

Pacific Women's Economic Well-Being Project

Summary Report




MINISTRY OF WOMEN'S AFFAIRS
MINITATANGA MŌ NGĀ WĀHINE

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PACIFIC WOMEN'S ECONOMIC WELL-BEING PROJECT

SUMMARY REPORT

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EXECUTIVE SUMMARY

This report provides a summary of the research findings from qualitative research undertaken as part of the *Improving Pacific Women's Economic Well-being* (IPWEW) project.¹ The report also outlines policy implications for agencies involved in policy development that impacts on Pacific women and their families.

BACKGROUND

The Ministry of Women's Affairs (MWA) met with Pacific Women in 2001, where the women highlighted that economic issues were a major concern. As a result of this meeting, MWA secured funds from the Ministry of Science, Research and Technology (through the Cross Departmental Research Pool) to lead the IPWEW project. The overall aim of the project is to support the economic development of Pacific communities in an inclusive, innovative economy. To contribute to Pacific women's economic development, MWA sought to gain a better understanding of the relevant issues that impact on Pacific women's economic well-being.

The IPWEW project consisted of two stages: analysis of existing literature and data to gain an understanding of the overall trends for Pacific women;² and qualitative research on Pacific women's issues and priorities in relation to their economic well-being. The qualitative research study involved focus groups and individual interviews with 230 Pacific women from six centres across the country³. Koloto and Associates Ltd were contracted to complete this stage of the IPWEW project. To ensure the validity and appropriateness of the research, the researchers used Pacific theoretical frameworks to inform the methodology of the study.

At the outset of the project, MWA also established a Pacific Women's Economic Well-being reference group to provide guidance and advice to the project team and researchers. The membership of the reference group includes academics, community representatives (e.g. PACIFICA) and policy makers from the Ministries of Pacific Island Affairs (MPIA), Economic Development (MED), Social Development (MSD), and the Tertiary Education Commission (TEC).

STATUS OF PACIFIC WOMEN

Existing literature and data analysed during the first stage of the project highlighted that the majority of the Pacific population continues to experience poor outcomes across most socio-economic indicators. In comparison to other ethnic groups, Pacific women are over-represented among the unemployed, lower-skilled workers and low income earners. The impact of this disparity is exacerbated by the fact that family and household sizes tend to be larger for Pacific peoples, which often means greater responsibilities for Pacific women and added pressure on the distribution of income within the household. Pacific women also tend to have poorer health outcomes than other women which can restrict their participation in a number of different activities, including paid work.

¹ This report is based on the research findings contained in Koloto and Associates Ltd. (2005). *Pasifika Women's Economic Well-being Study – Final Report*.

² John Ballingall. (2003). *Analysis of Census Trends*.

³ Interviews were held in Auckland, Hamilton, Tokoroa, Palmerston North, Wellington, and Dunedin. The term 'Pasifika women' is used to describe the participants of the study.

Persistent disparities between Pacific women and other groups have significant implications for the future of Pacific communities, as well as New Zealand's wider social and economic development. Projections suggest that the Pacific population will account for a greater proportion of the working age population in coming years. Against the backdrop of an aging population and existing skill shortages, improving outcomes for Pacific women is an important policy issue.

KEY RESEARCH THEMES

The qualitative research study focused on a number of different factors that impact on Pasifika women's economic well-being, including their roles and economic contributions, access to employment, education and training, as well as their definition of economic well-being. The following sections provide a summary of the key themes raised in the research.

It is important to note that the participants' overall views of the project were positive, particularly in having an opportunity to reflect on their roles and contributions. The women also saw the research as an important step towards valuing Pasifika women's voices and experiences.

Pasifika women's roles and economic contributions

Family is of paramount importance to Pasifika women. Family relationships influenced most activities, including those related to wider society and other social institutions such as the church, school, village, and other community groups. For example, one participant stated that an important consideration in determining her level of economic contribution to family members and events in the Pacific Islands was her parents' commitment or connection to the islands, even if her parents had passed away.

Spiritual and cultural beliefs also played a big part in the activities the women participated in and the economic contributions they made. The concepts of collective responsibility, respect and reciprocity were seen as particularly important to maintaining their way of life.

The majority of the Pasifika women interviewed made significant contributions to the unpaid sector, performing a multitude of roles within their family, church and communities e.g. leader of women's church group, tutor/mentor, and member of school board of trustees. For some of the participants, trying to meet the various obligations associated with their roles resulted in tensions and financial difficulties.

Contributions were not just of a financial nature. Many of the participants noted that other resources such as time and food were also offered. Even in the absence of paid employment, the role of Pasifika women in managing the household and ensuring that the needs of the whole family were met was seen as an important contribution.

Financial priorities

The financial priorities of the participants centred on maintaining relationships, including meeting the family's needs, donations to the church, contributions to immediate and extended family activities, and savings for future family needs. While many of the women thought that saving for the future was important, meeting other obligations meant that this was not always possible. In times of financial difficulty, the Pasifika

women stated that they relied primarily on family members for support. Other participants stated that they had also accessed financial loans from a bank or finance company.

Access to employment, including self-employment

While the participants believed that they brought a number of unique skills and experience to the workplace, many of the women felt that they faced a number of barriers to accessing employment opportunities, including:

- a lack of qualifications, experience and skills
- a lack of motivation and confidence - partly due to a lack of knowledge of job application/interview processes and a lack of bargaining and negotiating skills
- caregiving obligations
- language and communication problems (particularly for Pacific-born women)
- racism and discrimination.

The barriers to self-employment included a lack of sufficient capital and a lack of knowledge in developing business plans and financial management. Similar to the barriers to paid employment, caring obligations and a lack of confidence also impacted on their decision to go into business.

The participants' suggestions for overcoming barriers to employment focused on themselves rather than changes in the workplace. The suggestions included seminars on finding and applying for jobs, English language courses and the promotion of Pasifika women role models. Access to affordable childcare and more effective communication channels were also mentioned e.g. Pacific radio and churches.

Access to education and training

Access to education and training was an issue for some of the women. The barriers identified by the participants included caregiving responsibilities (children and other family members); the cost of tertiary education; a lack of motivation and confidence to embark on further education; and a lack of encouragement/support from family, peers and tutors. The suggestions for improving access to education/training focused on making education more affordable, locating courses in the community and using more effective communication channels e.g. Pacific radio and churches.

Balancing competing demands

Balancing their roles in the home, at work and in the community was an important issue for a number of the Pasifika women interviewed. This situation was compounded for those women undertaking tertiary education or training. The importance placed on ensuring the well-being of the family often meant that many of the women just accepted what needed to be done and got on with it. The main strategy employed to achieve work-life balance was enlisting the help of family members e.g. having their parents live with them to help with the children.

Definition of economic well-being

The participants' definition of economic well-being centred on having enough resources to meet the needs of their immediate/extended family, as well as the church and community. Another common view among the women was that economic well-being referred to financial freedom, in terms of having the freedom to contribute when required, as well as being free from debt and reliance on outside sources of finance. The idea of holistic well-being (spiritual, cultural and physical) was also seen as an important part of achieving economic well-being.

