2.8 percent in 1993, and then again to 6.2 percent in 1994. (see Tables 32 and 33) By 1994, following the introduction of individual loans and a greater access to lending facilities for women in the more remote outer islands, both the number and amount of loan accounts had risen to very sizable proportions (1,598 loan accounts worth T\$1.5 million.). By contrast, the average size of loans dropped (from T\$1,363 to T\$928). (Table 33)

**Table 32: Tonga Development Bank Loan Approvals, 1992-1996**

Sector	1992 Amt T\$000	1992 as % of total TDB loan approvals	1993 Amt T\$000	1993 as % of total TDB loan approvals	1994 Amt T\$000	1994 as % of total TDB loan approvals	1995 Amt T\$000	1995 as % of total TDB loan approvals	1996 Amt T\$000	1996 as % of total TDB loan approvals
Women Dev.	153	1.1	630	2.8	1,483	6.2	1,125	4.9	521	3.4
Agriculture	9,233	68.8	13,421	60.2	17,040	71.5	12,481	54.1	8,719	57.0
Industry and Business	3,840	28.6	7,643	34.3	4,657	19.5	9,015	39.1	5,578	36.0
Other	186	1.4	588	2.7	662	2.8	424	1.9	303	2.0
<b>Total</b>	<b>13,412</b>	<b>100.0</b>	<b>22,282</b>	<b>100.0</b>	<b>23,842</b>	<b>100.0</b>	<b>23,045</b>	<b>100.0</b>	<b>15,121</b>	<b>100.0</b>

Source: Tonga Development Bank

Yet, these encouraging developments have not continued since 1994. As Table 32 shows, the allocation to women's development dropped both in value and proportionately (from 6.2 percent to 4.9 percent) between 1994 and 1995. It dropped again, more drastically, between 1995 and 1996, from a loan portfolio of T\$1.2 million representing 4.9 percent of the total TDB portfolio of T\$23 million to T\$0.5 million or 3.4 percent (of total loan portfolio of T\$15.1 million). Although it is evident that TDB loans as a whole declined appreciably during this period in accordance with a tighter lending regime, the rate of this fall was proportionately far greater for the women's portfolio than it was overall (54 percent as opposed to 34 percent).

Data for 1996 and 1997 are unfortunately incomplete, but there is every indication that the trend is unlikely to change in the foreseeable future. Unpublished TDB data reveal that the bank allocated a similar amount for women's development loans (\$0.51 million) for 1997 and that it has budgeted for a women's portfolio of approximately T\$0.6 million for 1998. This disappointing pattern of loans to women is particularly surprising given the high regard the TDB has for its women borrowers. The bank has openly acknowledged

**Table 33: Tonga Development Bank Loans to Women 1988-1996**

Year	Number of Loans to Women	Amount T\$ 000	Average Loan Size	Total TDB Loan Portfolio T\$000	Women's Loans as a % of Total Loans
1988	11	15	1,363	NA	NA
1989	113	165	1,460	NA	NA
1990	65	154	2,369	NA	NA
1991	72	134	1,861	NA	NA
1992	102	158	1,549	13,412	1.1
1993	499	630	1,262	22,282	2.8
1994	1,598	1,483	928	23,842	6.2
1995	1,236	1,125	910	23,045	4.9
1996	491	521	1,061	15,121	3.4
<b>Total</b>	<b>4,187</b>	<b>4,385</b>	<b>1,047</b>		

Source: Tonga Development Bank

that the WID loans performance has 'improved substantially over the years' due to a high level of attendance by women at business advisory workshops (40 percent of participants at 39 workshops in 1994 alone) and their improved banking and organizational/management skills.

Women are seen as highly motivated and generally more conscientious about managing loan funds than men. According to a senior TDB officer, they quickly grasp the basic principles of accounting and are more conservative with household finances. They are also more realistic about likely cash flows because they often have a better handle on household obligations. When dealing with joint (husband and wife) loan applications, bank officers will tend to 'get down to talking with the wife' after the husband has introduced his 'dream'. The high levels of 'household and social consumption' by women borrowers support these observations (especially the accumulation of handicraft products for distribution on cultural/social occasions). Overall, some 10.53 percent of households in Tonga have been beneficiaries of women's access to TDB credit.

