

Building Economic IncLUision via the BIUe Economy (BELUU) Stakeholder Mapping Report



*"Women preparing food in Majuro, Marshall Islands" by [ADB](#) / [CC BY](#)
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List of Acronyms

ACP	African, Caribbean, and Pacific Group of States
ADB	Asian Development Bank
BANGO	Belau Association of Non-governmental Organizations
BELUU	Building Economic Inclusion via Blue Economy
CEDAW	Convention on the Elimination of Discrimination against Women
CLGF	Commonwealth Local Government Forum
CMI	College of Marshall Islands
COFA	Compact of Free Association
CoP	Community of Practice
DEEPR	Digital Exchange Empowering the Pacific Region
DFAT	Department of Foreign Affairs and Trade
DHS	Demographic and Health Survey
EEZ	Exclusive Economic Zone
FFNF	Faapotopotoga Fafine Nukulaelae i Funafuti
FHSS	Family Health and Safety Study
GBV	Gender-based Violence
GDP	Gross Domestic Product
GEDSI	Gender Equality, Disability, and Social Inclusion
GER	Gross Enrollment Rate
GSMA	Global System for Mobile Communications Association
HIES	Household Income and Expenditure Survey
ICT	Information and Communication Technology
ILO	International Labour Organization
IOM	International Organization for Migration
IPV	Intimate Partner Violence
IRENA	International Renewable Energy Agency
LAIIB	Living All Inclusive In Belau
LFP	Labor Force Participation
MFI	Micro-Finance Institution
MSME	Micro, Small, and Medium-Sized Enterprise
MICNGO	Marshall Islands Council of Non-Governmental Organizations
MICS	Multiple Indicator Cluster Survey
NDBP	National Development Bank of Palau
NGO	Non-Government Organizations
NIANGO	Nauru Island Association of NGOs
ODA	Official Development Assistance
PCC	Palau Community College
PIC	Pacific Island Countries
PPA	Pacific Platform of Action for the Advancement of Women
PPUC	Palau Public Utilities Corporation
PSDI	Pacific Private Sector Development Initiative
SADORA	Sons and Daughters of Rearlaplap Arno
SDG	Sustainable Development Goal
SIDS	Small Island Developing States
TANGO	Tuvalu Association of NGOs



TECRO	Taipei Economic and Cultural Representative Office
TNCC	Tuvalu National Chamber of Commerce
TNCW	Tuvalu National Council of Women
TNPSO	Tuvalu National Private Sector Organisation of Tuvalu
TNYC	Tuvalu National Youth Council
TOSU	Tuvalu Overseas Seamen's Union
TTC	Tuvalu Telecommunications Corporation
TuFHA	Tuvalu Family Health Association
UIS	UNESCO Institute for Statistics
UNWTO	United Nations World Tourism Organization
USP	University of South Pacific
WEE	Women's Economic Empowerment
WUTMI	Women United Together Marshall Islands



Executive Summary

The Pacific Islands, surrounded by the largest body of water, comprises 12 sovereign nations with a wealth of natural resources and marine biodiversity including coral species and coral reefs, fisheries and aquatic resources, and even natural minerals like phosphate. The richness of the natural environment has shaped their culture, customs, traditions, faith, values system, and indigenous knowledge. The Pacific Island Countries (PICs) are mostly low-lying islands with many of them atolls (ring-shaped islands with a coral rim that encircles a lagoon), or other islands only a few feet above sea level. This topographical condition has been a major factor in the vulnerabilities of the PICs as they stand on the frontlines of climate change. Moreover, the PICs' physically isolated geography has hampered robust tourism and trade in the region.

Women have traditionally and culturally been a major force of power in the Pacific Islands. Several PICs such as the Marshall Islands, Palau, and Nauru are traditionally matrilineal. This has drastically changed due to long histories of colonization. Pacific women struggled with unpaid domestic and care work, lack of formal education, lack of access to sexual and reproductive health services, lack of access to finance, the prevalence of informal employment and enterprise, as well as high incidence of gender-based violence (GBV).

Despite certain challenges and drawbacks, the PICs have vast opportunities for growth by harnessing their blue and green economies, especially with women entrepreneurs. Grameen Foundation (Grameen) recognizes that fostering inclusive growth and reducing poverty begins with investing in growing and sustaining women's enterprises and their communities, and consequently enhancing their resilience to climate change, COVID-19, and GBV. As such, Grameen implements the **Building Economic Inclusion via Blue Economy (BELUU)**, a program that advances inclusive commercial engagement in the Pacific Islands. The BELUU program increases and strengthens the market participation of women entrepreneurs in the Marshall Islands, Palau, Nauru, and Tuvalu island nations. It underscores women's entrepreneurship, climate change adaptation, and resilience-building in four economic sectors: fisheries; climate-smart and small-scale agriculture; green business and circular economy; and tourism and ecotourism. This initiative is co-funded and supported by the U.S. Department of State and Taiwan under the auspices of the American Institute in Taiwan and the Taipei Economic Cultural Representative Office in the United States (TECRO).

As part of the program, BELUU conducted a stakeholder mapping activity in the Pacific region, particularly in the four countries for implementation. This exercise aimed to identify key individuals, relevant organizations, and enabling institutions that share joint advocacy in advancing women's economic empowerment (WEE). It also analyzed the needs, interests, barriers, and drivers for women's participation in the local business landscapes in the four countries and the Pacific region as a whole. The methodology of the stakeholder mapping used a combination of desk research and stakeholder meetings with national and local government representatives, international and regional organizations, civil society organizations (CSOs) and their networks, the private sector, and the academe.



This stakeholder mapping report explores the situation of women in the four countries covered by the BELUU program. Specifically, it critically examines the barriers to WEE and provides recommendations for addressing these existing barriers, bridging the gaps in the economic sectors, and championing women’s leadership and participation.

Barriers to WEE

The stakeholder mapping results found structural, cognitive, material, and relational barriers that limit women’s access to resources such as land rights, labor, education and training, market channels and credit, and reproductive health services and protective mechanisms. Their lack of access to these resources consequently limits their capacity to productively contribute to economic development either as employees or as entrepreneurs.

Table 1. Summary of barriers to WEE in the four countries covered by BELUU

	Marshall Islands	Palau	Nauru	Tuvalu
Structural Barriers				
Land ownership	Inheritance follows a complex lineage	Men inherit land but cannot decide on land use alone	Women are the traditional custodians of the land but women’s role in land ownership and decision-making has diminished	Equal rights on land ownership is not guaranteed
Labor force participation (LFP)	Men have higher LFP than women	Women have high LFP but still slightly lower than men	Men have higher LFP than women	Men have higher LFP than women
Cognitive Barriers				
Education	More men complete secondary/tertiary education	More women than men enroll in tertiary education but men have higher literacy	Post-secondary education is low for both genders	Majority of women still have limited education
Access to business training	Limited training on business management and financial literacy	Limited business training, mostly offered by non-government organizations (NGOs) or CSOs	High fees for formal and regionally recognized courses on business	Limited formal business training



	Marshall Islands	Palau	Nauru	Tuvalu
Material Barriers				
Business sector & market channels	Underdeveloped private sector; businesses are mostly foreign-owned	Underdeveloped private sector; economic activities are for subsistence	Underdeveloped private sector; businesses are mostly foreign-owned	Underdeveloped private sector; economic activities are for subsistence
Access to finance	Has two commercial banks (one locally-owned and one foreign-owned), one pension fund, one development bank, two insurance companies, and two money transfer agents; banks have credit and deposit services but very limited	Has five commercial banks, two pension funds, and one development bank; accessing loans from banks is challenging due to the required documents; businesses rely on loans from family members as credit for starting or expanding a business	Previously a cash economy; recently re-established banking services with Australia's Bendigo Bank as the only banking institution, which only offers basic financial services such as ATMs, checking and savings accounts, and term deposits	Cash economy with no credit cards and ATMs; financial system is concentrated on one or two institutions; has a national provident fund for social security contributions and a money transfer agent for remittances; banking sector is effectively unregulated
Relational Barriers				
Sexual & reproductive health	Maternal and child health and teenage pregnancy as priority issues	Adolescent fertility rate gradually declined but remains high	Teenage pregnancy is an issue but not a priority	Teenage pregnancy is a significant issue, especially in rural areas
Gender-Based Violence (GBV)	GBV is a significant but sensitive issue	Has the lowest intimate partner violence (IPV) among PICs but still higher than global average	Has a high prevalence of sexual violence from non-partners	Has one of the highest rates of IPV among PICs

- The **structural barriers** include policies, practices, and other norms that favor an advantaged group while systematically disadvantaging a marginalized group, such as women and youth. These specifically include land ownership and labor force participation. The stakeholder mapping found that land is traditionally owned by women. However, influences of colonialism changed women's role as custodians of the land, thus limiting women's access to land rights and favoring men as landowners over women. In terms of labor force participation, women have lower labor force participation



than men. The number of women participating in the informal sector is also greater than men. This disparity between women and men can be attributed to persisting gender roles and norms including the cultural expectations from women to engage in home care work such as child care and upkeep. Women's work in agriculture and fisheries sectors are often unrecognized, under-compensated, unpaid, and undervalued compared to men's work which is often manual labor and is considered formal work.

- The **cognitive barriers** refer to mechanisms for knowledge acquisition and transfers of learning that hinder marginalized groups such as women and youth from further accessing formal, informal, and nonformal education. The stakeholder mapping found education and access to business training as major cognitive barriers in the four countries covered by BELUU. While primary and secondary education are free and compulsory, women have less access to tertiary education and other post-secondary qualifications such as certificates and diplomas compared to their male counterparts. Nevertheless, there has been an increasing number of women enrolling for tertiary education, particularly in Palau. In terms of access to business training, there is a very limited opportunity for business training in local higher educational institutions. Some young professionals move to other countries such as Australia, Fiji, New Zealand, and the United States where there are well-established programs for higher education and more options for specific vocational training.
- The **material barriers** are the barriers that limit access to resources such as goods and services necessary for development and participation of women particularly in the economy and in their society as a whole. These barriers include inadequate information on potential business opportunities, limited access to established market channels as well as to finance or capital. Generally, the four countries have a significantly underdeveloped private sector due to the unavailability of major industrial and commercial activities as well as limited export industry for increasing market channels. While they have agricultural and fishery production capacity, people engage in these sectors primarily for domestic or personal subsistence. Women who engage in business are predominantly in the informal economy. In terms of access to finance, the four countries have relatively weak financial institutions, are predominantly cash economies, and have no presence of micro-finance institutions (MFIs) and micro-lending facilities. With these, there has been very limited availability of personal or business loans for capital. Loans are usually acquired from family members, are often unregulated and have high interest rates.
- The **relational barriers** are built-in cultural divides stemming from gender biases, norms, inherent stereotypes, and prejudices that persist through tradition and socialization. These barriers confine certain groups such as women to socially and culturally acceptable roles. Sexual and reproductive health and GBV surfaced as relational barriers during the stakeholder mapping. In the four countries covered by BELUU, maternal and child health as well as teenage pregnancy remain as some of the priority issues. Women living in poverty predominantly lack access to sexual and reproductive health and are commonly single mothers, teenage mothers, and/or



out-of-school youth. GBV is another major relational barrier in the Pacific region. IPV is significantly high across the Pacific region including in the Marshall Islands, Palau, Nauru, and Tuvalu. GBV remains a taboo issue among these countries due to cultural and social norms which prevent women from reporting and seeking help from formal services or authorities. Thus, sexual and reproductive health as well as GBV are major risk factors not only to women's health and well-being but also to their economic participation and security.

Recommendations

This stakeholder mapping report provides recommendations to address the barriers to WEE, bridge gaps in the four economic sectors for BELUU, and champion women's leadership and participation.

Addressing the Barriers to WEE

Structural barriers: Ensuring the sustainability of the projects under BELUU is crucial to address the challenges in women's labor force participation, especially among women entrepreneurs. It is imperative that they have a viable income source beyond the project life. This entails that the BELUU program should be able to monitor the number or proportion of innovation grant stakeholders, especially women entrepreneurs, who have started, re-started, or sustained a business since undergoing the business and financial literacy trainings through any of the innovation grantees.

Cognitive barriers: Availability and access to training is a key priority area in addressing the knowledge gap in business and entrepreneurship. It is crucial for BELUU to also ensure that there is a presence of available and accessible resources. Capacity building trainings should have the quality to provide the appropriate learning experience on business and financial literacy. This also entails that BELUU should provide the appropriate support on business planning and development, financial management, as well as growth and strategy.

Material barriers: BELUU established a Community of Practice (CoP) comprised of members from various sectors in the Pacific region. To mitigate the material barriers, BELUU can leverage the knowledge and network of the CoP members in starting the establishment of a regional connection that can potentially boost the business sector and increase market channels.

Relational barriers: BELUU can proactively mitigate relational barriers by conducting gender and power dynamics workshops, monitoring the provision of child care facilities during the implementation of innovation grant projects, providing safeguarding measures and grievance mechanisms throughout the program, and cultivating a safe space among all its stakeholders.

Bridging Gaps in the Economic Sectors

Fisheries: Women's roles and contributions to the fisheries sector are often left unseen, and considered unspecialized. This results in uncounted, under-compensated, or even unpaid work



of women in the fisheries sector. With this, it is imperative that women in the fishing industry gain access to finance, aquaculture training, and supportive networks to penetrate larger markets for trade and specialization. Addressing these gender barriers in the fishing industry may lead to increasing women's visibility in the fishing workforce and consequently, increasing women's labor force participation and economic contributions.

Climate-smart and small-scale agriculture: Women's agricultural activities have been primarily intended for household subsistence. This means that they are unable to leverage the agricultural sector for increasing their household income and their economic productivity. To maximize the untapped potential of women in agriculture, it entails increasing the investments in agriculture, adopting land use management systems such as agroforestry, and improving business strategies. This can be facilitated through agribusiness training from NGOs, infrastructure and marketing support from the government, research and extension work of the academe, and financial aid from international donors and partners.

Green business and circular economy: Harnessing green business and the circular economy relies on clean energy transition. Transitioning to renewable energy supports WEE as the sector is projected to employ more women in the Pacific region compared to the oil and gas industry. Given this, it is imperative for governments to consider transitioning to renewable energy. This can be done through increasing public investment, attracting private funding, and channeling international aid to renewable energy sources. Other than energy transition, green business and circular economy are also achieved through proper waste management, specifically waste reduction and upcycling and/or recycling of materials. The business sector, especially women-owned and women-run enterprises should be provided with the training and resources to apply the principles of circular economy in their production and throughout their supply chain management.

Tourism and ecotourism: Stimulus recovery programs are imperative to boost or rebuild the tourism industry with sustainability and resilience for post-COVID recovery. The tourism industry is a major driver for WEE as women make up the majority of the tourism workforce but many remain in the lowest-paid jobs or even in unpaid work in family-owned businesses. Tourism-related businesses can explore strengthening their social media marketing strategy, adopting digital transformation through smart hotels and digital payments, and increasing capacities of the tourism workforce in customer service and hospitality management. Likewise, governments, the private sector, and international partners and donors can funnel investments to infrastructure such as airports, roads, souvenir markets, leisure facilities, and heritage sites.

Championing Women's Leadership and Participation

To champion women's leadership and participation in society at large, it is imperative to ensure women's labor force participation, invest in women in business, increase women's access to finance, improve data-based decisions about WEE, and channel financial mechanisms in WEE. Micro, small, and medium-sized enterprises (MSMEs), non-government organizations (NGOs) and chambers of commerce, governments, the academe, and international partners and donors are crucial to expanding and accelerating WEE.



MSMEs can contribute to generating job opportunities that significantly benefit people in economically disadvantaged positions, such as women, youth, persons with disabilities (PWD). This means there should be non-discrimination in the recruitment, employment, promotion, and termination of employees especially on the basis of age, gender, and disability. NGOs and chambers of commerce should contribute to harnessing women's capacities through technical and vocational skills training in business and financial literacy.

To support women's employment, governments have to explore addressing the challenges to care work, parental leave, gendered taxation, girls' education, gendered digital divide, and poverty among women. Meanwhile, to support women entrepreneurs, governments should ensure financial inclusion through access to low-interest capital to start or sustain a business. In terms of education, the academic community should campaign for increasing the enrollment and completion rates of women and girls from primary up to tertiary level by addressing dropout rates due to financial constraints and teenage pregnancy among school girls. For international partners like Grameen, it is imperative to channel aid and funding assistance to local projects directed to WEE. In the case of projects which may not be directly related to WEE, international partners and donors should ensure that projects have a gender and development lens or a gender quota for funding allocation.



Chapter 1: Background on The Pacific Island Countries and the BELUU Program

The Pacific Island Countries

The Pacific Islands are surrounded by the largest body of water spanning 63.8 million square miles. Twelve (12) sovereign nations are forming the Pacific Island region namely the Cook Islands, Federated States of Micronesia, Fiji, Kiribati, Nauru, Palau, Papua New Guinea (PNG), Republic of the Marshall Islands (RMI), Solomon Islands, Tonga, Tuvalu, and Vanuatu.¹

The vast Pacific Ocean has provided the Pacific Islands with a wealth of natural resources, marine biodiversity including coral species and coral reefs, fisheries and aquatic resources, and even natural minerals like phosphate. Pacific islanders have an undeniably strong connection to their natural environment shaping their culture, customs, traditions, faith, values system, and indigenous knowledge. Several Pacific Island Countries (PICs) such as the Marshall Islands, Palau, and Nauru are traditionally matrilineal. They demonstrate a great regard for women’s autonomy in decision-making and leadership for weaving the social fabric of their communities. These women are the custodians of land, culture, and tradition.

