

## **Chapter 7. THE BANK'S STRATEGY AND PROGRAMS**

### **A. The Bank's Policy on Gender and Development (GAD)**

The Bank's GAD policy reflects a recognized need to integrate gender considerations into all its operations. The policy is based not only on equity arguments but also on sound economic logic. Investments in women are now recognized as crucial to achieving sustainable development. Economic analysis recognize that low levels of education and training, poor health and nutritional status, and limited access to resources not only depress women's quality of life, but limit productivity and hinder economic efficiency and growth. Hence, promoting and improving the status of women needs to be pursued for reasons of equity and also because it makes economic sense.

The Bank's GAD Policy adopts 'mainstreaming' as a key strategy in promoting gender equity. Gender considerations are mainstreamed into all Bank activities, including macroeconomic and sector work, and lending and TA operations. This means that gender concerns are overtly addressed in country strategies and country programming work, as well as in the Bank's loan and TA operations. Mainstreaming of gender considerations is promoted at all stages of the project cycle from identification through post-evaluation.

The Bank recognizes that failure to address the factors which limit women's participation in the development process or to consider the role of women in projects where they are potential beneficiaries or contributors run the risk of limiting the effectiveness of its development assistance programs. The Bank's policy on GAD takes a pragmatic approach and has been guided by the specific (cultural and socioeconomic) conditions and requirements of individual DMCs. In some instances, for example, assistance for projects in social infrastructure that directly benefit women (such as health, education/training or water supply) have been regarded as appropriate to local needs as well as to the development objectives and priorities of a DMC. In other cases, the creation of employment and income-earning opportunities in specific sectors like agriculture have been deemed more suitable.

The basic principles and spirit of the Bank's GAD policy are reinforced in its Medium-Term Strategic Framework (1992-1995) which includes improvement in the status of women as one of its five development objectives. Under the Framework, Bank programs and projects are directed to:

- (i) incorporate a country-specific approach to gender issues;
- (ii) assess the needs of women on the basis of gender/social impact analysis at an early stage of project preparation;
- (iii) allocate a portion of project resources to ensure concrete and quantifiable benefits to women; and
- (iv) finance target and stand-alone projects for women where these are considered appropriate and feasible.

## **B. Country Strategy and Program Implications: GAD Concerns**

Tonga joined the Bank over twenty five years ago and since then has had a total of 15 loans worth US\$47.8 million approved. There have been three multi-project loans, two of which have been considered 'generally successful' in that they are believed to have achieved their aim of serving the development needs of the outer islands. Administered through the Tonga Development Bank (TDB), project loan disbursements have, inter alia, promoted cash earning potential amongst small farmholders and fishermen, improved local shipping services, and helped to boost educational opportunities, the standard of health services, local market facilities and industrial employment. A major concern arising out of these projects has been the high level of arrears and costs of micro-lending which has adversely affected the TDB's profitability.

The Bank has three loans to Tonga currently in operation. These provide finance for a Transport Infrastructure Project (approved in 1994), an Outer Islands Agriculture Development Project (approved in December 1995) and a Second Power Development Project (approved in December 1996). There are an additional three loans that are tentatively scheduled for 1998-2000. These comprise a fifth loan for the Tonga Development Bank (1998), a loan for the Small Industries Center Expansion (1999) and a loan for a Nuku'alofa Urban Development Project (2000).

The other component of the Bank's program in Tonga is technical assistance (TA). Since Tonga joined the Bank, grants totaling T\$10.53 million have been provided to 42 projects. Of these, eight grants have been directed to project preparation with the balance being advisory and operational. The recent TA program for the country has focussed on economic and financial management. There have been encouraging outcomes from those advisory TAs to line Ministries that have offered assistance in specific technical areas. However, assistance for institutional strengthening and human resource development has sometimes been compromised by the lack of local counterpart staff, which restricts the ability of the Bank to transfer knowledge and skills.

The Bank's operational strategy for Tonga has four main components: public sector and public enterprise reform; private sector development, including infrastructural support; agricultural diversification; and human resource development. Overall, emphasis is given to economic growth and this will receive concrete support through an ongoing loans program directed at the agricultural and fisheries sectors, credit to the Tonga Development Bank, and infrastructural development. Ongoing technical assistance is also scheduled for the Ministry of Finance, essentially to continue major reforms aimed at establishing program budgeting and improving economic planning capacity. As mentioned above, upcoming loans are planned to provide credit to the Tonga Development Bank, develop the Small Industries Center and support urban development in the capital, Nuku'alofa.

The following are a number of areas of the Bank's operational program that have GAD implications.