POLICY IMPLICATIONS

The key themes from the qualitative research study, in conjunction with the analysis of overall trends for Pacific women, raise a number of relevant issues for policy development across the government sector. The areas that offer the greatest opportunity to progress outcomes for Pacific women include:

- **Quality work (including adequacy of income)** - Access to quality work is an essential part of improving Pacific women's economic well-being. In general, Pacific women have greater family and community responsibilities than other women, while earning less income in lower skilled jobs. Access to quality work will enable Pacific women to improve the financial returns from work, as well as enable them to balance work and family in the way they would prefer. Future work in this area will also need to improve our understanding of the factors that influence the occupational patterns of Pacific women, as a starting point for increasing the participation of Pacific women in a wider range of occupations.
- **Childcare** - The availability of high quality affordable childcare is an important issue for all parents, but particularly for mothers as their work choices are more likely to be affected by a lack of childcare options than fathers. Work underway in this area is likely to improve access to quality affordable childcare and enable parents to balance work and family in the way they would prefer. However, little is known about the childcare preferences of Pacific families, particularly in relation to the impact on parents' work choices. Research in this area would help inform current work on the issues and priorities of Pacific families.
- **Leadership** - Increasing the representation of Pacific women on boards, as well as the range of boards they sit on is likely to have significant benefits for the boards themselves and Pacific communities. Pacific women often assume numerous roles within their families, churches and communities. The experiences and knowledge gained from these roles are a valuable resource which will enable a stronger Pacific perspective across state sector boards. A greater representation at this level will also enable Pacific women to develop their governance skills and experience, as well as provide more role models for younger Pacific women.

The issue of unpaid work needs to be considered across all of these areas. A better understanding of the economic significance of the unpaid sector, as well as the cultural and societal benefits from Pacific women's contribution to this sector, has important implications for a range of policy agendas.

INTRODUCTION

Pacific peoples have become a highly visible and important feature of New Zealand's social landscape. This has seen the need for information on the issues and priorities of Pacific peoples increase significantly over the past two decades. Economic issues, in particular, were identified as a major concern for Pacific women at a Ministry of Women's Affairs' (MWA) consultation meeting in 2001.

As a result of the issues raised at the consultation meeting, MWA secured funding from the Ministry of Research, Science and Technology (through the Cross Departmental Research Pool) to lead a project entitled *Improving Pacific Women's Economic Well-being (IPWEW)*. The overall aim of the project is to support the economic development of Pacific communities in an inclusive, innovative economy.

This report provides a summary of the key themes from qualitative research undertaken as part of the IPWEW project. This report also identifies areas of focus for improving outcomes for Pacific women.

PROJECT OUTLINE

The IPWEW project was undertaken in two stages. The first stage of the project involved an analysis of existing literature and data to identify systems and structures that may hinder Pacific women's economic development. This baseline information was used to inform the design of the qualitative research study conducted in the second stage of the project.

The qualitative research study looked at the different factors that affect Pacific women's economic well-being. More specifically, the research focused on Pacific women's roles and economic contributions, their access to education, training and employment and their definition of economic well-being.

The results of the qualitative research, along with the analysis of overall trends for Pacific women, are intended to inform policy development by government agencies that impact on Pacific women and their families, and for use by Pacific peoples and the general public.

To ensure the relevance of the project for both policy makers and Pacific communities, MWA established a Pacific Women's Economic Well-being Reference Group (the reference group) to provide guidance, leadership and advice to the project team. The role of the reference group is to:

- ensure that the project team is accountable
- provide advice and input
- assist in the recruitment of the researcher/s and provide support as and when required
- ensure that there is an open and transparent process.

The membership of the reference group includes Pacific researchers, community representatives (e.g. PASIFICA) and officials from the Ministries of Pacific Island Affairs (MPIA), Economic Development (MED), Social Development (MSD) and the Tertiary Education Commission (TEC).

DEFINITION OF PASIFIKA WOMEN

Various labels have been used to refer to Pacific peoples in New Zealand including Polynesians, Pacific Islanders, Pacific Nations people and Pacific peoples. For the IPWEW project, the reference group chose the term 'Pasifika women' to describe the participants of the qualitative research study. It is important to note that the term was not intended to imply any homogeneity among the ethnic groups and/or individuals within these groups. In acknowledgement of the reference group's decision, this report uses the term 'Pasifika women' when referring to the participants of the qualitative research study.

QUALITATIVE RESEARCH STUDY

Focus groups and individual interviews were conducted with 230 Pasifika women from six centres across New Zealand. The participants came from the six largest Pacific ethnic groups in New Zealand, namely Samoan, Cook Island, Tongan, Niuean, Fijian and Tokelauan. The researchers used their own community and professional networks to recruit participants. To capture a range of views and experiences, the participants for the individual interviews were drawn from different employment settings including labourers, lawyers, doctors, cleaners, and self-employed women. The focus group participants included university students, members of at least one PACIFICA branch, mothers with children in an early childhood centre and New Zealand born mothers.

Following a tender process, Koloto and Associates Ltd were contracted to undertake the qualitative research study. The research team consisted of 13 researchers, including one principal researcher. All six Pacific ethnic groups targeted for this study were represented within the research team to cater for the language needs of the participants. The research team reported that a valuable outcome of the qualitative research study was building the capacity of Pasifika women researchers.

To ensure that the participants would feel empowered throughout the research process, Pacific theoretical frameworks were used to inform the study design.⁴ This approach took on many forms in the context of the study including the blessing of the project and research team by Reverend Sui Va'aia, a Pacific woman church minister, at the commencement of the study in August 2003. Other aspects of this approach included enabling the participants to communicate in their own language and ensuring the dissemination of the research results to the participants.

Characteristics of the participants

Of the 230 participants, Samoan made up the largest group (39 percent). This was followed by Cook Islands Māori (21 percent), Tongans (16 percent), Niuean (9 percent), Fijian (7 percent), Tokelauan (6 percent) and mixed (2 percent).

The age distribution of the participants was similar to Pacific population demographics. The 30-39 age group, however, was slightly higher than for the total Pacific population. The decision to recruit participants from particular occupations is likely to have contributed to the slight variation in age group representation of participants. The majority of participants were Pacific-born, which contrasts to Pacific population demographics, which show that the majority of the Pacific population was born in

⁴ Koloto and Associates Ltd used a number of pieces of work to inform the study design, including the work of Jean Mitaera, Teremoana Maua-Hodges and Konai Helu Thaman.

New Zealand.⁵ Despite the high proportion of Pacific born participants, most of the participants had lived in New Zealand for 20 or more years.⁶

A large proportion of the participants had household incomes above the median annual income for Pacific peoples. As mentioned above, recruiting participants from particular occupations may account for the higher household incomes. This may also explain the higher rates of home ownership compared to the total Pacific population.⁷

IMPLICATIONS FOR FUTURE RESEARCH

Despite facing a number of challenges, the research team was able to ensure that the valuable contributions of the participants were not compromised. As a result of this study, the researchers identified a number of implications for future research:

- To ensure that the participants' voices and experiences are appropriately interpreted, research involving Pacific peoples must be underpinned by Pacific theoretical frameworks and relevant approaches.
- A concerted effort must be made by all Pacific researchers to ensure that there are opportunities to develop and build the capability of Pacific researchers, particularly Niuean, Fijian and Tokelauan researchers.
- The use of a reference group to provide advice and input throughout the study proved to be an effective collaborative process. This model should be used for future research involving Pacific women and/or Pacific people.
- In order to maintain reciprocal relationships with Pacific women and communities, appropriate dissemination procedures should be in place to ensure the participants have access to the research results.

STRUCTURE OF THE REPORT

This report is divided into five sections:

- Section One provides an overview of the overall trends for Pacific women across a range of socio-economic indicators.
- Sections Two – Four outline the key themes from the qualitative research study, including Pasifika women's roles and economic contributions; access to employment, education and training and Pasifika women's definitions of economic well-being.
- Section Five outlines the key messages from the research and identifies policy implications for relevant agencies.

