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Pasifika Women's Economic Well-Being Study

Final Report




MINISTRY OF WOMEN'S AFFAIRS
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PASIFIKA WOMEN'S ECONOMIC WELL-BEING STUDY

FINAL REPORT

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KOLOTO & Associates Ltd
Centre of Excellence in Pacific Research & Advancement

TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS	4
INTRODUCTION	11
Background	11
Definition of ‘Pasifika Women’	11
Research Objectives and Questions	11
Outcomes of the Research.....	12
The Research Team	12
Structure of the Report.....	12
METHODOLOGY	14
Introduction	14
Theoretical Frameworks.....	14
Setting Up Phase	16
Pilot Study	16
Main Study	17
Data Analysis and Report Writing	22
Problems and Difficulties.....	22
Key Points Relating to the Methodology	23
PASIFIKA WOMEN’S ROLES AND ECONOMIC CONTRIBUTIONS	25
Introduction	25
Tongan Family Structure.....	25
Multiple Roles of Pasifika Women.....	27
Economic Contributions to Family and Extended Family	33
Economic Contributions to Families in the Pacific Nations.....	36
Economic Contributions to Communities in New Zealand.....	38
Contribution to Communities in the Pacific and Other Countries.....	40
Changing Roles and Impact on Economic Contributions	42
Key Points Relating to Women’s Roles and Economic Contributions	44
FINANCIAL PRIORITIES AND NEEDS	45
Introduction	45
Financial Decision Making Processes.....	45
Financial Priorities.....	46
Factors Influencing Financial Decisions	49
Coping with Financial Difficulties.....	52
Summary of Key Points Relating to Financial Decisions, Priorities and Needs.....	56
ACCESS TO EMPLOYMENT, SELF-EMPLOYMENT, EDUCATION & TRAINING	57
Introduction	57
Pasifika Women’s Skills and Areas of Strength.....	57

Satisfaction and Lack of Satisfaction with Current Employment.....	58
Perceived Barriers to Paid Employment.....	60
Setting Up Own Business.....	62
Access to Education and Training.....	64
Balancing Paid Employment, Family and Community Work.....	66
Key Points Relating to Employment, Self-Employment and Training	68
WHAT IS ‘ECONOMIC WELLBEING’?	69
Introduction	69
Ability to Meet the Needs of Family	69
Financial Freedom, Debt Free and Self-reliant.....	70
Holistic Wellbeing	71
Financial Stability and Security	72
Being Happy, Satisfied or Contented	72
Having a Paid Job	73
Other Definitions	73
Key Points Relating to Definitions of Economic Wellbeing	74
SUMMARY OF RESULTS AND IMPLICATIONS	75
Introduction	75
Pasifika Women’s Roles and Economic Contributions.....	75
Financial Decisions, Priorities and Needs	76
Barriers and Access to Employment and Self-Employment	77
Barriers and Access to Education and Training	78
Balancing Paid Employment, Family and Community Work.....	79
Definitions of ‘Economic Wellbeing’	79
Implications	80
Concluding Comments.....	82
REFERENCES	83
APPENDIX A: Participant Information Sheet	84
APPENDIX B: Consent Form.....	86
APPENDIX C: Interview Schedule for Focus Group.....	87
APPENDIX D: Interview Schedule For Individual Interviews	88
APPENDIX E: Characteristics of Participants	90

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EXECUTIVE SUMMARY

Introduction

This research project on Pasifika women's economic wellbeing is the second stage of the Ministry of Women's Affairs' project entitled "Improving Pacific Women's Economic Wellbeing". The overall aim of this stage of the project was to support the economic development of Pasifika communities in an inclusive, innovative economy. This report presents and discusses the findings of the qualitative study on the strategies for Pasifika women's economic wellbeing.

The Research Objectives

In August 2003, a team of Pasifika women researchers from Koloto & Associates Ltd was contracted to undertake the qualitative study of Pasifika women economic wellbeing. The key objectives of this study were to identify and describe:

- Pasifika women's economic issues, strategies and priorities
- Pasifika women's definitions of economic wellbeing
- The underlying social and cultural forces that shape Pasifika women's economic contribution
- The systematic barriers and realities that may impede progress for Pasifika women in the labour market
- The financial support and skills needed for self-employment, and the usefulness of existing programmes for business development and support
- Issues, strategies and priorities for Pasifika women in balancing paid employment, family and community involvement.

Design and Methodology

The study involved a Pilot Study with a sample of 23 participants and the Main Study involved 207. A total of 230 Pasifika women participated in this study. The data was collected through:

- Sixteen focus groups with 84 Pasifika women in Dunedin, Wellington, Palmerston North, Hamilton and Auckland
- Individual interviews with a sample of 146 Pasifika women from Christchurch, Wellington, Tokoroa, Hamilton and Auckland.

Women's Roles and Economic Contributions

The study identified women as having multiple roles within their families, extended families, church and communities. These roles impacted on their financial contributions to their families, extended families, church and communities. The study showed the following:

- Pasifika women made significant economic contributions to their families, through payments of families' expenses such as mortgage, rent, children's educational needs and expenses, electricity, telephone, water and other expenses. Within their families, Pasifika women were key contributors to the finance of extended families' activities, such as funerals, weddings, birthdays, and other occasions such as hair cutting ceremonies, youth group activities

- The extended family and the church were the two most important institutions for Pasifika women in this study
- Women in single parent households were more likely to experience financial difficulties and rely on financial support
- Not all contributions to the community were in the form of monetary assistance. Time and other resources such as food were also offered
- The churches were key beneficiaries of Pasifika women and their families' economic contributions. About 63% of the participants made donations to the church, either through tithing 10% of their income to the churches or the annual church offerings
- About 86% made economic contributions to family members in the Pacific nations, whereas, the remaining 14% no longer contributed to families in the Pacific. The latter group were more likely to have the majority of their parents and families in New Zealand
- About 87% of the 146 participants in the individual interviews experienced changes to their roles and economic contributions, during the past two decades.

Factors that Impact on Financial Priorities and Needs

A combination of factors underpinned Pasifika women's decisions on financial priorities. The four key financial priority areas were:

- Meeting the family's needs
 - Tithing 10% of income to the church
 - Contribution to family and extended family's activities
 - Saving for future family needs.
- Meeting the needs of their families, particularly those of their children was the most influential factor in many of the women's financial decisions as the number one area of priority. Both New Zealand and Pacific born women prioritised the payment of living expenses, mortgages and rent.
 - Home ownership was shown to be related to years of residence in New Zealand, with those who had lived in New Zealand for 21-30 years was more likely to own their own home. Hence, payment of mortgages was a top priority for homeowners.
 - Parents' values and cultural values were key factors in the decision making of Pacific born women (44%), whereas New Zealand born women were more likely to take into account a budget and the availability of finance. Various roles in the family such as being the wife of a matai or church leader or the eldest daughter were important determining factors for some Pasifika women.
 - Women's beliefs in God, Christian values and obligations to the church were also key factors in financial decisions. This was the number one priority area for about 22% of the women.

Strategies for Coping with Financial Difficulties

- More than half of the participants relied on other family members for help at times of financial need. Thus, the study showed that the family and extended family are the major focus of women's economic contributions. At the same time the family members are the main sources of financial help in time of needs.
- About 38% of the participants took out a loan either from a bank or a finance company, to cope with financial difficulties. This raises a concern about the extent

to which such loans could impact on the wellbeing of Pasifika women and their families.

- Only a small number of women (6%) would seek help from agencies such as Work and Income New Zealand (WINZ), the Salvation Army or their local church. The majority of the women who sought help from WINZ found the services and their entitlements effective in meeting their needs.

Barriers and Access to Employment

Eighty-five percent of the employed women were satisfied with their employment. Flexible working hours and good pay, women's love of the types of work that they did and opportunities to work with and serve Pasifika people were cited as the three main reasons for their satisfaction.

Pasifika women in the individual interviews saw the following as barriers to employment:

- Lack of qualifications and experiences
- Lack of motivation, confidence and self-determination
- Lack of proficiency with the English language
- Caring for children and older members of their families
- Lack of information on jobs and how to apply for a job
- Lack of support and encouragement from family members, and experiences of racism.

A variety of strategies were proposed by respondents. These included holding seminars and workshops on how to find and apply for jobs; advertisement of jobs using the television, radio and the churches; availability of English language courses; on the job training; more encouragement and support from family members; greater access to low cost childcare facilities; and more networking amongst Pasifika women.

Barriers and Access to Self Employment

About 25% (i.e. 57) of women reported that they had planned to take up self-employment, whilst 75% were happy with their existing roles and employment situations. Fifteen of the women were self-employed.

In general, the study showed a lack of awareness of the range of programmes for business development. This implies that future initiatives need to involve promotion of the wide range of programmes aimed at assisting people into setting up and running their own businesses.

Barriers to self-employment included lack of finance, business knowledge and skills and access to information on how to set up and manage a business. These were followed by lack of confidence and fear of failure and the risks involved in setting up a business. Another important barrier was lack of support from their husbands and/or other family members. Without this support women would find it difficult to pursue their goals of setting up a business.

The majority of the strategies proposed to remove the above barriers focused on training and development of business skills. These strategies included the following:

- Attend existing programmes in support of business
- Develop skills and build finance
- Research and obtain information to increase awareness how to set up a business.

Barriers and Access to Education and Training

About 55% identified barriers to education and training. Ninety-two participants (i.e. 40%) suggested strategies to enhance access to education and training. The participants had described four key barriers. These included the following:

- Women having children
- high cost of training programmes
- women's lack of motivation, determination and interest
- Lack of support from parents tutors or peers.

Four of the eight suggested strategies to address the above barriers:

- More financial support
- Accessibility of courses, training programmes and information
- More family, community and tutor support
- More empowerment and motivation.

Whilst financial support, accessibility of training programmes, and support of family members were factors outside of the control of the women, developing their confidence and motivation were areas that they assume responsibility for. Thus, whilst some barriers could exist at the personal or individual level, others such as accessibility of training programmes and support of tutors could be considered as institutional barriers. Such barriers need to be addressed at institutional level. A range of approaches to addressing barriers to training, employment and self-employment is required.

Issues Pertaining to Balance

About 37% of the women had difficulty balancing the responsibilities to their paid employment, family and community. Some of those participants were also enrolled in full-time employment and that too added to their difficulties. Women who were not in employment were more likely to say that the question was not applicable to them and therefore did not provide a response. Women were more likely to cope with difficulties if they had the support of their husbands and other family members. Some women also had the support of their parents for raising their children and hence were more likely to cope.

Definitions of Economic Wellbeing

Six groups of definitions of "economic wellbeing" were shared by the participants. First, there was a group of women (a total of 101 responses) who viewed "economic wellbeing" as having enough resources to meet the needs of their families. The needs of family included their immediate family and those of their extended family, church and community.

The focus on the women's ability to have sufficient resources to meet the needs of their families is consistent with their financial priorities and contributions. It appears that fulfilling their roles as members of their family, extended family, church and community would result in a state of "economic wellbeing".

Financial freedom was the focus of the definitions given by the second group of women (a total of 76 responses). For those women "economic wellbeing" could mean one of two things. First, the freedom to act and contribute whenever there was a need. Second, economic wellbeing was viewed as freedom from debt and reliance on outside sources of finance.

A third group of definitions focused on a "holistic view" of economic wellbeing. This view was not confined to the financial aspect of their wellbeing, but included other aspects such as their physical, spiritual, social and cultural wellbeing.

Thirty-six women perceived "economic wellbeing as financial "stability" and/or "security". Women viewed it as a feeling or state of stability or security. Other saw it simply as "being happy" or "having a paid job".

Implications

The findings of the study have several implications for policy development, service provision and for future research. Chapter 7 outlines the implications of the findings. The following include some of the key implications of the results.

- There is a need for future policy and services to take into account the diverse roles, contributions, priorities, values and contexts in which Pasifika women exist and operate. Pasifika women must be understood in terms of their roles as members of their families, extended families, churches and communities. The study implies that policy makers must have a sound understanding of Pasifika women's families and how they operate within their families.
- Pasifika women's roles in their extended families and churches would impact on their economic wellbeing. Policies aimed at increasing the number of Pasifika women in business should consider the whole family, as the support of the whole family is critical to the success of women in business.
- There is a need to develop a policy in increasing the number of Pasifika female doctors and lawyers. The research team definitely experienced difficulty in identifying Fijian, Tokelauan and Niue doctors and lawyers.
- Women's definitions of "economic wellbeing" focused on their ability to meet the needs of their families. Future initiatives aimed at enhancing the economic wellbeing of Pasifika women should aim at the enhancement of their abilities to meet the needs of their families.
- Pasifika women should not be discriminated against because of their ethnicities. Pasifika women may be an asset to an organisation in terms of the multi-cultural and bi-cultural dimensions that they bring to the workplace.
- There is a need to design and implement targeted training programmes for Pasifika women who are recent migrants. These programmes should help women further develop English language skills and support them access their chosen professions.
- More work is required to raise awareness of business development programmes, and to support Pasifika women into self-employment. Information on how to set up and manage a business must be an integral part of such programmes.

- Another implication involves the need for Pasifika women to have access to information on education, job opportunities and self-employment. Additionally, since Pasifika women value their spiritual side, one place to offer information and training would be the church setting.
- Educational institutions aiming to increase the participation of Pasifika women must make themselves more accessible to the Pasifika communities and church groups. This will empower parents as well Pasifika women. If parents, husbands and other family members are actively involved, they would be in a much more informed position to support the education and training of Pasifika women.

The experiences of the research team and participants in the research processes have some important implications for future research involving Pasifika women. These implications include the following:

- Research involving Pasifika women or Pasifika peoples must be underpinned by Pacific theoretical frameworks for research and relevant approaches to ensure that the participants' voices and experiences are heard and appropriately interpreted.
- There is definitely a need for the development of more Niue, Fijian and Tokelauan researchers. The present study has contributed to this goal in a small way, however, a concerted effort must be made by all team of Pasifika researchers to ensure that there are opportunities to development and build the capability of Pasifika researchers from these ethnic groups.
- Given the key issues and strategies that have been identified from this study, it is important to build up a picture of how frequently these occur in the responses of a larger sample of the six different ethnic groups. For instance, it would be of great value to investigate whether the differences between New Zealand born and Pacific born women are statistically significant. A modified version of the interview tool would be useful in a survey setting.
- The processes of *luva* (dissemination of the results) must be followed through to ensure that participants are kept informed about the outcomes of study. The goodwill shared by Pasifika women who took part in this study has strengthened the work of the research team. Thus, in order to maintain reciprocal relationships with Pasifika women and communities appropriate dissemination procedures will be put into place to allow the participants to have access to the results of this significant study.

1. INTRODUCTION

Background

During the past two decades, there has been a growing recognition in New Zealand of the need for more informed data on issues that impact on the lives of Pasifika people. The dearth of research data on economic issues impacting on Pasifika women provided one of rationale for the present study. This was highlighted at a Ministry of Women's Affairs (MWA) consultation meeting with Pasifika women in 2001 (MWA, May 2003). As a result of that consultation it became evident that economic issues were a major concern for Pasifika women. The MWA then sought funding from the Cross Departmental Research Pool administered by the Ministry of Research, Science and Technology to fund a project entitled "Improving Pacific Women's Economic Wellbeing". This research project on Pasifika women's economic wellbeing is the second stage of the MWA's project entitled "Improving Pacific Women's Economic Wellbeing". The first stage of this project included a baseline paper or an annotated bibliography based on a review of the literature, which was conducted by Aolele Su'a Aloese (2003). The overall aim of both stages of the project is to support the economic development of Pasifika communities in an inclusive, innovative economy (MWA, May 2003). This study is a significant development as this is the first time that Pasifika women have been targeted for a specific study on their economic wellbeing. This final report presents the findings of the qualitative study on the strategies for Pasifika women's economic wellbeing.

Definition of 'Pasifika Women'

Various labels have been used in New Zealand to refer to Pacific peoples and their descendants. Over the years this group of the New Zealand population has been referred to as Polynesians, Islanders, Pacific Islanders, Pacific nations people, Pacific peoples and Pasifika peoples. In the context of this study, the term 'Pasifika women' is used to refer to women from the six largest Pacific groups in New Zealand. This includes Samoa, Cook Islands, Tonga, Niue, Fiji and Tokelau. Its use is not meant to imply any homogeneity among the ethnic groups and/or individuals within these groups. Thus, the focus of this study is limited to the Pasifika women within these six Pacific groups.

Research Objectives and Questions

Objectives

The objectives established for this qualitative study were to identify and describe:

- Pasifika women's economic issues, strategies and priorities;
- Pasifika women's own definitions of economic wellbeing;
- the underlying social and cultural forces that shape Pasifika women's economic participation and decision-making;
- the systematic barriers and realities that may impede progress for Pasifika women in the labour market, from Pasifika women's perspectives;
- the financial support and skills needed for self-employment, and the usefulness of existing programmes for business development and support; and
- issues, strategies and priorities for Pasifika women in balancing paid employment and family and community involvement.

Research Questions

The following are the major key research questions established for the study:

- i. What are the current roles of Pasifika women in New Zealand and their economic contributions to the family and their own ethnic communities? Do these roles and expectations change over time/circumstances?
- ii. How do Pasifika women decide on their financial priorities/the financial demands on them?
- iii. What factors (eg. obligations, values, and status) influence Pasifika women's decisions?
- iv. What do Pasifika women see as barriers to employment, education and training, self-employment, and establishment of a small business?
- v. What are the difficulties and successes Pasifika women experience in balancing paid employment, family and community work?

The above research objectives and questions formed the basis of the research questions used to gather information for this qualitative study.

Outcomes of the Research

The results of this study will be used to:

- propose solutions to enable Pasifika women to improve their economic position and that of their families
- provide evidence-based policy advice to improve labour market outcomes for Pasifika women, including self-employment
- inform various government strategies and policies around employment, workforce development, capacity building, business development and sustainable economic development
- inform policy development by government departments that impact on Pasifika women and their families.

The Research Team

The research team consisted of 12 Pasifika women researchers, and one Principal Researcher. Four researchers were based in Wellington, two in Hamilton and the remaining seven in Auckland. The team consisted of four Samoans, three Tongans, two Cook Islands, two Tokelauans, one Niue and one Fijian. All six Pacific ethnic groups targeted for this study were represented within this research team. This was to ensure that the language needs of the participants were catered for. Building the capacity of Pasifika women researchers was one of the important outcomes of this study.

Structure of the Report

This report is divided into seven chapters. This first chapter provides the background and objectives set out for this research project.

Chapter 2 discusses the methodology used for this qualitative study. In particular, it presents the Pacific theoretical frameworks that were employed to underpin the approaches used for the study, the methods used, and outlines some of the problems and difficulties encountered during the course of the study. This chapter ends with a

summary of the key points and the implications of the research methodology for future research involving Pasifika women.

Chapter 3 presents and discusses the results on the roles and contributions made by the women to their families, extended families, churches, communities in New Zealand as well as in the Pacific nations and other overseas countries.

Chapter 4 reports on the findings on the women's financial decisions, priorities, and needs.