### **1. Women, Credit and the Tonga Development Bank (TDB)**

In its 1995 Strategy Paper for the Pacific, the Bank states its intention to reduce 'impediments to business' and to 'improving access to basic business services' as part of its private sector development strategy. The Revised Strategy for the Pacific: Policies and Programs for

Sustainable Growth 1996 notes that while the provision of small-scale finance has proved 'particularly problematic' for development finance institutions in the region, 'small credit programs are an important complement of outer island development'. The Bank accordingly indicates that it will 'explore the possibility of promoting rural and outer island schemes, drawing on successful examples elsewhere (eg the Grameen Bank in Bangladesh).' It is important that the Bank's GAD objectives be integrated into these plans so that women are given a fair chance of both participating and succeeding in private sector development, and of improving their access to credit facilities.

The Tonga Development Bank (TDB) is the principle source of credit for Tongan women and offers two credit lines to women/small producers which are donor-funded: The International Fund for Agricultural Development (IFAD) and the New Zealand Women's Development Fund. Although there have been steady improvements in the gender distribution of loans since the Bank first targeted women for assistance under a special Women in Development lending portfolio, women's needs and demand for credit well exceeds existing provisions. Gender imbalances in loan disbursements persist in spite of women's better repayment rates and overall creditworthiness. A major constraint is the TDB's continued preference for land as security.

It is hoped that recent moves to establish more stringent and commercially-driven loan criteria in the TDB will not penalize small farmers and women, both of whom are already disadvantaged by security requirements. The Bank should encourage the TDB to take a more flexible approach to these requirements where this is appropriate rather than having inflexible stipulations relating to land or other fixed assets which disenfranchise the smaller and poorer groups, including women. Bank criteria might be more appropriately guided, for example, by factors such as past performance or record. The additional advantage of this would be to safeguard against cronyism in the loans system.

The Bank has provided the TDB with four loans totaling US\$8.45 million since its inception in 1997. In addition it has approved five technical assistance grants (TA) worth US\$723,000. The last ADB credit line of T\$4.95 million (effective from July 1990 and now closed) was administered jointly with loan assistance from the World Bank (IDA) amounting to US\$3 million. The funds targeted development projects in the agricultural, industrial and service/tourism sectors with capital and structural projects being eligible for development finance. These included agricultural equipment, machinery and vehicles, boats (including motor engines), other vehicles, and tourism construction. Loans were set at a minimum of T\$10,000.

According to the TDB's Project Completion Report (October 1997), loans from T\$10,000 to T\$50,000 predominated, accounting for 46 percent of the total portfolio. Construction loans (particularly for tourism) received 61 percent of the credit line; and Tongatapu benefited from as much as 96 percent of all loans.

The nature of the targeted projects (capital/structural development) and the large minimum loan size (\$10,000) have not created an enabling environment for women borrowers. Not surprisingly perhaps, the Bank's credit line has benefited few women overall. Women received only six out of a total of 74 loans disbursed in 1996.

## ***Recommendations***

### **1.1 Credit Lines for Women**

It is an opportune time for the Bank to help expand TDB credit facilities for Tongan women. In the interests of gender equity, and in view of the generally better performance of women borrowers, the Bank is urged to explore some specific mechanisms for micro-credit delivery to women. Most important, security conditions need to be more flexible to take account of the legal and cultural restrictions on women's rights to 'own' or lease land. In the past, the TDB has been willing to accept women's handicrafts (*koloa*) as security assets, but this more generous policy has been applied selectively and only with regard to smaller loans.

As an immediate step, it is recommended that the Bank include a gender component in future loans to the TDB along with a TA to provide training for women both before borrowing and during the loan cycle, in accordance with the TDB's own recommendations. The Bank is also encouraged to expand credit facilities to women (particularly poorer women) in the outer island or rural areas who are more reliant on self-employment because of the limited job opportunities. For many of these women, handicrafts provide a solid productive base but credit constraints restrict their ability to engage in small-scale farming of raw materials.

In this respect, the Bank's attention is drawn to the commendable efforts made under the IFAD and NZ credit lines to provide development finance to vulnerable groups in the community. This assistance has helped to meet women's needs for micro-credit and to tackle the issues of low incomes and rural poverty in the community. The creditworthiness of women is evident in the strong performances amongst IFAD borrowers, as well as in the household incomes generated by women's handicraft production in island groups like Ha'apai.

The Bank can also support women's active participation in the agriculture sector by considering a rural micro-credit line for women farmers. At present, the overwhelming proportion of TDB funding for agriculture is directed towards men, with women's credit access confined to handicraft raw material production, and to a much lesser extent vegetable production. With the exception of the minority of women who form part of the social elite, there are few women able to access loans for commercial crops like squash, vanilla, coffee or vegetables. This discourages them from moving out of employment as farm labor and into self-employment as independent producers.