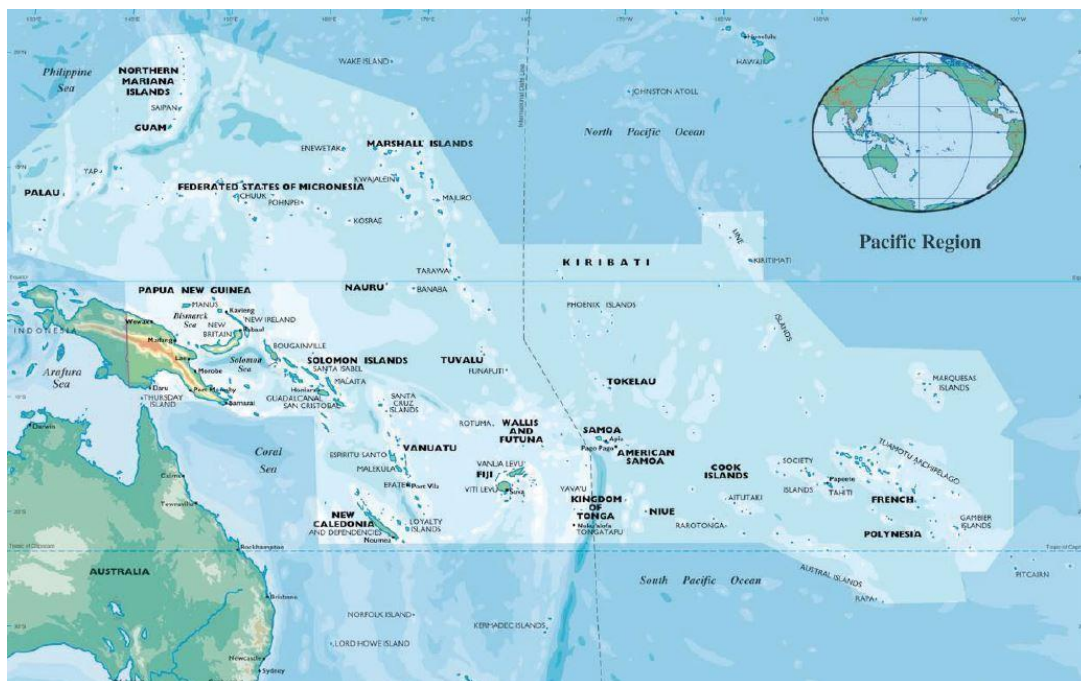


Figure 1. Map of the Pacific Islands
(Source: Migration Data Portal)

¹ “Pacific Islands,” National Democratic Institute, February 17, 2021, <https://www.ndi.org/asia/pacificislands>.



The PICs face a significant global challenge as they stand on the frontlines of climate change. The PICs are mostly low-lying islands with many of them atolls (ring-shaped islands with a coral rim that encircles a lagoon), or other islands only a few feet above sea level. Moreover, the compounding impacts of sudden- and slow-onset events exacerbate the adverse situation in the region. Sudden-onset events such as tropical cyclones, earthquakes, tsunamis, and volcanic eruptions lead to disasters and destruction through immediate physical impacts among the island countries.² Meanwhile, slow-onset events like sea-level rise, drought, salinization, and ocean acidification lead to crises through the economic and social impacts of disasters.³

The isolation of PICs coupled with the risks and impacts of sudden- and slow-onset events threaten the livelihoods and overall welfare of the islanders. These have led to a high dependency on foreign aid, government payments, as well as migration and remittances. Consequently, many PICs have been grappling with an underdeveloped private sector, increased youth unemployment, disinvestment in food production, and increased poverty in rural areas and among ethnic minorities. In the context of climate change, the destruction of land and the environment impoverishes women and consequently, depletes the society of its language and identity.

In 2020, the COVID-19 pandemic posed major challenges to global health and welfare systems, economic activities, as well as mobility and travel, among others. To contain the virus, governments had to impose physical and social isolation, border closures, and mobility restrictions. The geography of the physically-isolated Pacific Islands proved to be a double-edged sword amid the pandemic. On one hand, the PICs have leveraged their physical isolation toward public health success by swiftly responding in the early stages of the pandemic and minimizing COVID-19 infections and transmissions.⁴ On the other hand, the border controls and travel restrictions further isolated the PICs by disrupting tourism and trade, and consequently plunging the region into an economic crisis.⁵ The halting of major socioeconomic activities led to reduced work hours, job displacements, and a lack of entrepreneurial pursuits. Women in particular, have experienced exacerbated vulnerabilities due to the COVID-19 pandemic, as the massive lockdowns became a risk multiplier for cases of unpaid domestic and care work as well as the incidence of GBV.

Despite these drawbacks, the Pacific islands have a significant role in climate justice and toward a post-COVID-19 recovery. The PICs and territories envision a resilient region with shared stewardship of the Blue Pacific Continent, which is the region defined by its vast ocean territory and small island developing states, contrary to the seven large land mass continents of the world. Representatives from the 12 PICs with the addition of Australia, French Polynesia, New

² “Key Definitions,” Platform on Disaster Displacement, October 28, 2022, <https://disasterdisplacement.org/the-platform/key-definitions/>.

³ Ibid.

⁴ Katherine Shen, “The Economic Costs of the Pandemic for the Pacific Islands: New Perspectives on Asia,” Center for Strategic and International Studies, September 9, 2020, <https://www.csis.org/blogs/new-perspectives-asia/economic-costs-pandemic-pacific-islands>.

⁵ Ibid.



Caledonia, New Zealand, Niue, and Samoa (together the 18 PICs and territories), formed the Pacific Islands Forum.

The forum developed the 2050 Strategy for the Blue Pacific Continent as a response and testament to their “deep concern for and commitment to the need for urgent, immediate, and appropriate action to combat the threat and impacts of climate change, biodiversity and habitat loss; waste and pollution; and other threats”.⁶

Investing in climate action and WEE are key action points in the national development strategies, regional cooperation framework, as well as bilateral and multilateral agreements within and among the PICs. In doing so, it is imperative to harness blue and green economies to achieve sustainable economic growth while ensuring social inclusion, human well-being, and environmental preservation.

The BELUU Program

The PICs are the custodians of nearly 20% of the earth’s surface. Pacific islanders have a deeply rooted historical, cultural, and spiritual connection to their ocean and land as their common home and heritage. As such, the Grameen initiated “**Building Economic Inclusion via the Blue Economy (BELUU)**”, a program that focuses on the power and potential of the blue and green economies to strengthen the participation of women entrepreneurs in the Pacific, specifically in the Republic of Marshall Islands (RMI), Palau, Nauru, and Tuvalu. This initiative is co-funded and supported by the U.S. Department of State and Taiwan under the auspices of the American Institute in Taiwan and the Taipei Economic Cultural Representative Office (TECRO) in the United States.

The BELUU program recognizes the immense potential of the blue economy that the World Bank defines as the “sustainable use of ocean resources for economic growth, improved livelihoods, and jobs while preserving the health of ocean ecosystems.”⁷ Similarly, the BELUU program draws on the principle of green economy that the United Nations Environment Programme defines as the “economic activities which are low-carbon, resource-efficient, and socially inclusive”.⁸ The BELUU program locates WEE in the blue economy which focuses on fisheries sectors and marine and coastal resources as well as in the green economy which focuses on the energy, transport, agriculture, and forestry sectors. Ultimately, investing in blue and green economies entails incorporating and integrating strategies to address climate mitigation and adaptation while leveraging economic potential.

Looking at the implementing countries, RMI is one of the only four atoll nations in the world and one of the world’s youngest nations. The Marshall Islands have a total of 1,225 islands and are

⁶ “2050 Strategy for the Blue Pacific Continent,” Pacific Islands Forum Secretariat, 2022, <https://www.forumsec.org/2050strategy/>.

⁷ “Blue Economy Definitions,” United Nations, n.d., https://www.un.org/regularprocess/sites/www.un.org.regularprocess/files/rok_part_2.pdf.

⁸ “Green Economy,” Sustainable Development Knowledge Platform (United Nations, 2021), <https://sustainabledevelopment.un.org/index.php?menu=1446>.



home to 870 reef systems and species of corals.⁹ Palau has been the global leader in the counteraction to declining shark populations and has created the world's first shark sanctuary.¹⁰ Nauru, the smallest island nation, is a phosphate-rock island with rich deposits and was once one of the world's richest countries.¹¹ Tuvalu, one of the world's smallest countries by population, is also one of the only four countries made up entirely of coral atolls and has the second-lowest maximum elevation of any country after Maldives.¹²

Goals of the BELUU program

The BELUU program aims to enhance women's capacity to shape and thrive in a more connected business environment while ensuring inclusive development, WEE, and democratic values. Specifically, the BELUU program aims to:

1. **Contribute to building an enabling environment** for WEE by fostering competition, and enhancing the capacity of country-level stakeholders from civil society and the private sector to offer gender-transformative access to services that improve the growth and resilience of women's businesses in blue and green economic sectors.
2. **Support women to succeed in their local economy** by facilitating their access to necessary skills, mentorship, resilience planning for business shocks, access to resources like financial services, market entry points and networks; and by partnering equitably with women entrepreneurs and the civil society, private sector, and public organizations that are active participants in the market ecosystem.

The BELUU program Theory of Change

The BELUU program believes that *IF* women, as well as other stakeholders including men and those of diverse genders within their households and communities, are enabled through economic resources, capacity-building, knowledge sharing, and democratic values, *THEN* women can rise as independent, informed, and accountable leaders capable of advocating for their rights, and as proactive participants capable of harnessing the growth of blue and green economies in their local communities and countries.

Economic Sectors for Women Entrepreneurship

The BELUU program aims to increase the economic participation, productivity, and resilience of women entrepreneurs through the potential of the waters and lands of the Pacific Islands.

⁹ "Permanent Mission of the Republic of the Marshall Islands to the United Nations," Country Facts | Marshall Islands, n.d., <https://www.un.int/marshallislands/marshallislands/country-facts#:~:text=There%20are%2029%20separate%20atolls,nations%2C%20independent%20since%20just%201986.>

¹⁰ "Palau's Shark Haven Act," futurepolicy.org, June 2, 2021, <https://www.futurepolicy.org/oceans/palau-shark-haven-act/>.

¹¹ The MIT Press Reader, "A Dark History of the World's Smallest Island Nation," The MIT Press Reader, March 11, 2021, <https://thereader.mitpress.mit.edu/dark-history-nauru/>.

¹² "Forgotten Paradise under Water by United Nations Development Programme," May 1, 2015, <https://stories.undp.org/forgotten-paradise-under-water#!>



Grameen has identified four economic sectors which are the key entry points that will provide opportunities for women’s entrepreneurship, climate change adaptation, and resilience-building. These sectors are **fisheries**; **climate-smart and small-scale agriculture**; **green business and circular economy**; and **tourism and ecotourism**.

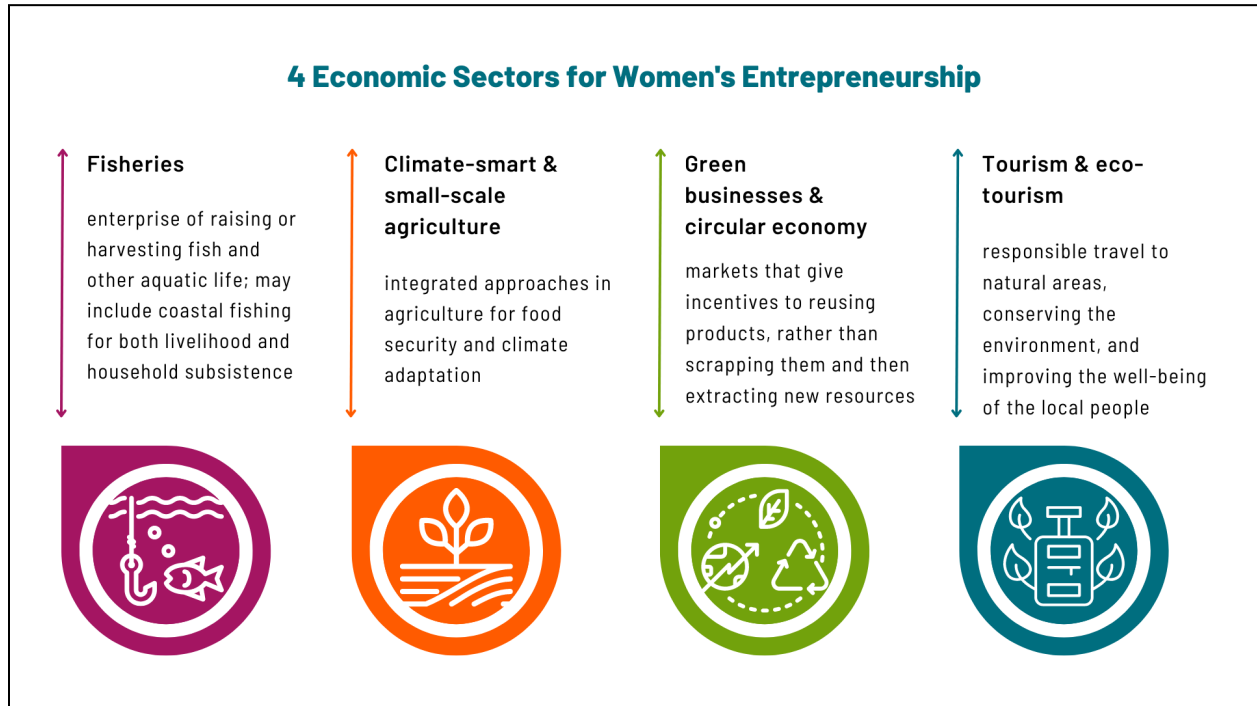


Figure 2. BELUU’s four economic sectors for women’s entrepreneurship

Fisheries

The Pacific Islands’ fisheries sector primarily includes coastal fishing for both livelihood and household subsistence. The fisheries industry is a major contributor to the food security of the PICs as fish and seafood remain a significant food and income source. The increased demand for coastal fish species coupled with the impacts of climate change resulted in overfishing, threatening the food security, livelihoods, ecosystems, and economies of the PICs.

In the four countries covered by the BELUU program, fishing has been a significant activity for subsistence and fish is an important component of the people’s diet, especially in the outer islands of Marshall Islands and Tuvalu. The Marshall Islands provides licenses for foreign fishing vessels to operate within the country’s Exclusive Economic Zone (EEZ). This is a large component of the country’s government revenue as well as employment opportunities related to servicing fishing vessels and fish processing. Palau has made significant strides in its advocacy for the protection of its marine resources. With this, Palau has closed 80% of its EEZ in 2021 to fishing and left only 20% open for domestic fishing. As such, almost all offshore tuna catches in Palau are from locally-based foreign longliners. Palau has a fishery sector engaged in aquaculture production of milkfish and giant clams. In Nauru, almost all of the catch is tuna but are mostly by foreign purse seines fishing vessels. Nauru does not have a fleet operating in



offshore areas. People engage in coastal fishing in Nauru for subsistence and trade in local markets. There are no large-scale fishing activities in the country as it is a raised coral atoll which makes it difficult to dock large vessels and poses risks of damaging the corals along the coastlines. Tuvalu also has a vast fishery resource. There are large tuna catches within its EEZ but these are mostly by foreign fleets. Unlike Nauru, there are vessels flagged in Tuvalu but their catches are small compared to those of foreign fleets. Tuvalu's fishery sector also engages in aquaculture, specifically cage culture milkfish.

Fishery is traditionally a male-dominated sector, especially in large-scale fishing vessels. Women in fishery primarily engage in coastal fishing, which means they fish in shallow waters close to the shore using baskets and sticks. Although women do not engage in large-scale fishing, they prepare the fish by processing, gutting, and cooking. They are also responsible for facilitating trade of fish caught by men. Additionally, women who engage in fishing activities do so for subsistence. When women harvest marine life, it is intended for household consumption and not necessarily for sale in the local market. For some, the surplus for their household will be sold to their neighborhood but women's fishing activities are not a regular income source.

Climate-smart and small-scale agriculture

The PICs, especially the four countries covered by BELUU, engage in small-scale agriculture and coastal fishing primarily for subsistence. There is no intensive agricultural or fisheries production in many of the countries in the Pacific region, which is attributed to the lack of irrigated agricultural land. The agriculture sector of PICs depends on family-based small-scale farms.¹³ Small-scale agriculture, also referred to as smallholder farming, is a farming enterprise involving a low asset base and operating on less than two hectares of land. This farming practice provides a significant contribution to producing food products for family and commercial consumption, employment and livelihood, community development, climate adaptation, and indigenous knowledge sharing.

While farming is mainly intended for subsistence, coconuts are major agricultural products in the Marshall Islands. Coconut leaves are traditionally used as raw materials for weaving, handicrafts, and even house thatch while coconut meat is used as a cooking ingredient, as a mix to traditional medicine, and as pig feeds. More recently, the Marshallese government has subsidized copra production, which shows the potential of coconut farming in RMI. In Palau, taro patch farming is a traditional practice particularly for women. Not only is it a source of food for the local community but is also a knowledge sharing practice between mothers and their daughters. Nauru has market gardens and agricultural products from coconut farming. Some households in Nauru engage in livestock and poultry farming primarily for consumption. Tuvalu has harsh soil and climate conditions which makes the country unsuitable for agricultural production. The country's agriculture is based on coconut and swamp taro for subsistence.