Chapter 5 focuses on the results on access to employment, self-employment, education and training.

Chapter 6 presents the findings on Pasifika women's definitions of "economic wellbeing".

Chapter 7 summarises the key results and outlines their implications for policy development, service provision and future research.

2. METHODOLOGY

Introduction

This qualitative study involved a team of 13 Pasifika women researchers undertaking a study that focused on Pasifika women. The design of the study involved five key phases. These include the following:

- Phase 1: Setting-up Phase (Tivaevae)
- Phase 2: Pilot Study (Toli)
- Phase 3: Main Study (Toli)
- Phase 4: Data Analysis and Report Writing (Tui)
- Phase 5: Dissemination of Results (Luva)

This chapter discusses the research methodology. In particular, it covers the following:

- Theoretical frameworks (Section 2.2)
- Setting-up phase (Section 2.3)
- Pilot study (Section 2.4)
- Main study (Section 2.5)
- Profile of the participants (Section 2.6)
- Problems and difficulties encountered during this study (Section 2.7)
- Summary of key points and the implications for future research involving Pasifika women (Section 2.8).

Theoretical Frameworks

The research team is committed to conducting research that is empowering to Pasifika participants and communities. Thus, the research must be informed by Pacific theoretical frameworks and methodologies for research. Several theoretical frameworks for research were used to underpin this study. These include the following:

- Jean Mitaera's concept of the "Researcher as the First Paradigm"
- Teremoana Maua-Hodges' Tivaevae model
- Konai Helu Thaman's metaphor of Kakala.

The Guidelines for Pacific research proposed by other Pasifika researchers were also taken into account in the development of the methodologies for this study. For instance, the research team utilised the "Guidelines on Pacific Health Research" (Health Research Council, 2003).

The Researcher as the First Paradigm

According to Jean Mitaera (1997), the researcher is the "first paradigm". She or he needs to ask herself or himself the following questions:

- What are my visions?
- What are my principles?
- What are my values?
- What are my strategies?

According to this view, the researcher takes herself or himself to the research process, her or his visions for the research, principles and values determine the way the research is undertaken. Thus, for this study, the basic guiding principles were:

- Collaboration
- Respect
- Empowerment
- Honesty

The researchers would work collaboratively to ensure that the objectives for the research are achieved. They would also show respect in all interactions with the participants, other researchers, community organisations, reference group members and other key stakeholders in this research. The methodology used for the study should empower the researchers to work with Pasifika women, who would then be empowered to share information on their experiences and ideas. The information that informs the research questions would be reported honestly, which would then be used by the Ministry of Women's Affairs and other government agencies to develop policies and initiatives to address the needs of Pasifika women and that of their families.

Tivaevae Model

Teremoana Maua-Hodges' tivaevae model provided a useful framework for the work of a team of Pasifika researchers. Teremoana Maua-Hodges (2000) uses that the processes followed by a group of Cook Islands women to make a tivaevae (Cook Islands patch-quilts) to demonstrate the processes used to conduct a research project, involving Pacific researchers. In making a tivaevae, one person has the design for the tivaevae and allocates the different roles and responsibilities to other women in the group. Each woman has specific tasks to accomplish. In this research, each member of the research team was allocated tasks, for instance, to facilitate a certain number of individual interviews and focus groups from a particular ethnic group. Once they completed those tasks, the researchers brought the data to the team, who worked together to analyse and prepare the data for the final report.

Metaphor of Kakala

The research team also took Konai Helu Thaman's metaphor of "Kakala" whereby the processes involved in research are likened to the processes involved in the making of a "Kakala". In the Tongan context, kakala refers to a royal garland, as well as the fragrant flowers used to make the garland. According to Konai, three key processes are involved in the making of Kakala. These processes include toli, tui and luva.

Toli – The gathering of kakala.

The first process involves the gathering of the kakala (flowers). The person who does the toli (gathering of flowers) needs to have the skills and expertise to select and gather the kakala. In this study, this will involve the researchers gathering and selecting the data, reviewing the data from focus groups and interviews, and preparation of data for analysis.

In order to toli (gather) the kakala (information) the person needs to possess certain skills and expertise in order to ensure that quality kakala is gathered. When a person is collecting the kakala, one is always thinking of the person for whom the kakala is being made for. In the context of this research, the kakala is being collected for the MWA, other government agencies, Pasifika women, the public and the research community.

Tui – The making or weaving of the kakala.

The second process involves the weaving together of the data that has been gathered (toli) into various kakala, depending on the person(s) to whom the kakala are being fashioned for. For instance, the main kakala would be the final report for the Ministry of Women Affairs. Another kakala will be the summary of key results for the Pasifika women who took part in this study. Each kakala will be woven taking into account the persons to whom the kakala is being made for.

Luva – The giving away of the kakala.

The third and final process is luva, that is, the giving away of the kakala. In this research, this final process would involve the presentation of the report to the MWA, and key findings to the participants in the research.

Setting Up Phase

The first phase of the project focused specifically on the development of the Research Plan and data collection tools, and the training of the researchers.

Blessing of the Research Project

One of the most significant events involved in the first phase was the blessing of the research project by a Pasifika woman church minister. Rev. Sui Va'aia Te'o accepted the invitation to bless the research project and the people who would be involved in the delivery of this significant research. This blessing took place at the Ministry of Women's Affairs in August 2003, at the first meeting of the Reference Group and members of the research team. This first meeting of the Reference Group and some members of the research team set the foundation for a collaborative working relationship between the researchers and the Reference Group members.

First Training Meeting of the Researchers

The first meeting of the research team took place in Auckland on 1 November 2003. This meeting presented the opportunity for the first time for the research team to come together as a group and plan the work for this project. In line with the concept of the "researcher as the first paradigm" the Interview Schedules for the individual interviews and the focus groups were trialed with the researchers, before the Pilot Study.

Pilot Study

The Pilot Study took place between November 2003 and January 2004. The major purposes of the Pilot Study were to trial:

- i. The Interview Schedule for the focus groups and individual interviews; and
- ii. The methods and approaches for the focus groups and individual interviews.

In accordance with the view that the "Researcher is the First Paradigm", a decision was made to include the researchers as participants in the Pilot Study. It was believed that what was appropriate for the researchers would also be appropriate for the participants. The Pilot Study consisted of a total sample of 23 participants. A sample of 12 participants took part in two focus groups whereas the remaining 11 participants were interviewed individually for the study.

Key Results of the Pilot Study

The key results of the Pilot Study included the following:

Research Methods

- A group of six participants proved to be a manageable and reasonable number for the focus group.
- Individual interview with in-depth probing was an appropriate method for collection of information from participants.
- Thorough preparation by researchers was essential for the effective implementation of the data collection procedures.

Research Questions

- Only one participant had difficulty with the order in which the questions were presented, suggesting that the majority of the participants easily understood the research questions.
- The use of the category “mother” could be misleading and did not guarantee that the participant selected was “not in paid employment”. Thus, a decision was made to change this category to “unemployed person”.

The results of the Pilot Study were used to inform the review of the Interview Schedules and approaches used for the Main Study. In particular, the Interview Schedules were reworded so that the research questions could be clearer. In addition, the number of research questions for the focus group was reduced to ensure that the focus group would not take more than two hours. Finally, the number of target participants for each focus group was reduced to a maximum of six participants and not 10 as originally proposed.

Main Study

Characteristics of the Participants

The research sample consisted of 230 Pasifika women ranging between the ages of 18 to 70 years. The sample included the 23 participants who took part in the Pilot Study. The depth of information collected for the Pilot Study led to a decision to include relevant data from the Pilot Study in the final analysis.

Ethnicities

Table 2.1 provides details of the distribution of the participants by ethnicities.

Table 2.1: Distribution of Participants by Ethnicities.

Ethnic Group	Number of Participants	Percentage (%)
Samoa	90	39.1
Cook Islands	49	21.3
Tonga	37	16.1
Niue	19	8.3
Fiji	16	7.0
Tokelau	14	6.1
Mix	5	2.2
Total	230	100

As shown in the above table the majority of the participants were made up of Samoan women (39%). About 21% were Cook Islands, 16% Tongans, about 8% Niue, 7% Fijians, and 6 % Tokelauans. The remaining 2% were made of participants who identified with more than one ethnic group.

Age

Table 2.2 provides more details of the distribution of the participants by age groups.

Table 2.2: Distribution of Participants by Age Groups.

Age Group	Number of Participants	Percentage
Under 20 Years	2	0.9
20 – 29 Years	49	21.3
30 – 39 Years	65	28.2
40 – 49 Years	50	26.1
50 – 59 Years	43	18.7
60 – 69 Years	7	3.1
70 + Years	3	1.3
Non Response	1	0.4
Total	230	100.0

More than 28% of the participants were between the ages of 30 to 39 years. About 26% were between the ages of 40 and 49 years, another 21% were between 20 to 29 years. About 19% were between the ages of 50 and 59 years. A total of about 4% were 60 years and over whilst the remaining 1% was made up participants who were under 20 years or did not provide a response to this question.

Place of Birth and Years of Residence in New Zealand

The participants were made up of 169 participants (73.5%) who were born in the Pacific nations, 60 (26.1%) New Zealand born, and one participant who was born in Australia. New Zealand born were more likely to have lived in New Zealand between 20-40 years, and of Cook Islands and Tokelau descent. As reported in the Pacific Progress Report, the groups (Cook Islands, Tokelau and Niue) who have always had unrestricted rights of settlement in New Zealand had more opportunities to become more established in New Zealand (Ministry of Pacific Islands Affairs & Statistics New Zealand (2002, p.22). The Niue participants drawn for this study were more likely to have been born in Niue.

Table 2.3 provides details of the distribution of the participants' number of years of residence in New Zealand.

Table 2.3: Distribution of Participants Number of Years of Residence in New Zealand.

No. of Years	Number of Participants	Percentage
Under 5 Years	10	4.4
5 – 10 Years	21	9.1
11 – 20 Years	54	23.5
21 – 30 Years	71	30.9
31 – 40 Years	44	19.1
41 – 50 Years	19	8.3
51 + Years	4	1.7
Non Response	7	3.0
Total	230	100.0

Fijian and Tongan participants were more likely to be represented in the group that had lived in New Zealand for less than 10 years. This is a reflection of their recent migration to New Zealand. The Samoan participants were more likely to be born in Samoa but have lived in New Zealand longer, that is, between 20 to 40 years.

Recruitment Procedures

The study was designed to use 10 employment settings as the basis for the recruitment of participants for the individual interviews. Each researcher was allocated the role to recruit participants from the 10 employment categories for the individual interviews. In addition, the researchers used their own community networks to target and recruit particular groups for the focus groups. The following were used to target a group of women for the focus groups:

- A group of university students
- A branch of P.A.C.I.F.I.C.A. Inc
- A group of young Pasifika women
- A group of mothers in an early childhood centre
- A group of New Zealand born mothers

Making Contacts with the Participants

Several Pasifika women were asked to assist the researchers to identify and make the initial contact with the participants. This was more so in areas outside of Auckland and Wellington.

The Focus Groups

Based on the outcomes of the Pilot Study, a decision was made to limit the number of participants in a focus group to 5 or 6 participants. As a consequence, the target numbers of focus groups was increased from 11 to 16. The following focus groups were conducted in the main study.

Table 2.4: Distribution of the Focus Groups by Ethnicity and Location

Ethnicity	Location	No. of Focus Groups	No. of Participants
1. Cook Islands	Auckland	2	12
2. Fiji	Auckland	-	-
3. Niue	Auckland	2	6
4. Samoa	Auckland	3	18
5. Samoa	Wellington	2	12
6. Tokelau	Wellington	1	4
7. Tonga	Palmerston North	1	6
8. Pan-Pacific	Hamilton	1	4
9. Pan-Pacific	Tokoroa	1	3
10. Pan-Pacific	Auckland	1	6
11. Pan-Pacific	Wellington	1	6
12. Pan-Pacific	Dunedin	1	7
Total		16	84

A total of 16 focus groups (including 84 participants) were conducted for the study. Appendix C contains details of the research questions used in the focus groups.

The Niue and Tokelauan researchers had difficulty getting together a group of women at one time for a focus group. Thus, the Niue researcher had to undertake two focus groups with three participants at each focus group. In addition, the researcher had difficulty organising a group for Christchurch. Hence, individual interviews were undertaken in Christchurch instead of a focus group. Likewise, the focus group session with the Fijian participants did not take place, therefore, individual interviews were conducted with each participant.

The experiences in the focus group indicated that for some women it was the first time that they had the opportunity to sit down, reflect on their roles and economic contributions and share information about their own experiences. Some found the experiences of the focus group as good learning opportunities as well as opportunities to hear other women and the strategies that they had used to cope with the demands of their roles in their families, churches and communities. For some, there was satisfaction in the realisation that they were not alone in their financial struggles. Listening to the other women's experiences motivated them to rethink their own strategies and to examine more closely their roles and economic contributions, particularly to their own extended families, church and communities. Similar experiences were found in a large number of individual interviews.

The Individual Interviews

Pasifika women from each of the following professions or employment settings were targeted and recruited for the individual interviews. Ten employment settings were selected to include a wide range of professions.

Table 2.5: Target Groups for Individual Interviews

Profession/Employment Setting	No. of Participants
Unemployed Mother	12
Minister's Wives	12
Labourers	12
Lawyers/Doctors	12
Accountants/Managers/Directors	12
Nurses/Nurses Aides	12
Self-employed Business Women	12
Secretary/Administrative Assistants	12
Teachers	12
Cleaners	12
Total	120

Each researcher was asked to target one person from each of the above employment setting for an individual interview. The researchers used their own personal networks and those of other researchers to identify participants from each employment setting. Once a prospective participant was identified the researcher would introduce herself either via telephone or personal visit or at a community function such as church, a wedding or at a shopping centre. A time was then set for an interview. In general, the interview would follow the following format.

- i. The researcher presented a copy of Participant Information Sheet (Appendix A) and Consent Form (Appendix B) to the participant. She then went on to explain the information on the Participant Information Sheet and the Consent Form, and gave the participant an opportunity to ask for any clarifications.
- ii. A copy of the Profile Sheet and Interview Questions (Appendix D) were then presented to the participant. The researcher also explained the rationale for asking specific questions.
- iii. Permission for the use of the tape recorder was then sought and obtained from the participant.
- iv. Once the consent for the use of the tape recorder was obtained, the researcher emphasised the confidentiality of information collected for this study, before she proceeded to ask the first question.
- v. At the conclusion of the interview the researcher reiterated the processes that would be used for the analysis of the information and the dissemination of the results.
- vi. The researcher then thanked the participant for her contribution to the study and offered a meaalofa of \$20, or a gift voucher depending on what the researcher felt was appropriate for each participant.

It should be noted that a few researchers decided to offer this meaalofo when she returns to inform them of the results of the study. In total 146 individual interviews were conducted. Although the researcher planned to interview a sample of 120 Pasifika women, a decision was made to increase the number of individual interviews when the focus groups failed to achieve the target number.

Each researcher transcribed the tapes from their individual interviews and focus groups and these transcripts were then submitted for analysis.

Data Analysis and Report Writing

The Interview and focus group transcripts were analysed initially through reading and re-reading of the data. Participants' responses to each question were analysed separately first to identify some common themes and possible trends in the data. Themes that emerged from the data were identified. The data was then reviewed against these themes to ensure consistency. The data for each participant was then reflected upon as a whole to identify possible subgroups of participants. The data in the Samoan language was analysed initially in the Samoan language by the appropriate researcher, a summary of this analysis and an English translation of the data were then provided to the Principal Researcher for the final analysis and preparation of this report.

Various sections of transcripts from the interviews and quotes from various participants were selected and are used throughout this report to illustrate points of discussion. Moreover, the real names of the participants were not used in this report to ensure confidentiality of information. A decision was made to leave the ethnicity of the participants unchanged in the hope that cultural differences between Pacific cultural groups could be captured in the results. In cases where the participants could be easily identified a decision was made to replace the name of the ethnicity with the term Pacific. Place names were also changed to ensure the participants could not be identified from their responses.

Research Questions

It must be noted that not all the research questions used for the individual interviews were used in the focus groups. That is, questions A6, C1, C2, and C3 were not included in the Interview Schedule for the focus group. Thus, data reported on sections 3.7, 5.2 and 5.3 are based on the responses of 146 participants. The remaining results are based on the responses from the total sample of 230 participants.

Problems and Difficulties

The research team encountered several problems and difficulties during the three months of the main data collection phase. These included but were not limited to the following.

- Re-location by some researchers
- Difficulties in gathering people for a focus groups
- Difficulties encountered in the individual interviews.

Re-location by some Researchers

One Tongan researcher moved from Auckland to take up a job in Wellington and was no longer available to contribute to the study. This resulted in the Principal Researcher having to be much more involved in the data collection, particularly with Tongan participants. One Tokelauan researcher moved from Wellington to Auckland. Similarly, the second Tokelauan researcher also moved with her family to Auckland. This impacted on their availability to undertake the targeted number of interviews with Tokelauan women. Moreover, one Samoan researcher travelled overseas and could not continue with the Project.

Difficulties in Getting Women Together for Focus Groups

Whilst the majority of the researchers had no difficulty accessing and organising participants for focus groups, three researchers had some difficulty accessing women for their focus groups. As a result of these difficulties, the number of participants who took part in the focus groups (n=84) fell short of the targeted number. Thus, a decision was made to increase the number of individual interviews to make up for the insufficient number of participants from the focus groups. A total of 146 individual interviews were completed for this study.

Some Difficulties with Individual Interviews

The unavailability of a few researchers led to three other researchers having to move out of their ethnic groups to cover the Tongan, Fijian and Samoan participants. This also resulted in the data collection taking much longer than expected.

Despite these difficulties, the researchers found that they were indeed in a privileged position as Pasifika researchers, to have been given the opportunity to ask the research questions and receive the responses from a range of Pasifika women. Some of the responses were quite personal yet there was a willingness to share the information in the hope that their contributions could be useful to the work of the Ministry of Women's Affairs and other government agencies. For some participants, this project was seen as a continuation of the work that was paved by Pasifika women in the past decades. Their contributions to this study could be used to build on the work of women in the past, in setting the foundation in place for the future development of Pasifika women in Aotearoa/New Zealand.



Key Points Relating to the Methodology

The experiences of the research team and participants in the study have some important implications for future research involving Pasifika women. These include the following:

- Research involving Pasifika women or Pasifika peoples must be underpinned by Pacific theoretical frameworks for research and relevant approaches to ensure that the participants' voices and experiences are heard and appropriately interpreted.
- There is a need for the development of more Niue, Fijian and Tokelauan researchers. The present study has contributed to this goal in a small way,

however, a concerted effort must be made by all team of Pasifika researchers to ensure that there are opportunities to develop and build the capability of Pasifika researchers from these ethnic groups.