⁵ Statistics New Zealand. (2002). *2001 Census of Population and Dwelling*.

⁶ Koloto and Associates Ltd. (2005). *Pasifika Women's Economic Well-being Study – Final Report*. p. 17

⁷ Koloto and Associates Ltd. (2005). *Pasifika Women's Economic Well-being Study – Final Report*. p. 75

SECTION ONE: PROFILE OF PACIFIC WOMEN

Since the large scale migrations of the 1960s and 1970s, the Pacific population has become an important feature of New Zealand's social landscape, with elements of Pacific culture commonplace throughout the country. By 2001, there were almost 232,000 people of Pacific ethnicity living in New Zealand, making up 6.5 percent of the total population. Projections suggest that by 2021, the Pacific share of the population will increase to 9 percent.

Pacific peoples have faced numerous challenges in the process of establishing themselves in a new country, with a new social and economic environment. While many Pacific peoples moved to New Zealand for better employment opportunities, their skills were not always suited to the demands of the labour market. Economic reforms during the late 1980s and early 1990s also had a disproportionate effect on Pacific peoples, many of whom worked in industries and occupations that experienced severe job losses.

Recent times have seen significant improvements in the economic position of many Pacific peoples, particularly for younger New Zealand born people. Factors that have contributed to the economic prosperity of some Pacific peoples include increasing participation in higher education and training, falling unemployment rates and a move away from the traditional areas of employment into more skilled jobs.⁸

Despite these improvements, the majority of the Pacific population continues to experience poor outcomes across most socio-economic indicators. In comparison to other ethnic groups, the outcomes for Pacific women are especially poor, with Pacific women over-represented among the unemployed, lower-skilled workers and low income earners.

DEMOGRAPHIC AND SOCIAL BACKGROUND

Demography

The Pacific population has a much younger age profile than the total population. In 2001, 47 percent of Pacific women and girls were under the age of 20 years compared with 27 percent of European women. A more youthful population has a number of implications, particularly for the make up of New Zealand's labour force. In the future, Pacific peoples will account for a greater proportion of the working age population.

While the majority (58 percent) of the Pacific population was born in New Zealand, overseas born Pacific peoples make up a larger proportion of the Pacific working age population. In general, overseas born Pacific women tend to have fewer educational qualifications, experience more difficulty securing employment and earn lower incomes than their New Zealand born counterparts.

⁸ Ministry of Pacific Island Affairs and Statistics New Zealand (2002). *Pacific Progress*, p. 17

Health

Pacific peoples have poorer health status than other New Zealanders. Pacific peoples have a lower life expectancy and higher rates of chronic disease such as cardiovascular disease, obesity, diabetes and respiratory diseases than the general population.⁹ Pacific women also experience higher rates of breast and cervical cancer than other New Zealand women and are over-represented in terms of sexually transmitted infections (STIs).¹⁰ Left untreated some STIs, including those with no symptoms, can have severe side effects such as infertility.

Safety

The data that does exist about violence against women indicates that women's safety is a significant issue. The true extent of violence against women is difficult to gauge because of under-reporting to Police, reluctance to disclose in crime surveys, and variance in methods of data collection.

The most recent New Zealand National Survey of Crime Victims in 2001 showed that Pacific women are considerably more likely to report feeling 'very unsafe' walking in their neighbourhood after dark than women of other ethnic groups. The prevalence of crime against Pacific women is similar to that of European women. However, Pacific peoples are more likely to be victims of violent crime than European people (11.3 percent compared with 8.4 percent).¹¹ The Survey also found that Pacific women's lifetime prevalence of violence by a heterosexual partner is similar to European women at 23 percent.

Families and households

Family and household sizes tend to be larger for Pacific peoples.¹² Higher numbers of dependent children, as well as a greater proportion of Pacific families living with extended families are key contributors to this situation. While there are many positives from living with family members, the impact on Pacific women can mean greater family responsibilities than other women. It can also put more pressure on the distribution of income within the household.

Most Pacific peoples living in a family situation are in a two parent family. An increasing number of Pacific children, however, are being raised by sole parents. A greater proportion (32 percent) of Pacific mothers are sole parents than Pacific fathers (9 percent).¹³ This is also a higher proportion than for European and Asian mothers.

Education

The Pacific population is spending longer in formal education and attaining more qualifications than in the past. In 1986, over half the Pacific population (54 percent) aged over 18 years and not still at school had no formal educational qualifications. By

⁹ Ministry of Health (2005) *The Health of Pacific Peoples*.

¹⁰ Ministry of Health (2005) *The Health of Pacific Peoples*, p. 6

¹¹ Ministry of Social Development (2005) *The Social Report 2005*, p. 109

¹² In 2001, the average household occupancy rate for Pacific peoples was 5.4 compared with 3.5 for New Zealand as a whole.

¹³ John Ballingall (2003) *Analysis of Census Trends*, p. 4

2001, this had fallen to 36 percent. Nevertheless, this is still higher than the national figure of 28 percent.¹⁴

Early Childhood Education

Since 1996, the number of Pacific children enrolled in early childhood education (ECE) has increased by 18 percent.¹⁵ However, Pacific children aged 0-4 years are still less likely than other ethnic groups to be enrolled in ECE. A range of factors may influence this situation including a preference for family members to look after children and the availability of affordable childcare. The low uptake of ECE may have implications for the learning outcomes of children, as well as the employment choices of Pacific parents.

Tertiary Education and Industry Training

Increasing numbers of Pacific women are participating in tertiary education. In 2004, Pacific women made up 5.4 percent of all women students enrolled at a tertiary provider, up from 4.6 percent in 2002. Pacific women are more likely to participate in tertiary education than Pacific men, with women accounting for 60 percent of Pacific enrolments in 2004.¹⁶ The most common fields of study for Pacific women in 2004 were Management and Commerce, Mixed Field programmes (which include general education, employment skills and literacy etc), Society and Culture, Education and Health.

The number of Pacific peoples participating in industry training has grown steadily over recent years. However, Pacific peoples continue to be under-represented in modern apprenticeships, accounting for only 2 percent of modern apprentices in 2004.¹⁷ Pacific women make up about 5 percent of the total number of women participating in modern apprenticeships. The benefits for women in participating in modern apprenticeships include the ability to upskill while being paid, as well as the opportunity to earn better incomes on completion of their apprenticeship. Given that Pacific women earn significantly less than men and other groups of women, modern apprenticeships may represent an opportunity for Pacific women to improve their prospects of securing better paid employment.

Positive Correlation with Income and Occupational Patterns

Education has a significant influence on the income levels of Pacific peoples. The difference in incomes of Pacific women with no qualifications and those with a university qualification in 2001 was 186 percent. This is greater than the differential for European women (162 percent), Māori women (175 percent) and Asian women (134 percent).¹⁸

Higher educational attainment also has a positive impact on occupational patterns, with half of all Pacific women with university degrees working in professional occupations. This is significantly higher than for Pacific women with vocational qualifications, where only 23 percent are classed as professionals.¹⁹

¹⁴ Ministry of Health (2005) *The Health of Pacific Peoples*, p. 34

¹⁵ Ministry of Education (2004) *Early Childhood Education Statistics 2004*

¹⁶ Ministry of Education (2004) *Full year Tertiary Education Statistics 2004*

¹⁷ Tertiary Education Commission (2004) *Industry Training 2004*, p. 8

¹⁸ John Ballingall (2003) *Analysis of Census Trends*, p. 24

¹⁹ John Ballingall. (2003). *Analysis of Census Trends*, p. 16

Given similar qualifications, Pacific women are less likely than other groups to be found in the more skilled and better paid occupations. Only 8 percent of Pacific women with a university qualification have jobs as legislators, administrators and managers, compared to 13 percent of similarly qualified European women, 11 percent of Māori women and 10 percent of Asian women. These proportions are also lower than those for similarly qualified men.