The impressive repayment rates of women borrowers are another tangible mark of their creditworthiness. While Table 34 reveals that the number of WID accounts in arrears rose 3.5 fold between 1991 and 1994, there has been a steady improvement in women's arrears performance over this period. By 1994, only 7.3 percent of the total WID portfolio was in arrears and this represented a mere 1.5 percent of total TDB arrears. This record is particularly impressive at a time when a very high proportion of TDB loans, particularly for tourism and other subsectors of the industrial and commercial sectors, have proved to be 'non-performing' and required legal action.

**Table 34: Tonga Development Bank WID Arrears Performance, 1991-1994**

As at Dec.	No. of WID Accounts in Arrears	Amount of WID Loans in Arrears T\$	% of Total No. of WID Accounts in Arrears	% of Total WID Portfolio in Arrears	WID Arrears Amount as a % of Total TDB Arrears
1991	123	31,357	47.1	23.3	0.9
1992	66	11,088	19.0	7.7	0.2
1993	133	35,422	23.3	5.8	0.9
1994	437	91,635	30.6	7.3	1.5

Source: Tonga Development Bank

Further evidence of the success of women borrowers can be found in the performance evaluations of the IFAD credit line subscribers. Between 1994 and 1996, women's group enterprises generated higher and more consistent incomes to the household than all other groups, notably farmers, fishermen and rural business entrepreneurs. This is indicative of the growing importance of both the handicraft industry as a major income earner for outer island households as well as women's roles in safeguarding living standards. It has led the Planning, Marketing and Research Division of the TDB to conclude that 'women's group enterprises is [sic] a very economically viable projects in the Outer Islands.'

Such confidence is further justified by the evaluations of the May-August 1997 quarter. During this period, women's groups operated at an average profit of T\$5,095, the highest ever recorded, in comparison with borrowers for agriculture, fishing and small rural enterprises who recorded average profits/(losses) of T\$1,765, (T\$48) and (T\$1,485).

### 1.2 Other Rural Credit Schemes (Central Planning Office)

The Central Planning Office administers two small funds with potential to support women's activities. New Zealand, Australia and Canada are the principal donors with smaller funding contributions coming from France, Germany, Netherlands and Japan. Both funds have been in operation since 1981.

The Rural Business Development Fund is aimed at providing assistance to people wanting to venture into small-scale businesses, with priority being given to activities that have export, import-substitution or employment-creating potential. Projects are funded on a 50:50 basis (donor/applicant) for Tongatapu and 60:40 basis for the outer islands. They require a loan component (contingent upon TDB screening).

Donor specifications vary. New Zealand, for example, stipulates that a business must be environment-friendly and rural, and it targets individuals who are unable to get a bank loan for lack of the required security. This should presumably advantage women.

However, data available for the last few years suggests the contrary: that disbursement of assistance under the Fund is biased in favor of men both in respect of the number and volume of grants. This is probably partly due to the fact that collateral requirements still apply, albeit only for the TDB loan component. For the two financial years 1995/96 and 1996/97, six grants totaling T\$58,956 were issued to men's projects (e.g. *kava* pounding, panel beating, cattle, beach resort, agricultural water supply) as opposed to just three (totaling T\$21,710) to women (mechanical workshop, sewing factory). (see Table 35)

**Table 35: Central Planning Department Projects by Gender, 1995-1998**

Year	Type of Project	Gender Male/Female (M/F)	Amount T\$	SCDF*/ RBDF**	Donor
1995/96	Landfill	F	24,150	SCDF	Canada
	Cement Water Tanks	F	11,700	SCDF	Canada
	Agricultural Road	M/F	15,857	SCDF	Australia
		(community)			
	Agricultural Road	M/F	15,857	SCDF	Australia
	Cement Water Tanks	F	15,475	SCDF	New Zealand
	Cement Water Tanks	F	11,200	SCDF	New Zealand
	Cement Water Tanks	F	18,200	SCDF	New Zealand
	Village Water Supply	M/F	9,400	SCDF	New Zealand
	School Science Room	M/F	22,429	SCDF	New Zealand
	Village Water Supply	M/F	10,000	SCDF	New Zealand
	School Toilets	M/F	7,967	SCDF	New Zealand
	Agricultural Road	M/F	15,857	SCDF	Australia
	Agricultural Road	M/F	15,857	SCDF	New Zealand
	Agricultural Road	M/F	9,770	SCDF	New Zealand
	Toilets	F	9,620	SCDF	New Zealand
	School Indust. Art	M/F	6,853	SCDF	New Zealand
	Village Water Supply	M/F	8,650	SCDF	New Zealand
	Cement Water Tanks	F	11,050	SCDF	New Zealand
	Cement Water Tanks	F	22,110	SCDF	New Zealand
Cement Water Tanks	F	12,200	SCDF	New Zealand	
Toilets	F	23,356	SCDF	New Zealand	
Cement Water Tanks	F	13,650	SCDF	New Zealand	