## **2. Urban Development**

Water, sanitation and housing are crucial development, livelihood and community health issues in Tonga, and women are the main players in all areas. Despite official claims to optimum standards, the mass population of Tonga does not in fact enjoy an adequate and healthy water supply and sanitation system. Moreover, official monitoring of water quality falls well short of providing satisfactory safeguards for community health standards. Due to staff and budgetary constraints, the Environmental Health Unit of the Public Health Division is unable to perform more than ad hoc water sampling. These problems are likely to intensify as the rising urban drift puts greater pressure on existing services in centers like Nuku'alofa. The squatter settlements of peri-urban Nuku'alofa and Pangai provide stark evidence of this, stressing the need for urban development strategies that cater to the basic needs of the poor.

Attention should also be directed to the detrimental environmental impact of agrochemical pesticides associated with squash production and other forms of commercial agriculture. Evidence from agricultural extension and research officers (in the outer islands of Vava'u and Ha'apai as well as in Tongatapu) suggests that this feature of sectoral development already poses a disturbing threat to water safety and food sources, and in turn the health of the community. The hazards extend to the peri-urban communities of the main islands.

According to the Environmental Health Unit, water monitoring related to agrochemicals is not done anywhere outside the main island; and on Tongatapu it involves only 20 random samples taken once a year. The Section would like to be able to increase the sampling to at least twice a year and to extend the process to the outer islands, especially in the squash growing areas of Vava'u and 'Eua. At present, the limited resources available (there is an annual working budget of T\$125,000 to cover sanitation, garbage disposal and water supply) make it difficult even to manage the current responsibilities. Each sample costs US\$150 and is sent to Australia for testing. No testing was undertaken in 1997.

The Australian Center of Integrated Agricultural Research (ACIAR) is to fund a project on pesticide residue analysis in Tonga in the near future which will in particular examine residues in soil and food crops. However, this initiative urgently needs to be boosted by a more comprehensive research program (including data collection) on pesticide run off into soil, groundwater and lagoons, as well as by protective policy measures.

## **Recommendations**

The Bank is urged to address some of the fundamental problems relating to water, sanitation and housing standards in its urban development program for Tonga. A loan (US\$10 million) and technical assistance are tentatively programmed for Nuku'alofa Urban Development under the Bank's social infrastructure assistance to Tonga. The project includes a Nuku'alofa Urban Development Master Plan Study. As family caretakers, women are principle stakeholders in water and sanitation services. Their concerns and needs should be given full consideration from the earliest planning stages. Similarly, attention should be given to assessing the special needs of the poorer communities, particularly the urban squatters of Tongatapu and Ha'apai who endure impoverished and insanitary housing conditions.

The Bank is also urged to improve industrial waste disposal practices by the private sector. These are currently unregulated, and as such pose environmental and health hazards in urban areas like Nuku'alofa which are becoming increasingly industrialized.

### **2.1 Improvements to Water Supply**

The Bank might wish to consider a number of interventions as part of its urban development assistance. There is an urgent need to upgrade the reticulated rural water supply. There are serious leakage problems associated with the corrosion and aging of the piping system. According to the senior environmental health inspectorate, close to 60 percent of rural water pipes need replacement. In view of the high levels of contamination of groundwater already confirmed by comprehensive testing in island groups like Ha'apai, these leakages would appear to pose a major health hazard if they remain uncorrected. The Bank could make a valuable contribution by helping to finance the construction of water and septic tanks on the outer islands and hardware (piping) extensions to the reticulated water systems.

## **2.2 Institutional Strengthening**

Institutional strengthening is recommended for the Environmental Health Unit. This would improve the capacity of this relatively marginalized, yet very important, section of the Health Ministry to safeguard water and sanitation standards throughout the country. In particular, the Section would like to be able to extend its current water sampling program (related to agrochemicals) beyond the once a year testing of 20 sites in Tongatapu. Its immediate aim is to double the testing occasions (to twice a year) and to extend the program to the outer islands, especially the squash growing areas of Vava'u and 'Eua.

While the costs of this additional sampling are quite modest (estimated at around US\$10,000) they are prohibitive for the Unit given its nominal working budget.

## **2.3 Housing Credit Line for Women**

Housing assistance for low-income families, in particular garden fencing – to keep out pigs – and kitchen construction are commonly referred to as priority needs by grass roots women. Women's gardens are typically confined to town allotments but roaming pigs often compromise their efforts to grow vegetables, fruit, medicine and cultural plants. The ubiquitous Tongan pig also poses a health risk to the community in urban and rural areas alike.

So too, the lack of basic indoor kitchens undermines standards of family hygiene as well as increasing the work burdens of women. It leaves many women cooking under a tree outside or on a dirt floor with smoke billowing into their eyes. The kitchen is a multipurpose structure in Tonga - used for the preparation of food, family meals, food storage, handicraft production and a living area. It is also an area where women spend a large proportion of their day.

Within the proposed urban development project, opportunities could be explored for including a squatter rehabilitation component. A small credit line for housing could provide basic, albeit crucial, support for low-income women and their families. One option might be a revolving fund administered through an established NGO like Tonga Trust/Village Women's Development which has a long experience of community development and has acted as a guarantor for women's loans in the past.