HOUSING

Pacific peoples have significantly lower home ownership rates than the overall New Zealand population. As a consequence, Pacific peoples are twice as likely to live in rental accommodation than the total population (59 percent compared with 29 percent of the national population).²⁰ This means that the quality of the rental housing stock and changes in rental accommodation costs are likely to have a greater impact on Pacific peoples, particularly given their generally lower incomes.

Pacific people are also more likely to be living in crowded households than other ethnic groups. In 2001, a total of 43 percent of Pacific peoples lived in households requiring extra bedrooms, compared with 5 percent for Europeans.²¹

INCOME

Pacific women earn less than men, and other groups of women, on average. In 2004, the median hourly earnings of Pacific women was \$12.30, compared with \$16.50 for men, a gap of 25 percent. The pay gap between Pacific and European/Pākehā women was 18 percent, more than double that between Pacific men and women.

While wages and salaries are the most common source of income, Pacific women are disproportionately represented among those receiving government benefits. In 2001, 10 percent of Pacific women received the unemployment benefit, compared to 5 percent of European women, 7 percent of Asian women and 13 percent of Māori women.

Lower levels of income for Pacific women can put a considerable strain on the household budget, particularly as many Pacific families have greater financial obligations than other groups. These obligations can include remittance to family living in Pacific nations, financial support to people in other households and donations to the church.²²

PARTICIPATION IN WORK

Paid Work

The proportion of Pacific women in the labour force has increased since the mid 1990s. In 1996, the labour force participation rate for Pacific women was 49 percent compared with 54 percent in 2004.²³ New Zealand born Pacific women have a higher participation rate than overseas born Pacific women.²⁴ Despite improvements in

²⁰ Ministry of Pacific Island Affairs and Statistics New Zealand. (2002). *Pacific Progress*, p. 101

²¹ Ministry of Social Development. (2005). *The Social Report 2005*, p. 71

²² Ministry of Pacific Island Affairs and Statistics New Zealand. (2002). *Pacific Progress*, p. 102

²³ Department of Labour. (2005). *Labour Market Statistics 2004*, p. 93

²⁴ Ministry of Pacific Island Affairs and Statistics New Zealand. (2002) *Pacific Progress*, p. 45

employment rates, Pacific women are almost twice as likely to be unemployed as the total population (7.6 percent compared with 4.5 percent for the total population).²⁵

Higher educational attainment has seen Pacific women move into the more skilled occupations. However, the most common occupations for Pacific women continue to be lower paid and less skilled jobs e.g. cleaner, sales assistant, general clerk and packer.²⁶

Pacific women display similar patterns of employment as other women, with participation rates experiencing a dip during the peak child-raising years. Pacific women, however, are more likely to work full-time than other groups of women. This may reflect the economic necessity of full-time work for many Pacific women.²⁷ Information on New Zealand women in self-employment is limited, particularly in regards to ethnicity. However, the 2001 census showed that the number of self-employed women has increased.²⁸ In fact, women are entering self-employment at about twice the rate of men. Pacific women account for only one percent of the total number of self-employed women in New Zealand.²⁹ In terms of the three types of self-employment³⁰, Pacific women are more likely to be unpaid workers in family businesses.

Unpaid Work

Pacific people are more likely than others to spend time on some types of unpaid work in the household. In 2001, 38 percent of Pacific adults stated they were involved in looking after a child in their household, compared with 30 percent of all New Zealand adults. A greater proportion of Pacific adults (12 percent) spent time looking after an ill or disabled member of their household, compared with 7 percent of adults among the national population.³¹

The 2001 census showed little difference in the proportions of the Pacific and national populations involved in categories of unpaid work outside the home. The level of voluntary work that Pacific peoples undertake, however, may have been under-represented as the word 'church' was not included in the Census question.³² Anecdotal evidence suggests that many Pacific peoples undertake volunteer work in regards to the church, as well as other community activities.

LEADERSHIP

The ability of Pacific women to influence and participate in decision-making processes is an important consideration in terms of the status of Pacific women in New Zealand. Information on the representation of Pacific women on state sector governance boards and committees is limited.

²⁵ Department of Labour. (2005). *Labour Market Statistics 2004*, p. 93

²⁶ Ministry of Women's Affairs. (2003). *Occupational Patterns for Employed New Zealand Women*, p. 17

²⁷ Ministry of Pacific Island Affairs and Statistics New Zealand. (2002). *Pacific Progress*, p. 49

²⁸ Massey, C. and Harris, C. (2003). *Discovering the Potential of Women in Small Business*, p. 16

²⁹ Massey, C. and Harris, C. (2003). *Discovering the Potential of Women in Small Business*, p. 16

³⁰ The three types of self-employment include self-employed with no employees, self-employed with employees and unpaid worker in a family business.

³¹ Ministry of Pacific Island Affairs and Statistics New Zealand. (2002). *Pacific Progress*, p. 54

³² Ministry of Pacific Island Affairs and Statistics New Zealand. (2002). *Pacific Progress*, p. 54

As of December 2004, Pacific women held at least 43 Ministerial appointed positions on Government statutory bodies. This was 4 percent of the total number of women appointees, and 1.7 percent of the total membership.

Pacific women sit on a wide range of state sector boards, including fully commercial and high profile boards. At present, Pacific women make up 2.7 percent of the women registered on MWAs nominations database. The Ministry is looking to increase the number of women on the nominations database, including Pacific women.

SUMMARY

In the future, Pacific people will account for a greater proportion of New Zealand's working age population. When taken into consideration with escalating labour demands and an aging population, improving the participation of Pacific women in paid work is an essential part of New Zealand's future economic development. However, this will mean addressing a number of factors that prevent them from reaching their full potential, including higher rates of unemployment, higher proportions in unskilled occupations, fewer qualifications and lower incomes.

Larger families/households and greater levels of participation in some types of unpaid work mean that Pacific women are often balancing competing demands with fewer economic resources. Pacific women's involvement in the unpaid sector (including care giving for older family members) has significant benefits for wider society. Access to quality employment that supports Pacific women to achieve a better work-life balance needs to be a key focus of future work.

The increasing number of Pacific women in tertiary education is likely to have a positive impact on their economic position within society. However, disparities still exist in income levels and occupational patterns between Pacific and other women with similar qualifications.

Health and safety remain significant issues for all women. Pacific women may find it more difficult to discuss these issues outside of their families, particularly in regards to sexual and reproductive health and the prevalence of crime within the family/community. The increasing numbers of Pacific women studying in the area of health may enable government to better understand the issues and priorities of Pacific women.

SECTION THREE: PASIFIKA WOMEN'S ROLES AND ECONOMIC CONTRIBUTIONS

Participants were asked to describe their roles and responsibilities and how these roles contributed or impacted on their economic contributions. They were also asked to comment on their financial decisions, specifically, how they determined priorities and what obstacles confronted them.

The researchers noted that one of the interesting highlights during the data collection was the sense of satisfaction the women got from participating in the study. The majority of the participants saw their involvement in the study as an opportunity to reflect on their roles and the contributions they make to their immediate/extended families, church and communities in New Zealand as well as the Pacific Nations. Many of the Pasifika women remarked that involvement in the study was the first time that they reflected on their roles and whether what they did contributed to economic and social well-being of themselves and others.