¹³ There are no documents indicating the specific standard for small-scale farms in the four countries of BELUU. However, government documents suggest that the usual size of small-scale farms is 0.25 acre or less. It is worth noting that these are small island developing states, hence, these countries have very limited land area.



Beyond production, the PICs face significant challenges in the marketing and distribution aspects of their agricultural sectors. These challenges are mainly linked to their geographical isolation which reduces the competitiveness of smallholder farmers in the domestic and export markets. Consequently, the agricultural sector in the Pacific has constraints in production, access to capital and financial resources, market integration, and diversification. Moreover, the Pacific Island smallholder family farmers grapple with the adverse effects of climate change and frequent natural hazards which further imperils the agricultural sector and consequently, food security. Since residents mainly engage in small-scale farming mainly for subsistence, there are not a lot of formal cooperatives or farmer associations established in the four countries covered by BELUU.

Green business and circular economy

Clean energy source is fundamental to green business as it avoids exploitative drilling or mining operations as well as excessive emission of greenhouse gasses. The PICs have largely relied on imports of fossil fuels for their energy source. With their isolation, fossil fuel imports to the PICs have been costly and inefficient. Although they are not large emitters of carbon, there is an increased need for the PICs to transition to cleaner energy solutions, particularly renewable energy, amid the ongoing climate crisis and the increased frequency of natural disasters in the region.

The Marshall Islands relies on imported petroleum to meet its primary energy needs such as electricity generation, transportation, and commercial and industrial use. Palau's per capita electricity consumption is heavily reliant on imported fossil-fuel-based generation. In Nauru, power has always been available but voltage fluctuations and power outages are frequent leading to disruption in production and damage to equipment including household appliances. Tuvalu's power comes from electricity generation facilities that use imported diesel brought in by ships. Its economy is almost totally dependent on oil with only around 18% coming from local biomass resources, which is not accounted for in official statistics and is not the object of any active policy. Nevertheless, there are also potential energy sources from biomass, wind, and marine energy in the islands.

Aside from energy use, local industry production, consumption, and supply chain management shape the circular economy. The Pacific region, especially the four countries covered by BELUU, has weaving and handicraft-making as major industries and livelihood sources, particularly among women. These two industries have immense potential for harnessing the circular economy through sourcing of raw materials from the local community and natural environment, using traditional weaving practices for low-carbon production, employing women and youth, as well as upcycling of waste and other discarded materials.

Tourism and ecotourism

Tourism in PICs is known for the natural beauty and remoteness of the islands. It is expected to be a key driver of economic growth in the region and among the countries. With the environment and geographical location of the PICs, ecotourism is one of the most viable



economic activities. It involves all nature-based forms of tourism activities that provide tourists the opportunities to observe, appreciate, and experience nature and the traditional cultures in the natural areas. Given the vulnerability of the Pacific to climate risks, ecotourism provides an opportunity for income generation and local employment while minimizing the negative impacts on the natural and socio-cultural environment and increasing awareness toward the conservation of natural resources and culture.

Prior to the COVID-19 pandemic, tourism in the PICs contributed to huge export revenue benefits and provided various socio-economic potentials. Much like in any other part of the world, the pandemic had devastating impacts on the South Pacific which includes the countries of Marshall Islands, Palau, Nauru, and Tuvalu. The tourism industry had to cease operations and lay off staff as borders shut and major socio-economic activities halted. Women in tourism have been significantly affected as they primarily work in cleaning and front-desk jobs which are minimum wage positions. They also sell handicrafts as souvenirs in the informal economy. Given the low income and informal nature of women's work, tourism for post-COVID-19 recovery entails ensuring social safety nets for women who are low-wage earners and are in the informal sector.

BELUU's Entry Point

The BELUU program recognizes the central role of WEE in realizing economic participation, women's rights and gender equality. WEE involves promoting women's participation in various markets, increasing their access and control of resources, improving their workforce participation and access to decent work, and strengthening their voice, agency, and role as decision-makers in the household and community. The BELUU program is intended to promote and strengthen WEE in the four sectors mentioned above. Across all sectors, the key factors to enabling women's business entry and growth include:

- A. Addressing social and gender norms, stereotypes, and barriers while increasing opportunities;
- B. Ensuring access to finance, training, information, as well as land or other productive assets;
- C. Strengthening women's business networks, skills training, and digital and financial literacy;
- D. Expanding women's access to business registration, trade, and markets; and
- E. Enforcing women's legal rights and access to GBV prevention and response services.

Although three of the four countries covered by the BELUU program are traditionally matrilineal, patriarchal norms remain predominant in the household, economies, politics, and governance. Women continue to have low political representation which undermines the full realization of women's rights. For instance, there is a significant gender imbalance in the traditional councils and at the highest political offices. Additionally, the customary laws do not ensure access to justice for women and girls who experience sexual offenses and other forms of violence. Economically speaking, women are already in a vulnerable position as they engage in the lowest-paying jobs and even in unpaid work. Despite having been the custodians of the land,



women have experienced declining access to customary land rights due to low levels of legal literacy about rights to land and property. With these existing gaps in the services and initiatives of the public and private sectors, the BELUU program intends to strengthen WEE by harnessing the potential of blue and green economies while simultaneously promoting gender equality and social inclusion.



Chapter 2: Country Profiles

Marshall Islands

The Republic of Marshall Islands (RMI) has two chains of coral atolls and has more than 1,000 islets. RMI has a long history of colonization by the United States and has one of the youngest democracies in the Pacific region and globally. Despite being a sovereign nation, the US remains in control of the security and defense of the islands, provides aid for the people, and rents atolls as base for missile testing. The Marshall Islands is one of the countries facing extreme threats and adverse impacts of climate change, especially the rising sea levels.

Socio-demographic Profile

In 2022, the Marshall Islands recorded a 54,446 total population, 49% (26,767) are females and 51% (27,676) are males. In terms of age, the Marshall Islands have a relatively young population with 37.53% who are children aged 0 to 14 years, 23.51% in the youth group aged 15 to 24 years, 39.94% adults aged 25 to 59 years, and 6.1% elderly aged 60 years and above.

Figure 3 shows the population pyramid of the Marshall Islands.¹⁴ It illustrates that the Marshall Islands have a bigger proportion of the younger population between the age groups of 0 to 4 years and 20 to 24 years and a relatively smaller population across the adult and elderly age groups. In terms of sex difference per age group, there are more males than females in some age groups but there are also more females than males in other age groups. There is no significant difference between the sexes per age group. Most of this population lives in urban clusters found on many of the country's islands. More than two-thirds of the Marshall Islands' people live on the atolls of Majuro and Ebeye.

¹⁴ The blue bars represent the male population and the pink bars represent the female population. The bars correspond to a specific age group as labeled on the left side of the figure. This population pyramid shows a perfect pyramid where there is a wider base that narrows toward the top.

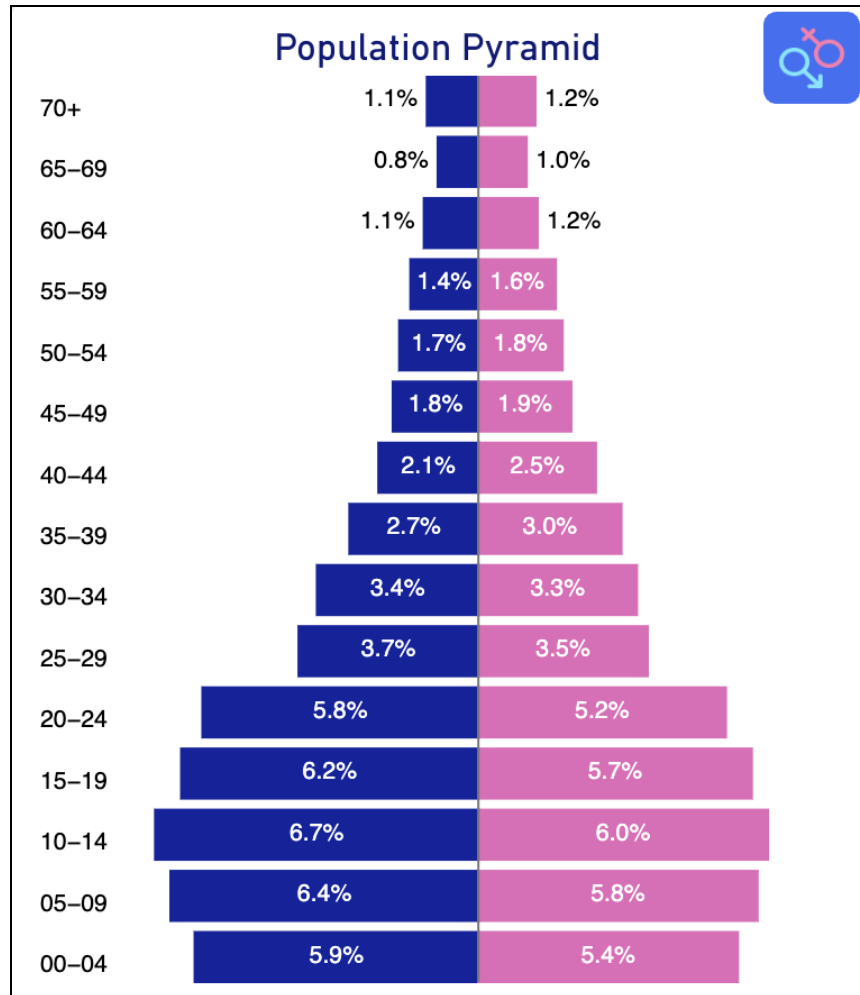


Figure 3. Population pyramid of Marshall Islands¹⁵

Geography, Governance, and the Geopolitical Context

The Marshall Islands is part of Oceania and is located in the North Pacific Ocean. It consists of 29 atolls and five isolated islands which are situated in two parallel island chains, one is the Ratak (Sunrise) group and the other is the Ralik (Sunset) group. It has a total of 1,225 islands and islets; 22 of the atolls and four of the islands are uninhabited. Figure 4 below illustrates the map of the Marshall Islands.

¹⁵ “Population Dashboard - Pacific Data Hub,” n.d. <https://pacificdata.org/population-dashboard>.

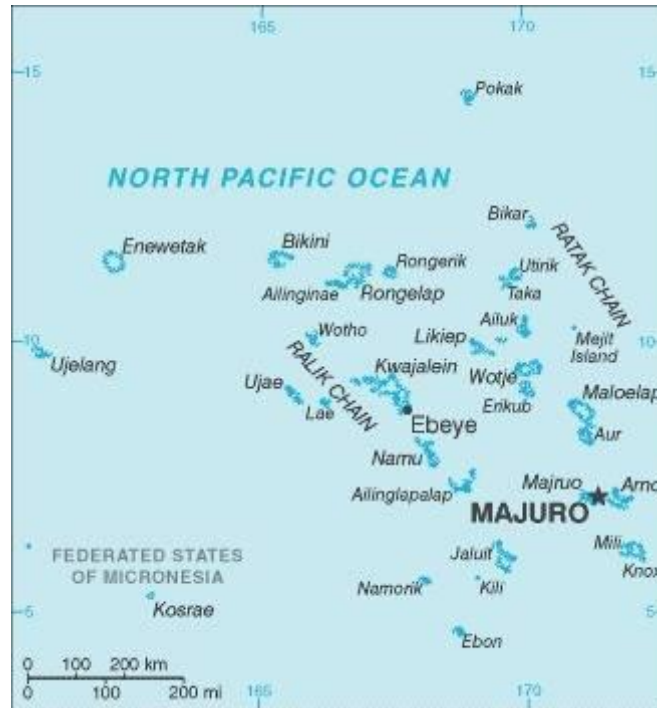


Figure 4. Map of the Marshall Islands¹⁶

The Marshall Islands enjoys a tropical climate and also borders the typhoon belt however, typhoons are infrequent in the islands. It is mostly low coral limestone and sand islands. It is abundant in natural resources particularly coconut products, marine products, and deep seabed minerals. Approximately 50.7% of its land is used for agricultural purposes while the remaining 49.3% is used for forest cover.

RMI has a mixed presidential-parliamentary system of government in free association with the US. Its capital is Majuro which is an atoll of 64 islands. The Marshallese government maintains a democratically elected parliamentary system consisting of two legislative chambers which are the Nitijela and the Council of Iroij. The Nitijela, a unicameral 33-member parliament, elects the president. Meanwhile, the Council of Iroij is composed of 12 tribal chiefs who perform consultative functions with regard to customary laws and traditional practices.

Economic Landscape

The Marshall Islands is an upper middle-income Pacific island economy with USD 250.694 million in real gross domestic product (GDP) or purchasing power parity, a 1.11% real GDP growth rate, and USD 6,000 real GDP per capita as estimated in 2021.

The Marshall Islands' central government continues to have a heavy reliance on foreign aid, while the local government generates revenues from sales taxes. The other sources of revenue in the public sector include the trust funds associated with the COFA and nonfinancial public enterprises. The trust funds are set up as compensation for the inhabitants of the atolls affected

¹⁶ "Marshall Islands Details - The World Factbook." Accessed May 1, 2023. <https://www.cia.gov/the-world-factbook/countries/marshall-islands/map>.



by the US nuclear testing and military bases. Meanwhile, the nonfinancial public enterprises include utilities, transport, telecommunications, and copra production. Given that the government serves as the major driver of the Marshallese economy, the country has established a significantly large public sector workforce.

On the other hand, the private economy remains relatively underdeveloped and its role is primarily to provide services to the government. Nevertheless, there are small economic contributions from agriculture, fisheries, and tourism which is indicative of untapped potential for domestic and even export enterprises. The Marshall Islands has a limited domestic production base which primarily includes copra production, subsistence farming, fishing, and handicrafts. The country produces coconut oil as a substitute for diesel fuel which is its major export. Other than coconut oil, the Marshall Islands also exports fish and re-exports diesel fuel to fishing boats. The Marshall Islands is an import-dependent country where nearly all raw materials as well as consumer and capital goods are imported. The country's exports only amount to 20% of its imports. This shows a deficit in its exports of goods and services over imports indicating an economy that is borrowing from abroad.

Similar to other PICs, the Marshallese economy is challenged by various geographical constraints such as limited land area, isolation from major markets, inadequate arable land, and territorial dispersion. The Marshall Islands has to have the necessary structural reforms to encourage private sector development which may include resolving current issues on property and land tenure rights, minimum wage legislation, state involvement in business and privatization, and foreign investments.

Partnerships: International Organizations, Donors, Private Sector, and Civil Society

The Marshall Islands has membership to several international organizations including the United Nations, the International Monetary Fund, the World Bank, the International Atomic Energy Agency, and the Asian Development Bank (ADB). The Marshall Islands is also one of the member states of the Pacific Islands Forum. The U.S. government renders significant assistance to the Marshall Islands due to the COFA. Some of the U.S. government agencies that have proactively provided assistance include the Small Business Administration, the U.S. Agency for International Development, the Department of Energy, the Department of Agriculture, and the Department of State. In recent years, Taiwan, through the Taiwan International Cooperation and Development Fund (Taiwan ICDF), has also provided assistance to the Marshall Islands through a renewable energy project.

The Marshall Islands has a growing civil society sector including women's groups. The Majuro Chamber of Commerce and other NGOs have been leading the calls to create an enabling environment that will accelerate growth, diversify economic activities, and reduce dependence on public expenditures.

The local NGOs and CSOs are key players that have contributed to the service of the underserved communities across the country. One of those key organizations is Women United



Together Marshall Islands (WUTMI) which has been a champion of women's rights and empowerment over the last 20 years across its 22 chapters in the country. WUTMI has been involved in various activities to support gender equality and human rights movements.

Presently, there are donor-funded, albeit limited projects and programs on WEE in the country. One of these projects is Jaki-ed, a weaving training program run by the College of the Marshall Islands (CMI). There is also the Waan Aelon in Majel, a grassroots NGO, which works with youth Marshallese on vocational and skills training using the medium of traditional outrigger canoes. Juren-Ae, a local NGO established in 2006, teaches unemployed youth handicraft and sewing skills with support from the National Training Council.

In the last five years, more WEE-related funded projects have been implemented in the Marshall Islands. For example, "Kora Im An Kil Fund Inc.", a small loan program funded by Taiwan, supported women entrepreneurs in all the country's atolls and outer islands. This project is one of the major boosts to the country's WEE.¹⁷

Climate Change Vulnerability

The Marshall Islands is already vulnerable to extreme weather conditions such as cyclones, storms, and flooding exacerbated by the ongoing climate crisis. Natural hazards and disasters are expected to impact not just the environment and the physical infrastructure of the country but also its economy, security, and populations, especially the most vulnerable groups. Additionally, slow-onset events such as coastal erosion, salinization of water resources, and rising sea level are projected to cause significant loss of land and home, loss of livelihood, and mass displacement of the population. Women, economically disadvantaged families and communities, as well as people with disabilities are more likely to face significant challenges in terms of disaster response and economic recovery due to limited funding and capacity.

Digital Technology and Digital Transformation

In the Marshall Islands, 75% of the population lives in the urban centers of Majuro and Ebeye. The country's population growth and urban migration place pressure on basic services, infrastructure, and technology, especially telecommunication services. Currently, the Marshallese population relies on only one telecommunication service which is the National Telecommunications Authority (NTA). The NTA is subsidized or monopolized under the government and is the sole internet service provider. The NTA currently offers 4G services and has slowly implemented a fiber optic system on the two island centers of Majuro and Ebeye. In the outer islands, public services and infrastructure are much less developed with only a few outer islands having internet access which is also frequently unreliable due to unstable network connection.