- The processes used to have the Reference Group to provide advice and input throughout all phases of this study proved to be an effective collaborative process for the work of this team of Pasifika researchers. This model could be used for future research involving Pasifika women and/or Pasifika people.
- In order to provide depth of information from a focus group, the number of research questions and participants must be carefully considered. The experiences of this study suggest that six would be a reasonable number for an effective focus group.
- The processes of *luva* (dissemination of the results) must be followed through to ensure that participants are kept informed about the outcomes of study. The goodwill shared by Pasifika women who took part in this study has strengthened the work of the research team. Thus, in order to maintain reciprocal relationships with the Pasifika women and communities appropriate dissemination procedures will be put in place to allow the participants to have access to the results of this significant study.



3. PASIFIKA WOMEN'S ROLES AND ECONOMIC CONTRIBUTIONS

Introduction

This chapter presents the findings on the roles and the economic contributions made by Pasifika women. This chapter begins with a brief outline of the Tongan family structure and relationships. The findings are then presented and discussed under eight sections.

- Tongan family structure (Section 3.2)
- Multiple roles of Pasifika women (Section 3.3)
- Economic contribution to family and extended family (Section 3.4)
- Economic contributions to families in the Pacific nations (Section 3.5)
- Economic contributions to communities in New Zealand (Section 3.6)
- Economic contributions to communities in the Pacific nations and other countries (Section 3.7)
- Changes in women's roles and the impact of those changes on their economic contributions (Section 3.8)
- Key points relating to women's roles and economic contributions (Section 3.9)

Tongan Family Structure

The present study has focused on one aspect of Pasifika Women's lives, that is, their economic wellbeing. However, Pasifika women do not exist in isolation from their families and communities. Thus, in order to provide some context from which to understand the findings of this study, a brief outline of the Tongan family and relationships are presented in this section. The views expressed in this section are based on the Principal Researcher's experiences as a Tongan. It should be pointed out that the information on the Tongan family cannot be generalised to other Pacific cultures and their concepts of family.

The Tongan family is an extended family (kainga). It is made up of the tamai (father and father's brothers), fa'e (mother and mother's sisters), kui (grandparents), mehikitanga (father's sister), fa'etangata (mother's brother), 'ofefine (daughter), foha (son), tokoua (sisters, brothers, or cousins), and other members of the extended family. It is beyond the scope of this section to describe each of the roles and its associated responsibilities, rather the emphasis is on the role of the tamai (father and father's brother) and fa'etangata (mother's brother), and key roles of women within the extended family.

Tamai

The tamai (father) is also the term used to refer to his brother(s) and male cousins. In the New Zealand context the father's brother is referred to as uncle. In the Tongan family the father's brother can assume the roles and responsibilities of the father to his children and grandchildren. For instance, if a woman is getting married and her father has passed away or for some reason, unable to attend, the most appropriate person to carry out the roles of her father is her father's brother.

Mehekitanga

Mehekitanga is the father's sister(s). In the Tongan family, females are ranked higher than males and older siblings higher than younger ones. This means that a mehekitanga (father's sister) occupies the most privileged position ('eiki) within the extended family. She and her children are said to be fahu or of a higher rank to her brothers and their children. She is treated with special respect by her brothers and their children. The mehekitanga has the authority to make decisions and influences the conduct of certain traditional rituals associated with life events such as birth, marriage, and death. For instance, the mehekitanga may be asked to name her brother's first born child, or offered the top tier of a cake at her niece's or nephew's 21st birthday. Some of her decisions in the extended family may include assigning tasks for the women's contributions to a wedding or a funeral.

Fa'e

The fa'e (mother) is also the term used to refer to the mother's sister as well as her female cousins. In the New Zealand context the mother's sister is referred to as an aunty. Similarly, the father's sister is referred to as aunty. In the Tongan family the mehekitanga (father's sister) and the fa'e (mother's sisters) have different roles and responsibilities. For example, whilst a mehekitanga will be acknowledged and presented with the top tier of her niece's or nephew's 21st birthday cake, it is the fa'e's responsibility to prepare the cake, mats, tapa and any other goods that go with such a special presentation. Because of her fahu status, a person's mehekitanga has a higher rank in comparison to a person's fa'e. In this example, the mehekitanga does not make significant economic contribution to the 21st birthday, for it is her turn to be acknowledged and to receive gifts. On the other hand the fa'e and her family make significant economic contributions towards mats, tapa cloth and gifts for presentations, which are key elements of a birthday celebration.

One of the main roles of the fa'e is to nurture and to look after her children. It should be noted that whilst a fa'e may be the mother in her own family and at the same time she may also be the mehekitanga for her brother's family. Women play different roles and may make different economic contributions in different situations, depending on their roles within each situation.

Fa'e Tangata

The fa'e tangata (mother's brother) is the lowest rank person in the Tongan family. He is considered to be a tu'a (common or lowly ranked) to his sisters and their children. In the New Zealand context, the fa'e tangata and tamai (father's brother) are both referred to as uncles. In the Tongan family the fa'e tangata and the tamai (father's brother) assumes different roles and responsibilities. Whereas the father's brother can assume the role of the father in his absence, a fa'e tangata cannot assume the role of the father as he is considered of lower rank to his nieces and nephews. For instance, on a person's wedding day, the fa'e tangata would be considered the person who has the responsibility of making sure that the umu (ie. hangi in Maori) is cooked. The tamai (father's brother) makes decisions about the reception, the amount of food that is required, or the person who makes the first speech at the reception.

'Ofefine and Tuofefine

The 'ofefine (daughter) has a particular role to play within the family not only as a daughter but a tuofefine (sister) to her brothers and sisters. Whilst there are distinct roles and responsibilities played by a daughter and son within the family, both are

expected to support the parents in their decisions and to contribute to the welfare of the family.

Maintaining Harmonious Relationship

In a Tongan family, a person is born to perform certain fatongia (responsibilities/obligations). That is a person has certain fatongia to her or his family, church, village or nation. Certain values govern the way Tongans fulfil these fatongia. These include but are not limited to faka'apa'apa (respect), 'ofa (compassion), 'ofa famili (love of family, kinship ties), fetokoni'aki (sharing), foaki (giving), and tauhi vaha'a (maintaining reciprocal relationships).

In describing the notion of tauhi vaha'a or tauhi va, Thaman (2002) suggested that it literally means nurturing and/or protecting the spaces between two or more persons or among groups who are related in some way. It is about maintaining reciprocal relationships or harmonious relationships as Thaman (2002) puts it.

Kinship ties and relationships are the bases for the activities of most people together with those related to the wider society and other social institutions such as church, the school, village, and other community groups.

Multiple Roles of Pasifika Women

Although the women's employment situations were used as the key selection criteria for their inclusion in the study, the results suggest that their diverse roles within their families and communities determine to a large extent their economic contributions. The results revealed that Pasifika women had a variety of roles and responsibilities to their families, extended families, church and communities in New Zealand as well as in the Pacific nations. It should be noted that whilst some participants also reported former roles that they played, the analysis focused on their existing roles at the time of data collection. The existing roles reported by the participants may be classified into five main groups:

- Roles as members of the families and extended families
- Roles in their churches
- Roles in the communities
- Roles relating to education and training
- Roles relating to their employment.

Women shared roles that may fall within more than one of the above categories. Selected quotes from the focus group sessions and individual interviews are presented throughout this chapter to illustrate the key points of discussion.

Roles as members of their families and extended families

All women described their roles as members of their families and extended families. For instance, being a mother, daughter, wife, sister, cousin, aunty, grandmother, niece, grand daughter, and a family elder. Other women reported their roles as counsellors, advisers to other family members and being the key person responsible for the family communications. Some women went as far as to report chores that they normally undertake within their families. These may include being a cleaner or a cook.

The following lists these roles together with the numbers of participants who mentioned a particular role:

- Daughter (112)
- Wife (111)
- Mother (100)
- Sister (25)
- Niece (19)
- Grandmother (17)
- Auntie (7)
- Single Parent (7)
- Mother-in-law (6)
- Daughter-in-law (6)
- Grand daughter (5)

The participants were more likely to refer to their roles as a daughter, wife and mother. It is possible that the tendency to mention being a 'daughter', 'wife' or 'mother' was influenced by the main role(s) that the participants played at the time of the data collection. It was common for a person to introduce herself as a 'daughter of her father'. For example, Participant 3 responded to the question in this way:

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 coordinator for a health promotion programme. I am also a part-time student at university studying towards a business management degree. Likewise, Participant 51 responded: I am a daughter of a senior pastor. I am in full-time employment and Sunday school teacher.

Others referred to their role as a wife and mother. For instance, Participant 52 explained her roles in this manner:

First of all I am a devoted wife, nurturing mother, university student and a secondary provider of income to supplement my husband's income..."

Whilst the above roles refer to well defined roles within a family/extended family, other participants also reported specific responsibilities for the family and extended family. These included the following:

- Caregiver to their parents or grandparents and/or babysitters (38)
- Home finance manager or budget advisor (18)
- Provider of housing, shelter, clothing and welfare (13)
- An advisor to family members (11)
- Coordinator of family activities and/or person who brings the family together (10)
- Main income earner (4)
- Children's supporter (2)
- Princess (1)

The above lists reveal the significant roles undertaken by women as caregivers of parents, grandparents, children and other family members. As Participant FG17 explained:

I am the second eldest in a family of 10 children. There are nine girls and only one brother. He is the girl and we are the boys, serving the brother. We are spread around the world, some in America, some in Australia, some in New

Zealand and some in our Pacific nation. I came here because I had a cousin who is married here...I am married and have two teenage children, one boy and one girl. Both are at High School and that is my main focus is to educate the children and play my role as a mother of the family very well. I am a caregiver and a Provider for the family [Participant FG17].

Another participant, Participant 51 said:

I am a sister and auntie to my sister and niece who live with us. I'm also a solo mother and I am both a mother and father to my son. I'm also his nurse and taxi driver. In my extended family I am a daughter, sister, auntie and cousin. My brother also lives with us and I am his caregiver [Participant 51].

Likewise, Participant 141 described her role as a caregiver to her father. As she responded:

*I'm a daughter and aunty. I'm a caregiver for my father. I provide transport support also for my dad and sometimes kids from church. I study at the Institute and work full-time on the 3pm-11pm shift. I'm a second counselor in the relief society programmer for the women of my ward in my church and I also teach the 11 to 17 year old youth. I'm an enrichment leader for our church and once a month I organise home making activities for the women to improve their home making skills. There was evidence to suggest that a few women change their working hours to suit their role as a "caregiver". As Participant 94 said: *I have become a grandmother of four, I've changed from working day shifts to working the night shift and I'm a caregiver for my grandchildren while both their parents work during the day.**

A total of 21 participants described their roles as advisors and coordinators of extended family activities. The data showed that these women held extended families together through organisations and coordinating of family activities. In addition, they were key decision-makers, counsellors, advisors and problem solvers. The interview with Participant 20 may be used to illustrate these diverse roles:

I am a wife, mother, daughter to my parents and a sister. These roles have a significant impact on my economic wellbeing. 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. [Participant 20]

Like Participant 20, seventeen participants indicated that they were the 'eldest daughter' in their families. Participants in this group were drawn from the Samoan, Tongan, Niue, Cook Islands. In addition to assuming a leadership role, Participants in this group also assumed responsibilities as the main income earner, particularly when their parents needed the support.

The response from a twenty-three year old Tongan university student may illustrate this:

In my family I have the role of being the eldest daughter of six children. Both my parents are on an unemployment benefit. I being the eldest daughter, believe that I have a major role of being the main income earner, helping my parents to meet basic needs, paying bills and also with the contributions to the church. I am also a grand-daughter of a retired president of our church, which is one of the reasons why the church is important to us. [Participant 98]

Roles in their churches

About 66 % (ie. 152 of 230) of the participants reported various roles within their churches, whilst the remaining 34% did not specify a particular role. It is possible that those who did not specify a role in the church did not have major roles to play in the administration of various groups within the churches. Alternatively they might not have belonged to a church. The women's roles in the churches included the following:

- Member of a church (33)
- Member of the women's groups/fellowship (28)
- Sunday school teacher (24)
- Member of the church choir (19)
- Board member, treasurer, secretary (18)
- Youth group member (15)
- Member of a prayer group or ministry group who visit the sick (13)
- Ministers' wife (11)
- Leader of women's group/youth group (10)
- Church helper (4)
- Deacon/minister (3)
- Secretary for the women's group (2)

In describing her roles, Participant FG 16 explained:

I am a daughter. I come from a family of five and I am also a wife. I am a member in a church and a singer too. My family and I sing in the church whenever they need it. I am a member of our Tongan community, and a former secretary in our Tongan's women's group. I am still a member of the women's group. I work as a caregiver to help the elderly people. That is my favourite role because I love helping the older people. [Participant FG 16]

Like Participant FG 16, Participant 30 had multiple roles in her church. As she said:

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. [Participant 30]

Unlike the above respondents, the results also revealed that some participants did not have a role in the church or community. As Participant 16 explained:

I am a New Zealand born. I am now 25 years of age. I am a daughter and a sister. My father and mother separated when I was about 6 years old and my father brought me up. I am now married, so I am a wife. My husband comes

from an African nation. I am a mother of two children. I am an auntie. I do not have any role in the church or community. [Participant 16]

Likewise, Participant FG 56:

Mother to my children and a partner to my children's father. I am a daughter to my parent and I belong to my parents' extended family. I rarely go to church and do not belong to any community groups, except my sport club.

Whilst the majority of the participants had very active roles in the extended family, church and communities, a few women did not play an active role in the church or community groups.

Roles in the communities

The results also revealed various roles within the communities. The participants' responses include the following:

- Member of a women's organisation (22)
- Community leader, supporter and/or developer (15)
- Member of a professional association, for example, a Nurses Association, an Early childhood Association or Law Centre (11)
- Member of a sport's club (10)
- Member of school board of trustees (7)
- Dance tutor or member of a cultural performance group (5)
- Parent Teachers Association (5)
- Tutor at a homework centre and student mentor (4)
- Member of a Pacific committee or advisory group (4)
- Board member or company director (4)
- Radio presenter (2)
- Member of a parents help group (1)
- Member of a political party (1)

As shown above some Pasifika women played various roles within the communities. The responses from Participants 31 and Participant 80 may be used to illustrate the roles 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. I'm president of the nurses association. 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. [Participant 31]

Whilst the above roles appear to focus on Participant 31's own Pacific ethnic group and other Pacific groups, Participant 80's roles extend to the wider community. In addition to her roles within her families, Participant 80 also had roles within the churches and the community. As she explained:

My husband and I co-ordinate the distribution of the food and items donated by the community. These items are distributed depending on the needs of the

families in the community. We also deal with referrals from the advisers at the Citizen's Advice Bureau...[Participant 80].

Roles related to education and training

Forty-two out of 230 women (ie. 18%) reported being either a full-time or part-time student at a University or a Polytechnic. In examining the data for participants who were involved in full-time or part-time study, it became evident that those who undertook part-time study also had various other roles to play. For instance, Participant 9 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 an university student studying part-time for my masters. I am assisting in the 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 am the New Zealand Nurses Organisation representative for our Pacific nurses association. I am the national secretary for our Pacific nurses association. I have been appointed as a Pacific member for the board of a health care organisation. [Participant 9]

Unlike Participant 9, who was a part-time student, Participant FG 44 was full-time graduate student. She responded:

First of all I'm a daughter, I am the second eldest in my family. I have an elder sister so there is not that much expectation of me. But as a graduate student comes much expectation from my extended family, I am a niece and a cousin. I am a lay preacher in the church. In the community, I help out in the homework centre as a tutor and I am also a voluntary caseworker at the community law centre. I have now taken up professional studies as a postgraduate law student. Part of my role as a law student is that I am expected to draft out letters for the church and give informal assistance as an interpreter and support to church members who may need such assistance. [Participant FG 44]

Both Participants 9 and FG 44 represent a group of Pasifika women in tertiary education who also had multiple roles to play within their respective churches, profession and communities. The responses given by Participants FG 44 illustrate important roles played by Pasifika graduates. Drafting out letters and acting as interpreters for church members and people in their communities are services often performed by Pasifika graduates to meet the needs of people who speak English as their second language.

Roles related to employment

Women also referred to their employment and job titles as they discussed their diverse roles. About 81 % of the participants were in paid employment. Some of these women were the main income earners. For example, Participant 83 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 lives 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. [Participant 83]

Discussions

The above results illustrate the diversity and multiple roles played by Pasifika women within their families, church and communities. In addition to these multiple roles, 81 % of the women were also income earners for their families, undertaking jobs in a range of employment settings. Furthermore, about 18% of the women were also undertaking further education. Women's multiple roles and responsibilities were closely associated with their economic contributions. The next section presents the findings on women's economic contributions.

Economic Contributions to Family and Extended Family

Of the 146 participants who took part in the individual interviews 113 (ie. about 81%) were in paid employment and therefore were in a position to make financial contribution to the families. Both participants in the focus groups and individual interviews were asked to explain the nature of their financial contributions to their families and extended families.

Economic contributions to family

Women were major contributors to the family economics. They had responsibilities for the payments of families' living expenses. The following list the major groups of responses and the number of participants that mentioned a particular group.

- Payment of mortgage or rent (84)
- Children's educational needs, for example, books and school fees (76)
- Pay bills, for example, electricity account, telephones and rates (55)
- Children's needs, for example, clothes and birthday presents (40)
- Contribution to the church (32)
- Vehicle maintenance and petrol (22)
- Food and groceries (13)
- Medical expenses (9)
- Childcare (7)
- Provide food to be taken when visiting sick family members (4)
- Contribution to sister's expenses (3)
- Household furniture (2)
- Cooking and preparation of food to be sold (2)

- Family holidays (2)
- Other families needs, for example, pay a person to look after the house (10)

Payment of mortgages or rent

The majority of the women contributed regularly to the payment of the mortgage or rent. For example, Participant 12 explained:

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. [Participant 12]

Thirty-six out of the 90 Samoans in the study made regular payments of the mortgage or rent. This was followed by the Cook Islands (17 out of 49), Niue participants (12 out of 19), Tongans (8 out of 37), Fijians (6 out of 16) and then Tokelauan (5 out of 14).

Fifty-six participants saw the payment of the mortgage or rent as their number one priority.

Contribution to children's needs

The second most frequently cited group of responses given by 76 participants was related to the contributions to meeting the needs of their children. Another 40 participants also suggested contributions to children's clothing and birthdays. A further seven participants reported contributions to payment of childcare services. Children's needs were important in relation to other living expenses. Solo mothers and parents with young children prioritised their children's needs.

Other household's expenses

Women also contributed to other household expenses. This included payment for the maintenance of the family vehicles and petrol, food and groceries, medical expenses, household furniture, family holidays and other families' needs. A total of about 48 responses are grouped into this category.

Contribution to other family members

There was some evidence that women contributed to the expenses for other family members. This included the payment of a sister's expenses and provision of food for sick family members.

Taking together the above findings, it is evident that provision for housing and children's needs were the two areas that Pasifika women contributed to. This was followed by other family or household's expenditures.

Economic contribution to extended family

Of those who were not in paid employment, 21 participants reported that they had either no contribution or little economic contribution to their family or extended family. Six out of the 21 suggested that they did not make any financial contribution to their extended families. A few suggested that household chores were their contribution to their families. It is important to note that although some women were not in paid employment they still contributed to their extended families. The results also revealed

the following economic contributions to the extended family. Again, the number of participants who gave a particular group of responses is provided.