## **3. Small Industries Center Development**

Established in 1980, the Small Industries Center (SIC) is a 20-acre industrial site that services small-scale industries in peri-urban Nuku'alofa. It provides basic physical infrastructure (including roads, water, electricity and sewage) and was designed with the aim of boosting the industrial sector, reducing dependence on agriculture, creating employment opportunities, and promoting import substitution and exports. It has steadily expanded over the past two decades, largely under donor assistance, including five loans from the Bank. Today there is a small 'sister' center in Vava'u.

Textiles/garments (including woolen knitwear and leather jackets) and footwear have been the most prominent activities, but other operations, including food processing (beer, snacks), mechanical/electrical goods, and industrial products (paints, construction materials and chemicals), have also featured. In more recent years, there has been a noticeable shift towards natural resource

processing, for example fish exports (in Nuku'alofa) and vanilla processing (in Vava'u). Despite some significant failures amongst manufacturing businesses (resulting mainly from external factors such as the loss of preferential trading under SPARTECA in the Australian and New Zealand markets), the current demand for industrial space in the Nuku'alofa Center cannot be met by available facilities.

As part of its support for private sector and export development, the Bank's pipeline of assistance includes a proposed loan (US\$2 million) and technical assistance (US\$0.25 million) for the further expansion of the SIC. The project is intended to finance the construction of a second SIC in Tongatapu and expand the facilities in Vava'u. The ADTA will assist government in the preparation of a Corporate Plan. Amongst the policy issues to be addressed will be a review of the Industrial Incentives Act and institutional and management reform. The provision of new facilities and services for small industries is intended to improve SIC operations and to benefit Center tenants and prospective entrepreneurs. The creation of employment opportunities is considered to be another important outcome, helping to service the existing reserve of unemployed persons, particularly women.

## ***Recommendations***

### **3.1 Employment Code**

There are a number of social/gender implications arising out of the SIC development. Before proceeding with its plans for the Center, the Bank should ideally address these. As discussed in chapter 3 section A, the SIC typifies the unregulated employment environment prevailing in Tonga. Health and safety regulations are virtually non-existent and employment conditions are largely left to the discretion of employers. This includes the special needs of women workers like maternity leave. The Bank is strongly urged to incorporate employment conditions (including occupational health and safety issues) as a component of its Corporate Plan. In the continued absence of employment legislation, it could, proactively, draw up a gender-inclusive employment code for SIC businesses in line with acceptable international standards.

### **3.2 Environmental Standards**

Industrial pollution from factories operating in the SIC is a recognized environmental and health problem, especially the impact of liquid waste on the lagoon and groundwater system. However, the SIC is not subject to systematic scrutiny in the area of environmental standards. Inspections by the Environmental Health Section are irregular and arbitrary, legislative protection is sorely deficient, and there is no history of prosecution. Given the importance of the lagoon as a source of food (and especially a fishing ground for women), this negligence has direct gender and community health implications.

The Bank is strongly urged to address this problem under its upcoming technical assistance. The TA could assist with developing appropriate environmental guidelines and standards for the Center. Expressed community concerns about poor standards emphasize the need for a rigorous Environmental Impact Assessment (EIA) to be integrated into the Bank's proposed Corporate Plan for the SIC. In particular, the Bank should insist on the safe disposal of industrial effluent by the private sector and support the design and implementation of appropriate disposal methods.

## **C. Further Opportunities to Support WID**

### **1. Mainstreaming Gender**

The mainstreaming of gender into all government business, including national/sectoral planning and macroeconomic policy, is a central objective of the national women's machinery and is in line with international trends and Bank policy. However, in order to achieve this, it is crucial that the central planning agency as well as individual government ministries develop the capacity (notably the professional skills) to integrate gender into all their planning and policy work.

Gender awareness training - targeted at selected individuals in the planning office and other departments like agriculture - is already underway under the auspices of UNIFEM and the SPC. While this is an important step in the right direction, the training does not appear to extend to the more comprehensive and specialized skills required of gender analysis and gender-inclusive policy making and planning.

### ***Recommendations***

#### **1.1 Technical Assistance**

It is recommended that the Bank consider providing a gender specialist to the Central Planning Office under technical assistance as part of its capacity building activities. Her duties might extend to assisting key line Ministries like Agriculture and Fisheries which would directly benefit from the integration of gender considerations into their sectoral planning and policy work. A gender TA is considered to be particularly appropriate for the Planning Office because two of its officers (one of whom is the Director) are currently responsible for drafting a National Policy on Women. As home to the National Development Plan, the Planning Office also offers an ideal location to develop a blueprint for gender planning. This could be used as a guide by other government departments.

In addition, the Bank is urged to consider including a gender component in all its institutional strengthening assistance. The current TA in respect of the Ministry of Finance is a case in point.