ROLES OF PASIFIKA WOMEN

Although occupation was a key driver for inclusion in the study, the results suggest that the participant's role and associated responsibilities in a number of institutions is a key determinant of their economic contributions. The variety of roles cited by the participants fall into five main categories:

- as members of families and extended families
- as members of their church
- within communities of interest
- related to education and training
- related to their employment.

Another significant theme was the fact that income did not seem to have as much bearing on the level of financial contribution as the family and community relationships.

Roles as Members of Families and Family Groups

The majority of the participants considered their role as members of families and extended families as being paramount, recognising that they are often mother, daughter, wife, sister, cousin, auntie, grandmother, niece, granddaughter and family elder all at the same time, each role having different obligations and responsibilities.

It was common for participants to introduce themselves firstly as a 'daughter of her father' and go on to outline other roles, as was the case with the following participant:

"I am an eldest daughter of a lay preacher. I am a wife and a mother of one child. I am an auntie and a co-ordinator for a health promotion programme. I am also a part-time student at university studying towards a business management degree."

As with the general female population, primary responsibility for caring for family members lies with Pasifika women. However, Pasifika women are likely to face extra responsibilities as a result of having larger families and greater levels of involvement in unpaid work. In some cases, Pasifika women are also the main income earner, and in almost all cases, Pasifika women contribute to their families' (including parents and extended family) income.

Some of the comments made by participants suggest that these functions are Pasifika women's responsibility because of their position within the family. The following quote describes how family circumstances can prescribe certain rights and duties:

"I am a wife, mother, daughter to my parents and a sister. These roles have significant impact on my economic well-being. I buy for my husband, provide for my family and also look after the welfare of my kids – their clothes and school activities. As the eldest daughter I am always expected to be the person who has the last say. This is an important role and my sisters and brother understand this role. I have inherited a leadership role and responsibility in my family. Although I was brought up in New Zealand my parents ensured that we understood the protocols of caring and sharing. My role in my extended family is also seen as the person to co-ordinate family events. This is because of my role as the eldest daughter in the family and also my dad being a high chief. All of these roles are inherited because of dad's status in the family."

The participants also described their roles as advisors and co-ordinators of extended family activities. The data revealed that these women held extended families together through organising and co-ordinating of family activities. In addition, they were key decision-makers, counsellors, advisors and problem solvers.

Roles in the Church

Almost all of the participants were involved with the church, with more than half fulfilling one or more roles as members of their congregations. Roles and responsibilities reported by participants ranged from governance and/or administration, membership or leadership of youth and/or women's groups and/or the choir, ministering to the sick and needy and spiritual guidance as ministers.

The following response illustrates the multiple roles that many Pasifika women perform in the church:

"I am the eldest daughter and a sister. In our church, I am the choir conductor, assistant treasurer, secretary for the youth group, a member of the youth group, a lay preacher, and treasurer for the women's group. I work as a caregiver for people with mental incapacities."

A small number of the participants had no involvement with a church. Within that cohort, New Zealand born Pasifika women were more likely to have little or no involvement with church.

Roles in Communities of Interest

Many of the participants were actively involved in the community as members of professional and cultural organisations, as well as school boards of trustees, parent teacher associations and parent help groups.

The following participant's response provides an insight into the diverse roles many Pasifika women undertake within their communities.

"I am a housewife, which is a very demanding role. I have three children, one attending university, one at polytech, and one at primary school. I drive them to their separate schools and then drop off my husband to work, a role I play everyday. I work four days a week as a midwife. I am a choirmaster, which is a Sunday role.....From time to time I look after people from my country or other Pacific countries, in my home. I feed them and transport them wherever they need to go, whether it is Rotorua, Hamilton, Auckland or Wellington."

Participation in Education and Training

A number of the participants were studying (full or part-time) at a tertiary institution. Within this cohort, almost all of the participants reported that they had taken on other roles as a result of their education and/or training. For example, one participant reported:

"I am a daughter, second eldest in my family. I am a mother of two children, ages 5 and 6 years. I am a wife and had been married for ten years. I am also a university student studying part-time for my masters. I am assisting in the [Church] ministry for women and children. I am a Sunday school teacher for children ages between 0 and 8 years. I support the children's club, called 'Adventures', for children between the ages of 5 to 9 years. In the community, I am actively involved in my children's school and I am a member of the Parents Teachers Association (PTA). In my nursing role I sit in the Advisory Committee for the local Polytechnic...I have been appointed as a Pacific member for the board of a health care organisation."

ECONOMIC CONTRIBUTIONS

The majority of the participants who took part in the individual interviews were making financial contributions to their families. The nature of their contributions ranged from being the sole income earner to contributing to particular expenses. One participant explained:

"I consider my family to be my mother, my husband, my children and my brothers. I have no sisters. My extended family are my brothers and their families and my husband's family. I am the eldest of my parent's children therefore have the demands and expectations to meet in a typical Pacific way. In my role as a wife and the mother, I am the breadwinner for the family as my husband has a disability and is unable to receive an income. I cannot receive any assistance from the Government because of the level of my income. My children are a great asset to me as they help financially towards our costs of living and we manage comfortably. As an only daughter, I love to support my mother who is currently in a rest home, although it is not my choice. I respect my mother's wishes to maintain her independence and live how she wishes. My support is to make her happy. I have been active in my church all my life and over the years have held many positions from Sunday school teacher, youth leader, pianist/organist, board of trustees, and women's fellowship."

FINANCIAL PRIORITIES

The participants identified a number of financial priority areas. The key priorities included family needs, including saving for future needs; family groups' needs e.g. parents and extended family members; the Church and leisure activities.

Family Needs

The majority of the Pasifika women placed meeting family needs as the highest financial priority. Family needs ranged from food and shelter to paying bills to education and family projects. More than half of the participants considered meeting the educational and other needs of children as being a very high priority. Only a small number of the women, however, reported making childcare payments for their own children or for other family members.

Mortgage and rent payments, as well as other regular household bills, were a high financial priority. Some participants who were beneficiaries reported arranging for rent payments to be deducted before the money was paid into their accounts. Some of the participants contributing to mortgage payments were not necessarily doing so for their own homes.

"I have recently taken over the mortgage payments for my parents' house. That would be my largest economic contribution. I give money to my extended family when it is required, for example, funerals, weddings, and birthdays. I help out my sisters and brothers when they ask for help, which is quite often. I also pay money to my niece for babysitting my son."

Saving for Future Needs

While saving was a high priority, the ability of most participants to actually do so was dependent on how well they were able to meet other priorities such as rent and contributions to family members and activities. Only a small number of the participants reported putting aside money for savings before other financial considerations, as was the case for the following participant:

"We make and set goals that we wanted to achieve, that is, money for a home and study. We set aside about 20 percent of our income in savings to reach them. We have a set budget on how much we save, give for tithing, food, rent, and petrol so that we reach our goals set, and make sure our bills are paid on time. My husband is now able to study and we have money saved for a deposit on a home."

Family Groups' Needs

Almost all of the individual interview participants made financial contributions to their family groups in addition to their families, even some who were not in paid employment. The most common contributions included:

- family funerals, weddings, celebrations and sickness
- airfare and accommodation for family members who visit from the Pacific
- extended family remittance
- food for family functions and family collection

Family Funerals, Weddings and Celebrations

Many of the Pasifika women contributed to immediate and extended family activities. In the majority of cases, Pasifika women's contributions were financial, with others contributing through provision of food, clothing, transport and time. Participants reported that their income status had no bearing on their contributions. Rather, it was their position within the family hierarchy and cultural upbringing that placed a duty on them, either self-imposed or because it was an expectation.