- Financial contribution to family funerals, weddings, celebrations and sickness (101)
- Contribution to family members who visit from the Pacific, for example, airfares and accommodation (62)
- Lend money and financial contribution to other family members (48)
- Food for family functions (33)
- Contribute to the family *fa'alavelave* (20)
- Contribution to husband's families (14)
- Presents for special occasions such as birthdays and Christmas (13)
- Supporting other family members for their church contributions (11)
- Support family by providing food or clothing (10)
- Money for parent's sister's and/or brothers (6)
- Caring for nieces and nephews whilst parent work or study (4)
- Providing transport for other family members (2)
- Sponsorship of relatives from the Pacific (2)
- Family trust account (1)

Contribution to family funerals, weddings, celebrations and sickness

The results indicate that the main forms of economic contribution to the extended families were made through the family funerals, weddings, birthdays and/or ill health. About 44% (101 out of 230) of participants gave responses that were classified in this group. Given that about 39 % of the participants were Samoan women, it is not surprising that at least 20 participants talked about contribution to the family *fa'alavelave*. A *fa'alavelave* is defined in the Samoan dictionary as: "anything which interferes with normal life and calls for special activity...A wide range of events, ranging from a wedding to a canoe lost at sea is covered by this concept." (Milner, 1993, p.103).

Whilst the majority of the economic contributions could be considered as financial contributions, other contributions of food, clothing, transport and/or time were also considered an economic contribution. Income did not equate to their economic contributions. Their roles within the families and cultural upbringing were two important factors that determined women's economic contributions.

Contribution to family members who visit from the Pacific nations

Sixty-two respondents reported supporting family members through the provision of accommodation and airfares. In addition, two participants suggested that they sponsored their relatives to visit New Zealand. It is possible that more than two respondents had sponsored family members to visit New Zealand. Given that immigration issues affected the lives of Samoan, Tongans and Fijians, but not the people of the Cook Islands, Tokelau and Niue, this may explain the lower number of participants who reported sponsoring family members from the Pacific. The results provide some insights into the common practice of sponsorships of family members to visit and ensuring that their needs were well provided for. Although the Cook Islands, Tokelau and Niue were not affected by the immigration matters, they too still contributed to the provision of airfares and accommodation for family members visiting from the Pacific nations.

Contribution to other family members' church activities

Eleven participants suggested that they helped other family members with their church activities. The response by Participant FG 33 clearly demonstrates this:

I don't belong to any church, but my extended family belongs to a church and whatever they do they ask, and we give it. That's my contribution. Number one is myself and my children, but I also contribute to my village fundraising activities. Even though I do not belong to any church, I still give the money whenever someone comes from our village to collect money. [Participant FG 33].

A few participants did not contribute to the extended family. As an example, Participant 121 did not encourage keeping the links with the extended family members. As she explained:

I don't encourage the extended family linkages for I want to concentrate on the upbringing of my young family members. However, when my mother contacted me for support I always sent her money. [Participant 121].

Although the results provide insights into the types of family activities and occasions that Pasifika women contributed to, the majority of the respondents did not specify the actual amount of the money donated to family members. A few participants articulated the amount of money that they contributed to extended family activities and celebrations.

Economic Contributions to Families in the Pacific Nations

The results show that 32 out of 230 (ie. about 14%) did not contribute to their families in the Pacific nations. The remaining 86% made various forms of economic contributions to their families in the Pacific. The following lists the key findings on the respondents' contribution to family members in the Pacific nations. These include but were not limited to the following:

- Financial contribution to extended family expenses, for example, bills, schools fees (82)
- Funerals, weddings and family projects (56)
- Contribution to church activities, white Sundays, birthdays or Christmas (47)
- Contribution of food, furniture, clothes, books and vehicles (28)
- Contribution to travel expenses and gift of money when arrived in New Zealand (17)
- Contribution in her capacity as a matai or wife of a matai (13)
- Contribute through the parents, particularly the mother (12)
- Cyclone relief (10)
- Construction of a family house (5)
- Medical expenses (3)
- No contribution (32)

Contributions to extended family living expenses

Women's main economic contributions were made towards family members' living expenses. This was followed by contributions to other family functions. Such contributions would be made in response to requests from family members in the Pacific. As Participant 3 explicated:

I have lots of relatives overseas and they always ask for help. We give money, gifts, and food to take over. If they find out that someone would be returning back to the islands they would contact us to ask whether we could send certain items.

Several factors appear to impact on Pasifika women's economic contributions to family members in the Pacific nations. One group of participants makes significant contributions because their parents and other members of the extended families were in the Pacific. Sharing resources, money and material possessions with other members of the family is part of their cultural make-up. For example, Participant FG17 said:

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.

Thus, support is not restricted to the provision of money and other resources but also through their presence and attendance at funerals and weddings. Married women made contributions to their parents' families as well as their husbands' extended families.

Other responses suggest that there was an expectation that people in New Zealand were better off than those in the Pacific. This is evident in Participant 15's description of her contribution to families in the Pacific.

We always send money to our family back in the Pacific. We always help when they need 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.

For participants who no longer have family members in the Pacific most of the contributions were restricted to family members in New Zealand. For example, Participant FG76 responded:

My parents now live in New Zealand, therefore, I rarely contribute to families in the Pacific. I contribute to my child's early childhood centre. I contribute when they have fundraising activities. Except for the annual offering, I do not contribute much to the church. I believe that my children's needs are far more important, and that is my priority. [Participant FG76]

Whilst the majority of the respondents maintained strong links with the Pacific, women whose parents and immediate family members no longer lived in the Pacific tended to focus more on extended family in New Zealand. This is one possible impact of Pacific peoples' migration to New Zealand. A few women focused on the needs of their own children and families rather than the demands and needs of the extended family members.

Economic Contributions to Communities in New Zealand

Participants reported the following contributions to the communities in New Zealand.

- Donations to the church (145)
- Contribution to community projects (69)
- Tithing 10% of income (45)
- Contribution to youth groups and cultural groups (31)
- School trips or fundraising activities (24)
- Time, advice and support (18)
- Contribution to other groups within the church, for example, Sunday School or women's group (17)
- Worthy causes, for example, cancer appeal, flood victims, Red Cross (12)
- Contribution to clients' or employees' funerals (9)
- Parents' groups (5)
- Sports clubs (6)
- Contribution as a member of a Pacific board (2)
- Political party activities (1)
- No Contribution (15)

Contribution to the churches

The churches were the major beneficiaries of the Pasifika women's economic contribution to the community. This is evident by the responses made by 145 out of 230 participants (ie. 63%), who reported making "donations to the church". Forty-five participants reported "tithing 10% of their income" to the church. These results suggest the strength of Pasifika women's beliefs in God and their commitment to the work of their churches. The amount of money Pasifika women and their families contributed to the churches vary between respondents. The response given by Participant 114 may illustrate those who contributed a large amount of money. As she responded:

Contribution to my church and community. For this past 12 months, I think I have contributed more than \$30,000 to my church. I contribute to my mother's and my father's village activities here. Whether it is a funeral or a wedding. Sometimes there are visitors from Ha'apai, to raise fund for a particular village project or school projects, for example, a school hall or computer equipment. I also contribute to those activities. I also contributed to families who are not related to me. I contributed about \$100, \$50 or \$20. When they need help they come and ask for help. Then I would ascertain whether these are urgent needs and then I would give them the money. [Participant 114]

As a business woman with a very strong belief that money she had earned were given by God, Participant 114 is an example of a person who had faith in God. Her contribution to the church is a indication of her faith in God. This faith motivated her to return some of God's gifts to her business to the work of the church.

Furthermore, an extract from an interview with Participant 142 may be used to show the nature of a respondent's contribution to the church:

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. [Participant 142]

The above responses indicate that the donation to the church may be influenced by many factors. First, it can be related to the leadership role of the woman and/or her husband. Second, there were regular donations such as a quarterly ticket, which was again related to the roles of person within a church. Only particular members contributed to the quarterly offering or tickets. Thirdly, there were fundraising kalapu (kava parties) to raise funds in support of a visitor from the Pacific. This visitor may or may not be a relative, but a person who had attended their church during her or his time in New Zealand. Finally, visitors from the Pacific who were here in New Zealand to raise funds for a school's computer equipment, building or renovation of a church, or for a village hall.

The methods of offering varied between churches. Some churches, for example, the Church of Christ and Latter Day Saints and the Seventh Day Adventist members practised tithing 10% of their weekly income, whereas, the Methodists have an annual offering and/or weekly donation using an envelope. Other churches have a weekly offering where members could decide how much to offer.

Contribution community projects

Sixty-eight participants (ie. about 29%) made contributions to local community projects. Such projects included a community hall or centre for their ethnic communities, raising money for village-based projects in the Pacific nations, or individuals who had visited from the Pacific.

Contribution to community groups and other organisations

Women belonged to various organisations and groups which required them to contribute to these groups. These groups included the youth or cultural groups, local schools, women's groups, parents' groups, sport clubs, and a political party. It is also important to note that 18 respondents perceived the contribution of their time, advice and support as forms of economic contributions.

Contribution to other worthy causes

Twelve participants reported that they contributed to appeals for other worthy causes. For instance, Participant 4 described her contribution to communities in New Zealand.

I gave telephone donations to the flood victims in the Manawatu, child cancer research, and others. The telephone donations are quite convenient because Telecom just takes it out, and I just feel that they were worthy causes, so that is why we supported them. [Participant 4]

Participants also contributed to the heart foundation, cancer society or the Westpac helicopter fund.

No contributions

Fifteen participants said that they did not contribute to the communities in New Zealand.

Contribution to Communities in the Pacific and Other Countries

In addition to economic contributions to family members in the Pacific, Pasifika women also contributed to village based and church activities in the Pacific. Moreover, a few participants also contributed to family members in other countries such as Australia, United States and United Kingdom. Wherever family members resided and there were extended family activities such as funerals, weddings and other celebrations, economic contributions from Pasifika women in New Zealand were made. The following were the key groups of responses and the number of participants who gave a particular type of response.

- Financial contribution to village-based projects and scholarships (43)
- Church fundraising activities (31)
- Cyclone fundraising activities and provision of food (10)
- Contribution through the parents (9)
- Hospitals and school projects (8)
- Provide accommodation when visitors from the village visit New Zealand (4)
- Funerals and weddings (3)
- Sports activities (2)
- No Contribution (36)

Contribution to village-based projects and scholarships

The majority of the contributions went towards village-based projects and church fundraising activities. A few participants also contributed to payment of scholarships to students in the Pacific. For example, Participant 114 explained:

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 school. 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.
[Participant 114]

Contribution to cyclone relief

The recent cyclone, Cyclone Heta, which destroyed much of Niue in 2004, provided another reason for contributions to the Pacific. This was particularly evident in the responses made by the Niue respondents. It is interesting to note that some participants did not make a direct contribution, however, their support was made through assisting their parents' contributions. As described by Participant 83:

My mother had a commitment to her family in the Pacific and has dedicated herself to that side of her family. I now do this for her, and I am very happy to do it. My mum and dad were foundation members of the Ex London Missionary Society, I support this in a small way for the sake of my parents.

No contribution

Thirty-six participants (ie. about 16%) did not make any contribution to the communities in the Pacific, suggesting perhaps that when family members, particularly their parents had migrated to New Zealand or had passed away, there was no need to contribute to family activities in the Pacific.

Discussions

The findings revealed that Pasifika women make significant economic contribution to their families, through payments of families' expenses such a mortgage or rent, children's educational needs and expenses, electricity, telephone, water and other expenses. Pasifika women are key contributors to the finance of extended families' activities, such as funerals, weddings, birthdays, and other occasions such as hair cutting ceremonies, and youth group activities. One of the most significant findings from this research is the high number of Pasifika women who contributed financially to the church. The churches were shown to be the key beneficiary of Pasifika women and their families' economic contributions. Several underlying motivations and values behind women's economic contributions could be drawn from the data. These may include but are not limited to the following:

- Giving is part of their cultural upbringing
- Giving in support of other family members, such as their parents or their husbands' parents, or brothers
- Giving as an acknowledgement of and commitments to home villages and/or churches
- Practising customs of giving to the churches, for example, tithing of 10% of weekly income or make an annual offering to the church
- Giving to the church as an acknowledgement of God as the source of everything
- Giving because of leadership roles, for example, a matai or a leader of a youth group, and the expectations that goes with those leadership roles.

Several activities associated to particular Pacific groups were identified from the data. For instance, *fa'alavelave*, *to'o na'i*, *misinale*, *fakamanatu*, and *kave eva* were discussed by women as significant occasions which required significant financial contributions from their families. Whilst the *fa'alavelave* for Samoans may include a wide range of occasions (eg. funerals, weddings, birthdays, or contribution to a fundraising activity for a church hall) *to'o na'i* refers to a meal offered by the family after church on Sunday to be shared with the church minister. Contribution to a "kave eva" was referred to by Cook Islands women. A *kave eva* may be described as an offering made by the family of a deceased person on the first Sunday after the funeral. *Kave eva* is normally given in the form of a donation to the church. The amount given by the family is decided at a family meeting. A *kave eva* may range between \$500 to \$5,000. It symbolises an act of final giving on behalf of the deceased person to her or his God. It has a spiritual significance for the family and as well as a form of closure for the deceased person's contribution to her or his church.

Like the Cook Islands, the Tongan women referred to a *fakamanatu* (in memory of), which is very similar to the *kave eva* offered by the Cook Islands families. In the case of a *fakamanatu*, the family of the deceased person would meet during the mourning period (ie. 3 to 10 days after a funeral) to decide the amount that the family would contribute to the *fakamanatu*. The *fakamanatu* is normally offered at the first *misinale* (ie. annual church offering) after the funeral. Depending on the date set by the church

for its annual misinale, the family might have one month to twelve months to prepare for the fakamanatu. The amount given by the family for a fakamanatu may range from \$1000 to \$10,000. This amount is normally divided among the children, grandchildren and/or siblings of the deceased. Other members of the extended family may also contribute to fakamanatu at the actual misinale. Children of the deceased person may also travel from an overseas country for the fakamanatu, as this would symbolise their final act of giving on behalf of the deceased parent.

Women's contributions to the family, church and communities are an integral part of maintaining reciprocal relationships. Such relationships may not be restricted to the blood relations but can also extend to friends, work colleagues and in some instances clients. The study has highlighted the nature and the extent to which Pasifika women make economic contributions. However, it fails to capture the contributions received by the Pasifika women from other family members, churches and community organisations.

Changing Roles and Impact on Economic Contributions

The results reported in this section are based on responses from 146 participants. When asked to describe whether there had been any changes over the past two decades, more than 87% (ie. 127 participants) indicated that there had been changes to their roles over time and those changes had impacted on their economic contributions. The remaining 13% either did not respond to the question or said that their roles had not changed.

The following were the major changes that took place:

- Changed jobs and/or getting into paid employment (42)
- Becoming a mother and raising children (30)
- Enrolled or returned to tertiary study (26)
- Getting married or remarried (18)
- Migrating to New Zealand (16)
- Becoming widowed or divorced (12)
- Move back to live with parents (6)
- Children grown up and leaving home for University (6)
- Parents passed away (4)
- Husband's loss of a job or return to live in the Pacific (4)

Changes in employment status

The frequently cited response related to a change in the job and employment settings for the participants. Forty-two respondents suggested that they either moved to a new job or took up employment. A few of these women reported that one of the reasons for taking up employment was to meet the needs of the family, particularly the payment of a mortgage.

Becoming a mother

Another key change related to their status as a mother. Thirty participants made reference to becoming a mother and raising children as one of the important changes in their lives.

Enrolment in tertiary education

Twenty-six women discussed enrolment in or return to tertiary education as one of the changes that took place in their lives. As Participant 26 answered:

Yes, during the past two decades I did not hold any degrees. Now I am going to gain my second degree. The more I educate myself, the more they (my family) rely on me or demand help from me, for example, filling forms, interpretations, financial help, etc. I also gained more access to paid jobs; sometimes employers ring and offer jobs. [Participant 26]

As evident in the above response, one of the major changes to her life had been her university education. Her improved educational qualifications had results in two things. First, there has been an increased demand on her time and expertise to assist family with completion of forms, interpreting services and financial help. Second, the educational qualifications had opened up opportunities for employment. As a qualified person from one of the smaller Pacific communities in New Zealand, Participant 26 is an asset to her family and communities.

Changes in marital status

Eighteen respondents reported getting married or remarried. A further 12 respondents referred to the loss of a partner through death or divorce.

As expected older participants had experienced more changes in their lives compared to young participants. It was possible for some to experience more than one of the above changes. For instance, one participant, a seventy-year-old grandmother responded to the question in this way.

I am still a mother, I am still a sister, I am still a school teacher and I am now a widow. Before I became a school teacher I was a shorthand typist. My husband and I had a business, a grocery shop for 12 years and it was a good business. It provided for the children's education; they attended university at the same time we served the church. However the shop was too much, we sold the shop because my husband couldn't manage the shop on his own. I returned to be a school teacher, I started teachers training at age 45 yrs and I have been teaching for about 13 years. Why? Because I like to teach the Pacific children, my children are the victims of not knowing their Pacific language.

Migration to New Zealand or return to the Pacific

Sixteen respondents described changes to their immigration status and migration to New Zealand. As Participant 78 said:

For five years 1982-1986, we did not have the permanent residence in New Zealand. When we were granted residence in 1986, we felt a sense of freedom. With it came the freedom. Our main source of income in those days was from fruit picking and basically working in the farms. I also helped to run a preschool for about five years. We did not earn any income from it. It was more like we spent our own money to help run the preschool. I did some part-time study at the Polytechnic, with a student loan. I also worked part-time at the Daycare Centre. I worked as a machinist in 1986. Then became a full-time mother when my husband's health deteriorated.

Four women mentioned their husbands' return to live in the Pacific as another. These results demonstrate the changes that women went through as a result of migration to New Zealand or return migration to the Pacific.

Death of a parent

Four participants mentioned the death of their parents resulting in major change to their lives. These women had been the main caregivers and had given up full-time employment to take care of their parents. The length of time spent caring for their elderly parents varied between eight and ten years. This is a significant length of time, which could impact on the participant's own personal development.



Key Points Relating to Women's Roles and Economic Contributions

- Family and the churches are two important institutions for Pasifika women in this study. Women and their families are key contributors to the economic status of the families and extended families as well as their churches. Pasifika women played multiple roles within their families, extended families, church and communities. About 81% of the 230 participants were in the workforce and 18 % were also involved as either full-time or part-time tertiary student.
- Three key areas where Pasifika women make their economic contributions to families were the payment of mortgage or rent, children's educational needs and payment of bills, such as electricity, telephones, or rates.
- Pasifika women and their families also made significant contributions to extended families' funerals, weddings and other celebrations.
- About 63% of the respondents reported contributions to their churches as the main economic contributions to the communities in New Zealand.
- About 86% of Pasifika women also made economic contributions to family members in the Pacific. Such contributions went mainly towards the cost of their living expenses.
- A smaller proportion of Pasifika women (ie. 19%) also contributed to village based projects, such as building of a church.
- About 87% of the 146 respondents in the individual interviews reported having experienced changes in their roles and economic contributions during the past two decades.