### **2. Women in Agriculture**

Contrary to conventional wisdom, and the implications of the national accounting system, women are vital players in virtually all aspects of agricultural work. In reality, cultural values underpinning the gender division of labor impose very few practical restrictions on women's activities in agriculture and agro-forestry. In the context of an increasingly commercially driven economy and high rates of male out-migration, the integration of women into cash/export crop production is gaining ground. These developments are taking place in spite of the special difficulties women face in accessing credit.

To some extent, there is evidence of a gendered labor division emerging within key commercial industries like squash and vanilla. Jobs assigned to women reflect stereotypical perceptions of women's 'natural' dexterity and aptitude. Post-harvest work (particularly quality control) in squash, and pollination in vanilla, are just two areas dominated by women. Despite these trends, there appears to be little training or other extension support directed towards women farmers. An important reason for this is the lack of agricultural expertise in the Women's Development Unit,

which makes it very difficult for women extension officers to provide professional assistance. On the other hand, 'mainstream' fieldwork by the Extension Division continues to work on the assumption (myth) that agriculture is essentially an all-male domain. Women farmers thus unfortunately fall between two stools.

There is an urgent need to improve the regulation of agrochemical/pesticide use in the agricultural sector, especially squash production. There are already concerns within the community about the possible links between emerging health problems and the use of chemicals. Legislative protection and the enforcement of safe practices are deficient and there is limited knowledge (including data) about the nature and extent of chemical-related health or environmental risks. Inadequate education on the hazards associated with routine chemical spraying and a poor understanding by farmers of the dangers of failing to use protective clothing and equipment pose additional worries. The cost of equipment is a major disincentive to complying with guidelines provided by MAF Extension workers.

Handicapped by staff shortages and small budgets, the MAF Extension Division is unable to develop a more comprehensive educational package and to use delivery outlets like television and radio in a more sustained fashion. Financial constraints also inhibit the Division's efforts to promote organic farming, which it considers to be a more sustainable basis for long term sectoral development, as well as to offer important (niche) marketing opportunities.

## ***Recommendations***

### **2.1 Institutional Strengthening**

The institutional strengthening of the Women's Development Unit of MAF would be a valuable form of assistance. The Bank might like to consider funding a scholarship program for women in agriculture at diploma, degree and post-graduate levels. This could be done in conjunction with a TA aimed at other aspects of institutional strengthening, including the possible preparation of a 'Women in Agriculture Plan' for the Unit. The main divisions of the department would benefit from training in gender awareness (which has been provided only to selected staff by the South Pacific Commission) and, more important, training in the integration of gender analysis into programming work.

### **2.2 Research, Training and Community Education Assistance**

It is recommended that the Bank consider providing TA support for agrochemical research in the squash industry and the development of a routine and comprehensive water sampling program on both Tongatapu and the outer islands. Water monitoring should be particularly directed to those areas engaged in farming commercial crops that make routine use of pesticides. These recommendations should be considered in conjunction with those submitted for urban development (water and sanitation). The Research Division of MAF would also benefit from training/skills upgrading in environment-friendly (natural) pest control methods and in developing a more integrated pest management system.

The Bank is urged to include an environmental/health education component in its agricultural sector program for Tonga. It should also support government efforts to encourage the safe use of agrochemicals and pesticides. The component should ensure that women are included by virtue of their direct role as workers/farmers in the industry and because of the implications for their

workload (as family caretakers) of any health afflictions affecting their husbands. As a longer term goal, the Bank is advised to support Ministry efforts to promote organic farming.

### **3. Women's Handicrafts**

Handicraft production has considerable potential as a sustainable industry. It is a major source of women's employment and income, especially in the outer islands, and women are the main players in the cultivation of the raw materials (pandanus and paper mulberry species) required for weaving and *tapa* making. Unfortunately, the perennial shortages of pandanus and paper mulberry represent a serious constraint on women's activities and consequently limit their ability to generate money to meet basic household needs. On some of the outer islands, such as Ha'apai and the Niuaus, where there is a dependency on handicrafts as the sole or main source of cash income, the shortage of materials is felt more acutely.

There is no single explanation for the shortages. Male control over the *'api uta* (farm tax allotment) where the raw materials are usually grown gives women little influence over crop selection or placement. This has been aggravated by the move into squash farming that frequently results in the destruction of plants when the land is cleared.

In view of the importance of handicraft production to Tongan culture and household incomes, as well as its export potential, the Bank is strongly advised to consider making appropriate interventions. Building women's capacity to produce for the market and community would go a long way towards strengthening this important area of the informal and formal economy. It would also be in line with the Bank's GAD policy. The use of organic farming methods could, in addition, enhance the (export) marketability of women's handicrafts and would be in line with current Extension objectives.