Visiting Family from the Pacific Nations

Some of the participants spoke about supporting visiting family members through provision of accommodation and airfares, with two women reporting actual sponsorship for relatives visiting New Zealand. Sponsorship in this instance meant both financial and physical support and assistance through the immigration process.

Extended Family Remittance

In addition to providing financial or other support to family group members visiting from the Pacific nations, the majority of participants sent gifts of money and other items to family groups living in the Pacific. In the majority of cases, financial contributions were sent to assist with living and education expenses, funerals, weddings and other major family gatherings, and church functions. Contributing to village projects and providing education scholarships were also cited as reasons for sending money to family in the Pacific.

For example, one participant reported:

“For more than 10 years, my husband and I had provided scholarships for 30 students at Vava’u. That is 30 students who really need financial support. These students were very bright students but their families did not have the money to put them through schools. So we decided to provide the 30 scholarships each year for the past 10 years. Earlier this year, when I was in Tonga, three of the parents came to thank me for our help. Their children have now completed their studies and (are) employed in very good jobs. They thanked us for our financial help. There is a need for more people to do the same.”

Several factors dictate why Pasifika women make financial and other contributions. The main reasons, however, are familial bonds of affection and cultural upbringing, as illustrated by the following participant:

“For my extended families, if there are funerals we contribute, and that is our culture. Our support is targeted not just to our family members, but also to our extended family. This is particularly the case if there was a funeral or a wedding, and if they ask for support. We support two families, my own and my husband’s family, by attending funerals and weddings in the Pacific.”

Other responses suggested that there was an expectation that people in New Zealand were better off than those living in the Pacific.

“We always send money to our family back in the Pacific. We always help when they needed (sic) our support. I think that that is part of us that we cannot get away from. We are always helping. They [families in the Pacific] always look up to us, we are here in New Zealand, we work, and we have everything.”

The Church

Churches were major beneficiaries of the Pasifika women's economic contributions to the community, either by way of donations or through tithing. Many of the women shared responses that illustrated their belief in God and commitments to their churches as the main factor in making financial decisions.

The practice of tithing 10 percent of one's income and annual or monthly offerings to the church were viewed as a reflection of their commitment to God and the churches. Other reasons for donations/tithing included the position a Pasifika woman (or members of her family) holds within the Church. The higher the office, the higher the contribution, as evidenced by one participant's comments:

"We have an annual misinale (offering). Normally, we contribute \$500 per year. However, this year we [husband and wife] are now the leaders of the youth group so we contributed \$1000. We also have the quarterly ticket, which is about \$10 or \$5 per quarter. Almost every week there is a kalapu (a fundraising kava party), a person who may be leaving for Tonga, a group from Tonga who may be here to raise fund for a school, church or village projects. Normally, we contribute about \$40 or \$50 for a kalapu.

The amount of money Pasifika women and their families contributed to the church varied between respondents. The contributions ranged from small regular weekly donations, to 10 percent of the total family income to very significant amounts. One participant reported that she had contributed more than \$30,000 to her church in the past 12 months. It is important to note that some women contributed because of their parents' strong commitment to the church, not necessarily their own.

FINANCIAL DECISION MAKING PROCESSES

For some of the participants financial decisions were made with their husbands, children and family members. Other participants only involved their children in financial decisions, either because they were sole parents or because their husbands were not in employment. In the case of the latter, one participant excluded her husband because his health was such that she felt it necessary to shield him from any stress-inducing matters. A number of the women also stated that their decisions were based on their financial priorities, or on the basis of a family budget or financial plan.

Dealing with Financial Difficulties

A number of the participants discussed hire purchases as being the cause of financial difficulties while others have experienced it because of extended family, either because they have moved in with them or because of financial contributions they make.

The strategies used by the participants to deal with financial difficulties fall into four categories as set out below.

Obtaining Finance from Other Sources

The most frequently used strategy for dealing with financial difficulties was seeking help from family members. Half of the participants said that they would seek help from family members in the first instance, while another group of the women said they would seek a loan from the bank or other lending institution.

A few of women said that they would seek help from Work and Income New Zealand, the Salvation Army or their Church.

“[The] most likely thing is probably try and get some support from people who are close to me, which is most likely my family. I would try, most likely my immediate family or my partner because I think you just turn to the people who are closest to you, or you hope you can rely on in time like that, before having to try other things such as loans and that. But there’s so much more hassles in that, I think it’s always better to try and see if your family can help you out first.”

Budgeting and Reducing Spending

Other participants cited reducing expenditure, setting budgets and establishing priorities for bill payments as a strategy to overcome financial difficulty. Some of the participants discussed going without until such time as they were in a position to settle debts. In some cases, this meant making food stretch while in others, it meant breaking investments or taking from their savings accounts.

Negotiating with Creditors

Only a small number of women reported that they had or would contact creditors to arrange for part or delayed payments. The difficulty of meeting hire purchase payments was cited as one cause of financial problems. The responses suggest that this is an area where women may need support to break away from the cycle of debt. Whilst negotiation of repayment schedules seems to be an appropriate short-term measure, the impact of debt on overall well-being of the women and their families cannot be ascertained from this study.

Seeking Guidance

Some of the participants spoke about seeking guidance from their husbands, with the expectation that they would jointly develop a plan for managing the financial difficulty. Four respondents said they would seek guidance from God.

BALANCING COMPETING PRIORITIES

As stated earlier, Pasifika women perform a myriad of roles and responsibilities in the home, at work and in their communities. Given the competing priorities of Pasifika women, the study looked at a number of issues related to the way Pasifika women manage their responsibilities.

A significant proportion of the participants reported difficulty in balancing their family, community and employment responsibilities, further compounded for those who are also undertaking tertiary education or training. Even where participants make plans for managing all that they needed to do, they still felt that they were continually in ‘catch up’ mode.

A big concern for a number of the participants, particularly sole parents, was the impact this had on quality time with their families, especially their children. But in their need to ensure that their families have food and shelter and are well looked after, participants reported that they just did what they had to do.

The main strategy that the participants used to achieve balance was working as a team with their husbands and family members. Other women cited time management and prioritising their workload as a key strategy. Flexible working hours were identified by a few participants as a coping mechanism for managing competing priorities, with others having their parents living with them to help with the children and household duties.

SUMMARY

Given the multitude of roles and responsibilities of the participants, one of the major problems Pasifika women face is how they can achieve balance in their lives. Many Pasifika women are so committed to meeting their families' needs that achieving balance in their own lives may be difficult or a low priority.

Pasifika women's financial and other contributions to their families and family groups living close by and overseas are significant. Many Pasifika women demonstrate their strong devotion to their families and their commitment to God and church through acts of giving. The concept of giving appears to be closely linked with beliefs around keeping families together, maintaining their own as well as their families' physical, spiritual and cultural health and providing individual members within the family with the necessary 'tools' (such as a good education) to succeed.

The imperatives for Pasifika women to make financial and other contributions stem from familial affection and duty, as well as adherence to spiritual and cultural mores. In regards to support given to Pacific-based family, most of the women accepted that they are in most cases in a better position and have a duty to share their 'wealth'.

Being actively involved and contributing to their families and communities of interest is very important to Pasifika women. While membership in such institutions brings obligations, it also contributes to their sense of worth as Pasifika women and also provides much-needed charitable and community-based support within Pacific communities. Many of the Pasifika women felt that whatever they or their families provide to other family members is likely to be reciprocated in other ways.