4. FINANCIAL PRIORITIES AND NEEDS

Introduction

This chapter examines the results on Pasifika women's financial decisions, priorities and coping strategies. The data reported in this chapter are based on the findings from the whole sample of 230 participants. These findings are presented as follows:

- Decisions making processes (Section 4.2)
- Financial priorities (Section 4.3)
- Factors influencing financial decisions (Section 4.4)
- Coping with financial difficulties (Section 4.5)
- Key points relating to financial decisions, priorities and needs (Section 4.6)

Financial Decision Making Processes

About 53 % of the participants reported ways in which they and their families make decisions on their financial priorities and demands. The following are strategies used by women and their families to make decisions on their financial priorities.

- Discussion with husbands, children and family members (40)
- Assess the financial demands (36)
- Prepare a budget or financial planning (32)
- Personal decisions (11)
- Discussion with children about their contribution to the family (4)

As shown above, those who provided a response suggested that discussions and joint decisions with their husbands were the main strategies used when making financial decisions. This represents about 22% of all married women in the study. Some went as far as suggesting they made those decisions on a weekly or pay by pay basis. For instance, Participant 41 answered:

I consult with my husband and we work through things together. We have established some financial goals for the year and therefore our decisions are based on our intentions to achieve our goals. We make provision for unexpected occurrences along with allocating an amount for fa'alavelave for the year. This way we are usually able to cope with any unanticipated demands.
[Participant 41]

Thirty-six participants would assess the financial demands and then decide on their priorities. Another 32 respondents indicated that they had decided on a family budget or financial plan. As participant FG15 explained:

We base our financial decisions on our weekly earnings. I work out a monthly budget and always try to stick with it. It's working fine so far.

Four women suggested that financial decisions were made in consultation with the children. These were the case of two solo mothers and women whose husbands were not in employment. The response given by Participant 83 clearly shows this:

I consult with my children first as we do not want my husband to get too distressed as he is unwell, with his confinement to a wheelchair and crutches

limits what he can do. We do not want him to feel hopeless as he sometimes does, and his depression becomes more work for us in the long run.

It is evident from this response that the key factor for exclusion of her husband from the decision making process was the belief that financial demands might aggravate her husband's health condition which could impact on the family. Hence, in order to ensure the wellbeing of her husband and consequently the family, decisions were made with the children. In the case of solo mothers (2 out of 16 participants), the decisions were made with the children as a family.

Financial Priorities

Five number one priority areas for Pasifika women were identified from the data. These include the following:

- Meeting the family's needs
- Tithing 10% of income to the church
- Saving for future family needs
- Contribution to family members, such as their parents and extended family members.
- Leisure Activities

Meeting the family's needs

Various families' needs were reported as number one priority. These included the following:

- Payment of bills, for example, power, telephone, rates, credit cards (81)
- Family needs and projects (62)
- Mortgage or rent (56)
- Children's needs and school expenses (42)
- Food and clothing (31)
- Vehicles and transport expenses (17)
- Bank loans and student loans (8)
- Hire purchases (6)
- Medical care (4)

Payment of bills and other family needs

Eighty-one participants (i.e. about 35%) gave number one priority to the payment of bills, for example, power, telephone, rates, and credit cards. As Participant 2 responded:

When I receive my income, my first priority is to pay my bills, for example, power, phone, rates, land rates and water rates. My house is free hold.

As reported in section 3.3.1, payment of bills and other household expenses was one of the three main areas that Pasifika women contribute to in the family.

Mortgage or rent

Another important priority for 56 women was payment of their mortgage or rent. As Participant 15 explained:

When we first bought our first home, we wanted to work hard and pay it off quickly, that was our first priority, to be mortgage free. We have done that in four years, and because we had achieved that, anything that we do we learn from that experience. It is better to pay for something with cash, instead of paying interest on hire purchase. We save and wait until we are able to purchase something. [Participant 15]

This group represents 65% of the 86 participants who owned their own homes. Years of residence in New Zealand was related to home ownership, with those who had been in New Zealand for more than 21-30 years more likely to own their own home, followed by those who had resided in New Zealand for 31-40 years.

Five mothers, who were receiving benefit, had organised for the rent to be deducted from their benefits first. The remainders of the benefits were then paid into their bank accounts.

Children's needs and school expenses

Forty-two women gave number one priority to their children's needs and educational expenses. Mothers with young children were more likely to give children's needs and school expenses a priority.

Tithing

Twenty-three participants put tithing 10% of their incomes to the church before they paid any of their bills and other family expenses. The respondents' beliefs in God and divine guidance were a feature of the responses. For example, in explaining her commitment to tithing, Participant 10 said:

My first priority is my 10% tithing because I believe in tithing. Before I adopted tithing I struggled. If I do my tithing I have money left over for other things. Secondly, I pay for the gas, that is separate to my power because that falls on a different due date, then my phone account. Thirdly, I do the grocery shopping, food for the family. [Participant 10]

As with Participant 10, Participant 15 responded:

I make my decisions based on the money that is available to me. I have strong faith that I will receive divine guidance on how best to use the money that I have that. My first priority is my 10% tithing, before I pay my rent and my bills. Then I pay my rent and my bills. I pay the rent, power, phone, and credit cards. If any fa'alavelave occurs I usually give to the fa'alavelave before I pay the bills. [Participant 15]

Contribution to parents and extended family members

Twenty-two participants suggested that contributions to their parents and/or extended family members were their number one priority. As Participant 53 reported:

I don't want my mother to go without things... I've now taken up the role of what my dad used to be. I don't want her to be stressed out and I don't want her to tell her family that her kids don't do this. [Participant 53]

In some cases, the urgency of some extended family matters, such as a funeral, would cause women to delay payment of other bills and attend to the extended family members' needs first.

Savings

Only 16 participants indicated that putting aside money into their savings account was their number one priority. This is done before they even pay their bills and other living expenses.

We make and set goals that we wanted to achieve, that is, money for a home and study. We set aside about 20% of our income in savings to reach those goals. 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. [Participant 70]

Fifteen out of these 16 participants had annual household incomes between \$50,000 and \$100,000 and did not own their own home. Only one person had a household income of \$20,000. This 60 year old grandmother had developed a habit of saving.

Leisure activities

Only a small number of participants gave priority to their leisure activities. These were four single women who were tertiary students. It is obvious that these women did not have the responsibilities and roles of a mother and/or a wife and hence were in a position to give their leisure activities the number one priority.

Discussions

The results implied that saving for future needs was not a major priority for the majority of Pasifika women who took part in this study. The key priority is to meet the family's needs. The findings raise some important issues regarding the Pasifika women's economic priorities. It is possible that some women were operating on a pay by pay basis and were not in a position to prioritise saving. It is also possible that their contribution to other family members and the extended family was seen as a form of 'investment' for the future. That is, that one contributes to the extended family functions such as funerals and other fa'alavelave with the expectations that the extended family would help out when one has family functions that may require financial contributions. Sharing and co-operative approach to dealing with life and family's needs were major features of the lives of Pasifika women and their families.

Factors Influencing Financial Decisions

The data showed that a combination of factors underpinned Pasifika women's decisions on finances. The following were the key factors influencing women's decisions about financial priorities.

- Children's and family's needs (121)
- Parent's values and cultural values (100)
- Belief in God, Christian values and obligations to the church (52)
- Budget and availability of money (32)
- Roles such as a church leader or matai (17)
- Saving for the future (16)
- Maintaining a good credit rating or to stay out of debt (10)
- Good communication and relationship with their husbands (8)
- Threats of telephone or power disconnection (8)
- Role as an eldest daughter (5)
- Emergencies (2)

The majority of the participants discussed more than one factor depending on the priorities identified. For instance, whilst their belief in God was the key factor which explained their practice of tithing, their parents' values could be a factor in their decisions to ensure that they meet their families' needs, and/or contribution to other family members. Pacific born women focused on three key areas - the children's and family's needs, parents and cultural values, and beliefs in God. Whilst New Zealand born respondents also focused on meeting the needs of their children's and families, they gave more attention to their budget and the availability of finance followed by their beliefs in God. Given that Pacific born participants were more likely to be in their 40s and older the influence of their parents' and cultural values were stronger.

Children and family needs

The most frequently cited group of factors, shared by 121 participants (ie. 52%) was related to meeting the needs of the family. In particular, meeting the needs of the children determined to a large extent the financial priorities and decisions made by more than half of the women. For example, Participant 45 explained the key factors as follows:

The need to make sure that my baby's need, like milk, nappies and clothes are met first. Then the rent, food, power and other basic stuff like washing powder and other groceries. [Participant 45]

Another respondent explained Participant 7 said:

I would say that my family obligations are the main factors. Cultural values to a certain extent because the most important thing to me is to provide for my immediate family. If I don't have enough money to give for a fa'alavelave, I will give what I can. If I can't, then I just won't. I just let my parents know that I have to provide for my children first. This causes a lot of tension and anger on the part of my parents. [Participant 7]

As evident in the above response the focus on the immediate family can sometimes provide tensions between a few women and their parents and/or extended family members. The study showed that New Zealand born and Pacific born respondents were just as likely to focus on ensuring that the needs of their families were met first. About 58% of those born in the Pacific and 51% of the New Zealand born, respectively, gave these responses.

Parents' values and/or cultural values

A second group of responses revealed that their parents had a major influence on the types of decisions and priorities set by women in this group. The results showed that 100 out of 230 participants (i.e. 43 %) shared ideas and responses that were categorised into this group. As Participant 63 said:

I've learnt from my parents in the sense that they don't believe in having big debt and if you owe money to someone then you are supposed to pay. If people give to you, then you give back generously two folds. [Participant 63]

Modelling appropriate giving behaviours was apparent in some women's answers. For example, Participant 88 responded:

I just give because I want to be a role model to my brothers and sisters to impart the values of my family and the Christian value of giving. This was passed on from my dad. He always gives time, money, and his expertise to everyone and the families. [Participant 88]

The cultural values and practices fostered by parents and family were shown to be a significant factor in women's decisions about their financial priorities. About 44% of Pacific born participants cited cultural values as a determining factor in their decisions, whereas about 2% of the New Zealand born mentioned cultural and/or parents' values as key factors in their financial decisions.

Women's beliefs in God, Christian values and obligations to the church

Fifty-two women shared responses that illustrated their beliefs in God and commitments to their churches as the main determining factor. As Participant 133 explained:

I will take it to God in prayers, and he guides me and provides me with the clear mind to do what is right, to prioritise what needs to be done first and then the next and so on. I pray hard for ideas and I follow them through.

As reported in section 4.3.2, 23 respondents said that "tithing 10% of their income" was their number one priority. The practice of tithing 10% of one's income and offerings to the church are reflections of women's commitment to God and the churches. It is possible that churches that practiced "tithing 10% of income" did these more frequently, for instance on a weekly, fortnightly or monthly basis. Whereas, participants who belong to churches that had annual offerings might have not mentioned it as this is done on an annual basis. Participants in these situations would be more likely to focus on their contributions to the churches on the particular month or week of the year that their churches had decided on for their annual offering.

Family's budget and the availability of finance

Thirty-two participants provided responses that were considered to fall into this group. As Participant 12 explained:

The factors are money available versus expenses that are required to be paid. I prioritise by allocation of money to certain expenses. Tithing is something I do, but not to the extent I should and wish I could. [Participant 12]

It seems that women in the group prioritised the expenses based on the availability of money and the need to have those expenses paid. Dealing with competing priorities was common for some women.

Women's family and/or cultural roles

The study indicated the significant roles played by eldest daughters. Seventeen respondents said they were the 'eldest daughter'. Certain expectations exist for the eldest daughters. Leadership roles in mobilising the family to support the parents and other members of the family were expected of eldest daughters. As Participant 3 explained:

The factors that influence my decisions are as follows. I am the eldest daughter in my family. I am expected by my parents to take on a leadership role, for example, when there is a fa'alavelave, I am supposed to gather the family and raise money towards the fa'alavelave. My father's role as a lay preacher at our church plays a major part for me and my husband, to give money to support them financially because my father does not work. My father's other role is a matai. He relies on my sister, my brother and I to support him when people from his village travel to New Zealand to fundraise towards a church building or district school building. [Participant 3]

Similarly, Participant 103 shared her views and experiences in this way:

I would say for me, it's my Christian values, Samoan culture and family values. Because I am the eldest daughter in our family I am expected by my mother and father to care for my brothers and sisters. I am obliged to take up the responsibility of caring for my nuclear family as well as extended family in Samoa. I continue to do so in New Zealand. My spiritual beliefs influence my decisions as well. [Participant 103]

Supporting parents in their roles within the extended family, church and community were also found to be important factors influencing women's decisions. Both New Zealand born and Pacific born women provided for their parents and extended family activities. In describing the factors that influence her financial decisions, Participant 143, a full-time student in her late forties with a household income of under \$20,000 per annum, said:

We pay the basics first, like rent, power and phone bills. We try to prioritise as we go. It's hard to try and budget because when a funeral comes everything falls through. We contribute to the funeral and ring and organise payment of the power and phone accounts.

It should be noted that a few women in higher income brackets also reported very similar ways of making financial decisions.

Maintaining a good credit rating or staying out of debt

Prior experiences with debt also influenced women's financial decisions. Ten women suggested "staying out of debt" and/or "maintaining a good credit rating" as motivating factors in their financial decisions. As reported by Participant 57:

I don't want anymore bad credits or debts like it was when I was married. My goal is to stay out of debt, pay my tithes and offerings to God, and pay my financial obligations on time. Put one tenth of my earnings for tithes and the same amount again into the bank. [Participant 57]

This group represents about 4% of the total sample for this study, indicating that only a small percentage of women focused on this issue.

Savings for the future

Saving was also found to be among the factors influencing financial decisions. Sixteen participants related "saving" as key factor. A combination of factors was evident in some of the responses. As Participant 33 explained:

My commitment to meeting my financial obligations on time and the need to make wise budget decisions, the need to save, to help my family and friends as required, the expectation of my family to provide for them financially. The need to fund the trust that I have set up to help my family. The need to be debt-free and financially secure. [Participant 33]

Discussion

The results of this study suggested that family obligations and values play major roles in influencing the types of responses given by the participants. Women when making financial decisions later adopted their parents' practices that were observed when growing up. Focusing on the needs of their families and extended families women's beliefs in God and Christian values were also key factors in financial decisions and prioritising their economic contributions.

Although "saving" was a factor, contribution to other family members and concerns for the needs of other family members were an important part of the decision-making processes. Giving with compassion and the belief that one would one day receive is a motivating factor for the Pasifika women. Being part of the extended family and maintaining the reciprocal family relationships could be considered as a form of saving for the future. Changing priorities was a common for some women. Although a budget or a financial plan was set when family occasions such as a funeral took place, the bills and payment were put aside and the funeral became the priority.

Coping with Financial Difficulties

When asked to describe how they would cope with financial difficulties, the participants shared a range of strategies. Analysis of the strategies showed that these could result in one of four key outcomes. First, there were strategies that focused on obtaining the finance to meet the needs. Second, a group of strategies aimed at reducing spending and/or living within the family's budget. A third group of strategies involved negotiation with the creditors for part payments and an agreement on revised due dates for their

bills. A fourth group of strategies centred on dialogues and seeking help from their husbands or God.

Strategies aimed at obtaining the needed finance

These strategies included the following:

- Ask parents, sisters, brothers or other family members for financial help (119)
- Seek a loan from a bank or finance company (86)
- Seek help from Work and Income or Salvation Army (15)
- Seek Help from the church (10)
- Sell assets such as a TV, or cultural artefacts such as mats and/or tapa clothes (9)
- Return to work full-time or part-time (4)

Seeking help from family members

The above results suggest that seeking help from family members was the most frequently used strategy. This was used by about 52% of the participants. Parents, sisters, brothers, daughters, sons, cousins, and grandparents were the first point of contact and/or source of support when women experienced financial difficulties. Participant 100 said:

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. [Participant 100]

Taking a loan from the bank or finance company

Eighty-six participants (ie. 38 %) indicated that they would seek a loan from either a bank or finance company. The response by Participant 8 clearly shows this:

I would contact my bank manager and discuss the possibilities of having a top up on my home loan. It also depends on the amount of money I need and what purpose. Recently I had helped my husband's parents to travel to New Zealand to seek medical assistance. I contact my bank and asked for a loan, which was granted with no problems. [Participant 8]

Seeking help from work and income or Salvation Army

Fifteen participants (ie. about 6%) would seek help from Work and Income, Salvation Army, or their local church.

When I experience financial difficulties, for example, if I budget for \$100, money to spend on children's food this week, then next week I will review what is available and what is left over from previous week. If I still have difficulties then I consult my case manager and discuss any top up for meeting my needs and family's needs. I go directly to WINZ especially to pay our high power account. My strategies are budgeting my money well, tithing first. If the power account is increasing I review the reason why it was so high in cost. Then I would endeavor to turn off other electricity needs for example children's stereo,

computer, heater except T.V they need the news for school report back.
[Participant 11]

Services offered by these organisations were helpful in meeting the needs of these women. Free offering, that is, a programme offered by some churches for families that experienced some form of hardship were also cited by a few women.

Discussion

Taken together the above results with those reported in section 3.3 it is evident that the family is the main focus of the economic contributions as well as a key source of financial help when Pasifika women experienced financial difficulties. More than half the participants would rely on their family members for help at times of financial needs.

Strategies aimed to reduce spending

Several women attempted to reduce spending when they experienced financial difficulties. The following strategies were reported:

- Review budget (28)
- Work out a plan with your husbands (24)
- Prioritise bills to pay and spending (23)
- Take money out of savings account (18)
- Live within your means (9)
- Bake own food, go fishing, grow own vegetables (8)
- Reduce spending on brand name products (8)
- Cut down on leisure activities spending or go without (8)
- Avoid getting a loan (3)

The response given by Participant 69 may be used to illustrate this type of strategies. As she described:

My first priority is to go through my budget to see whether I need to miss something out, for example I have to do my budget plan again I will be strict with that. I don't really want to go and ask anyone for money. I have that pride. I don't even go and ask my brothers or my sisters, or my children for money. I won't even ask a finance company for help because their interest is too high. I know that I earn this much so I have to stick to it, if I'm desperate I will use my investment. [Participant 69]

In order to deal with financial difficulties, a few women suggested going without until the next pay or cutting down on food. For instance, Participant 64 explained:

We don't go ask for help, we go without until the next pay-day, but stretching what little food we might have to last and not go out, by staying at home because there would be no money for petrol too. [Participant 64]

Strategies aimed to revise due dates for payments

Fourteen women would contact their creditors to arrange for part or delayed payments of their accounts. Difficulty meeting the payments of hire purchase accounts was one cause of financial difficulties. As Participant 65 responded:

Most of our problems stem around hire purchase accounts defaulting, so what we do is ring up and make arrangements to pay. Our ultimate goal is to get rid of all the hire purchase accounts and not have any more. It's something that we have achieved but it's happened all over again so it's a matter of breaking the cycle. Because it's really hard because they have so many things out there and they very easily let people take on those hire purchase accounts. [Participant 65]

The above results points to an area where women may need support to have strategies in place to break away from the cycle of being in debt. Taking on hire purchases with high interest rates could explain why Participant 65 found it difficult to meet the payment schedules. Whilst negotiation of repayments schedules seems to be an appropriate short term measure, the impact of the debts on overall wellbeing of the women and their families cannot be ascertained from this study.