#### ***Recommendations***

##### **3.1 Overcoming Raw Material Shortages**

The Bank is urged to help boost the planting of raw materials by supporting the fledgling nurseries of the MAF Extension Divisions and/or individual women's groups. A credit line to women's groups (through the TDB) would offer seed funding for the purchase of seedlings/plants and essential farming equipment along the lines of the Canadian-funded Ha'apai scheme. This could be consolidated by technical assistance through the Women's Development Unit of MAF Extension.

##### **3.2 Handicraft Marketing**

On the marketing side, it is recommended that the Bank expand its support for the energetic work underway in Tonga Trade, a unit of the Ministry of Labour and Commerce undergoing Bank-sponsored institutional strengthening. Tonga Trade is already exploring the export market potential of women's handicrafts as well as consulting with women's groups in the outer islands about their needs and problems. In order to facilitate the development of a comprehensive marketing strategy and work program, a formal component that promotes and supports women's activities in this sector should be integrated into the Bank's technical assistance to Tonga Trade at the earliest opportunity.

Consideration should be given to a separate gender budget facility as well as handicraft training (both with regard to production and design) and credit components for the benefit of small-scale women producers in the outer islands. A gender component should be built into the Bank's proposed TA to Tonga Trade.

#### **4. Women and Fisheries**

Fisheries have been earmarked as a sector with significant growth potential for the national economy in view of the immense and under-utilized pelagic resources within an estimated 720,000 sq.km. exclusive economic zone. Since 1992, fish exports have surpassed vanilla, making the industry the second largest export to squash. In 1996, the value of fish exports was officially put at T\$4.16 million.

Overall, the predominant pattern has been for fisheries development to be fashioned by the issues and concerns of male-based commercial/export fisheries. Government policy or donor-funded programs have generally aimed at improving catch levels, developing the export potential of the sector, and improving the standards of fish handling/preservation/marketing through post-harvest training. A large part of the Bank's own assistance to fisheries development in recent years has been channeled to a single tuna company in the private sector.

Current Ministry priorities are to expand the tuna fishery, sustain the encouraging development of the snapper fishery, and develop commercial aquaculture (primarily pearl oyster cultivation and the seaweed industry). Concern about stock depletion problems, and the corresponding need for prudent resource management, are the only practical constraints on an otherwise commercially driven development agenda.

Women's fisheries suffer from a lack of institutional support and are generally marginalized from sectoral planning and policy making. At its most basic level, this marginalization is expressed in their 'invisibility', specifically the lack of official recognition for the contribution of women fishers to household food security and cash incomes. The implications are far-reaching. The lack of gender-based data legitimizes the exclusion of women's fisheries from the national accounts, and starves them of resources, training opportunities, and credit support.

Women's fisheries fall under the jurisdiction of the Extension Division of the Ministry. There is no separate unit, no formal women's fisheries program, no separate budget line and no female professional fisheries officers. Of the 16 or so Extension officers, a single woman is responsible for virtually everything and anything to do with women's fisheries in the entire country, in addition to having other Extension responsibilities. All of this is inimical to the interests of development in Tonga as well as to its women fishers.

The Ministry of Fisheries appears very willing to support women's fisheries. However, anticipated activities are largely confined to creating employment opportunities (e.g. seaweed harvesting and processing, and pearl oyster farming) and post-harvest training workshops. As they stand at present, the allocation of staff, technical and financial resources give little reason for confidence in the capacity of the Ministry to give serious attention to the needs of women fishers. Recent work on a national fisheries plan (funded by FAO/AusAID) is a case in point. This offered an ideal opportunity for gender-inclusive planning. Unfortunately, there was no women's fisheries or gender expert on the team of consultants.

The inadequate provision of training, advisory, extension and technical support services is particularly problematic in the more remote or isolated islands where outreach programs are hampered by a lack of transport and negligible budgets. In 1995, an SPC study observed that a major obstacle faced by women with respect to increasing their catch levels was that they had difficulty accessing appropriate or adequate fishing equipment, for example boats, cooler boxes (to chill fish), fishing spears and snorkeling gear. The study also highlighted the need for training of women fishers, especially with regard to seafood handling, processing and marketing.

In 1996, the SPC's Women's Fisheries Development Project organized a workshop in collaboration with the Ministry of Fisheries. Significantly, this was the first time such training had ever been offered exclusively to women fishers in Tonga. Recent initiatives of the Ministry, ably marshaled by the only woman Extension officer, have taken women's training a further step forward. One outcome has been the successful (SPC/UNDP-sponsored) training workshops in seafood preservation and processing through smoking, with demonstrations on how to build a simple smoke stove.

At present, official surveys conducted annually of inshore fisheries collect no gender-specific data, and compared to the comprehensive analysis of (male) fin-fish landings (viz. volumes, values and fishing methods) and stocks, assessments of shellfish and other inshore seafood supplies are based on little more than guesswork. A Tonga Country Report on Inshore Fisheries in 1995 observed that 'As far as data permits, it appears that ark shells are still plentiful in certain areas although local depletions have occurred. It may be also that the size of the shells is decreasing. There is little information on the status of venus clams and other shellfish species.'