Pasifika women often operate as heads of the family or take on leadership roles, although they tend not to use that descriptor when discussing the various roles and responsibilities they fulfil. Pasifika women tend to be consultative when making decisions about financial matters, particularly for decisions that have implications for the well-being of the immediate and extended family.

Many of the participants' responses in regards to financial priorities focused on meeting debt such as mortgage and rent payments. The women interviewed appeared to have a real dread of incurring debt that they could not clear in the immediate future. Even those who did not place this as their highest priority did not like having unpaid debt.

While many of the participants saw saving as a high priority, very few of the participants actually put money away for 'a rainy day'. Financial contributions to immediate and extended family, as well as to the church and community, are likely to leave little left for savings. Another explanation may be the belief that in times of future need the family will come together to support each other. While this may be the case for many families, it does raise concerns over long-term economic planning, including provision for retirement and the risk of incurring debts to deal with unexpected expenses.

SECTION THREE: ACCESS TO EMPLOYMENT, EDUCATION AND TRAINING

Participants were asked to provide detailed information on their employment status. When read in conjunction with the financial contributions they make to the 'institutions' that are important to them, this information provides some useful insights into the issues facing many Pasifika women. Many of the responses in this section highlight Pasifika women's commitment to service and duty to others. This is often related to belonging to a communal and reciprocal culture, whereby the focus is on collective benefits and responsibilities.

The majority of the Pasifika women were in paid employment. The range of skills and strengths participants took to their paid employment included, but was not restricted to:

- experience in a wide range of occupations
- cultural and language skills
- love of and faith in God and people
- good qualifications, general knowledge and ICT skills
- personal skills.

Many of the Pasifika women saw their language skills (bilingualism), cultural skills and strengths as an important part of their work skill-set.

REFLECTIONS ON EMPLOYMENT SITUATION

Almost all of the participants in paid employment said that they were generally satisfied with their current employment. Flexible hours and good pay was reported by a number of the participants as being the reason for their satisfaction with their employment, the former allowing them time to meet familial obligations, particularly relating to caring for children and other family members. It is important to note however that for some of the women flexible hours meant working the night shift, so they could be home for their children during the day.

"I start at 11 pm until 7 am. Three to four days weekly then I come home and get the children ready for school. After school I am able to go and pick them up from school."

Other participants spoke about being satisfied with their work because they were in positions that used their skills, enabled them to meet a wide variety of people and provided challenges.

A few of the participants expressed dissatisfaction with their jobs. The reasons cited ranged from having to work long hours due to staff shortages and poor pay, hostile working environments, the job being monotonous and indifference to or discrimination because of their culture.

ACCESS TO PAID EMPLOYMENT

Barriers to Paid Employment

The key themes that arose in regards to barriers to employment included the following:

- Lack of qualifications, experience and skills were identified as a major barrier. In some cases, the participants reported having little or no formal school qualifications, leaving them with little choice but to take unskilled or low skilled jobs. Other participants, particularly new migrants, reported a lack of New Zealand experience as the reason they had difficulty obtaining suitable employment, despite having formal tertiary qualifications and experience in similar jobs in the Pacific.
- A lack of motivation, confidence and self determination were also seen as barriers to employment. Some of the women reported that they lacked bargaining skills, assertiveness or were 'too shy or nice'. Others reported lacking confidence in their abilities to make the right career choices, preferring to take no action at all. A few of the participants expressed having little or no knowledge of applying for jobs and lacking good interview skills.
- Caregiving obligations, particularly caring for children and elderly family members, posed problems for participants. A small number of the Pasifika women cited inadequate childcare as a major barrier.
- Language and communication problems were significant barriers to employment, particularly for new migrants and those who have English as a second language. Some participants felt that employers equate a lack of English language skills as meaning someone is 'simple'. Some of the women experienced discrimination or [institutional] racism, as reported by the following participant:

"Our ethnicity is like an unseen barrier because of our education level, they look at us as not up to par with them, so we have to bridge the gap towards New Zealand registration because we are treated differently and possibly regarded as not measuring up in the eyes of the New Zealand society."

Removing Employment Barriers

While identifying barriers to employment came relatively easy for participants, it was not so easy for them to think of effective strategies for overcoming these barriers.

Suggestions for improving employment opportunities included the following:

- advertising jobs on television, radio and through churches
- greater access to low cost childcare facilities
- more encouragement and support from family members
- free or low cost training for women
- seminars and workshops on how to find and apply for jobs
- greater availability of English language courses
- more networking and promotion of Pasifika women role models.

Additionally, although a lack of qualifications and experience was seen as one of the main barriers to paid employment, few of the responses related to addressing this barrier. The research team cited the reason for this inconsistency could be lack of confidence to suggest strategies.

ACCESS TO SELF-EMPLOYMENT

Barriers to Self Employment

Although only a few of the participants were self-employed or looking to establish a business, the women provided some interesting responses in regards to the barriers facing Pasifika women considering self-employment. A significant barrier to self-employment or establishing a business was a lack of sufficient capital. A lack of information about preparing business plans; financial management and running businesses were also cited as significant barriers. In addition, barriers relating to confidence (or lack thereof) and family caring obligations had implications for Pasifika women's decision to go into business.

The majority of the participants who gave responses to this section were aware of programmes and organisations that assist business development. The organisations mentioned by the participants included the Pacific Business Trust, Maori Welfare League Trust, Enterprise Waitakere, Waikato Management School, Hosanna Global McGregor's Associates and the Tanumafili Trust. A small number of these women, however, were fully aware of the range of services that these organisations offered and what the eligibility criteria was for assistance.

Removing Barriers to Self-employment

As with paid employment, barriers were easier to identify than solutions. The majority of participants felt that training workshops on setting up, planning and managing businesses would be beneficial. Access to research capability for investigating potential business ideas and the market for products or services was also suggested. Finally, but most importantly, access to capital for start up or expansion of existing small businesses was identified as being a critical element for Pasifika women establishing businesses.

ACCESS TO EDUCATION AND TRAINING

Barriers to Education and Training

The participants identified a number of barriers to education and training including:

- having young children or caregiving obligations
- high cost of training and education programmes
- lack of motivation, determination, confidence and interest
- lack of encouragement and support from parents, tutors or peer groups
- lack of support to look after parents or extended family

The data showed that for the majority of the participants family commitments, primarily looking after children and parents, significantly affected their ability to pursue education and training. The high cost of education or training was also a significant deterrent, as many did not want to incur large student loans. The financial barrier was worse for

women whose husbands were also studying or those looking after children and/or parents.

The participants' responses suggest that older or Pacific Island born women are more likely to lack confidence and determination to do further training. This may be due to fear of studying/training in an unknown environment or language factors. As stated by one participant:

“Barriers for education and training for Pasifika women are education for Island born women (who) are not familiar with (the) education system in New Zealand. The language and filling enrolment forms are difficult for women from the Islands.”

Other barriers mentioned by the participants were the lack of support programmes for Pasifika women and the small numbers of Pasifika staff in educational institutions, language cultural and health barriers, and a lack of positive role models. The following quotes illustrate these points:

“Not enough support for Pacific people in the education system. Most institutions have only ONE representative and then are expected to cater for 7 different ethnic groups.”

“I don't know if this is old fashioned to say, but a lot of Pacific people see the women's place as being in the home, being the mother being the homemaker, looking after the children, cooking the food, making sure the house runs smoothly.”