While there is insufficient statistical data on digital literacy among the Marshallese population, internet access has been a game-changer for this atoll nation. The Marshallese, especially the

¹⁷ The Marshall Islands Journal. (2021, July 22). *Taiwan boosts RMI women - The Marshall Islands Journal*.

<https://marshallislandsjournal.com/kora-im-an-kil-fund-women-empowerment-taiwan-boots-rmi-women/>



students, have been able to access a wealth of educational resources online. They are able to access online textbooks, educational videos, other interactive learning resources, and even online courses and programs from other universities around the world. Access to the internet also improved communication, collaboration, and participation not just in the classroom setting but also in civic processes.

Generally, the web or internet infrastructure as well as its accessibility remains a challenge across the Pacific Islands. People who have access to the internet and own a mobile phone remain low and are expected to remain low until 2025 in comparison to the broader Southeast Asia Pacific region. In 2018, only 38% of the Pacific Islands population subscribed to mobile services in comparison to 68% in Southeast Asia Pacific.

There has also been a shift to mobile broadband from wired internet, reflecting an increase in smartphone use. The shift to mobile broadband to smartphone use is not just true for the Marshall Islands but also across the Pacific region including Palau, Nauru, and Tuvalu.

The Global System for Mobile Communications Association (GSMA) estimated the statistics of the mobile economy of the PICs in 2020 and the projected data for 2030. Table 2 shows the percentage of subscriber penetration, smartphone adoption, and technology mix for 2020 and 2030 in the Marshall Islands.

Table 2. The mobile economy of the Marshall Islands as reported by the GSMA in 2023

Subscriber penetration		Smartphone adoption		Technology mix							
				2G		3G		4G		5G	
2020	2030	2020	2030	2020	2030	2020	2030	2020	2030	2020	2030
64%	74%	85%	89%	70%	42%	0%	0%	30%	40%	0%	18%

There is a broadband divide across the Pacific Islands and wired data subscriptions vary from country to country, mainly due to cost. As of 2020 data, the Marshall Islands has 1.69 broadband subscriptions per 100 people.

Palau

Palau has been on the frontlines of combating climate change, protecting marine resources, and leading the counteraction to the declining shark populations. This small island developing state (SIDS) has been proactively implementing crucial policy actions toward ensuring the protection of marine biodiversity and the ecosystem. In 2011, Palau banned commercial shark fishing and created the first shark sanctuary through its enactment of the Shark Haven Act. In 2017, Palau started stamping the Palau Pledge into tourists’ passports. The Palau Pledge is a short declaration that visitors have to sign before being allowed access to the island and is a formal commitment to adopting behaviors respectful of the ecological and cultural traits of the country for the sake of Palau’s children and their future generations. More recently, in 2020, Palau banned coral reef-toxic sunscreens and expanded its fishing prohibition to include 80% of its EEZ.



Socio-demographic Profile

In 2022, Palau recorded a 17,976 total population, 47% (8,511) are females and 53% (9,464) are males. In terms of age, 19.23% of Palau’s population are children aged 0 to 14 years, 12.18% are in the youth group aged 15 to 24 years, 53.83% are adults aged 25 to 59 years, and 14.67% are elderly aged 60 years and above.

Figure 5 shows the population pyramid of Palau.¹⁸ This population pyramid shows an almost equal population between males and females for the children and youth age groups. For the adult age groups, the population pyramid shows more stark differences between the sexes with more males than females.

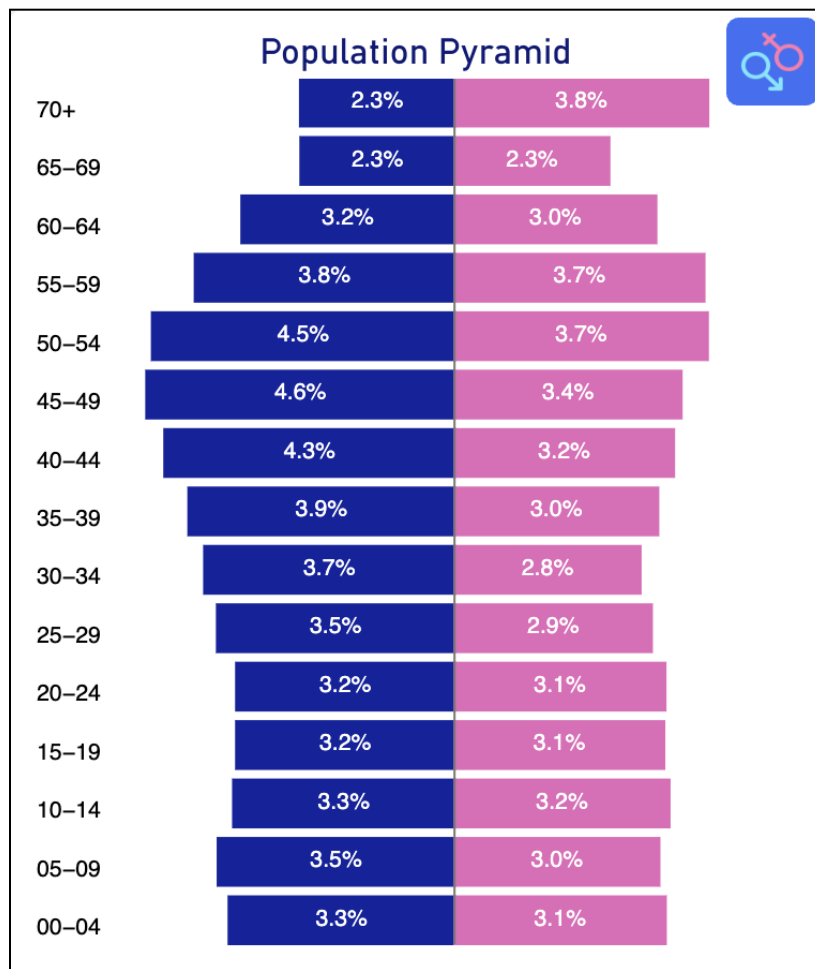


Figure 5. Population pyramid of Palau¹⁹

¹⁸ The blue bars represent the male population and the pink bars represent the female population. The bars correspond to a specific age group as labeled on the left side of the figure.

¹⁹ “Population Dashboard - Pacific Data Hub,” n.d. <https://pacificdata.org/population-dashboard>.



Geography, Governance, and the Geopolitical Context

Palau is part of Oceania, a group of islands in the North Pacific Ocean, and is located southeast of the Philippines. It has a total land area of 459 square kilometers which is slightly more than 2.5 times the size of Washington, DC. It has a 1,519-kilometer coastline.

The country has varying topography from the high mountainous main island of Babelthiap to low coral islands usually fringed by large barrier reefs. Palau is rich in natural resources with its forest covers, minerals such as gold, marine products, and deep-seabed minerals. Most, or 87.6%, of the country's land area are forest covers and 10.8% are agricultural lands.

Palau has 16 states and the capital city is Ngerulmud which is located on Babeldaob Island. Figure 6 shows the map of Palau and its location in the North Pacific Ocean and southeast of the Philippines.

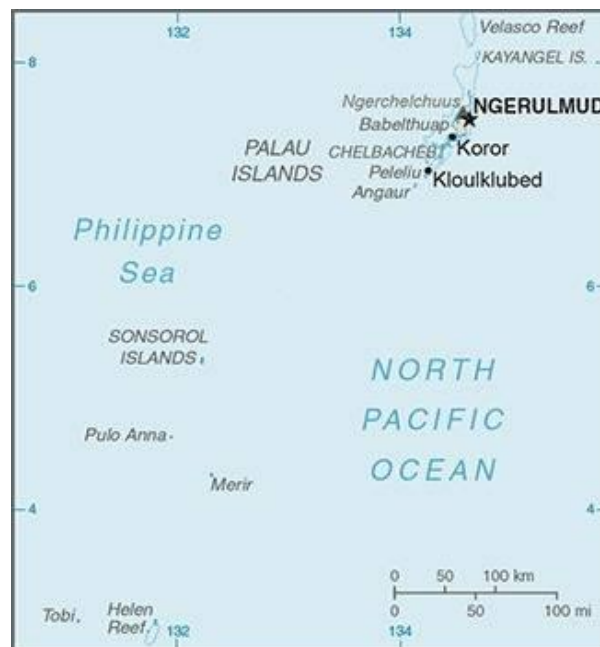


Figure 6. Map of Palau²⁰

Palau, also the Republic of Palau, has a presidential republic and has the Council of Chiefs consisting of chiefs from each of the states who advise the president on issues concerning traditional laws, customs, and their relationship to the constitution and laws of Palau.

Palau and the Republic of China (Taiwan) established an official diplomatic relationship on December 29, 1999, and has since been one of 14 countries left with a formal diplomatic relationship with Taiwan. This diplomatic relationship between Palau and Taiwan has entitled Palauans to official development assistance from the Taiwanese government which has become an integral part of the country's economic development.

²⁰ "Palau Details - The World Factbook." Accessed May 1, 2023. <https://www.cia.gov/the-world-factbook/countries/palau/map>.



Economic Landscape

Palau is one of the high-income Pacific island economies. Its major subsistence is through agriculture and fishing industries. Tourism has been a major contributor to its economy accounting for about 40% of the Palauan economy. Along with its growing tourism industry, Palau also has a strong service sector that dominates the economy, contributing to nearly 80% of the country's GDP as reported by the World Bank in 2021.

While the Palauan economy has growth opportunities, it is also reliant on US aid through the assistance under the COFA with the US which provides the country with about USD 120 million in grants through 2024. The US continues to be one of Palau's main bilateral international development partners along with Japan and the Republic of China (Taiwan). Additionally, since Palau belongs to the category of the ACP countries (African, Caribbean, and Pacific Group of States), it benefits from European Development Program funds. Foreign aid to Palau represents about 20% of its GDP and funds half of the public expenditure each year. Nevertheless, the Palauan government has recently taken steps to diversify its economic activity to reduce its dependence on foreign aid.

In Palau, the small business landscape, which includes women entrepreneurs in both formal and informal economies, remains underdeveloped. In 2022, the national government of Palau declared the year's theme around food security with the campaign "A *keled a ngercheled*," which translates to "Our food is our responsibility."²¹ Albeit this campaign, small-scale farmers and livestock growers have yet to see concerted policymaking efforts around food security and agriculture. This means that beyond granting farming loans, the policymaking efforts should entail addressing the barriers to entry due to the requirements on land collateral and ownership in Palau where most lands are clan-owned.

Partnerships: International Organizations, Donors, Private Sector, and Civil Society

Palau is a member state of the United Nations as well as other international organizations. The Asian Development Bank (ADB) is one of the country's major financing partners through the Pacific Approach 2021-2025, a country partnership strategy for Palau that focuses on "building resilience against economic shocks, delivering sustainable services, and promoting inclusive and sustainable growth."²² This financing partnership is intended to increase capacity and provide physical infrastructure to help improve Palau's utility and its public sector. In 2022, the Palau Public Utilities Corporation (PPUC) became one of the recipients of ADB's budget support loans. This loan to PPU is intended to strengthen the utility's corporate governance and financial management in line with ensuring sustainable service delivery in the country. Presently, the ADB

²¹ *Our Food Is Our Responsibility (Keled A Ngercheled) - Transformations in Action*. (2022, September 15). Transformations in Action.

<https://action.oceanpanel.org/initiative/palau/our-food-is-our-responsibility-keled-a-ngercheled/>

²² "Palau: In-Depth." Asian Development Bank, May 5, 2023.

<https://www.adb.org/countries/palau/overview>.



has committed 26 public sector loans, grants, and technical assistance to Palau amounting to USD 202.5 million.

Aside from the aid from ADB and the COFA with the US, Palau receives official development assistance (ODA) from other countries. In 2021, Palau received a total of \$2.95 million grant co-financing from the Ireland Trust Fund for Building Climate Change and Disaster Resilience in Small Island Developing States and the Japan Fund for Poverty Reduction² for the COVID-19 Response for Affected Poor and Vulnerable Groups Project.

Climate Change Vulnerability

As a Pacific island country, Palau is already vulnerable to sea-level rise as well as extreme weather events like storm surges. The majority of Palau's population, infrastructure, and cultural sites are in coastal areas which increases the vulnerability to the impacts of natural hazards and climate change. The impacts of climate change include damage to and loss of homes as well as the disruption of critical services in water and power supply, healthcare, public works, communication, agriculture, and education. These have been significantly and disproportionately affecting the most vulnerable groups including children, the elderly, the poor, agricultural producers, and victims of GBV.

Digital Technology and Digital Transformation

The ADB's Pacific Approach provides an operational framework for expanding information and communication technology (ICT) infrastructure to the geographically-isolated Pacific Region and bridging the digital divide. This aligns with the Palauan government's goal of developing the country's ICT infrastructure through the promotion of access to quality, secured, and affordable internet services.

With this common goal, the ADB provided a USD 25-million loan to the Palauan government through the North Pacific Regional Connectivity Investment Project for ICT infrastructure. After being fully executed in 2016, the project managed to transition Palau from relying on earth-orbiting satellite internet to a fiber optic submarine cable. Since this transition, Palau has significantly improved its internet connection whilst drastically reducing the cost of internet for the average consumer.

Since then, the low-cost and reliable internet has made it possible for more local businesses and average consumers to join the larger global e-commerce network, participate in online education, and access social media platforms, among others. Furthermore, tourists can conduct work and business while visiting Palau, making it an attractive destination for professionals and conference organizers. Palau has successfully reduced the monthly internet charges for 256 kbps from USD 650 to USD 45 which is approximately a 93% decrease.

Thus, ever since Palau's internet switched to high-speed broadband internet, its economy and development as a whole have benefited from the switch. Moreover, the use of mobile phones to access the internet is ubiquitous and residents can easily access new online platforms and have more access to information now than ever before.



Similar to the Marshall Islands, GSMA reported that Palau has a significant shift from wired internet to mobile broadband which is indicative of increased smartphone use. Table 3 shows the percentage of subscriber penetration, smartphone adoption, and technology mix for 2020 and 2030 in Palau.

Table 3. The mobile economy of Palau as reported by the GSMA in 2023

Subscriber penetration		Smartphone adoption		Technology mix							
				2G		3G		4G		5G	
2020	2030	2020	2030	2020	2030	2020	2030	2020	2030	2020	2030
92%	95%	80%	91%	16%	2%	63%	31%	20%	33%	0%	33%

As of 2015 data, Palau has 6.93 broadband subscriptions per 100 people.

Nauru

Nauru is a small island state in Micronesia and is one of the world’s smallest independent states. Formerly known as Pleasant Island, Nauru had a green central plateau, swaying palms, and white-sand beaches. Similar to the other PICs, Nauru had an abundance of natural resources, culture, and traditions. Despite the isolation of the islands, Nauruans lived in balance with nature and self-sufficiency. For decades since 1907, Nauru exported the highest quality of phosphate and its phosphate mining industry dominated the country’s economy. In fact, Nauru was once one of the wealthiest countries in the world in terms of GDP per capita due to the royalties they received from phosphate earnings. Traditionally, Nauru is a matrilineal society where women have a strong voice at the family and community levels.

Socio-demographic Profile

In 2022, Nauru recorded an 11,928 total population, 49% (5,897) are females and 51% (6,035) are males. In terms of age, 36.93% of Nauru’s population are children aged 0 to 14 years, 17.82% are in the youth group aged 15 to 24 years, 39.5% are adults aged 25 to 59 years, and 5.68% are elderly aged 60 years and above.

Figure 7 shows the population pyramid of Nauru.²³ This population pyramid shows an almost equal population between males and females for the children and youth age groups. Compared to the Marshall Islands and Palau, Nauru’s population pyramid depicts what is close to an ideal population pyramid which has a wide base and skinny top. This shape of a population pyramid is indicative of a relatively large number of the younger population groups which is characteristic of a country with a high birth rate.

²³ The blue bars represent the male population and the pink bars represent the female population. The bars correspond to a specific age group as labeled on the left side of the figure.

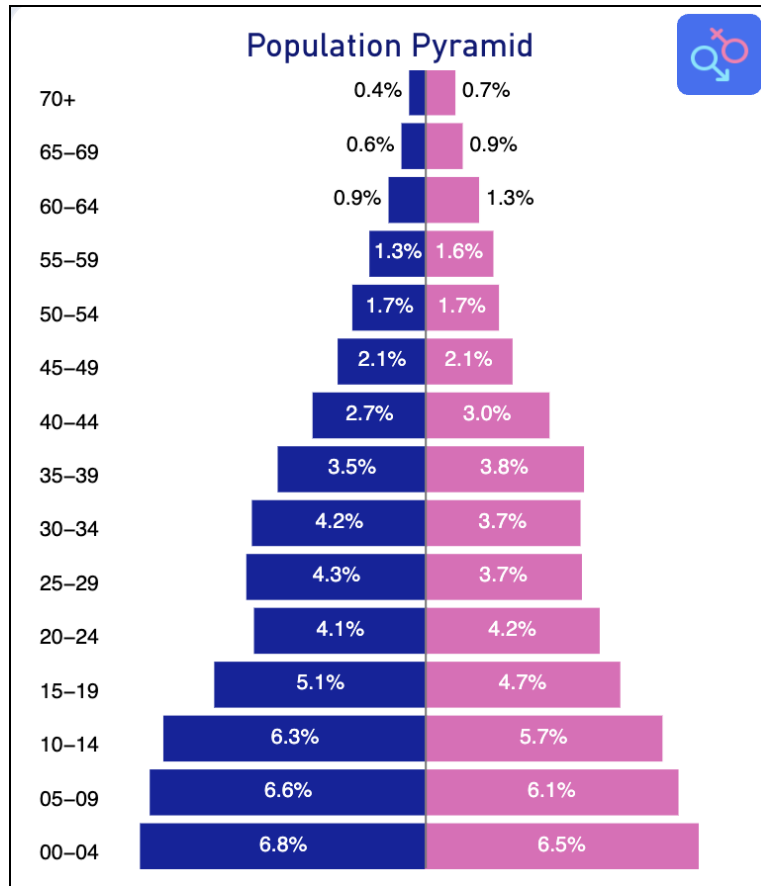


Figure 7. Population pyramid of Nauru²⁴

Geography, Governance, and the Geopolitical Context

Nauru, a part of Oceania, is an island in the South Pacific Ocean and in the south of the Marshall Islands. It is the smallest country in the Pacific Ocean, the world’s smallest island country, and the world’s smallest independent republic.