The lack of surveys or studies of women's fisheries, and the shortage of gender data, make it unrealistic to expect gender-responsive planning and policy-making in the sector. But there is ample scope for rectifying this. Studies and data on shellfish (landed catches etc), for example, would assist the Department in its current efforts to replenish depleted stocks by hatchery breeding (giant clams, green snails and trochus). They could also be a basis for extending the facility to other (women's) species such as sea cucumber (*lomu*), sea urchins (*tokumisi*) and ark shells (*kalo'a*).

There appears to be considerable interest on the part of Tongan women to establish small businesses and to produce for the market (including the export market) in this sector. However, this will require further training in areas like business management and accounting skills, fish preservation/processing, marketing and quality control, and sustainable resource use. The Ministry of Fisheries is willing to explore the income-generating/small business possibilities of fish preserving and processing, for example dried salted fish (tuna jerky) and smoked fish. (In other countries of the Pacific like Kiribati, tuna jerky - processed by i-Kiribati women - has proved a successful export.) Other possibilities include the preservation and processing of shellfish, seaweed, sea cucumber (*lomu*) and sea urchins.

Apart from some serious and long-term planning, any attempts to develop women's participation in small-scale businesses will require support from the Tonga Development Bank (TDB) and/or donor agencies. Women will need to be assured of better access to loans or other credit facilities, market information, and business development support. At present, there is no budgetary provision in the Ministry for supporting women's fisheries activities and the TDB does not provide loans to women wishing to establish seafood businesses.

In the past, the former Tongan Fishing Association - established in 1988 with more than 100 registered members - endeavored to tackle the technical and financial needs of fishers as well as to establish a comprehensive system of data collection. The Association built up a membership of close to 3,000 of which fewer than 100 were women. It has been defunct for some years although it remains solvent and there are plans to revive it.

### ***Recommendations***

The Bank is urged to develop greater gender equity in its assistance program to the fisheries sector. It could do this by supporting women's inshore subsistence and artisanal-commercial fisheries through technical and funding assistance as well as by encouraging gender integration into national fisheries programming. While the long term objective should be to encourage the mainstreaming of women's fisheries, building the capacity of the Ministry to address the immediate training and other needs of women fishers would be an important step towards correcting the traditional biases in the sector.

#### **4.1 Institutional Strengthening**

Institutional strengthening for the women's fisheries section of the Ministry would provide a strong foundation for future Bank support. It should include improving the gender capacity of the Ministry's database, integrating gender into resource management and conservation initiatives, and developing a Women's Fisheries Policy. Under the present circumstances, it would seem advisable for be a separate women's policy. However, the possibility for integrating women's fisheries into national policy should be explored concurrently.

The Bank is encouraged to support the training initiatives in post-harvest handling, preservation and processing that have been spearheaded by the Women's Fisheries Development Project of the South Pacific Commission. Co-financing with the SPC's Fisheries Division could be explored.

#### **4.2 Women's Fisheries Profile**

A Bank-sponsored profile on women's fisheries, including the status of women's inshore stocks, would be a valuable source of information. It would also help to shape a more gender-inclusive fisheries policy. The profile could take the form of a national survey and include a detailed investigation of women's fishing practices, species, knowledge and needs, as well as a basic gender-based census and time-use study. This would meet the wishes of the Fisheries Department in Ha'apai (where the last fishing survey was conducted in 1984) as well as the Ministry's interest in identifying sectoral needs at the community level. The findings of the study would provide a more precise picture of women's roles in the sector as well as their contribution (viz. time and value) to food production, marketing and income generation. The study could also make recommendations for addressing the needs of women fishers and for integrating women into mainstream fisheries activities.

#### **4.3 Women and Aquaculture**

In addition, the Bank could explore ways of supporting women in the fledgling seaweed export industry, where they already form the core labor force for harvesting and processing. Similar support could be directed to the anticipated pearl farming development in Vava'u, where women are expected to be recruited for certain skilled jobs in the near future.

## 5. Food Security and Sustainable Livelihoods

Although there is a strong tradition of both subsistence agriculture/agro-forestry and sustainable resource (especially land) management, food security is a problem in two major respects. First, despite the conventional and somewhat simplistic view that Tongans are 'over-fed' rather than 'under-fed', there is evidence of poverty and under-nutrition emerging in pockets of both urban and rural communities. Second, changing eating patterns are having a deleterious impact on nutritional and health standards and, in particular, are encouraging a reliance on unhealthy imported meat products. Non-communicable disease has reached alarming proportions, with women featuring prominently.