Strategies aimed at seeking guidance

Twenty-four women would seek the support of their husbands and work with them to plan out a way to deal with the financial needs. Four respondents would seek guidance from God. This again highlights the strength of their belief in God as the source of help. It also shows consistency in how they applied their faith in the area of finance. For example, Participant FG19 explained her strategy in this way:

I haven't been going to anyone and that is the honest truth, and we have been struggling in my lifetime...When it was just me, my husband and my son, I didn't see the difficulties but when I got my mother and this big family, I've found it really difficult. I think my faith is in God that will support us. As long as we have the basics in the house. To me if we've got nothing then we've got nothing. At the same time we find other ways, we go fishing during the summer so we have that food and sometimes we fall into our saving account to support us, but we try not to get into that. I know that for me and my family at that time of struggle I should go into WINZ for support because we have a big family with a very low, low income. I don't like going there because they don't understand our own situation and the way we live as Pacific people. They always question why is your mother and father staying with you? But the more you explain it to them the more they don't understand. I get frustrated because of the misunderstanding. [Participant FG19]

Unlike Participant 11 who found the services offered by WINZ useful, Participant FG19 had difficulties with some of the services. The above response highlights one of the difficulties that women who live in extended family settings may face. The coping strategy described by FG19 tended to focus on ways of avoiding help from support agencies such as WINZ. Previous frustration with the services received may discourage women from seeking the financial support that they and their families may be entitled to receive. Only further investigation into these areas would reveal how the needs of Pasifika women can be appropriately met by help agencies such as WINZ.



Summary of Key Points Relating to Financial Decisions, Priorities and Needs

The study revealed the following key results:

- About 22% of the participants made joint decisions with their husbands, or children and other family members. A second strategy would be for women to assess the financial demands and designed ways of dealing with those demands
- The main factor influencing financial decisions was meeting the needs of their children and family. About 52% of the respondents reported this as the factor which influences financial decisions and priorities
- Five number one priority areas were identified. Meeting the needs of the family was the number one priority for the majority of the participants. Those needs include payment of bills, mortgage or rent, and meeting children's needs. These priorities could change depending on the needs of the family and extended families
- Parents' values and practices were key factors that influenced financial decisions and priorities of about 43% of women
- Faith in God and commitment to the churches was the key factor and priority for about 22 % of the participants
- Saving for the future was shown to be the number one priority for about 7% of the respondents in the study
- Family and extended family were the main focuses of women's economic contributions, as well as key sources of help when women experienced financial difficulties. About 52% of respondents sought help from other family members
- Taking out a loan from a bank or finance company was shown to be the second most frequently used strategy for dealing with financial difficulties. This raises concerns about possible financial problems associated with the use finance companies as a source of finance.



5. ACCESS TO EMPLOYMENT, SELF-EMPLOYMENT, EDUCATION & TRAINING

Introduction

This chapter examines the results on access to employment, self-employment, education and training. These results are presented in seven sections as follows:

- Pasifika women's skills and areas of strength (Section 5.2)
- Satisfaction with current employment (Section 5.3)
- Perceived barriers to paid employment (Section 5.4)
- Setting up own businesses (Section 5.5)
- Access to education and training (Section 5.6)
- Balancing paid employment, family and community work (Section 5.7)
- Key points relating to employment, self-employment and training (Section 5.8)

Pasifika Women's Skills and Areas of Strength

Data reported in this section is based on the responses of 146 participants in the individual interviews.

Pasifika women took a wide range of skills and strengths to paid employment. These include but are not limited to the following.

- Experiences 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.

Experience in a wide range of occupations

Pasifika women's professional experiences included teaching, nursing, research, care giving, legal experience, journalism, social work, music/drama and dancing, business management, health promotions, community development and services, factory work, office work, advisory role and medicine. This category included women who had good communication (verbal and listening), management, leadership, organisational, excellent customer service and peoples skills. They could work independently as well as a team and possessed high tolerance level of stress. They were open minded, practical and willing to learn.

Cultural and language strengths

Pasifika women came from six different ethnicities and hence add to the multi-cultural, and multi-lingual dimensions to the work environment.

Personal skills

Women included in this category were hard working, compassionate, honest, reliable, punctual, trustworthy, friendly, and flexible and had good sense of humour.

It must be pointed out that women's skills and strengths can fall within more than one of the above categories of responses.

Satisfaction and Lack of Satisfaction with Current Employment

About 85% of the employed women were satisfied with their current employment, whilst about 15% were not satisfied with their current employment situations.

Reasons for satisfaction with current employment

The following reasons explained their satisfaction with their employment.

- Flexible working hours and good pay (40)
- Love the type of work they are involved in (26)
- Opportunity to work with own people (18)
- Opportunities for professional development and promotions (15)
- Good working environment (13)
- Collegial relationships (12)
- Opportunity to work from home, close to home or help with transport (7)
- Opportunity to gain knowledge or learn new skills (5)
- Empowerment and acknowledgement of efforts (5)

Flexible working hours and good pay

Forty of the responses involved good pay or flexible working hours. Flexible working hours gave women time to pick children from school, meet other family needs as well as personal needs such as keeping medical appointments. As Participant 13 said:

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.

Love their jobs

Twenty-six responses fell in this category. For these women the work was considered satisfying because they could use skills they were competent in, meet people and get positive outcomes. Additionally, they were being challenged to step out of their comfort zone. For instance, Participant 7 explained:

I began to come out of my shell. I have to organise work for tutor classes and contact parents on a regular basis. I have also been given responsibilities in my subject area. I feel I am more organised now, in my teaching job, than I have ever been since starting in 1994. [Participant 7]

One participant said that the job was not physically or intellectually demanding whereas another said it gave her time out from other commitments.

Opportunity to work with and serve Pacific peoples

Eighteen women were satisfied because their jobs allowed them to serve or build relationships with Pasifika peoples. Two participants said that the job allowed them speak their own Pasifika languages. As Participant 80 responded:

Yes, I am satisfied. Love the work and the other Pasifika women that I work with. I know our service is making a difference to our Pasifika people.

The majority of the women in this group were employed as liaison officers, community health workers or teacher in a Pacific early childhood setting, positions that were targeted for Pasifika peoples.

Opportunities for professional development and promotions

Fifteen participants said there were opportunities for professional development and promotions. For example, Participant 6 said that she was satisfied with her current employment because she was encouraged to do further studies. Five thought that the challenging nature of the job required them to develop personal qualities such as confidence. Furthermore, their employers provided them with opportunities to gain new knowledge or skills. For instance, Participant 52 is gaining knowledge about industry. Participant 9 explained:

It is going to be a challenge because there will be a lot of things that I would not know, there will be things I would be adding to the new job, and help develop personal learning and growth. [Participant 52]

Good working environment and collegial relationships

Thirteen women said they loved their workplace and were privileged to be working alongside people who appreciated Pasifika culture. Support services and resources were available for Pasifika people. The multicultural nature of the environment gives the women a sense of belonging. As Participant 50 explained:

I like the environment that I work in, it brings memories of home in the Pacific, seeing the close knit friendly environment that the staff enjoys. I am happy and intend to give my best.

Twelve participants suggested they had an understanding, supportive, flexible and fair boss. In addition the participants said they enjoyed working with supportive colleagues. For example, Participant 44 said that she enjoyed her job because team members worked together like a family and everyone were very understanding, hardworking and fun to work with.

Opportunity to work from home, close to home or help with transport

Seven of the responses fell in this category. Five of these women worked close to home. One was provided with transport whereas the remaining participant worked from home.

Empowerment and acknowledgement of their efforts

Five participants said that they wanted to do their best because they felt empowered and their skills were acknowledged. For instance, Participant 54 said:

I am a valued team member and have been identified to possess leadership and management skills, proof of this is reflected in my recent promotion to a senior position.

The findings reveal that flexible working hours and good pay were the main sources of job satisfaction for Pasifika women. Since Pasifika women were the main caregivers in family/ extended family situations and important economic contributors, flexible working

hours and good pay allowed them to attend to these important roles. Another factor that contributes to Pasifika women's job satisfaction was a good working environment. It appears that women preferred to work in environments that support them professionally as well as culturally, and provided them with the opportunity to serve Pasifika people.

Reasons for Dissatisfaction with current employment

Whilst the majority of employed women were satisfied with their jobs for the reasons listed about, about 15% of women were not satisfied with their jobs. The following reasons were given for their dissatisfaction.

- Long hours, short-staffed, less pay (8)
- Not a good working environment (7)
- Lack of funds, resources and contractual obligations (5)
- Job is monotonous, boring or far from home (4)
- Efforts not acknowledged or experience of discrimination (2)

The main reasons for their dissatisfaction were the opposite of those given by participants who were satisfied with their employment. Reasons were associated with working long hours and less pay, poor working environment lack of resources, workplace was located too far from home, and the lack of acknowledgment of their services by the employers.

Perceived Barriers to Paid Employment

The majority of the women reported barriers to paid employment and proposed ways to address those barriers.

Barriers to paid employment

These barriers include the following:

- Lack of qualifications, experience and skills (44)
- Lack of motivation, confidence and self determination (36)
- Language and lack of confidence to communicate with natural English speakers (34)
- Caring for children and elderly (30)
- Lack of information on jobs available and how to apply for jobs (19)
- Lack of childcare facilities (15)
- Lack of encouragement and support from family members (12)
- Experiences of racism and discrimination (12)
- Bargaining or negotiation skills (11)
- Fear of stepping out, mindset, dependency on benefit or laziness (7)
- No transport, low pay and no suitable jobs (5)

Lack of qualifications, experience and skills

Forty-four women viewed lack of qualifications, experience and skills as barriers to paid employment. This barrier could be fairly acute for women who have dropped out of school early or who migrated into this country. For example, Participant 50 has had a lot of job rejections in the New Zealand. Although she had worked in the Pacific for 20

years with the latest technology, she could not get a job here because New Zealand experience was a requirement in most jobs. It seems that new migrant women opt for jobs that are available rather than being encouraged to continue their previous professions. One woman thought her skills were undervalued while another lacked technology skills. Four women lack job interview skills. It seems that if women did not have the qualifications, they had little choice but to take jobs outside of their chosen professions. Alternatively they may choose to undertake further training. One recent migrant to New Zealand enrolled in a three-year teaching degree programme to gain the appropriate qualifications for registration as a teacher in New Zealand. This return to study after 23 years of teaching in the Pacific was a major challenge for this participant.

Lack of motivation, confidence and self-determination

Thirty-six women thought that due to a lack of motivation and self-esteem, Pasifika women might not seek employment or make the wrong career choices. Related to this group was a group of 11 women who did not seek employment because they lacked bargaining or negotiation skills, not assertiveness and were too shy.

Language and lack of confidence to communicate with natural English speakers

Thirty-four participants considered the lack of proficiency in the English language as a barrier to seeking employment.

Caring for children and elderly

For 30 women, caring for young children and looking after parents, grandparents or disabled children were cited as barriers. Women choose to stay at home because of distrust of childcare services and preference to look after their own children. For instance, Participant 20 has a child with special needs who gets stressed out if put in childcare due to separation from the mother. There could be a family illness that may require women to stay at home and look after a sick family member on a full-time basis. Participant 83 gave up working during the day to look after her mother in law. There could be a cultural expectation on women to stay home and look after children and elderly, while men go out to work.

It is possible that this barrier was more common for women who lack family support or who had a dominating husband.

Lack of information on jobs available and how to apply for jobs

Nineteen women commented on a lack of information on the availability of jobs while two women lack knowledge on how to apply for jobs.

Lack of childcare facilities

Another group perceived barrier is lack of childcare facilities. Fifteen women wanted more low cost childcare facilities to be available at work places.

Lack of encouragement and support from family members

Twelve participants attributed barriers to a lack of support from parents, husbands and friends.

Experiences of racism and discrimination

Twelve women related barriers to some elements of racism and discrimination. As Participant 31 said:

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. [Participant 31]

Strategies to remove barriers to employment

Suggestions for improvement recommended by Pasifika women include the following:

- Jobs to be advertised via TV, radio and the church (8)
- Greater access to low cost childcare facilities (8)
- More encouragement and support from family members (7)
- Free or low cost training for women (6)
- Seminars and workshops on how to find and apply for jobs (5)
- Availability of English language courses (4)
- More networking and role models amongst Pasifika women (3)

Whilst more women could identify barriers to employment, fewer could suggest strategies for removing these barriers. Additionally, although a lack of qualifications and experiences was seen as one of the main barriers to paid employment, few of the responses related to addressing this barrier. One reason for this inconsistency could be lack of confidence to suggest strategies. Another explanation could be the wording of the question. Perhaps asking the participants how their identified barriers could be removed would have elicited more specific responses.

Setting Up Own Business

Whilst fifty-seven women (i.e. about 25%) reported that they had planned to set up their own businesses, others were very happy with their lives and had no intention of setting up a business. Fifteen women in this study were self-employed and running their own businesses.

Awareness of programmes for business development

Forty of the 57 women were aware of existing programmes for business development, the remaining 17 were not aware of any such support. Five of these women could not remember the names of organisations that provided the businesses development programmes. The organisations identified from the data are:

- Pacific Business Trust
- Maori Welfare League Trust
- Enterprise Waitakere
- Banks and Church groups

- Waikato Management School
- Hosanna Global
- McGregor's Associates
- Tanumafili Trust

The above list implies that respondents were not fully aware of the range of programmes for business development that were available to Pasifika women. At least five of the above organisations were managed by Pasifika staff and targeted Pasifika peoples and communities in the local areas. Generally, most of the women had used the above services and were happy with the quality of services provided.

Barriers to establishment of small business

Barriers for the establishment of small businesses identified from data are discussed below.

- Lack of finance to set up a business (34)
- Lack of knowledge of business plan, budget, and how to set up and manage a business (34)
- Lack of confidence and self-esteem (20)
- Family responsibilities and other commitments (10)
- Lack of qualification and skills (10)
- Competitions from established businesses (10)
- Lack of support from husband and other family members (8)
- Lack of role models and mentoring programmes (8)
- Lack of information (5)

Lack of funds to start up a business and lack of knowledge of how to set up and manage a business were two key barriers for the establishment of businesses.

Strategies to remove barriers to establishment of small business

The data also revealed strategies to remove barriers to establishment of small businesses. Again, these are listed below with the number of participants who provided a particular response.

- Attend existing programmes in support of business (20)
- Become more aware of setting business through research (11)
- Develop skills and build up finance (4)
- More family support (4)
- Flexible hours (4)
- More networking and role models (3)
- More financial support (1)

The above results seem to indicate that Pasifika women were likely to attend existing programmes in support of business in order to gain more access to business. Ten of these women had used the services of the Pasifika Business Trust. It is possible that services offered by the Pasifika Business Trust were meeting the needs of these Pasifika women. It is interesting to note that while a majority of women consider lack of finance as a barrier to setting up small businesses, only four of the responses for removing barriers to establishment of business related to finance. One explanation for

this could be that the need for more knowledge on how to set up and manage a business was a priority. Another interesting finding is that while ten participants identified competition from established business as barriers, none of these participants could offer strategies to remove this barrier. This finding has implications for existing programmes in support of business development. This issue needs to be discussed in depth during training sessions.

Access to Education and Training

About 55 % (i.e. 127 out of 230) identified barriers to education and training. Of these, 92 also shared their ideas on strategies to remove those barriers.

Barriers to education and training

The main barriers to education and training relate to the following are:

- Having young children (27)
- High cost of training and education programmes (26)
- Lack of motivation, determination, confidence and interest (25)
- Lack of encouragement and support from parents, tutors or peer groups (23)
- Lack of support to look after parents or other family members (10)
- Lack of support programmes and Pasifika staff in training institutions (7)
- Lack of time (4)
- Language, cultural or health barriers (4)
- Lack of role models (4)

Being a mother with young children was the most common barrier to Pasifika Women's access to education and training. Twenty-seven women thought that mothers had to sacrifice their time at home and look after their young children while five participants attributed their barriers to a lack of or expensive childcare facilities. This finding is consistent with that identified as barrier to paid employment. It is evident from data that women's specific roles in the family situations outweigh the need for women to continue with further education.

Strategies to remove barriers to education and training

Ninety-two participants suggested ways in which these barriers can be removed. The rest of the participants either did not respond or said they could not see ways in which these barriers could be dealt with. Suggestions for removing these barriers include the following:

- More financial support (32)
- Accessibility to courses, training programmes and information (30)
- More family, community and tutor support (18)
- More empowerment and motivation (10)
- Assistance with numeracy, literacy, and computer skills and career training (7)
- Showcase role models (5)
- More flexible study programmes (4)
- Training for parents, school, community and church (3)

More financial support

Thirty-two responses fell in this category. Eighteen participants thought that the government should provide free or low cost training programmes for Pasifika women in order to remove financial constraints. Two women also suggested that since women were the main financial providers of the family, there should be funding for households keep when women did the training. While two participants recommended free courses for Pasifika women, ten wanted more scholarships to be available.

Accessibility to courses, training programmes and information

Thirty of the participants wanted educational institutions to make themselves more accessible to the Pacific communities and church groups. It appears that Pasifika women value spiritual aspect of their lives and one place to target for information and training would be the church setting. As Participant 60 added:

Training institutions should promote their courses and training through the Pasifika radio stations, churches and encourage women to study.

More family, community and tutor support

Since one of the barriers to education and training for Pasifika women related to a lack of support from parents, tutors and peer groups, 18 of the responses were related to family, community and tutor support.

More empowerment and motivation

Ten of the participants' suggestions related to helping women develop more positive attitude towards education and its importance for their future. This was particularly true of women who have had negative experiences at school or older women who have developed a mindset that studying is for young people.

Assistance with numeracy/literacy, and computer skills and career training

Seven of the participants suggested that barriers could be removed by providing training courses in numeracy, literacy and computer skills. Two participants recommended more careers training advice both at the school and community levels.

Showcase role models

Five women suggested that Pasifika leaders and women need to lead by example. There is a need for these role models to succeed and show other Pasifika people that it can be done.

More flexible study programmes

One participant suggested that the entry criteria for Pasifika women needed to be considered. Three women recommended a more flexible timetable. For example, Participant 12 suggested evening classes closer to home rather than only at the university.

Training for parents, schools, community and church

For three women, parents and communities need to be educated not to pressure their children to provide money while they are students but to encourage their education first and then work after completion of their studies.

Discussions

The findings revealed that most of the factors affecting Pasifika women's access to training and education are similar to those reported for employment and self-employment. For instance, lack of childcare facilities, finance and lack of skills appear to be common themes. However, unlike other sections, the data described in this section reveals that a number of women could identify barriers to education and training as well as suggest strategies for removing these barriers. Additionally, there was more consistency between barriers and strategies. One explanation for this could be the order in which these questions were asked. Since this question came towards the end of the interview schedule the women felt more confident to offer their suggestions. Another explanation could be the wording of the questions. For instance, in Question C8: *Please suggest ways in which we can improve Pasifika women's access to education and training* may have suggested that the participants' strategies were important whereas, *What can be done to improve Pasifika women's access to paid employment?* could have implied any general strategy.