Micronesian and Polynesian settlers were the first to inhabit the islands. There were traditionally 12 clans in Nauru which now represent the 12-pointed star in the country’s flag. The island nation was annexed by Germany and was later on, captured by Australian forces when World War I broke out. After the war, Britain, Australia, and New Zealand had a joint trustee mandate over Nauru and they exercised the rights to phosphate mining in the island. During World War II, the Japanese forces occupied Nauru between 1942 and the end of the war. The excessive phosphate mining industry led to dwindling reserves and damage to the environment which prompted a plan by partner governments to facilitate the resettlement of Nauruans on Curtis Island.²⁵ This plan did not progress as the Nauruans decided not to move and, in 1967, they

²⁴ “Population Dashboard - Pacific Data Hub,” n.d. <https://pacificdata.org/population-dashboard>.

²⁵ Ibid.



purchased the assets of the British Phosphate Commissioners and passed its control to the Nauru Phosphate Corporation in 1970.²⁶

Nauru became a UN Trust Territory under Australia after the war until it gained its independence as a republic in 1968. In 1989, Nauru filed a suit against Australia in the International Court of Justice in The Hague. Nauru sued Australia for the damages it caused from excessive mining when the island was under Australian jurisdiction. In 1993, the Australian government had to settle the case out of court, pay USD 85.6 million, and assist Nauru in its effort for environmental rehabilitation.

Nauru, also the Republic of Nauru, has a parliamentary type of government. Nauru is a Westminster-type constitutional democracy and has a mixed legal system of common law based on the English model and customary law. Figure 8 shows the map of Nauru.

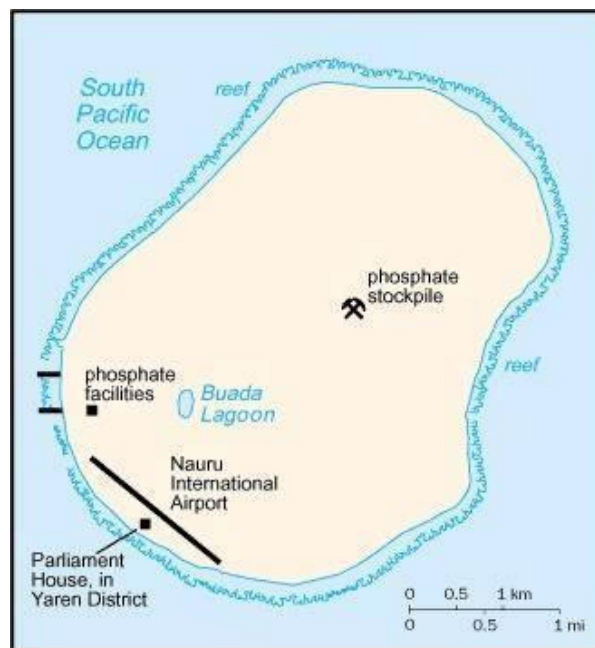


Figure 8. Map of Nauru²⁷

Nauru has a total land area of 21 square kilometers which is about 0.1 times the size of Washington, DC. The island country has a 30-kilometer coastline, 12 nautical miles of territorial sea, 24 nautical miles of contiguous zone, and 200 nautical miles of EEZ. Nauruans enjoy a tropical climate with a monsoonal pattern with the rainy season occurring between November and February. Nauru has a sandy beach that rises to a fertile ring around the raised coral reefs and the phosphate plateau in the center of the island. Only about 20% of the land is for agricultural purposes, mainly for permanent crops. The extensive phosphate mining made approximately 90% of Nauru's land non-arable or unsuited for farming as such most people live along the fertile coastal areas.

²⁶ Ibid.

²⁷ "Nauru Details - The World Factbook." Accessed May 1, 2023. <https://www.cia.gov/the-world-factbook/countries/nauru/map>.



Economic Landscape

In the 1980s, Nauru became the wealthiest nation globally, per capita. The country had large deposits of phosphate which were discovered in the late 19th century. When Nauru gained independence in 1968, the country grew its economy through intensive phosphate mining. At this point, Nauru's economy was heavily based on phosphate mining and the phosphate revenues gave the country a relatively high per capita income.

Phosphate mining provided the main source of the nation's income until the late 1980s. The industry contracted substantially over the 1980s, with the performance of other industries becoming relatively more important to the economy. Furthermore, the intensive phosphate mining led to the rapid depletion of the phosphate deposits, and the phosphate resource exhaustion made the island's interior uninhabitable. This led to the decline of Nauru's phosphate mining industry and consequently, its economy.

Nauru is now heavily reliant on foreign investment and two of the key revenue streams that subsidize the national budget are from offshore fisheries and bilateral agreements with partner countries such as Australia. Nauru licenses fishing rights to offshore fisheries and houses Australia's Regional Processing Centre, an offshore immigration detention facility. The national budget is largely dependent on foreign subsidies.

Nauru is not necessarily known for its robust agricultural sector but it has a variety of agricultural products such as coconuts, tropical fruit, vegetables, pork, eggs, pig offals, pig fat, poultry, papayas, and cabbages. The country's industries include phosphate mining, offshore banking, and coconut products. There is no official data available on the labor force of Nauru but most Nauruans are employed in phosphate mining, public administration, education, and transport (e.g. ports). In 2011, Nauru reported an estimated 23% unemployment rate.

In 2018, the exports of Nauru reached an estimated USD 31.101 million which is lower in comparison to the 2017 export estimated at USD 39.883 million. Its export partners are Thailand, Australia, the United States, South Korea, the Philippines, Japan, and France. Its export commodities include skipjack, calcium phosphates, tuna, cars, delivery trucks, and low-voltage protection equipment. In 2018, the imports of Nauru reached a whopping USD 94.796 million which is higher in comparison to the 2017 imports estimated at USD 91.571 million. Nauru's import partners include Taiwan from which it sources 52% of the import commodities and Australia from which it sources 28% of the import commodities. These import commodities included refined petroleum, construction vehicles, tug boats, poultry meats, and cars.

Partnerships: International Organizations, Donors, Private Sector, and Civil Society

The Nauruan government has affirmed its support to enhance the partnerships of all the national development stakeholders such as the NGOs, civil society, private sector, and communities, as well as regional and international partners. In fact, Nauru made a commitment



to ensure that these different stakeholders are involved in development program design and implementation.

Nauru is a member state of the United Nations and the country's membership covers important issues such as climate change, global warming, sea-level rise, Pacific aid, and human rights, among others. Likewise, the ADB is a major international partner of Nauru, implementing several donor-funded projects in support of improving the country's transport, energy, public sector management, ICT, finance, water and other urban infrastructure and services, health, and education. For instance, the ADB has funded Nauru's major solar farm project of up to six megawatt capacity. It has also funneled donations on environmental and mitigation projects such as the port development project which will improve port operations by building a climate-resilient port in Nauru including a wharf, a berth pocket, and a breakwater at the port of Aiwo while strengthening the institutional capacity of the Nauru Ports Authority (NPA).

There are other key donor partners such as bilateral partners Australia, Taiwan, India, and the US. The Australian government funds some of the key sectors in Nauru such as education and health. Australia is also supporting the upgrading of Nauru's port for more reliable and secured shipping services. Additionally, Taiwan provides support toward health and other infrastructure projects such as solar and agriculture development.

While there is a strong presence of international organizations and support from development aid, Nauru has a relatively small number of NGOs. Many of the country's NGOs are affiliated with the Nauru Island Association of Non-Governmental Organisations (NIANGO), an NGO network and umbrella body that facilitates the actions of the NGOs operating in the country. Nauru also has a particularly underdeveloped private sector. Nevertheless, the Pacific Private Sector Development Initiative (PSDI) has been working with the Nauruan government to boost a more dynamic and inclusive private sector and increase commercial access to financial services.

Climate Change Vulnerability

Nauru is highly vulnerable to the impacts of climate change. The country is considered as both a sinking and drying out island due to rising sea levels and droughts, respectively. In recent years, Nauru has faced stronger and prolonged droughts, heat waves, coastal erosion, ocean acidification, sea level rise, and king tides. As an island country, most of Nauru's population and infrastructure such as schools and power stations are located along its coast. Climate change has significant impacts to those who are already experiencing systemic exclusion and marginalization such as women, people with disabilities, and people living in poverty. Climate change pose potentially devastating health, social, economic, and environmental crises, especially to the day-to-day lives of the country's most vulnerable populations. For instance, Nauru's agriculture and food production sectors are struggling, making the country reliant on imports. Adverse weather conditions coupled with poor soil quality from excessive phosphate mining are major challenges to cultivating crops for subsistence and livelihood. Droughts also exacerbate Nauru's lack of access to clean water and sanitation, especially since it has no streams or ground water to meet its demands of the population. In addition to water and food



security, the World Bank cited that extreme weather events in Nauru have led to heat-related illnesses, malnutrition, vector-borne diseases, respiratory illnesses, non-communicable diseases, and other disorders.

Digital Technology and Digital Transformation

Nauru has only one telecommunication provider which is Digicel. Since the whole nation is dependent on a sole telecommunication provider, the service tends to be extremely intermittent due to technical problems. This monopoly also drives high cost of connectivity. For example, a daily subscription to 150 MB internet surfing costs USD 3.00 while a monthly subscription to 3.6 GB of data use costs USD 30.00. Presently, Digicel’s coverage reaches about 80% of the Nauruan population. Nevertheless, there is ongoing tower station construction, specifically in the northern part of the island, to increase the coverage for the rest of the population. Nauru is currently preparing an initial feasibility study to install an optic fiber cable which will considerably enhance communication capacity for the country.

Just this 2023, Nauru and Kiribati signed a joint communique with the Federated States of Micronesia for the East Micronesia Cable project, a USD 70-million fiber optic project funded by the US, Japan, and Australia. This project is the implementation of a long-stalled submarine cable. Through this project, the undersea cable is expected to provide faster communications to more than 100,000 people across the three PICs and address a critical communication network in Nauru that would enhance the current system.

Among the four countries covered by BELUU, Nauru has the highest fixed broadband subscription at 9.5 per 100 people as reported by GSMA. Despite the high data use cost, the country also has the highest smartphone adoption and 5G technology adoption compared to the Marshall Islands, Palau, and Tuvalu for 2020 and 2030 projections.

Table 4 shows the percentage of subscriber penetration, smartphone adoption, and technology mix for 2020 and 2030 in Nauru.

Table 4. The mobile economy of the Nauru as reported by the GSMA in 2023

Subscriber penetration		Smartphone adoption		Technology mix							
				2G		3G		4G		5G	
2020	2030	2020	2030	2020	2030	2020	2030	2020	2030	2020	2030
62%	69%	80%	92%	28%	0%	31%	26%	41%	39%	0%	35%

Tuvalu

Tuvalu is an independent nation within the British Commonwealth and is one of the smallest states. Tuvalu is a low-lying country that sits no more than 15 feet above sea level. Regarded as the sinking islands, Tuvalu is susceptible to territory loss due to rising sea levels and coastal



erosion. The threats of climate change to its physical territory led to Tuvalu becoming the world's first digital nation. This small island nation is in the process of replicating itself in a metaverse to preserve its culture and safeguard its sovereignty amid the looming threats of sea-level rise, territory loss, forced migration, and displacement due to climate change.

Socio-demographic Profile

In 2022, Tuvalu recorded a 10,778 total population, 48% (5,226) are females and 52% (5,554) are males. In terms of age, 32.54% of Tuvalu's population are children aged 0 to 14 years, 16.22% are in the youth group aged 15 to 24 years, 39.78% are adults aged 25 to 59 years, and 11.47% are elderly aged 60 years and above.

Figure 9 shows the population pyramid of Tuvalu.²⁸ This population pyramid has a wider base which shows that it has a relatively large youth population. Noticeably, the largest population groups according to age are those between 0 to 4 years and 15 to 19 years. The population pyramid becomes narrower for the older age groups which is indicative that the populations are smaller for older age groups. Some older age groups have a higher population compared to other younger age groups. For example, those who are 70 years and over have a higher population compared to those who are between 65 to 69 years. In terms of sex difference, there is no noticeable pattern shown in the pyramid. For some age groups, there are more males than females while for others, there are more females than males. Nevertheless, Tuvalu's population pyramid is still indicative of a young population characteristic of a country with a high birth rate. More than half of the population resides on the atoll of Funafuti. There is an increase in the number of people migrating from Tuvalu to New Zealand and Australia under the Pacific Access Category (PAC).

²⁸ The blue bars represent the male population and the pink bars represent the female population. The bars correspond to a specific age group as labeled on the left side of the figure.

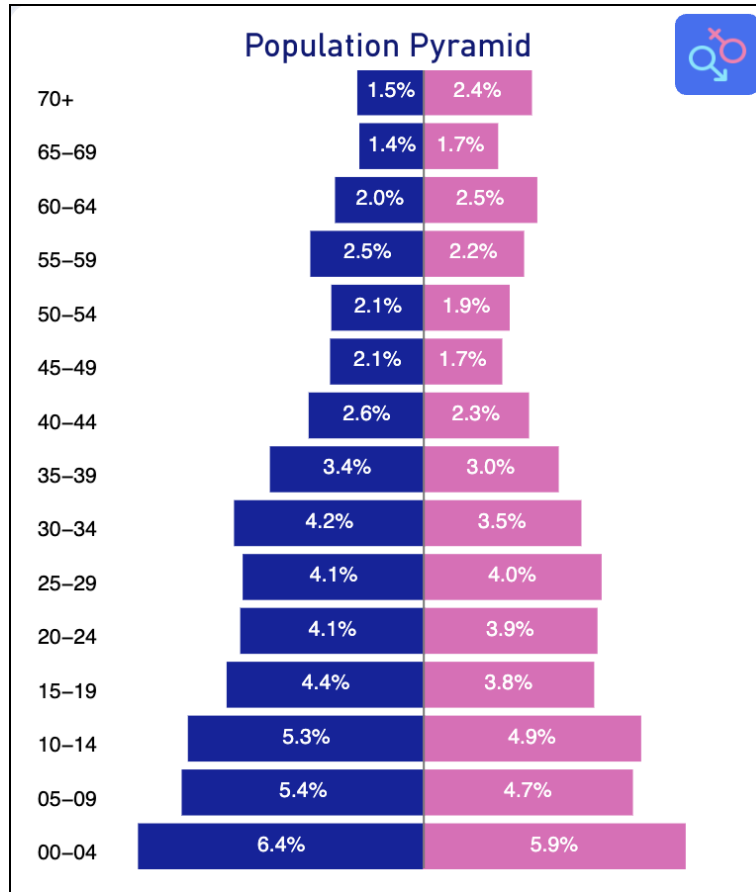


Figure 9. Population pyramid of Tuvalu²⁹

Geography, Governance, and the Geopolitical Context

Tuvalu is a sovereign Polynesian island nation located in the West-Central Pacific Ocean. This island group in Oceania was formerly known as the Ellice Islands. It lies northeast of Australia, southeast of Nauru, south of Kiribati, and north of Fiji.

The country consists of nine coral atolls in the South Pacific Ocean as shown in Figure 10. It is the fourth smallest island State, in total land size, in the world. Tuvalu has a 24-kilometer coastline with a territorial sea of 12 nautical miles, a contiguous zone of 23 nautical miles, and an EEZ of 200 nautical miles.

²⁹ “Population Dashboard - Pacific Data Hub,” n.d. <https://pacificdata.org/population-dashboard>.

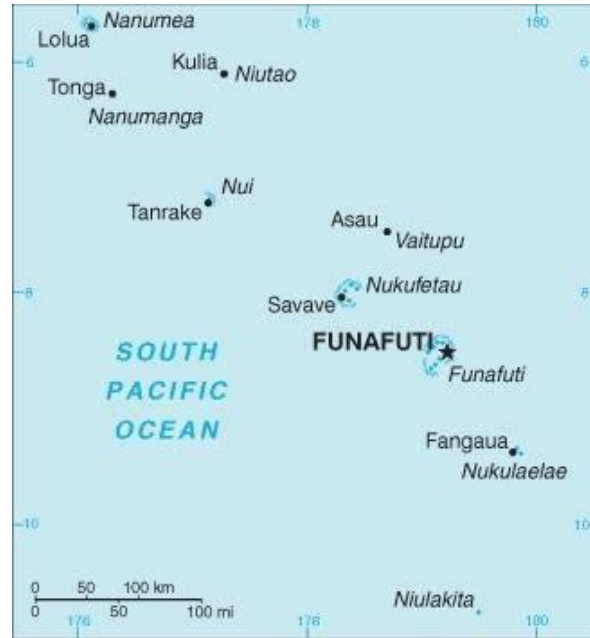


Figure 10. Map of Tuvalu³⁰

The country has a low-lying terrain which is narrow coral atolls. It enjoys a tropical climate moderated by easterly trade winds between March and November, and westerly gales and heavy rains between November and March. Tuvalu is primarily rich in natural resources such as fish and coconut, specifically copra. The country has 60% agricultural land intended for permanent crops, 33.3% forest cover, and 6.7% for other purposes. Tuvalu rarely experiences severe tropical storms but the low levels of the country's atoll islands make them sensitive to sea-level rise amid climate change.