Year	Type of Project	Gender Male/Female (M/F)	Amount T\$	SCDF*/ RBDF**	Donor
	Cement Water Tanks	F	7,800	SCDF	New Zealand
	Cement Water Tanks	F	30,090	SCDF	New Zealand
	Agricultural Road	M/F	15,857	SCDF	Australia
	Agricultural Road	M/F	15,857	SCDF	New Zealand
<b>1996/97</b>	Cement Water Tanks	F	5,100	SCDF	Canada
	Cement Water Tanks	F	14,300	SCDF	Canada
	Village Water Supply	M/F	8,760	SCDF	Canada
	Toilets	F	18,700	SCDF	Canada
	Village Water Supply	M/F	10,000	SCDF	New Zealand
	Village Water Supply	M/F	10,000	SCDF	New Zealand
	Cement Water Tanks	F	24,000	SCDF	New Zealand
	Cement Water Tanks	F	16,920	SCDF	New Zealand
	Cement Water Tanks	F	20,485	SCDF	New Zealand
	Agricultural Road	M/F	13,640	SCDF	Australia
	Wharf	M/F	15,857	SCDF	Australia
	Agricultural Road	M/F	15,857	SCDF	Australia
	Village Water Supply	M/F	10,000	SCDF	Australia
	Village Water Supply	M/F	10,000	SCDF	Australia
	School Sanitation	M/F	7,031	SCDF	Australia
	Village Water Supply	M/F	12,211	SCDF	Australia
	Agricultural Road	M/F	15,857	SCDF	Australia
	Village Water Supply	M/F	24,054	SCDF	Canada
	Cement Water Tanks	F	17,550	SCDF	Canada
	Toilets	F	18,700	SCDF	Canada
<b>1997/98</b>	Village Water Supply	M/F	10,000	SCDF	New Zealand
	Cement Water Tanks	F	16,250	SCDF	New Zealand
	Village Water Supply	M/F	5,910	SCDF	New Zealand
	School Home	M/F	15,000	SCDF	New Zealand
	Economics Room				
<b>1995/96</b>	Agricultural Water Supply	M	10,000	RBDF	Australia
	Kava Pounding	M	10,000	RBDF	New Zealand
	Panel Beating Workshop	M	7,456	RBDF	New Zealand
	Mechanical Workshop	F	9,000	RBDF	New Zealand
	Sewing Factory	F	4,740	RBDF	New Zealand
<b>1996/97</b>	Cattle Project	M	11,500	RBDF	Australia
	Beach Resort	M	10,000	RBDF	New Zealand
	Milk Production	School	5,550	RBDF	Australia
	Agricultural Water Supply	M	10,000	RBDF	Australia
	Sewing Factory	F	7,970	RBDF	Canada

Source: Central Planning Department, Tonga

\* SCDF = Small Community Development Fund

\*\*RBDF = Rural Business Development Fund

Year	Summary Table T\$								
	Prog.	Male only			Female only			Total	
		No.	Amount	%	No.	Amount	%	No.	Amount
1995/96	SCDF	nil	nil	0	13	210,601	100	13	210,601
1996/97	SCDF	nil	nil	0	9	135,755	100	9	135,755
1997/98	SCDF	nil	nil	0	1	16,250	100	1	16,250
1995/96	RBDF	3	27,456	67	2	13,740	33	5	41,196
1996/97	RBDF	3	31,500	80	1	7,970	20	4	39,470

Funding assistance under the Social Community Development Fund offers a good illustration of how women are equated with community development. The Fund is aimed at promoting self-help at the village level and assisting lower income earners improve community standards of living. Although applicants are expected to contribute a portion of project costs, donors absorb the bulk of the financing. This varies according to the project but, by and large, cement water tanks, agricultural roads and similar community-based projects require only a nominal input from the applicant.