“And our lack of successful business women, there's hardly any around who can be a role model, or some of monitoring mechanism where people can go and say, how do you do this? I don't want to listen to somebody who is not female, or who hasn't run a business and been successful.”

Removing Barriers to Education and Training

One of the main suggestions for removing barriers was increasing the Government's financial support to Pasifika women to undertake education and training, through free or low cost education and training programmes along with provision for family support.

Another key strategy was making educational institutions more accessible to Pasifika people by locating courses in the community. Pasifika women highly value the spiritual aspect of their lives; offering information /training in church settings may improve access to education.

The women also suggested a greater focus on numeracy, literacy and computer skills courses, and community programmes to change attitudes towards further education e.g. encouraging parents and family members to be more supportive of Pasifika women who want to study.

SUMMARY

Pasifika women bring a range of skills and experiences to the workforce. However, these skills are not always recognised by prospective employers. This could be attributed to the fact that many Pasifika women do not 'sell themselves' or promote their skills.

Family responsibilities and a lack of support from family and community were seen as barriers to accessing education, self-employment and paid employment. Proficiency with the English language and a lack of New Zealand work experience were also considered as a barrier to women's access to education and employment. This is particularly true of women who are recent migrants to the country, who may take any available job rather than continuing previous careers.

Many of the participants acknowledged the difficulty with balancing paid employment, family and community life. The difficulties reported by the Pasifika women were similar to those encountered by other women. However, the desire to meet community obligations may put additional pressure on Pasifika women.

Pasifika women have high aspirations for themselves, their children and families. They also seem prepared to do whatever it takes to achieve some, if not all of those aspirations. For themselves, employment is important, both as a means to keep their families whole and healthy and for personal advancement purposes.

The strength of their commitment to their families' present and future needs, while providing the incentive to work, also impacts on their ability to secure employment that enables their advancement. The fact that Pasifika women are the primary caregiver for the family necessitates them taking employment with a degree of flexibility or that does not interfere with other commitments. This may have a negative impact on career development and promotional prospects.

The strategies suggested by the participants for improving access to employment and education/training highlight the significant impact of the family and community in the choices that Pasifika women make. While there are a range of employment and education programmes available, many of these do not consider the specific needs of Pacific peoples. Improvements could be made by locating programmes/information in Pacific communities, as well as focusing on the whole family not just the individual e.g. change wider family/community attitudes about women spending time in further education.

SECTION FIVE: WHAT IS ECONOMIC WELL-BEING?

Each participant was asked for their definition of economic well-being. The responses given suggest that for many of the women prosperity is measured in the ability to meet the present and future needs of the family. This may be attributed to the strong cultural tradition of communal co-operation and collective responsibility. Financial freedom, stability and security were mentioned, but were seen more as a necessary step to ensuring that family needs are well catered for. The sentiments expressed in the following quote reflect the majority of the responses:

“Economic well-being to me means being able to provide for your family’s needs, as well as those of your extended family. It also means being able to save for fa’alavelave, so that when something happens there won’t be any financial stress on the family. Economic well-being also means being able to leave something for your children when you leave this earth, and not relying on loans from one fa’alavelave to the next fa’alavelave. Economic well-being means that your bank account is always healthy, not running out of money and having to loan off your family.”

Other participants referred to their total or holistic well-being as an indicator of economic well-being. One participant replied: *“It is catering for the total well-being of my family both nuclear and extended, financially, mentally, socially, physically in a way that balances our family life.”* The Pasifika women also spoke about happiness and contentment being a key indicator of economic well-being. One participant stated:

“Economic well-being is when my family is happy and contented. It does not have to be with money, but rather, being well spiritually, physically, and culturally.”

Another respondent shared this view:

“It is a simple life, with my children being happy, that is well-being.”

OTHER ISSUES RAISED BY THE PASIFIKA WOMEN

At the completion of the interviews, the researchers invited the participants to provide comments on matters not already covered. Most of the participants took this opportunity to provide additional comments, which tended to focus on the collective responsibility and strength of Pasifika women. Many of the women talked about the need to acknowledge the work done by Pasifika women in the past, which paved the way for Pasifika women of today.

Other comments referred to encouraging and supporting Pasifika women. A number of the participants commented on the benefits they had gained from participating in the study; it had provided them with a rare opportunity to reflect on their roles and contributions, as well as what they need in order to do better and/or more. Many participants believed that Pasifika women would benefit from being able to attend workshops and join support networks designed to promote further education and training and/or establishing successful businesses.

SECTION FIVE: KEY MESSAGES AND POLICY IMPLICATIONS

Understanding the issues and priorities of Pacific women in regards to their economic well-being is an important step towards improving outcomes for Pacific women. The key themes from the qualitative research study, in conjunction with the analysis of overall trends for Pacific women, highlight a number of relevant issues for policy development across the government sector.

KEY MESSAGES

One of the most prominent themes from the study was the paramount importance placed on the well-being of the family. The research confirms the central roles that families, cultural values and the church play in the lives of Pasifika women and vice versa. The roles that Pacific women undertake, the activities they engage in and the decisions they make are very much influenced by the needs of the family and the wider community. In order to improve outcomes for Pacific women, policy development needs to consider the situation of Pacific women within the wider context of their family and community, including the church.

Policy development needs to leverage off the strengths of Pacific peoples, particularly their commitment to the well-being of their children and their ability to mobilise support. Policy development that applies a collaborative approach, particularly one which utilises the social structures and institutions within Pacific communities, is likely to empower Pacific communities and therefore achieve better results.

An aging population and growing labour market demands will require all sectors of New Zealand society to maximise their contribution to the economy. The Pacific population, particularly Pacific women, represent untapped potential that could provide significant economic benefits for themselves and the wider New Zealand society. Based on population projections, which indicate that the Pacific population will account for a greater proportion of the working age population in the future, supporting Pacific women to realise their potential across a range of socio-economic indicators should be a key focus of the policy agenda moving forward.

POLICY IMPLICATIONS

MWA analysis has identified three areas of focus that offer the greatest opportunity to progress outcomes for Pacific women, namely quality work, childcare and leadership.

Access to quality work, which includes income adequacy, is an essential part of improving Pacific women's economic well-being. In general, Pacific women have greater family and community responsibilities than other women, while earning less income in lower skilled jobs. Access to quality work will enable Pacific women to improve the financial returns from work, as well as enable them to balance work and family in the way they would prefer. Future work in this area will also need to improve our understanding of the factors that influence the occupational patterns of Pacific women, as a starting point for increasing the participation of Pacific women in a wider range of occupations.

The availability of high quality affordable childcare is an important issue for all parents, but particularly for mothers as their work choices are more likely to be affected by a lack of childcare options than fathers. Work underway in this area is likely to improve access to quality affordable childcare and enable parents to balance work and family in the way they would prefer. However, little is known about the childcare preferences of Pacific families, particularly in relation to the impact on parents' work choices. Research in this area would help inform current work on the issues and priorities of Pacific families.

Increasing the representation of Pacific women on boards, as well as the range of boards they sit on is likely to have significant benefits for the Government and Pacific communities. Pacific women often assume numerous roles within their families, churches and communities. The experiences and knowledge gained from these roles are a valuable resource which will enable a stronger Pacific perspective across state sector boards. A greater representation at this level will also enable Pacific women to develop their governance skills and experience, as well as provide more role models for younger Pacific women.

The issue of unpaid work needs to be considered across all of these areas. A better understanding of the economic significance of the unpaid sector, as well as the cultural and societal benefits from Pacific women's contribution to this sector, has important implications for a range of policy agendas.

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