In 1975, Tuvalu was granted self-rule and in 1978, gained its independence. As one of the colonies of Great Britain, it adopted the Westminster Parliamentary system of England as its legal system. The King of England is the head of Tuvalu and is represented in Tuvalu by the Governor-General. The country has seven island councils in each of the islands of Nanumaga, Nanumea, Niutao, Nui, Nukufetau, Nukulaelae, and Vaitupu, as well as one town council in Funafuti. Each island is governed by Falekaupule, a traditional assembly of elders called *te sina o fenua*. These elders serve as the decision-makers at the community level, following their cultural practices and norms. The Falekaupule was established through the enactment of the Falekaupule Act in 1997.

While Tuvalu's Parliament creates its laws, it has also adopted some of the English laws as part of its laws, including applied laws of England. The application of these laws is rather limited. Another significant part of the legal system in Tuvalu is the customary laws which are mostly unwritten and are made by the traditional authorities on each of the islands and these laws guide most of their conduct and lives on the island.

³⁰ "Tuvalu Details - The World Factbook." Accessed May 1, 2023. <https://www.cia.gov/the-world-factbook/countries/tuvalu/map>.



Economic Landscape

Tuvalu has an upper middle-income but very fragile Pacific island economy. Its currency is pegged to the Australian dollar. The country's public revenues generally come from international aid, fishing licenses, and a national trust fund. At the national level, the country has the Tuvalu Trust Fund which was established in 1987 to provide long-term economic development. Meanwhile, the economy of each Falekaupule is assisted by the Falekaupule Trust Fund which is a trust fund intended for the outer island development.

With its access to the vast Pacific Ocean, fishing is a major industry in Tuvalu. The Fishermen on Funafuti Association (FOFA) Fish Market, a government-owned fish market, serves as the avenue for domestic trade for the country's fisheries industry. Presently, Tuvalu currently has no active trade exports to the Pacific region or international markets. Nevertheless, Tuvalu sells fishing licenses to foreign fishing vessels and fisheries' joint ventures to overseas fishing vessels.

The country also has various agricultural products such as coconuts, vegetables, tropical fruit, bananas, roots/tubers, pork, poultry, eggs, pig fat, and pig offals. Most of these agricultural products are traded for subsistence. These are normally traded personally or during the monthly trade fairs called "Tau Maketi". There are no farmer's markets in Tuvalu nor are there any large-scale commercial piggeries and farm lands in the country. The only farming market available is the Taiwan Government Green House Garden which sells vegetables twice a week.

The remittances from overseas workers such as seafarers, and seasonal workers in New Zealand, Fiji, and Australia are a significant source of income for families in Tuvalu. There is also an increase in the number of families operating their small businesses such as very small commercial fishing and canteen or small shopping outlets to support their families.

Tuvalu's formal economy earning comes mainly from fishing licenses from its extensive EEZ and the contract leasing of Tuvalu's internet domain name .tv which generates USD 50 million in royalties over 12 years. These two sources contributed to the national budget each year. The government is also relying on assistance from development partners such as Australia and the Republic of China Taiwan in financing its commitments under its annual budget.

Poverty incidence is highest among the systematically marginalized groups such as women, children, persons with disabilities, and people in rural areas. Women in Tuvalu, as elsewhere in the Pacific, rarely own land independently which increases poverty rates among women compared to men. Children are also among the most vulnerable with 3% of them living below the food poverty line and 26% living below the basic needs poverty line as reported in Tuvalu's 2010 Household Income and Expenditure Survey (HIES). Persons with disability are also particularly vulnerable to poverty and climate change given the lack of opportunities and adaptation mechanisms accessible to them. As seen in a wider trend in the Pacific region and globally, people living in rural areas tend to have increased vulnerability than those in urban areas due to poverty and the lack of access to basic services like education and health.



Partnerships: International Organizations, Donors, Private Sector, and Civil Society

Tuvalu has been a member state of the United Nations since 2000. As a former British colony, Tuvalu is also a member of the Commonwealth of Nations. The country also has membership with other international organizations such as the ADB, the World Bank, and the International Maritime Organization, among others.

Tuvalu is also a full member of regional organizations such as the Pacific Islands Forum, the South Pacific Applied Geoscience Commission, the South Pacific Tourism Organisation, the Secretariat of the Pacific Regional Environment Programme, and the Pacific Community.

ADB has been one of the international organizations concentrating on development programs in Tuvalu. ADB has been providing Tuvalu with public sector loans, grants, and technical assistance to improve the country's macroeconomic growth and stability, investment in renewable energy, transport infrastructure, health coverage, and disaster recovery.

Tuvalu also has strong bilateral relations with Australia and New Zealand as these are two of the three founding donating countries to the Tuvalu Trust Fund. The governments of these two countries have been major donors of aid and technical assistance. For instance, the government of New Zealand supplied temporary desalination plants and a workforce to repair existing desalination plants as a response to the freshwater crisis after the 2011 Tuvalu drought. On the other hand, Australia, through its Pacific Seasonal Worker Program, allows Tuvaluans to participate in seasonal employment in the Australian agriculture industry, specifically in cotton and cane operations.

Tuvalu has a strong network of several civil society and non-governmental organizations working in areas of education, women's rights, climate change, and the youth. The Tuvalu Family and Health Association (TuFHA), Tuvalu's Association of NGOs (TANGO), the Tuvalu National Council of Women (TNCW), and the Tuvalu National Youth Council (TNYC) are some of the organizations with a strong presence in the civil society of Tuvalu. The country also has one registered trade union, the Tuvalu Overseas Seamen's Union (TOSU) which represents workers on foreign ships.

Contrary to its robust civil society, Tuvalu's private sector is relatively small as its geographic isolation, narrow production base, and weak banking sector constrain business activities. In the past, businesses in Tuvalu failed because of excessive competition and market saturation of a small population. In the case of the clothing and food industries, the competition can be extremely high, it would lead to saturation of the market and eventually, the closing of certain businesses. Nevertheless, the Tuvalu National Trade Policy, through the Tuvalu National Trade Strategic Plan 2022-2026, aims to boost both domestic and export enterprises through policies for agriculture, fisheries, tourism, e-commerce, trade promotion and marketing, trade agreements, and trade infrastructure, among others. Moreover, more Tuvaluan families are engaging in small and medium enterprises thereby contributing to the growth of the country's private sector. Additionally, the Tuvalu National Chamber of Commerce (TNCC) and the Tuvalu



National Private Sector Organisation of Tuvalu (TNPSO) were created to promote the private sector business environment.

Climate Change Vulnerability

Tuvalu is one of the first countries likely to be significantly impacted by rising sea levels due to global climate change and one of the sinking countries. The country comprises low-lying islands making it vulnerable to adverse impacts of rising sea levels, storm surges, coastal flooding, and seasonal cyclones. Generally, the Tuvalu population is at risk of the impacts of climate change which consequently led to the transition of the country into the world's first digital nation. Still, the economically disadvantaged remain as one of the most vulnerable sectors especially as a large proportion of the country's population live in poor households near areas prone to cyclones. The climate crisis has impacts on food and water security as well as housing security. For instance, the salinization of oceans and flooding are both damaging to deep-root crops such as coconut and taro, thus affecting food sources. As one of the sinking islands, Tuvaluans face possible loss of homes and forced migration that may separate families and leave the elderly and persons with disabilities behind.

Digital Technology and Digital Transformation

Each island relies on the use of a satellite dish for inter-island telephone communication, internet access, and mobile phone services. The Tuvalu Telecommunications Corporation (TTC) is a state-owned enterprise and the sole provider of telecommunications services in Tuvalu. This means that each island in Tuvalu relies on TTC for the use of a satellite dish for inter-island telephone communication and internet access. TTC is also the provider of mobile phone services to Funafuti and Vaitupu.

As of 2021, there are 9,000 total subscriptions to mobile cellular services in Tuvalu which means there are 80 subscribers per 100 inhabitants. In the same year, there were 7,920 internet users in the country which accounts for 49% of the total population.

Tuvalu has a relatively high smartphone adoption and 4G technology adoption but still needs to catch up with 5G technology adoption between 2020 and 2030. Table 5 shows the percentage of subscriber penetration, smartphone adoption, and technology mix for 2020 and 2030 in Tuvalu.

Table 5. The mobile economy of the Tuvalu as reported by the GSMA in 2023

Subscriber penetration		Smartphone adoption		Technology mix							
				2G		3G		4G		5G	
2020	2030	2020	2030	2020	2030	2020	2030	2020	2030	2020	2030
27%	28%	82%	91%	0%	0%	72%	38%	28%	53%	0%	10%



Chapter 3: Stakeholder Mapping Analysis

Rationale and Objectives

The BELUU stakeholder mapping exercise identified the key actors, enabling institutions, as well as other pertinent information from the four countries under the BELUU program. This determined the key actors and community groups with whom to engage for BELUU. It also scoped the presence of enabling institutions, specifically the CSOs and PSEs which have the potential power to influence the local business landscape in the context of WEE in the respective countries. Furthermore, it determined the needs and interests as well as the barriers and drivers for participation among the stakeholder groups in the Marshall Islands, Palau, Nauru, and Tuvalu.

The stakeholder mapping aimed to:

- ***Identify individual and structural barriers, opportunities, and facilitators to economic stability, and women and youth empowerment including:***
 - Local barriers to women's meaningful participation in a variety of community and decision-making processes such as economic development and business initiatives;
 - Women's needs, constraints, challenges, and opportunities in starting and growing successful businesses and accessing financial services to do so; and
 - Gender and social norms that limit women and youth participation in economic activities.
- ***Determine the barriers, opportunities, and facilitators to promoting women's empowerment at the community level including:***
 - Service providers inclined toward WEE and women, peace, and security that can assist women entrepreneurs, youth, CSOs, and other individual professionals in implementing local advocacies or development initiatives; and
 - Areas of convergence of women and men within the nexus of security, climate change, and economic growth in the community.
- ***Provide updates on the preliminary gender and inclusion analysis including:***
 - Critical analysis of gender and social norms which limit women's participation in economic activities, and ability to benefit from these; and best ways forward to shift these norms;
 - To ensure that the BELUU program is implemented with due attention to the principles of diversity and inclusion ensuring the program can reach the most vulnerable groups

Methodology

This stakeholder mapping determines the key actors and organizations such as the project team, donors, and other entities involved in the implementation of the BELUU program. It



analyzes the interest, influence, and level of capacity of the key stakeholder groups in WEE in the four PICs.

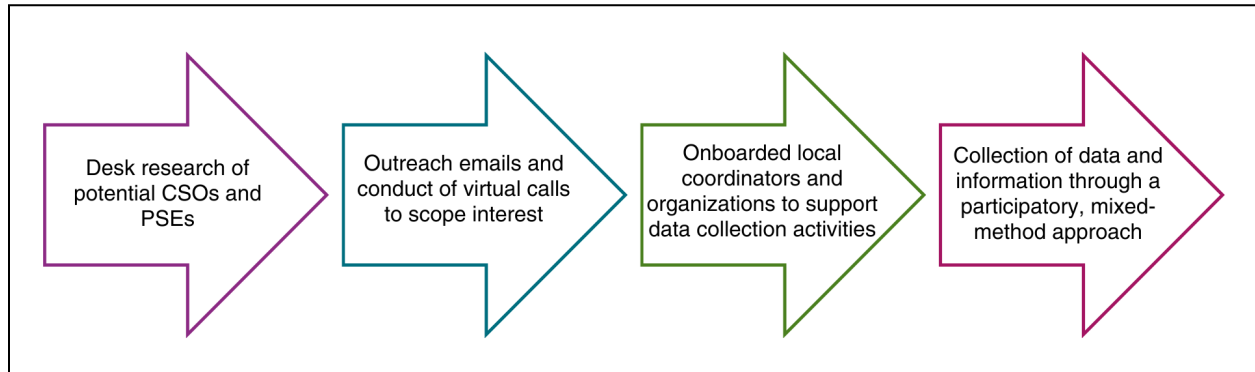


Figure 11. BELUU stakeholder mapping process map

Figure 11 illustrates the overview of the step-by-step process for stakeholder mapping. The process began with desk research on the potential CSOs and PSEs for the BELUU program. Upon identifying the institutions to be involved, the program team sent outreach emails and conducted virtual calls for interest scoping.

Four local coordinator consultants from each of the participating countries and two local organizations, the Belau Association of NGOs (BANGO) in Palau and Women United Together Marshall Islands (WUTMI) in the Marshall Islands, supported the data collection activities. The consultants and organizations were engaged based on their wide scope of contacts or network support; long-term presence in the country of implementation; and contextual knowledge of the communities they live in (e.g. issues on gender, conflict, COVID-19 crisis, elections, etc.), their interpersonal skills; and the ability to comply and abide by COVID-19 protocols and prevention measures set by the government.

The data collection was conducted through a participatory, mixed-method approach among key stakeholders in the Pacific region as well as specific institutions in the four countries. It focused on the thematic areas of the activities of young women and women entrepreneurs, the challenges and desires for women entrepreneurs, gender issues including GBV faced by women, the knowledge and learning resources of women, technology access and literacy for women, the private sector landscape in the Pacific, the impacts of COVID-19, and the safeguarding measures of the organizations. The data collection also allowed the program team to assess the interest in involvement in the BELUU program as well as obtain referrals for other organizations to be engaged in the program.

A total of 69 stakeholder mapping meetings were conducted for the BELUU program. The meetings were facilitated with leaders and key actors from CSOs, government, international organizations, academe, and the private sector. Figure 12 below shows the distribution of stakeholder mapping participants according to their affiliations. Of the 57 organizations, 43.9% are from CSOs and NGOs which can be attributed to the growing civil society in the four countries. Moreover, many of these organizations are regarded as traditional women's groups and are women-led. The CSOs and NGOs are followed by government stakeholders who



comprise 22.8% of the stakeholder mapping participants. Many of them are from government embassies. The numbers of participants from the academe and international and regional organizations are close to one another, with 15.8% from the academe and 14% from the international and regional organizations. The smallest proportion of participants are from the private sector with only 3.5% which can be attributed to the relatively underdeveloped private sector across the four countries. There were no representatives from MFIs and MSMEs during the mapping exercise, which may be attributed to the lack of MFIs and the predominance of informal microbusinesses in the four countries.

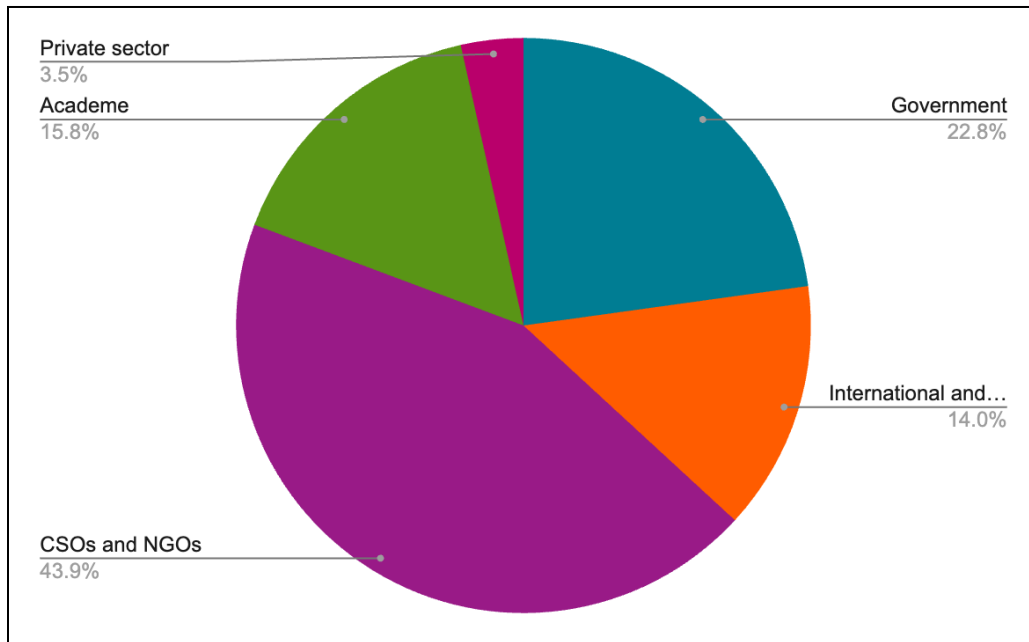


Figure 12. Distribution of stakeholder mapping participants according to affiliation

The conduct of this stakeholder mapping prioritized respect and proper ethics to ensure the safety and safeguarding of all stakeholders. In doing so, the participants in all mapping meetings were asked to provide their informed consent and were presented with data confidentiality before their participation. They were also informed of the goals and objectives before proceeding with the exercise. To ensure the representativeness of the data, the program team designed a sampling of the interviewees or informants that ensured the inclusion of women and men from professionals and communities relevant to the research.