Tonga's first national food and nutrition policy was introduced in late 1995 and is administered by a National Food and Nutrition Committee which is based in the Central Planning Department and acts in an advisory capacity to government. Recent activities have focused on a successful National Weight Loss Competition and promoting healthy diets and lifestyles. Amongst the objectives of the Committee are the establishment of a food and nutrition database and the promotion of local (nutrient-rich) food (including fish/seafood) production and consumption. A supporting Plan of Action for nutrition lists household food security as a key outcome of a multisectoral effort to make 'sufficient foods (safe and nutritious) regularly available to all people.' There is, however, no national food security program per se and no formal integration of food security as a core component of development (and sectoral) macroeconomic policy.

While nutrition education at the community level has the potential to nudge people into healthier eating habits in Tonga, the higher price of fish (around T\$3.00 per kilo) remains a major disincentive for people to abandon (or reduce) their consumption of cheaper fatty meats (\$2.00 - \$2.50 per kilo of *sipi*). Other, policy level, interventions such as import regulations or minimum wage protection, would seem to be worth considering if consumption patterns are to be expected to change.

Women are key players in promoting household food security and family welfare and this makes them logical choices for any community-targeted initiatives, including credit programs where they have a good track record. Other desirable measures like improved maternity conditions and nursing breaks for working mothers would help to counter the decline in breastfeeding, and in the process strengthen food/health security for infants. Such steps would also bring Tonga into line with other Pacific countries like Papua New Guinea and the Solomon Islands.

### *Recommendations*

#### 5.1 Improving Household Security

Many supportive measures can be adopted to give backbone to the government's food and nutrition policy and to support individual, community and institutional efforts already underway to improve household food security in Tonga. Low-income small farmers, including women, can be helped to raise production levels, increase self-sufficiency in food, and safeguard family and community health standards. Improving access to land (through land reform), extension services (especially after natural disasters), income security, credit and markets (through better infrastructure), and food processing technology are just some of the ways of doing this.

In order to promote health and living standards, and reduce the heavy imports of nutrient-weak foodstuffs, the Bank is urged to strengthen government efforts to raise the production and consumption of nutritious local foods. Two possible interventions might be to extend the current TDB credit line to women vegetable farmers and to support the MAF Women's Development Unit subsistence-related work in the rural communities.

In the long term, food security and sustainable livelihoods can be enhanced by priority being given to safeguarding the natural environment and its resources from any degrading farming, fishing and industrial practices. The Bank is urged to be mindful of this in all its ongoing macroeconomic and sectoral programs for Tonga. More specifically, it might consider providing assistance to the government's under-resourced agro-forestry programs (e.g. in Vava'u), which are aimed at encouraging replanting of many multi-purpose (medicinal, food, cultural) trees and plants. Women are key players in agro-forestry, just as they are in the general area of household food/health security, and should be involved at all stages of any initiatives.

## **5.2 Technical Assistance**

The Bank is also advised to encourage the formal integration of household food security into sectoral planning and macroeconomic policy. To this end, it might consider technical assistance for the development of a national food security policy. The TA could include a poverty survey that would help to identify some of the main problems faced by sections of the community in meeting basic (including subsistence food) needs. It is recommended that the survey have a gender component. This would, *inter alia*, help to identify the specific problems of women household heads/migration 'widows' in providing for their children and other dependants.

## **6. Women and Health**

Health indicators for Tonga portray a generally favorable picture of women's health, including their reproductive health. However, women appear to demonstrate higher prevalence rates for obesity and obesity-related health problems, notably diabetes and other non-communicable disease, which are leading 'lifestyle' killers. Hospital obstetric services are also plagued by overcrowding and a shortage of specialist staff, equipment and drugs, all of which are difficult to alleviate because of budgetary constraints. In the outer islands, the lack of (sea) transport is a significant impediment to providing pregnant women with quality health care and is occasionally responsible for deaths in childbirth.

Women's reproductive health status is vulnerable to cultural values that limit their ability to control their own sexuality and fertility. In particular, social disapproval of pre-marital sexual activity seriously limits the access of young women to contraceptives and reproductive health information. These values trickle into the school system where there continues to be a reluctance to incorporate a meaningful sex education program into the curriculum. In such an environment, the risks of unwanted pregnancies and sexually transmitted disease are high.

Health data is deficient in a number of respects and there is very little that is gender-desegregated. There is an urgent need to correct this so that women's reproductive and other health problems can be adequately addressed. The findings of an AusAID-sponsored KAP (Knowledge, Attitudes and Practices) survey undertaken on behalf of the Family Planning Association (FPA) in 1997 are currently awaited and these should help to fill some of the information gaps. The FPA

intends (pending funding) to target young people in an education drive, to produce educational materials, and to upgrade its health services for women, including counseling and pap smears. In the long term, it would like to be able to offer a well-equipped and serviced health clinic for women.

### ***Recommendations***

#### **6.1 Institutional Strengthening**

In order to improve the health status of women, institutional strengthening is recommended for hospital maternal and child health services. The Bank is also encouraged to support the work of community-based organizations like the Family Planning Association, especially in its efforts to develop a health clinic for women.