In contrast to the Rural Business Development Fund, the pattern of disbursements demonstrates the prominence of women as beneficiaries, particularly with respect to cement water tanks, toilets, and (together with men) village water supplies and agricultural roads.

### 1.3 Credit Union Movement

Credit unions provide a potential source of efficient credit delivery to the community as well as a means of enhancing living standards and self-reliance. Tonga's credit union movement comes under the jurisdiction of the Department of Cooperatives and is officially (and somewhat quaintly) referred to as the Thrift and Credit Sector. Unfortunately, faced with financial difficulties for some time, it is acknowledged by the Department to be in a highly unsatisfactory state. Many credit unions have folded, having accumulated heavy losses.

At the end of 1996, membership of registered credit unions totaled 630, over 50 percent of which were concentrated in Tongatapu. Sixteen new credit unions were registered in 1997. Unlike the consumer store cooperatives, where women play a prominent and successful role, there are no credit unions that cater exclusively to women.

## 2. Women and Agriculture

The participation of women in agriculture is acknowledged by government in its inclusion of a separate women's unit within the Ministry of Agriculture and Forestry (MAF). The Women's Development Unit is one of six sections comprising the Extension Division and was established over twenty years ago. Today, it works closely with about 300 women's groups as well as with the Tonga Development Bank where it assists in the administration of a credit line for women, usually for the manufacture of mats and *tapa*.

The most obvious problems of the Women's Unit relate to inadequate staffing and budgetary provisions. The ADB report of 1995 aptly described the Unit as the 'poor cousin' of extension activities, with around three times more officers assigned to mainstream work than to women's development. It further observed that some women's groups were only able to see their MAF officer 'once or twice a year'.

Today, staffing, training and demonstration facilities, vehicles and even money for petrol continue to be depressingly inadequate. Out of around ten officers shared between seven districts on the main island, only one has agricultural training to diploma level. Many of the other staff have considerable field experience but little or no formal background in agriculture or agro-forestry. Training is usually confined to short-term (10-month) courses in community development

run by the South Pacific Commission in Suva. In Vava'u, the Women's Unit is fortunate to have two full-time officers, one of whom has a Diploma in Tropical Agriculture.

The Extension budget for the Ministry is close to T\$100,000. However, the Women's Unit has no program budget to speak of, since the tiny allocation of T\$4,000-\$5,000 per annum is expected to cover two salaries, the housing allowance of a Japanese volunteer, petrol and office supplies. The one vehicle available to facilitate village/district visits and training sessions by women officers is in an advanced state of disrepair. It is often 'borrowed' for other extension work. In both Ha'apai and Vava'u, the Women's Units have no budget.

The shortcomings of the Unit go beyond staff/skill shortages and lack of money. In 1967, it was established as a Home Economics Section in the Extension Division with a mandate to provide women with training in gardening, sewing, nutrition and cooking. Today, despite the change in name (Women's Development) the traditional home economics approach still shapes much of the agricultural (sic) program for women. A current priority, for example, is training in nutrition, weight loss, cooking and sewing machine repair and maintenance. The new training facilities recently built under Japanese aid consist of a kitchen, and there are plans to offer cooking demonstrations once the budget can stretch to buying the necessary ingredients!

The Unit's main objectives are in fact a little broader than this, although they are still restricted to fairly traditional (women's) areas in agriculture: the improvement of the health and nutritional status of the family; income generating activities of women's groups; assistance in accessing loans for *tapa* making, weaving etc.; women's home (vegetable) gardening and fencing; and planting of fruit, cultural and ornamental trees, in particular pandanus and paper mulberry species, for which nursery seedlings are supplied.

Despite the critical role played by women in commercial agriculture, there appears to be little evidence of Ministry attempts to integrate women or mainstream gender. The Ecological and Sustainable Farming Section which focuses on areas like organic farming and agro-forestry is one of a number of core programs that could quite easily do this. The Section holds awareness-raising meetings at district level and training courses on organic farming (including the environmental and health hazards of agricultural chemicals and fertilizers). These are essentially conducted for male farmers.

A similar situation applies to the training courses in vanilla curing and squash production (planting, fertilizing and post-harvest handling). This marginalization of women from these important extension services deprives them of important opportunities to acquire information and skills, and in turn to improve their productivity. They thus become dependent on whatever second hand information/skills 'trickle down' from their husbands or other male kin.