Balancing Paid Employment, Family and Community Work

Difficulties balancing paid employment, family and community work

The analysis of the data showed that 86 participants (ie. 37%) had difficulty balancing paid employment, family and community responsibilities. Some of those participants were also enrolled in tertiary institutions and these too added to the difficulties. Not all respondents provided specific details of their difficulties. These difficulties are outlined below:

- Difficulty managing or prioritising time between job, family, community and study (15)
- Less time to spend with children and family (10)
- Taking time out to attend to sick children or family members (9)
- Work demands a lot of time (8)
- Tired and stressed out (4)
- Family obligations – having no choice but to fulfil them (4)
- Shift work (3)
- Unexpected events happening at the same time (3)
- Less time to do personal things or community work
- Only time for work and family and little time for church

Difficulties in managing or prioritising time

A total of 15 participants had difficulties managing their jobs, family, community work and their studies. Nine participants have difficulty managing their time. Women find prioritising and organising difficult. Sometimes the work gets behind so women have to catch up during holidays.

The difficulty is time management. Following the plan, sticking to the goals, staying focused. Those are the difficulties and I think we all go through them but then it's because we haven't identified the reasons why we do what we have to do. [Participant 97]

Time with children and family

In balancing family life and paid employment, ten women spend less quality time with children. As Participant 52 explained:

Yes, because one would have to suffer more than the other and it usually is family. My community work involved going to meetings during the week at night and courses in the weekend and I found family time was comprised. [Participant 56]

Nine participants experienced difficulties when they needed to take time out from work to look after sick children or other family members. A few women were raising their children on their own and had difficulty coping with it. As Participant 80 explained:

It is hard bringing up children while I myself am too young. Family support is hard to accept because I know that other family members have their own obligations.

Work demands a lot of time

Eight respondents suggested that work demanded a lot of their time. This was particularly the case for women in business. The response by Participant 81 illustrates this:

At this stage of business development much time is spent at work, trying to keep up with the reporting requirements of our contracts. There is a combination of reasons. This includes ineffective use of time, too much work, and not enough sleep. [Participant 81]

Another participant stated:

Yes, definitely I think we all put a lot of effort into our career because we have studied so long that seems to come first because you have got your student loan to pay off and you are running your own home, so I would put more time into my work now than I would in my family because I work for such long hours but I don't always want to do that but I more or less do it.

Tired and stressed out

Four of the women said that in balancing work and family, they are tired and stressed out.

Less time to do personal things or community work

Three of the responses fell in this category. One participant decided to stay single so that she can concentrate on one thing at a time

Strategies to balance paid employment, family, and community work

The responses given by women who had no difficulties balancing their employment, family, and community work, provide some useful strategies for addressing the need to balance work and family and community responsibilities. It should be noted that women who were not in employment were more likely to suggest that the question did not apply to them. Some of the strategies women used to balance paid employment, family and community work include the following.

- Women and husband worked as a team and supportive family (16)
- Women had prioritised their time for different activities (13)
- Flexible working time (3)
- Good communication with employer (2)
- Working close to home
- Leaving jobs at work
- Delegating responsibilities to other family members

The findings reveal that the main strategy used by women to cope with the difficulties of balancing paid employment, family and community work was team work with their husbands and other family members. Women who live with their parents also had the added support of their parents for raising their children and hence were more likely to cope with their responsibilities.



Key Points Relating to Employment, Self-Employment and Training

The following summarises the key points relating to Pasifika women's access to employment, self-employment and education.

- Pasifika women take a range of skills and experiences to the workforce. However, sometimes these skills are not recognised by prospective employers because probably Pasifika women are not good at selling their skills or due to a lack of confidence.
- The majority of women see a lack of support from family and community as barriers to their access to education, self-employment and paid employment. The women might not get financial, childcare and moral support from family members. The women recommended more training for family through community organisations.
- While 57 women were planning to set up their own businesses, others are happy with their existing employment or roles. This could be a result of a lack of money, business skills and access to information on how to set up and manage a business. It appears that to be successful, Pasifika women need support from their family. In short, Pasifika women in business should be considered as "family in business".
- Proficiency with English language and a lack of experiences were considered another barrier to women's access to education and employment. This is particularly true of women who are recent migrants to our country. Some of these women take any jobs that come up their way rather than continuing previous careers. The women recommended more training and support in this area.
- About 37% of women acknowledged having difficulty balancing paid employment, family and community life. The difficulties reported by women are similar to barriers encountered by any other woman. However, community obligations put additional pressures on Pasifika women.

6. WHAT IS 'ECONOMIC WELLBEING'?

Introduction

This chapter examines Pasifika women's definitions of "economic wellbeing". Six major groups of definitions were identified from the data. These are used to frame the presentation of the findings in this chapter. The results are presented as follows:

- Ability to meet the needs of the family (Section 6.2)
- Financial freedom, debt free and self-reliant (Section 6.3)
- Holistic wellbeing (Section 6.4)
- Financial stability and security (Section 6.5)
- Being happy, satisfied and contented (Section 6.6)
- Having a paid job (Section 6.7)
- Other definitions (Section 6.8)
- Key points relating to definition of 'economic wellbeing' (Section 6.9)

Ability to Meet the Needs of Family

The results showed three types of responses that had been categorised under this group.

- Ability to cater for the needs of the family (56)
- Ability to have a house, food, pay the bills and meet all needs (37)
- Ability to provide for your present and future needs (8)

A total of responses 101 responses (i.e. 43%) focus on the ability of the women to have sufficient resources to meet the needs of the family. It is important to note that the needs of the family include both the immediate family needs as well as those of the extended family, church and their community. Several extracts from the interviews are presented below to illustrate various definitions shared by the participants. For instance,

Economic wellbeing 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 wellbeing 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 wellbeing means that your bank account is always healthy, not running out of money and having to loan off your family. [Participant 7]

Like Participant 7, Participant 10 talked about 'having enough money in the bank' to meet all family's needs as her definition of economic wellbeing. As she suggested:

Economic wellbeing means having enough money in the bank to meet all my family's needs, my children's needs, extended family, and a feeling of financial freedom.

Whilst the above participants included their extended families' needs as part of their definition of 'economic wellbeing' others focused on their own families. As Participant 109 reported:

Economic wellbeing means having a roof over my head, having enough food so that my family and I are not starving, enough warm clothes to keep us warm in winter.

Participant 109 is representative of a group of women whose main focus is meeting their families' basic needs.

Financial Freedom, Debt Free and Self-reliant

The second group of responses mentioned the terms, "stability", "secure" or "security", "financial freedom", "debt free" or "not relying on loans". All the responses focused on the person's state of financial stability, security, freedom and freedom from debts. Although the key terms were used in the women's answers, there was evidence to suggest these were all related to above group of responses, that is, being in a position to meet the needs of their families. Whereas the previous group of responses focused on the ability to meet the needs of their families, responses that were categorised in this group centres more on the participants "feeling" of financial freedom or stability and "knowing", that a person had the finance to meet her financial obligations. The following lists the types of responses that were categorised under this group and the number of participants who mentioned as a particular type of response.

- Financial freedom (36)
- Freedom from debt or debt free (32)
- Self-reliance and having no worries (5)
- Not having to take out a loan (2)
- Not relying on WINZ (1)

The results revealed that thirty-six women defined 'economic wellbeing' mainly in terms of financial freedom. Moreover, thirty-two described it as being free from debts, and being independent of others. For instance, Participant 40 defined "economic wellbeing" as:

Financial freedom. It is being able to have the money there, whenever you need it. It is not being self-centred, but having sufficient to meet your needs, and having the financial freedom to live within my means. Another women, Participant 57, defined 'economic wellbeing as: To be self reliant, to be comfortable and not having to worry about anything. To be debt free, to be happy and to be able to contribute financial to other' needs.

It also means financial independence. As Participant 115 answered:

Economic wellbeing to me is financial independent and able to meet all demands without depending on other sources.

Furthermore, Participant 11 defined it in this manner:

Economic wellbeing is to have financial freedom to do the things I desire. It means a healthy bank account, having the freedom to provide for all my needs and my children's needs. It also means free from relying on WINZ to meet my financial requirements.

The above results indicate two types of freedom. First, there is the freedom to act and contribute when there is a financial need. Second, there is the freedom from debts or freedom from reliance on other sources of financial assistance. Whilst the first form of freedom would enable the women to contribute and provide a means by which to meet the financial needs, the second form of freedom allows the women to experience a 'sense of freedom' or 'feeling of freedom' from debt or having to borrow from others.

Being able to sleep at night, not worrying about tomorrow that they are going to tow the car, or tomorrow they might cut the power and that is really because at times we have a funeral in the Pacific and a funeral in Auckland at the same time. And you can't be rude and say 'no' we've got to pay this and again you can't live with yourself, so we send it off. Again it is learning to say 'no', budget and give something but it is hard because I am in a better position than my family so they rely on me to give a lot, and my husband is the eldest son and the chief of the family so there comes obligations. Nevertheless we struggle, but we struggle and give and I know it's silly. At the moment I'm very happy because before it goes to my rent, because before I would just take the money. Now all our bills are covered first and what is left is all we can use and I'm really happy about that. [Participant FG14]

Holistic Wellbeing

Thirty-six respondents provided definitions, which included reference to their total or holistic wellbeing. These definitions were not confined to the financial aspects of their wellbeing but included other areas such as physical, spiritual, social and cultural wellbeing. When asked to define 'economic wellbeing', Participant 27 replied:

It is catering for the total wellbeing of my family both nuclear and extended, financially, mentally, socially, physically in a way that balances our family life.

Another Participant also included the spiritual aspect in her response. As she responded:

Living a life where your physical, spiritual and financial states are maintained in a position of harmony and balance.

Similarly, Participant FG8 explained:

Economic wellbeing is being able to meet my financial needs as well as meeting the needs in other areas of my life, emotionally, spiritually, to be in a healthy state of mind, physically and psychologically. Having the freedom to express creatively in providing for myself and also at the same time help others to do the same. Being open minded to improvement and change. [Participant FG8]

The results also revealed the concept of balance. That is, having a balance between the physical, emotional, spiritual and financial wellbeing. Five women also made reference to having a balance way of life or state of being. Participant FG45:

It's a balance of your finance, your family, your community, your church and managing your income wisely and saving for a rainy day.

Given that a majority of the participants belonged to a church, it is not surprising that participants included the spiritual dimension of their wellbeing.

Financial Stability and Security

In addition, to feelings of freedom, 27 participants also mentioned 'feeling of security' or 'stability'. As Participant 54 simply put it: *It is financial stability and financial security.* It is a state of being "stable" and "secure". Participant 32 shared similar views.

Just being debt free and financially stable, spending time with family. I could have nothing, but I would still have my family and as long as I have my family then I've got everything really. The support from family, as long as I have their support then I can conquer the world if I choose to do so, as long as I have food in my stomach and no debts, then it suits me just fine. [Participant 32]

As with Participant 54, Participant 34 viewed it as a 'sense of relief and security'. She responded:

It's keeping up with your family's financial needs as well as your financial obligations. It's an ongoing process and it can be a struggle, but the knowledge that you are managing to keep on top of your bills and expenses gives you a sense of relief and security, otherwise you feel stressed out. [Participant 34]

The data suggests that for some Pasifika women "economic wellbeing" is a state of being free, stable and/or secure. This implies that without the economic or financial resources to meet their needs, women may experience a sense of financial indebtedness, insecurity or instability. The next group of responses also points to the kinds of feelings associated with economic wellbeing.

Being Happy, Satisfied or Contented

Being Happy

Eighteen participants viewed economic wellbeing simply as "happiness" or a 'simple and happy life'. As Participant 89 said:

Economic wellbeing 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, Participant FG 15, shared this suggestion.

It is a simple life, with my children being happy, that is wellbeing.

For the participants in this group, the most important factor in their definitions of 'economic wellbeing is simply "being happy" or having a "happy" life.

Satisfaction and contentment

Four participants referred to feelings of satisfaction and contentment with the finance and resources that were available to them and their families. For example, Participant 76:

Feeling of satisfaction and being contented with the finance available to you, your living environment, the resources that you have access to, all those areas, your finances, your environment, your job, your employment. Being satisfied with the resources that you have access to.

Participant 114:

A person who knows the Lord, who is contented with herself. If you have lots of money but you are not contented, that is not economic wellbeing. The person who has God's wisdom, has a clear mind, is then able to prioritise, and will know what to do. You are satisfied with what you have.

Again, the significance of the spiritual dimension was apparent in the participants' definitions.

Having a Paid Job

Five participants saw 'economic wellbeing' simply as having a 'paid job'. Participant 23: *A person who has a paid job. That person has a good job depending on the skills and knowledge of that person.* Commitment to the Lord was also evident in the response given by Participant 141.

A person who has the skills and wisdom to look after family needs. This depends on the individual. I believe that the person who is committed to the Lord and has belief in God is a person who has a very good economic wellbeing, because there will be a balance in her physical, mental/intellectual and spiritual wellbeing, hence that person will be able to fulfil her family/extended family, church and community responsibilities. [Participant 141]

Other Definitions

The remaining definitions included a variety of views. The responses provided by those respondents are provided below.

Being aware of the economics of spending and of saving and how that all affect you [participant 56]

Another definition was given by Participant 97:

It means spirit, body and soul. My will, thoughts and emotions are prospering. Each family and community member is prospering.

Discussion

The various groups of definitions reflect the roles, values, beliefs and cultural practices of the participants. As key contributors to the economic wellbeing of their families and extended family, the majority of the participants provided definitions that emphasised the need to have sufficient finance to meet the needs of their families. Thus, the ability

to meet the needs of their families, extended families, churches and community was the key feature of these viewpoints.

The second major group of responses centred on the financial stability, freedom and security of the participants or that of their families. Others also included a much more holistic approach to their definitions and included other aspects of their lives, such as, their physical, social, cultural and spiritual wellbeing. Furthermore, there was an emphasis on the need for balance between all these aspects of the women's lives.



Key Points Relating to Definitions of Economic Wellbeing

This chapter has reported the findings on Pasifika women's definitions of economic wellbeing. Six major groups of definitions were identified. Three included the following.

- About 43% of the definitions focused on the women's ability to cater for the needs of their families. Economic wellbeing was defined as the ability to cater for their families needs.
- A second group of women defined 'economic wellbeing' as 'financial freedom', 'financial stability' or 'financial security'. The results suggested that for some Pasifika women 'economic wellbeing' is a state of being free stable and/or secure.
- In addition to financial wellbeing, a third group of women also included physical, social, cultural and spiritual wellbeing. A balance of all of the above aspects of their lives was considered as 'economic wellbeing'. This was a more holistic approach to economic wellbeing.



7. SUMMARY OF RESULTS AND IMPLICATIONS

Introduction

This final chapter summarises the major findings of this qualitative study in light of the research objectives and under each of the key research questions. It also outlines some key implications of the results for policy development, service delivery and future research. As outlined in chapter 1, the following key research questions were established for the study.

- i. What are the current roles of Pasifika women in New Zealand and their economic contributions to the family and their own ethnic communities? Do these roles and expectations change over time/circumstances?
- ii. How do Pasifika women decide on their financial priorities/the financial demands on them?
- iii. What factors (eg. obligations, values, and status) influence Pasifika women's decisions?
- iv. What do Pasifika women see as barriers to employment, education and training, self-employment, and establishment of a small business?
- v. What are the difficulties and successes Pasifika women experience in balancing paid employment, family and community work?

The research methodology was guided by Pacific theoretical frameworks and data was collected from individual interviews and focus groups. The results of this study are based on the views of a sample of 230 Pasifika women ranging between the ages of 18 to 70 years.

Pasifika Women's Roles and Economic Contributions

The study revealed the diversity and multiple roles played by Pasifika women within their families, churches and communities in New Zealand as well as in other Pacific nations. For instance, within the family women might play specific roles such as mothers, daughters, caregivers, budget advisors, and coordinators of family activities. About 66% were members of churches. Some were members of the church choir, choir masters, leaders of women's church groups, and Sunday school teachers. In addition to these multiple roles, 81% of these women were in paid employment and therefore made financial contributions to the families. Furthermore, about 18% of the women were also undertaking further education.

About 87% of the respondents in the individual interviews reported having experienced changes in their roles and economic contribution during the past two decades. The most frequently cited responses related to changes in the job and employment settings, status as a mother and returning to further studies.

Pasifika women made significant economic contributions to their families, through payments of families' expenses such a mortgage, or rent, children's educational needs and expenses, electricity, telephone, water and other expenses. Within their families, Pasifika women were key contributors to the finance of extended families' activities, such as funerals, weddings, birthdays, and other occasions such as hair cutting ceremonies, youth group activities.

The churches were shown to be a key beneficiary of Pasifika women and their families' economic contributions. About 63% of the participants made donations to the church, either through tithing 10% of their income to the churches or the annual church offerings. Since Pasifika women have strong faith in God, their contributions to the church indicated the significant role God plays in their lives.

Ties with extended families and villages in the Pacific nations were maintained through their contributions to family members' visits to New Zealand or through fundraising activities for church or village based projects. Sixty-two (i.e. about 27%) of the participants provided sponsorship and financial support to visitors from the Pacific.

The above roles and contributions highlight the need to consider Pasifika women in the context of their memberships and roles in the families, extended families, churches and communities.

Financial Decisions, Priorities and Needs

A combination of factors underpinned Pasifika women's decisions on financial priorities. The four key financial priority areas were:

- Meeting the family needs
- Tithing 10% of their incomes to the church
- Contribution to family and extended family's activities
- Saving for future family needs.

Meeting the needs of their families, particularly those of their children was the most influential factor in many of the women's financial decisions and priorities. Both New Zealand and Pacific born women prioritised the payment of living expenses, mortgages and rent. Home ownership was shown to be related to years of residence in New Zealand, with those who had lived in New Zealand for 21-30 years more likely to own their own home. Hence, payment of mortgages was a top priority for homeowners.

Parents' values and cultural values were key factors in the decision making of Pacific born women (44%), whereas 2% of New Zealand born respondents mentioned these as key factors. New Zealand born women were more likely to take into account a budget and the availability of finance. Various roles in the family such as being the wife of a matai or church leader or the eldest daughter also became key determining factor for some Pasifika women.

The women's financial priorities could change depending on the needs of the family and extended families. Juggling between the needs of the family and extended families presented problems for some Pasifika women. On the one hand there was a small group of women who had reached a stage where they could say "No" to a request from their parents and/or extended family members. In such cases tensions between family members could result. On the other hand, there was a group of women who would change their priority to accommodate for the changing needs of their extended family, such as contribution to a funeral, even if it meant negotiation with the debtors and delaying payment of their own living expenses.

The third most frequently cited factor was related to women's belief in God, Christian values and obligations to the church. This was the number one priority area for about 22% of the women.