Analysis Framework

The analysis framework underscores the relationship between the barriers to WEE and opportunities for growth in WEE as shown in Figure 13 below.

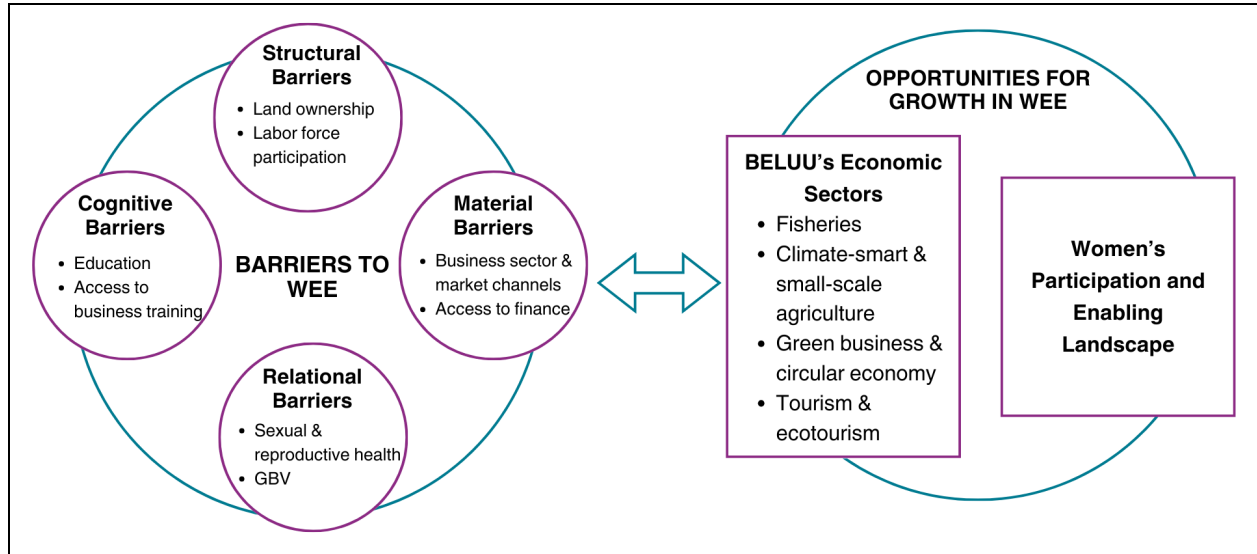


Figure 13. Analysis framework for the BELUU stakeholder mapping

The barriers to WEE can be categorized as structural, cognitive, material, and relational barriers.

- **Structural barriers** are policies, practices, and other norms that favor an advantaged group while systematically maintaining a marginalized group at a disadvantageous position.
 - **Land ownership** and land rights are determined by customary laws and government policies. It determines a woman's position of power and sphere of influence in decision-making, not just for her household but for her community as well. In the PICs, land ownership is a determinant of a woman's position in her society as many of these island countries are traditionally matrilineal.
 - **Labor force participation** represents the population that is either working or actively looking for work. This may be a facilitator or a barrier to WEE as women who have access to employment are more economically productive and have better motivation to engage in business.
- **Cognitive barriers** are mechanisms for knowledge acquisition and transfers of learning that hinder marginalized groups such as women and youth from further accessing formal, informal, and nonformal education.
 - **Education** is a facilitating factor as women with formal education tend to engage in enterprise and employment activities. Thus, the lack of access to higher levels of education is a barrier to WEE.
 - **Access to business training** refers to the availability and accessibility of business training including business undergraduate and postgraduate programs that are degree-granting as well as technical and vocational education and training (TVET) that provide accreditation, certification, or micro-credentials.



- **Material barriers** describe the lack of access to goods and services necessary for survival, development, and participation in society. Ultimately, these barriers pertain to the lack of access to resources to realize one's full potential and live a decent life.
 - **Limited access to formal business activities and market channels** discuss the business landscape including the dominant industry or livelihood, viable commodity, availability of markets, consumer market, and capacity of the business for expansion.
 - **Access to finance** describes access to a variety of financial services, including facilities for making deposits and payments as well as accessing credit, equity, and guarantees which are necessary for entrepreneurs and aspiring entrepreneurs to grow or start their businesses.
- **Relational barriers** refer to built-in cultural divides stemming from gender biases, norms, inherent stereotypes, and prejudices that persist through tradition and socialization. These barriers tend to confine certain genders, such as women, to socially and traditionally acceptable roles in their society.
 - **Sexual and reproductive health** elaborates on how access to sexual and reproductive health services influences women's priorities, roles, and gendered norms. For instance, women who have unmet needs for contraception tend to experience teenage pregnancy and have unplanned pregnancy which consequently affects the schooling of girls and employment of women.
 - **GBV** refers to all harmful acts targeted towards a specific gender and is rooted in gender inequality, abuse of power, and a traditionally patriarchal society. It can include sexual, physical, mental, and economic harm inflicted in public or in private. GBV is a significant factor of WEE as previous evidence suggests that increased empowerment reduces GBV. Educational or financial empowerment of women elevates the social, economic, and political status of the household, which then decreases women's risk of experiencing violence.

These barriers shape and are shaped by the opportunities for growth which include the four economic sectors of BELUU as well as women's participation and enabling landscape. As mentioned in Chapter 1, the four economic sectors of BELUU are fisheries, climate-smart and small-scale agriculture, green business and circular economy, and tourism and ecotourism. These are the economic sectors in the Pacific region that need to be cultivated to harness the blue and green economies. Beyond harnessing these economic sectors, this stakeholder mapping analysis also examines women's participation and the enabling landscape that serve as political and social mechanisms for WEE. Women's participation maps out women's position and role in governments, CSOs, and the private sector. Likewise, the enabling environment enumerates the international and national commitments of the four countries covered by BELUU. These include the international conventions related to women and gender ratified by the four countries as well as the policies legislated by their respective national governments.

Limitations

Despite the exhaustive and rigorous data collection for this stakeholder mapping, there are limitations to the process which include the subjectivity of the findings. It is worth noting that the



stakeholder mapping process generated findings that are based on the lived experiences of the people who participated in the interviews, discussions, and consultations. They are self-reported during the interview or survey process.

The findings of the stakeholder mapping show patterns of similarities across the four countries. However, these countries have their unique experiences, as such the previous sections presented each country's profile. Ultimately, the findings of the stakeholder mapping are intended to propel the project forward not only with success but also with sustainability even after the end of the BELUU project.



Chapter 4: Barriers to WEE

Marshall Islands

Structural Barriers

Land ownership

The stakeholder mapping exercise found that land is privately owned by Marshallese citizens and is acquired through inheritance following a complex family lineage. Despite being a traditionally matrilineal society, women are now less likely to live on their lands because their husbands are less likely to join their wives' families after marriage. As women move away from their land, they retain less respect, power, and protection which consequently leads to experiencing isolation from their support systems.³¹ Moreover, as women move away from their family's land, they also lose access to land that can be utilized as physical space for business.

Labor force participation

Marshallese women have a significantly lower labor force participation rate in both formal and informal sectors at 27.9% compared to men at 61% as recorded in 2019.³² The unemployment rate is higher among men at 7.4% compared to women at 4.3% in the same year. There are also more women than men in the informal economy with 27.5% of women in non-agricultural employment in the informal economy in comparison to the 18.6% of men in the same sector. According to the 2011 Census of the Marshall Islands, women primarily work as clerks, craft and related workers, service workers, and shop and market sales workers. The same census data reported that the major industries employing the highest percentages of women are households hiring domestic workers, wholesale and retail trade, education, health, and public institutions. Men, on the other hand, have the highest employment in utilities and repair shops, construction, as well as transportation, storage, and courier services. The stakeholder mapping participants recognize the need to prioritize upskilling in existing labor markets and multi-skilling for entrepreneurship to increase labor force participation and consequently economic productivity. For women in particular, the stakeholder mapping participants identified computer literacy, financial literacy, and bookkeeping as some of the skills for upskilling and multi-skilling. Likewise, the mapping participants cited industry-specific skills which include traditional weaving and handicraft-making as well as upcycling woven and handicraft products.

³¹ Asian Development Bank. "Marshall Islands Gender Equality Overview: Key Gender Statistics for Informed Decision Making in Celebration of Beijing+25," December 9, 2020. <https://dx.doi.org/10.22617/ARM200347-2>.

³² Ibid.



Cognitive Barriers

Education

The Marshallese citizens have access to formal education especially since education is compulsory and free of charge in public kindergarten, primary, and secondary schools. There is no significant gender gap in education, with primary gross enrollment rate (GER) at 73% for girls and 76% for boys and secondary GER at 89% for girls and 87% for boys.³³ The Marshall Islands has yet to achieve universal primary education as compulsory primary education is not strictly enforced. This is reflected in the high rates of out-of-school children in 2020 with 3,537 children and adolescents who are out of school and 48.6% of whom are female.³⁴ The most recent data on the country's high school and tertiary education completion is from the 2011 Census. It reported that 47% of men aged 25 years and over have completed secondary and/or tertiary education while only 39% of women in the same age group have completed secondary and/or tertiary education. In 2019, the UNESCO Institute for Statistics (UIS) found that women have higher GER in tertiary education than men, with 27.4% GER among women compared to 14.3% among men.

Access to business training

The Marshall Islands has limited formal business training opportunities. The country has only one educational institution, the College of Marshall Islands (CMI), that has the capacity and potential to provide business training. The stakeholder mapping participants shared that CMI provides TVET such as women empowerment workshops, leadership development, and financial literacy. All of these programs are intended for adult learning and continuing education. CMI is continuously exploring distance education centers to cater to community members in the outer islands.

Additionally, there are international organizations such as Taiwan ICDF and IOM that provide financial support and business training activities for women. Women entrepreneurs in RMI still require access to training on business management, monitoring profits and cash flows, business proposal development, e-commerce, and social media marketing. Moreover, RMI has limited access to business training that integrates climate change adaptation and food security. Most of the training, particularly those provided by NGOs, is offered on demand.

Material Barriers

Business sectors and market channels

The Marshall Islands have a relatively underdeveloped private sector. The country's agriculture and fisheries production is primarily intended for subsistence. As such, its industry is limited to handicrafts and copra. The stakeholder mapping participants stated that there are not many

³³ UN Women – Asia-Pacific. "Gender Equality Brief for the Republic of Marshall Islands," n.d. <https://asiapacific.unwomen.org/en/digital-library/publications/2022/11/gender-equality-brief-for-the-republic-of-marshall-islands>.

³⁴ Ibid.



businesses in the country. Also, these businesses have very small operations and are oftentimes run by families.

Marshallese women are primarily engaged in handicraft making as a livelihood source. The stakeholder mapping exercise found that several organizations are promoting WEE through the handicraft business. These organizations include the Marshall Islands Handicrafts Association, Elefa Handicraft Shop, and Marshall Islands Service Corporation (MISCO). Elefa and MISCO bring handicrafts from the outer island and set up channels such as via social media (e.g. Facebook groups) and e-commerce platforms to expand to the international market. For instance, these organizations reportedly export handicraft products to be sold through Marshallese in the US, mainly in Hawaii.

While this may seem like a promising market opportunity, RMI's business sector particularly the handicraft business face significant challenges in access to land rights to establish a physical space for business, access to business license, availability of raw materials, high transportation cost for product distribution, and dissemination of business and market opportunities to other women. The stakeholder mapping participants also elaborated that there are a lot of business ideas from the Marshallese. The country is lacking in intellectual property laws which hampers business creativity and innovation. Although there is community collaboration and diaspora engagement in sales distribution of Marshallese handicraft products, the remoteness of the islands and the availability of a larger pool of clientele remains a significant challenge to expanding the market channels of Marshallese businesses such as the handicraft businesses.

Despite the potential economic viability of the handicraft business, the stakeholder mapping also surfaced that Marshallese women are concerned about being confined to weaving which is considered as culturally and traditionally a woman's business or domestic-related enterprise. This paradigm shift in cultural perception about weaving affects the palatability of the industry to youth and young women.

Aside from handicraft businesses, there are also a few locally owned hotels, restaurants, and beach houses. There are also foreign-owned accommodation and restaurant businesses which are mostly run by Filipino, Korean, and Chinese nationals. These businesses contribute to the tourism industry of RMI but are primarily geared towards local tourism rather than international tourism. Meanwhile, the products derived from agriculture and fisheries are mainly for self-consumption or subsistence. The service sector remains the largest contributor to RMI's economy.

Access to finance

The Marshall Islands has a relatively small finance sector comprising eight formal financial institutions. The country has two commercial banks, one pension fund, one development bank, two insurance companies, and two money transfer agents.³⁵ The three main banks in the islands are the Bank of Marshall Islands (BOMI) which is a locally-owned bank, the Bank of Guam which is a branch of a foreign-owned bank, and the Marshall Islands Development Bank

³⁵ *Pacific Finance Sector Brief: Marshall Islands*. (2020, January 21). Asian Development Bank. <http://dx.doi.org/10.22617/BRF190380-2>



(MIDB) which is a development bank. These financial institutions provide credit and deposit services.

The stakeholder mapping participants disclosed that most of the banks are providing subsidies to the residents of the atolls contaminated by radiation due to nuclear testing. Generally, people especially women have limited access to finance due to international concerns about money laundering and financing of terrorism which put RMI's BOMI at risk of losing its correspondent banking relationship (CBR)³⁶.

Given the current landscape of RMI's financial sector landscape, there are significant challenges in financial management such as insufficient financial literacy, exorbitant loans acquired, and limited access to credit as capital for business. The stakeholder mapping participants observed that those who intend to start or expand their businesses are able to access credit through family members.

Relational Barriers

Sexual and reproductive health

Maternal and child health as well as teenage pregnancy are some of the priority issues in the Marshall Islands.³⁷ The stakeholder mapping participants observed that women living in poverty are commonly single mothers, teenage mothers, and/or school dropouts. Their lack of access to sexual and reproductive health information has become a risk multiplier to their disadvantageous economic conditions.

In 2018, UN Women reported that the adolescent fertility rate in the Marshall Islands was 48 births per 1,000 women aged 15 to 19. This is a significant reduction from the 84.5 births per 1,000 women aged 15 to 19 in 2011. The most recent data on health services were reported in the 2007 Demographic and Health Survey (DHS). The contraceptive prevalence rate among married or in-union women aged 15 to 49 was estimated to be 45% with 42% using modern methods. The same DHS data reported that the rate of unmet family planning needs was at 8.1% in 2007. The rate of unmet family planning needs is highest among younger women at 33.2% for married women aged 15 to 19 and 12.5% for married women aged 20 to 24.

Gender-based violence

The stakeholder mapping participants shared that GBV is a significant but sensitive issue in RMI. Similar to other PICs, this atoll nation reported high rates of IPV. The 2014 Family Health and Safety Study (FHSS) reported the national data on violence against women and girls aged 15 to 64 in 2012 and found that 48% of ever-partnered women have experienced physical violence from a partner in their lifetime and 16% of women experienced physical violence from a partner in the past 12 months. The same report found that 21% of ever-partnered women

³⁶ A financial mechanism wherein one financial institution also known as the correspondent provides banking services to another financial institution also known as the respondent, where both institutions are based in different countries.

³⁷ Ibid.



experienced sexual violence from a partner in their lifetime and 6% of women experienced sexual violence from a partner in the past 12 months. The majority of women believed that a man has good reason to hit his wife as measured in the 2014 FHSS report. The women who participated in the survey cited that the good reasons men hit their wives include not completing housework, disobeying their husbands, and being unfaithful to their husbands. Nearly 88% of women who have experienced physical or sexual partner violence agreed to multiple statements that justified men's reason for committing IPV. According to the 2014 FHSS data, 33% of women experienced physical violence from perpetrators other than their partners and 11% of women experienced childhood sexual abuse primarily from male family members. Presently, the stakeholder mapping participants observed that women have become more proactive in reporting GBV cases and advocating against VAW.

The barriers in RMI at a glance

Figure 14 shows the key issues that surfaced in each of the four barriers to WEE in the Marshall Islands. The structural barriers suggest that the current social structure in terms of land rights and labor force participation favor men over women. Similarly, the cognitive barriers show men have better access to education than women yet both genders have limited access to business training. In terms of material barriers, the private sector landscape and banking institutions are underdeveloped and weak which makes entrepreneurship and access to finance significantly challenging for both genders. Finally, relational barriers demonstrate how patriarchy persists in the Marshallese society, regardless of its traditionally matrilineal culture. Women and girls significantly struggle with issues such as teenage pregnancy and GBV.