Saving for the family's future needs was not a priority for the majority of Pasifika women. Only about 7% of the participants reported saving as a priority area. Considering the women's investment on their family and extended families, it is possible that this could be considered as a form of saving for their future. Such investments may not be returned immediately and/or directly to the giver. It could be returned to other members of the family and/or their children in the future. Reciprocity is an underlying value that governs the manner in which contributions are given and received.

Seeking help from other family members, for example, parents, sisters, cousins, grandparents, sons and daughter, was the most frequently used strategy for coping with financial difficulties. One of the benefits of using such a strategy is that it does not incur interest rates. More than half of the participants relied on other family members for help at times of financial need.

About 38% of the participants would take out a loan either from a bank or a finance company. This raises a concern about the extent to which such loans could impact on the wellbeing of Pasifika women and their families.

Only a small number of women (6%) would seek help from agencies such as WINZ, the Salvation Army or their local church. The study revealed findings about the effectiveness of the services provided by WINZ. The majority of the women who sought help from WINZ found the services and their entitlements effective in meeting their needs. One participant in an extended family setting found the services unresponsive to their family's situation and needs, and therefore avoided approaching WINZ for help.

Barriers and Access to Employment and Self-Employment

The majority of women shared a range of experiences and skills in a wide range of occupations, which ranged from teaching, nursing, research, care giving, legal experience, social work, community development, social services, health and medicine, administration and office skills, and experiences on advisory roles. Language and cultural skills were added strengths for Pasifika women.

Eighty-five percent of the employed women were satisfied with their employment. Flexible working hours and good pay, women's love of the types of work that they did and opportunities to work with and serve Pasifika people, were cited as the three main reasons for their satisfaction.

The majority of Pasifika women in the individual interviews saw the following as barriers to employment: a lack of qualifications and experiences, lack of motivation, confidence and self-determination, lack of proficiency with the English language, their responsibility to care for children and older members of their families, and lack of information on jobs and how to apply for a job. Lack of support and encouragement from family members, and experiences of racism were reported by a small number of the respondents.

Lack of work experience in New Zealand was more likely to be a barrier for recent migrants from the Pacific nations.

A variety of strategies were proposed by respondents. These included holding seminars and workshops on how to find and apply for jobs; advertisement of jobs using the television, radio and the churches; availability of English language courses; on the job training; more encouragement and support from family members; greater access to low cost childcare facilities; and more e networking amongst Pasifika women.

About 25% (i.e. 57) of women reported that they had planned to take up self-employment, whilst 75% were happy with their existing roles and employment situations. Of these, fifteen women were self-employed.

The study showed a lack of awareness of the range of programmes for business development. This implies that future initiatives need to involve promotion of the wide range of programmes aimed at assisting people with setting up and running their own businesses.

Barriers to self-employment included lack of finance, business knowledge and skills and access to information on how to set up and manage a business. These were followed by lack of confidence and fear of failure and the risks involved in setting up a business.

The majority of the strategies proposed to remove the above barriers, focused on training and development of business skills. These strategies included the following:

- Attend existing programmes in support of business
- Develop skills and build finance
- Research and obtain information to increase awareness how to set up a business.

Ten women found the services offered by the Pacific Business Trust effective in meeting their needs.

Another important barrier was lack of support from their husbands and/or other family members. Without this support women would find it difficult to pursue their goals of setting up a business.

Barriers and Access to Education and Training

About 55% identified barriers to education and training. Ninety-two participants (i.e.40%) suggested strategies to enhance access to education and training. Four key barriers were described by women. These were: women having children; high cost of training programmes, women's lack of motivation, determination and interest; and lack of support from parents, tutors or peers. Four of the eight strategies suggested by the participants are outlined below:

- More financial support
- Accessibility of courses, training programmes and information
- More family, community and tutor support
- More empowerment and motivation.

Whilst financial support, accessibility of training programmes, and support of family members were factors outside of the control of the women, developing their confidence and motivation were areas that they assume responsibility for. Thus, whilst some barriers could exist at the personal or individual level, others such as accessibility of training programmes and support of tutors could be considered as institutional barriers. Such barriers need to be addressed at institutional level. A range of approaches to addressing barriers to training, employment and self-employment is required.

Balancing Paid Employment, Family and Community Work

About 37% of the women had difficulty balancing the responsibilities of paid employment, family and community. Some of those participants were also enrolled in tertiary studies and that too added to their difficulties. Women who were not in employment were more likely to say that the question was not applicable to them and therefore did not provide a response.

The main strategy suggested by women who did not have any difficulties was the support of their husbands and other family members. Some women also had the support of their parents for raising their children and hence were more likely to cope.

Definitions of ‘Economic Wellbeing’

Six groups of definitions of “economic wellbeing” were shared by the participants. First, there was a group of women (a total of 101 responses) who viewed “economic wellbeing” as having enough resources to meet the needs of their families. The needs of family included their immediate family and those of their extended family, church and community.

The focus on the women’s ability to have sufficient resources to meet the needs of their families is consistent with their financial priorities and contributions. It appears that fulfilling their roles as members of their family, extended family, church and community would result in a state of “economic wellbeing”.

Financial freedom was the focus of the definitions given by the second group of women (a total of 76 responses). For those women “economic wellbeing” could mean one of two things. First, the freedom to act and contribute whenever there was a need. Second, economic wellbeing was viewed as freedom from debt and reliance on outside sources of finance.

A third group of definitions focused on a “holistic view” of economic wellbeing. This view was not confined to the financial aspect of their wellbeing, but included other aspects such as their physical, spiritual, social and cultural wellbeing.

Thirty-six women perceived “economic wellbeing as financial “stability” and/or “security”. Women viewed it as a feeling or state of stability or security. Others saw it simply as “being happy” or “having a paid job”.

Implications

As stated in chapter 1, this study was a first step towards exploring Pasifika Women's strategies for their economic wellbeing. It has some the limitations that accompany any qualitative investigation. For instance, the sample of women cannot be used to generalize to the wider Pacific women's population. Only certain employment settings were used as the criteria for the selection of women for this study. Despite these limitations, the researchers found that they were indeed in a privileged position as Pasifika researchers, to have been given the opportunity to ask the research questions and receive the responses from a range of Pasifika women. Some of the responses were quite personal yet women were willing to share the information in the hope that their contributions could be useful to the work of the Ministry of Women's Affairs and other government agencies. The findings of the study have several implications for policy development, service provision and for future research.

Implications for Policy Development

- The findings point to the need for future policies to take into account the diverse roles, contributions, priorities, values and contexts in which Pasifika women exist and operate. A one size fit all policy will not take this diversity into account. The study implies that policy makers must have a sound understanding of Pasifika women's families and how they operate within their families.
- Pasifika women's roles in their extended families and churches would impact on their economic wellbeing. Policies aimed at increasing the number of Pasifika women in business should consider the whole family, as the support of the whole family is critical to the success of women in business.
- There is a need to develop a policy in increasing the number of Pasifika female doctors and lawyers. The research team definitely experienced difficulty in identifying Fijian, Tokelauan and Niue doctors and lawyers.

Implications for Service Provision

- Women's definitions of "economic wellbeing" focused on their ability to meet the needs of their families. This implies that future initiatives aimed at enhancing the economic wellbeing of Pasifika women should aim at the enhancement of their abilities to meet the needs of their families.
- One of the implications of the findings involves employers. Pasifika women should not be discriminated against due to their ethnicity. In fact these women might be assets to an organisation in terms of the multi-cultural and bi-cultural dimensions that they bring to the workplace.
- The results also imply a need to design and implement targeted training programme for Pasifika women who are recent migrants. These programmes should help women further develop English language skills and support their access to their chosen professions.
- Another implication involves the need for Pasifika women to have access to information on education, job opportunities and self-employment. Additionally, since Pasifika women value spiritual side one place to offer information and training would be the church setting.

- Educational institutions aiming to increase the participation of Pasifika women must make themselves more accessible to the Pasifika communities and church groups. This will empower parents as well Pasifika women. If parents, husbands and other family members are actively involved, they would be in a much more informed position to support the education and training of Pasifika women.

Implications for Future Research

The experiences of the research team and participants in the research processes have some important implications for future research involving Pasifika women. These implications include the following:

- Research involving Pasifika women or Pasifika peoples must be underpinned by Pacific theoretical frameworks for research and relevant approaches to ensure that the participants' voices and experiences are heard and appropriately interpreted.
- There is definitely a need for the development of more Niue, Fijian and Tokelauan researchers. The present study has contributed to this goal in a small way, however, a concerted effort must be made by all team of Pasifika researchers to ensure that there are opportunities to development and build the capability of Pasifika researchers from these ethnic groups.
- The processes used to have the Reference Group to provide advice and input from the setting up and throughout all phases of this study proved to be an effective collaborative process for the work of this teams of Pasifika researchers. This model could be used for future research involving Pasifika women and/or Pasifika people.
- The experiences of this study suggest that six would a reasonable maximum number for an effective Focus group, if in-depth information on research questions is required.
- Given the key issues and strategies that have been identified from this study, it is important to build up a picture of how frequently these occur in the responses of a larger sample of the six different ethnic groups. For instance, it would be of great value to investigate whether the differences between New Zealand born and Pacific born women are statistically significant. A modified version of the interview tool would be useful in a survey setting.
- The processes of *luva* (dissemination of the results) must be followed through to ensure that participants are kept informed about the outcomes of study. The goodwill shared by Pasifika women who took part in this study has strengthened the work of the research team. Thus, in order to maintain reciprocal relationships with the Pasifika women and communities appropriate dissemination procedures will be put in place to allow the participants to have access to the results of this significant study.

Concluding Comments

This study has brought together the views and experiences of a sample of 230 Pasifika women. The results provide important insights into the economic issues, strategies, priorities, contributions and Pasifika women's definitions of economic wellbeing. The study has confirmed the central roles that families, cultural values and the churches play in the lives of Pasifika women and vice versa. With future initiatives to enhance Pasifika women's economic wellbeing, more attention could be paid to incorporating into the design, how women define and view 'economic wellbeing' and the factors that influence their financial decisions and priorities.

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APPENDIX A: Participant Information Sheet

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PARTICIPANT INFORMATION SHEET

PASIFIKA WOMEN ECONOMIC WELLBEING

Kia Orana, Fakaalofa Lahi Atu, Ni Sa Bula Vinaka, Talofa Lava, Taloha Ni, Malo e lelei and Greetings

We are a team of Pacific researchers from KOLOTO & ASSOCIATES LTD who are being contracted by the Ministry of Women's Affairs to carry out a Study of the **Economic Wellbeing of Pasifika Women**. The members of the research team are:

Dr 'Ana Koloto
Christina Atoa Tapu
Christine Finau
Petronila Lemihio
Nella Tusano
Charlene Kaufusi

Dr Sashi Sharma
Iva Singsam
Tumua Time
Lucy Fuli Makaua
Fuao Stowers
Ulufafo Samau Tau'i

The major objectives of this research project are to identify and describe:

- Pasifika women's economic issues, priorities and their own definition(s) of economic wellbeing
- the underlying social and cultural factors that shape Pasifika women's economic decision-making
- the factors that may hinder progress for Pasifika women in the labour market
- the financial support and skills needed for self employment, and the usefulness of existing programmes for business development and support
- issues, strategies and priorities for Pasifika women in balancing paid employment, family responsibilities and community involvement

A member of the research team will work with you to organise an appropriate time and place for an interview or a focus group with a small group of Pasifika women. A copy of the interview questions will be made available to you. With your consent the interview will be audio taped and later transcribed by the researcher. The researcher will then provide you with a copy of the interview transcript to check the accuracy of the information. Please be reassured that information collected will be treated **confidentially** and will **only** be used for the purposes of this study.

The information collected from this research is very much needed by the Ministry of Women's Affairs to inform its policies and strategies for Pasifika women in New Zealand. A Pacific References Group involving Pasifika women from the Ministries of Pacific Islands Affairs, Economic Development, and Social Development, Health Research Council, and PACIFICA, are assisting the Ministry of Women's Affairs and the research team to ensure that the research is conducted in a culturally appropriate and ethical manner.

We intend to complete all interviews and focus group by the end of **July 2004**. Information collected will be used to prepare a Report to the Ministry of Women's Affairs by the end of **March 2005**. After completion of the Research Report the researcher will return to you to provide feedback on the main results of this study.

If you have any questions or would like to receive more information about this research project, please contact **Dr 'Ana Koloto**, Principal Researcher at KOLOTO & ASSOCIATES Ltd, P.O. Box 75 539, Manurewa, AUCKLAND, Phone (09) 268 6402 or 027 663 0010

APPENDIX B: Consent Form

KOLOTO & ASSOCIATES Ltd.
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CONSENT FORM

Project Title: Pasifika Women Economic Wellbeing

Researchers:

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Charlene Kaufusi

Dr Sashi Sharma (Fijian)
Iva Singsam
Tumua Time
Lucy Fuli Makaua
Fuao Stowers
Ulufafo Samau Taua'i

- I have been given and have understood an explanation of the nature and objectives of the research project.
- I have had an opportunity to ask questions and have them answered.
- I have understood the information provided by the researcher and have been given the opportunity to seek further clarification or explanations.
- I understand that I may withdraw myself and/or any information I have provided for this project at any time before the final analysis without having to provide reasons, and that if I withdraw from the project, any data that I have provided will be returned to me or destroyed.
- I understand that the information I provide will be treated confidentially, accessible only to the researchers, and reported only in an aggregated form.
- I understand that the information collected will be used to prepare a Final Report to the Ministry of Women's Affairs and that the information will also be used for publication in journals or presentation at conferences.
- All information will be destroyed five years after the end of the project.

I agree to take part in this research

I agree/do not agree for the interview to be audio-taped

Signed:.....

Name: (please print)

Date:

APPENDIX C: Interview Schedule for Focus Group

PASIFIKA WOMEN'S ECONOMIC WELLBEING

INTERVIEW SCHEDULE FOR FOCUS GROUP

1. What are your current roles in your family/extended family, church, and communities? (e.g. mother, wife, university student, secretary of a community group).
2. What are your economic contributions to your family/extended family?
3. What other economic contributions do you make to your communities (e.g. church, community groups, village-based groups) in New Zealand, extended family in the Pacific and/or other overseas countries?
4. How do you decide on your financial priorities? What factors (e.g. obligations, values, and status) influence your decisions?
5. Should you experience financial difficulties what are the most likely strategies that you will use to address your financial needs?
6. What do you see as barriers to paid employment for Pasifika women? What can be done to improve Pasifika women's access to paid employment?
7. Have you ever considered setting up your own business? Why or why not?
8. What do you see as barriers to self-employment and establishment of a small business for Pasifika women? Please suggest ways in which these barriers can be removed?
9. What do you see as barriers to education and training for Pasifika women? Please suggest ways to improve Pasifika women's access to education and training programmes.
10. Do you have any difficulties in balancing paid employment, family and community work? If YES, please explain these difficulties. If NO, please explain the strategies that you use to successfully balance paid employment, family and community?
11. What does "economic wellbeing" mean to you?
12. Please add any other information that you would like to share about Pasifika women's economic wellbeing.

APPENDIX D: Interview Schedule For Individual Interviews

INTERVIEW SCHEDULE FOR INDIVIDUAL INTERVIEWS

A. PASIFIKA WOMEN'S ROLES AND ECONOMIC CONTRIBUTION

1. What are your current roles in your family/extended family, church, and communities? (Please explain ALL roles you currently have e.g. daughter, mother, wife, university student, current job, etc).
2. What are your economic contributions to your family/extended family?
3. What economic contributions do you make to your communities (e.g. church, community groups, village-based groups) in New Zealand?
4. What other economic contributions do you make to your extended family in the Pacific and/or other overseas countries?
5. What economic contributions do you make to your communities (e.g. church, community groups, village-based groups) in the Pacific and/or other countries?
6. Have your roles changed over time (i.e. during the past two decades)? If YES, please explain what changes have occurred and in what circumstances? What effect did those changes have on your economic contributions to your family, extended family, community, etc?

B. DECISIONS ON FINANCIAL PRIORITIES AND NEEDS

1. How do you make decisions on your financial priorities and/or demands?
2. What are the factors (e.g. obligations, values, and status) that influence your decisions?
3. Should you experience financial difficulties what are the most likely strategies that you will use to address your financial needs?

C. ACCESS TO EMPLOYMENT, SELF-EMPLOYMENT AND TRAINING

1. Are you currently in paid employment? If NO, Go to Question 4.
2. In your view what are the skills and strengths that you take with you to your paid employment setting?
3. Are you satisfied with your current employment? If YES, please explain why? If NO, why not?
4. What do you see as barriers to paid employment for Pasifika women? What can be done to improve Pasifika women's access to paid employment?
5. Have you ever considered setting up your own business? If YES, Go to Question 6. If NO, Go to Question 8.
6. Are you aware of existing programmes for business development and support of small businesses? If so, please explain these programmes and your experiences in using these.
7. What are some of the barriers for the establishment of a small business for Pasifika women? How can these barriers be removed?

8. What do you see as barriers to education and training for Pasifika women? Please suggest ways in which we can improve Pasifika women's access to education and training programmes?
9. Do you have any difficulties in balancing paid employment, family and community work? If YES, please explain these difficulties. If NO, please explain the strategies that you use to successfully balance paid employment, family and community?
10. What does "economic wellbeing" mean to you?
11. Please add any other information that you would like to share about Pasifika women's economic wellbeing.

APPENDIX E: Characteristics of Participants

HOME OWNERSHIPS

^{1.1.1}

1.1.2 Table 1: Distribution of Participants' homeownership

Home Owners	Number of Participants	Percentage
Yes	86	37.4
No	127	55.2
Non Response	17	7.4
Total	230	100.0

1.1.3 NATURE OF FAMILY SETTING

Table 2: Nature of Family setting

Ethnic Group	Number of Participants	Percentage
Nuclear Family	133	56.8
Extended Family	66	28.7
Single Household	6	2.6
Flatting	9	3.9
Non Response	16	6.0
Total	230	100.0

ESTIMATES OF HOUSEHOLD INCOME

Table 3: Distribution of Participants by Annual Household Income.

Household Income	Number of Participants	Percentage
Under \$20,000	19	8.3
\$20,000 - \$29,000	32	13.9
\$30,000 - \$39,000	20	8.7
\$40,000 - \$49,000	21	9.1
\$50,000 - \$59,000	24	10.4
\$60,000 - \$69,000	16	6.0
\$70,000 - \$79,000	14	6.1
\$80,000 - \$89,000	15	6.5
\$90,000 - \$99,000	14	6.1
\$100,000 +	21	9.1
Non Response	34	14.8
Total	230	100.0

NUMER OF PEOPLE IN THE HOUSEHOLD**Table 4: Distribution of Participants by Ethnicity.**

No. People in the Household	Number of Participants	Percentage
1	8	3.4
2	18	6.8
3	34	14.7
4	35	15.2
5	40	16.4
6	36	15.7
7	14	6.1
8	13	5.6
9	5	2.2
10	7	3.0
11	3	2.2
12+	5	1.3
Non Response	12	5.2
Total	230	100.0

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