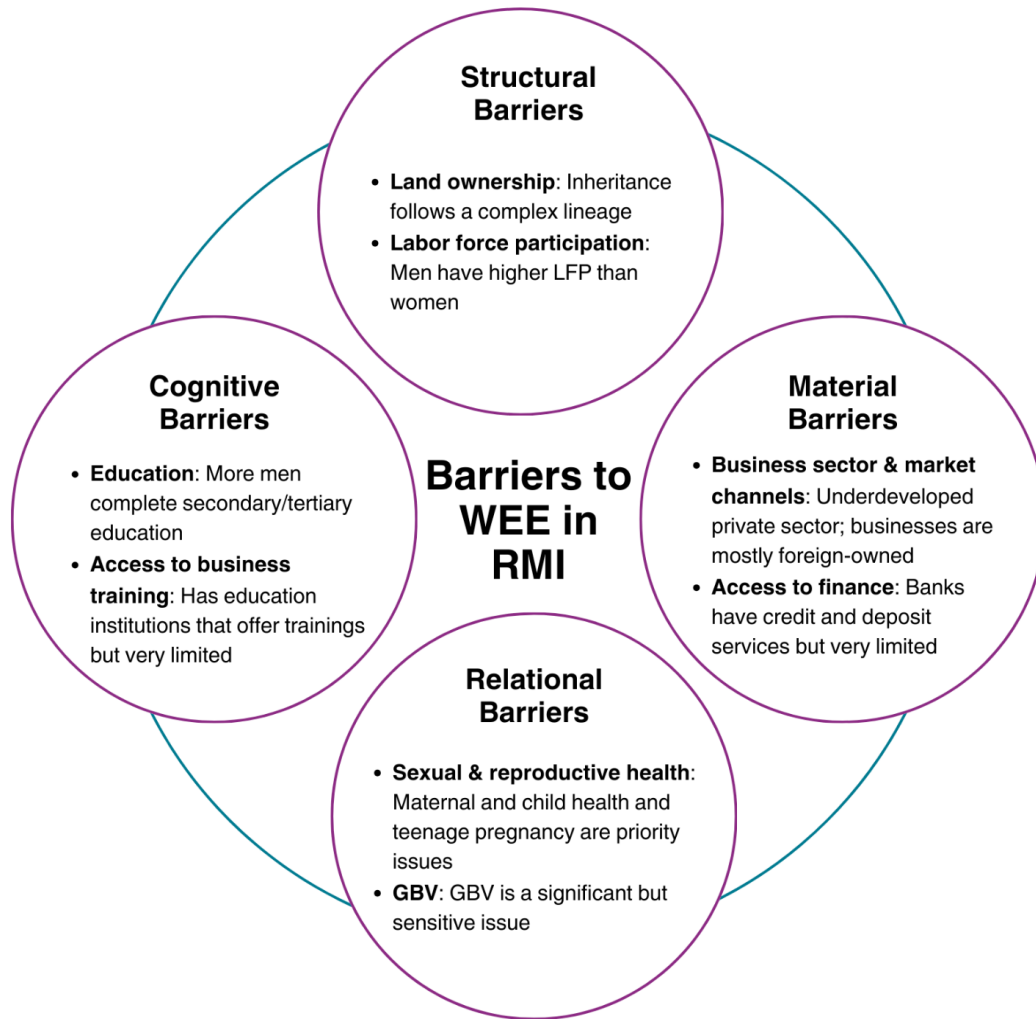


Figure 14. Barriers to WEE in RMI

Palau

Structural Barriers

Land ownership

There remains a disparity between men and women in terms of land ownership in Palau. The land is inherited by the deceased individual’s oldest legitimate male child in the absence of a will. The suitable male heir is expected to be of sound mind, whether he is a biological or an adopted son. If there is no suitable male heir, the oldest legitimate female child shall inherit the land. While these are the customary laws in terms of land ownership, the stakeholder mapping participants expressed that land is collective ownership and is a common resource. They also acknowledged that men would have more land rights than women. Nevertheless, the



stakeholder mapping exercise found that men alone cannot decide on the social value and economic use of the land as land ownership belongs to the family and the community.

Labor force participation

Palauan women have a relatively high labor force participation in both formal and informal sectors. The country's 2015 Census shows that there is a slight difference in labor force participation and unemployment between women and men. Women's labor force participation rate is 74.7% while men's labor force participation rate is 79.7%. The stakeholder mapping revealed that women are already involved in economically productive activities such as farming, fishing, jewelry making, and sewing, among others. However, their involvement in such activities is mainly for subsistence and those who engage in entrepreneurship remain in the informal economy.

The unemployment rate is generally low, at 1.1% for women and 1.4% for men. Women are more likely than men to engage in unpaid care work which includes basic household duties. Unpaid care work is the major economic activity for 22.0% of women compared to only 5.6% of men.

Nevertheless, women also have significant representation in various sectors like education and health. The 2015 Census reveals that 68% of professionals in the education sector are women and 71% of all employees in the health sector are also women. On the other hand, men are more likely to dominate other occupations as engineers, architects, and lawyers. The same census report found that women have a higher average income in the public sector than their male counterparts, at USD 11,722 for women and USD 11,118 for men. The 2014 Household Income and Expenditure Survey (HIES) found that the average income of female-headed households is lower than male-headed households, with an average income of USD 19,130 for female-headed households and USD 23,480 for male-headed households. The COVID-19 pandemic had a major impact on Palau's economy which is highly dependent on tourism. It was estimated that about 3,200 jobs were lost and 1,200 of these were lost by women during the pandemic.

Cognitive Barriers

Education

Palau has free and compulsory education for children at primary and secondary levels, but early childhood education is not compulsory. Based on 2015 data, there is a difference in literacy rate between women and men albeit insignificant. Women have a literacy rate of 96.3% while men have a literacy rate of 96.8%.³⁸ For early childhood education, girls have higher GER at 73.6% compared to boys at 67.8%. The same gender difference patterns are observed in GER for primary, secondary, and tertiary education.³⁹ For primary education, girls have a GER of 106.1%

³⁸ UN Women – Asia-Pacific. “Gender Equality Brief for Palau,” n.d. <https://asiapacific.unwomen.org/en/digital-library/publications/2022/11/gender-equality-brief-for-palau>.

³⁹ Ibid.



while boys have a GER of 98.9% in 2020. For secondary education, girls had a GER of 158.0% while boys had a GER of 157.4% also in 2020. These GERs exceeding 100% are due to the inclusion of over-aged and under-aged students who are early or late entrants and repeating students. For tertiary education, the GER for women is 66.4% while the GER for men is 43.9%. In fact, in Palau Community College (PCC), the only higher education institution in the country, 57.5% of the students were female in the autumn term of 2020.⁴⁰

The stakeholder mapping participants shared about the institution of the Palau International Coral Reef Center, Palau's leading research and aquarium institution that produces high-quality and impactful research, education, and opportunities to support the protection of ocean resources. They recognized the potential role of scientific research in WEE, specifically in exploring how to harness aquaculture and aquatic resources for women entrepreneurs.

Access to business training

Palauan entrepreneurs need access to capacity building in business, especially in developing business plans and upskilling computer skills. The stakeholder mapping participants specifically cited the need for training in writing grant proposals and developing budget proposals. In terms of business training, Palau's Small Business Development Center conducts many training activities. Additionally, there is a business mentoring system or training-of-trainers mechanism wherein selected community members undergo the training and facilitate the training afterward.

In terms of technical and traditional skills, the stakeholder mapping participants shared that there have been conservation programs involved in reviving the culturally significant taro patch farming. They added that such a program has yet to include training for women in farming, food security, and livelihood.

Nevertheless, there are programs from other organizations that engage leaders in business in training activities that show the intersectionality of business success and non-discrimination among genders. These types of training activities are presently limited but necessary, especially for women who are starting or growing their businesses so that they can strengthen their morale, boost their confidence, and increase their access to tools. There are also gaps in administrative training particularly for women-owned businesses and traditional women's organizations as they are usually unregistered or unchartered, have no access to ICT, and rely on traditional means of communication. As such, these areas in administrative concerns could be another entry point in business training.

Material Barriers

Business sectors and market channels

Palau has robust agriculture, fisheries, and ecotourism sectors with Palauan women playing significant roles in each of the sectors. In agriculture, women are involved in the cultivation, processing, and sale of taro leaves. Taro patching is culturally significant to Palauan women as

⁴⁰ Ibid.



this serves as a form of knowledge-sharing activity between mothers and their families. While this is a potentially viable business, the stakeholder mapping participants shared that taro patching is challenged by weather conditions as extreme rainfall and humidity lead to rotten taro and taro products and consequently, wastage and loss of income. Additionally, there are packaging, distribution, and marketing concerns in the taro patch business. For instance, women in the taro patch business lack the necessary packaging equipment specifically sealing. There is also no huge market for taro product distribution and sales due to the lack of appealing marketing strategies.

The fisheries sector remains to be predominantly run by men. Nevertheless, the stakeholder mapping exercise found that women fishers dominate the small-scale fishing markets, particularly coastal fishing. While there is still interest in aquaculture, the stakeholder mapping participants revealed that they have lost a lot of traditional knowledge in fisheries.

Among the four countries under the BELUU program, Palau has the most vibrant ecotourism industry. The ecotourism industry is predominantly government-owned. The stakeholder mapping participants revealed that the Palauan Government invests in traditional tourism but not necessarily in community-based tourism which could cater to smaller population groups who are interested in having a deeper cultural experience in the small country. Nevertheless, there is a community-based tourism system in Peleliu, Palau that provides a good model for this industry. Peleliu's community-based tourism industry is started by women who provide long-term stays, homestays, immersive tours, and family-led tours which are owned and run by community members themselves.

Generally, Palau has a lot of small-scale women entrepreneurs who face significant challenges in expanding their business due to the lack of access to proper production equipment, access to the local and international market, as well as access to land and physical space for business. Despite these challenges, Palauan entrepreneurs, especially women, rely on e-commerce through which they engage in buy-and-sell activities via social media networking sites, specifically Facebook. The stakeholder mapping participants shared that the challenge in increasing women's involvement in business is to encourage them to formalize their operations which would entail accounting practices and proper pricing of goods and services.

Access to finance

In a 2019 ADB report, Palau's finance sector was described as one of the most monetized economies in the Pacific.⁴¹ The same report pointed out that the country's "credit growth is sluggish".⁴² The stakeholder mapping exercise involved discussion with the National Development Bank of Palau (NDBP) which provides services on microfinance and loans for pre-development, agriculture, small business, first-time homeowner, fishing, and housing and business.

Despite wanting to expand their businesses, the stakeholder mapping exercise found that access to finance remains a significant challenge for business owners in Palau, especially for

⁴¹ Pacific Finance Sector Briefs: Palau. (2019, August 1). <https://doi.org/10.22617/brf190378-2>

⁴² Ibid.



women entrepreneurs. While there are five commercial banks, there are no MFIs in the country. Moreover, accessing credit is significantly challenging as the process requires having a business plan, financial statements, and other relevant documents of the business. Certain business owners in the informal sector including low-earning farmers do not have the knowledge and skills to secure these documents. As such, business owners rely on their own income and informal sources of financing such as loans from family members as credit for starting or expanding a business.

Relational Barriers

Sexual and reproductive health

Palau significantly reduced its adolescent fertility rate, recording 43 births per 1,000 population among women aged 15 to 19 years. Among the participants from the four countries, only the participants in Palau did not express any significant concerns about teenage pregnancy. The country's Bureau of Health provides various family planning services for free and without age restriction. Contraceptives are also available in private clinics and pharmacies. Thus, 55.4% of the demand for family planning was satisfied with modern contraception methods. However, the unmet need for family planning was estimated to remain at 22.9%. This has been further impacted by the COVID-19 pandemic as sexual and reproductive health services were not classified as essential services at the height of the pandemic and amid the cessation of non-essential health services.

Gender-based violence

Palau has the lowest rates of IPV among the 12 PICs. Despite this, Palau's 14% of IPV rate is higher than the global average of 10% in 2014. The 2014 Belau Family Health and Safety Study (FHSS) obtained data on the prevalence of the different types of VAW in Palau. The FHSS identified physical partner violence, emotional partner violence, sexual partner violence, and economic partner violence as the main types of VAW experienced by Palauan women.⁴³ According to the FHSS, 23% of women experienced physical violence by a partner, 23% experienced emotional abuse by a partner, 10% experienced sexual abuse by a partner, and 6% experienced economic abuse by a partner.⁴⁴ Women also experience violence from non-partners with 15% of women having experienced sexual violence by a person other than a partner since the age of 15 and 12% having experienced sexual abuse before the age of 15.⁴⁵ Non-partner perpetrators of sexual abuse against women were male relatives and friends or acquaintances. Among the women who experienced partner violence, 67% did not seek help from formal services or authorities because they either believed that partner violence is normal or felt embarrassed or did not have sufficient evidence. While there have been comprehensive studies on the situation of women in Palau, the COVID-19 pandemic may have significantly influenced their household, political, cultural, health, and economic conditions. Moving forward,

⁴³ UNFPA Asia-Pacific. "Fact Sheet: Belau (Palau) Family Health and Safety Study," June 19, 2018. <https://asiapacific.unfpa.org/en/resources/fact-sheet-belau-palau-family-health-and-safety-study>.

⁴⁴ Ibid.

⁴⁵ Ibid.



up-to-date baseline research is necessary to understand women's situation and conditions towards post-COVID-19 recovery.

The barriers in Palau at a glance

Figure 15 shows the key issues that surfaced in each of the four barriers to WEE in Palau. The structural barriers suggest that the current social structure in terms of land rights and labor favor men over women, though the traditionally matrilineal Palau exhibits high regard for women's opinion and influence in decision-making. Additionally, there has been an increasing labor force participation for women, indicative of progress in WEE. In terms of the cognitive barriers, women have greater access to tertiary education than men but both genders have limited access to business training. In terms of materials barriers, the private sector landscape is generally underdeveloped and economic activities are mainly for subsistence. While there is a presence of banking institutions that provide credit for businesses, Palauans have difficulty accessing this service due to the challenges in complying with banks' requirements, which include having a business registration and a business plan, among others. Finally, relational barriers demonstrate how patriarchy persists in Palauan society regardless of its traditionally matrilineal culture. Palau has made significant progress in lowering its adolescent fertility rates and maintaining their status as one of the countries with the lowest instances of IPV among the PICs.

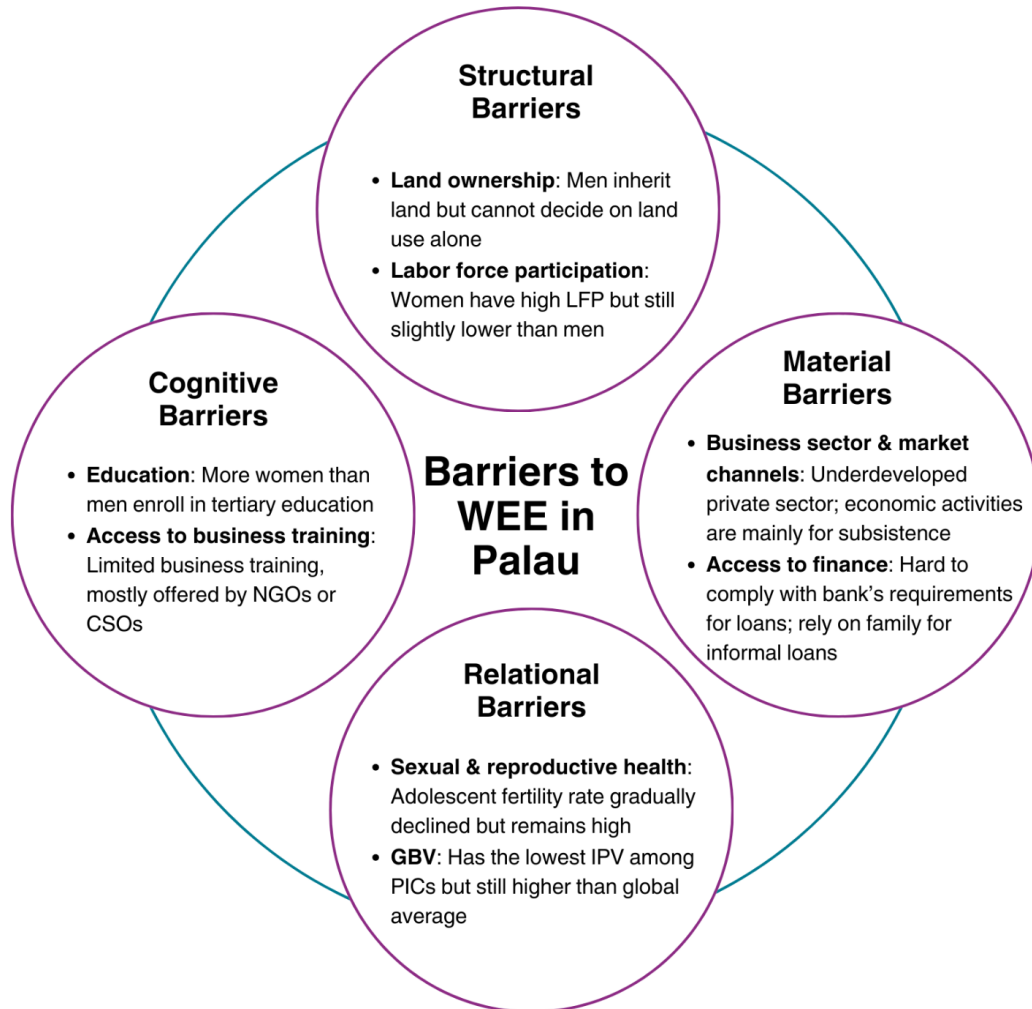


Figure 15. Barriers to WEE in Palau

Nauru

Structural Barriers

Land ownership

Women are traditionally the custodians of family land which entails that ownership is inherited through the maternal side of the family. As such, Nauruan women play a significant role in decision-making, particularly in land use. Recent sentiment from the Nauruan civil society cites that women's dominant role in land ownership and decision-making has diminished as evidenced by the proportion of female-headed households of 34% in 2013.⁴⁶

⁴⁶ UN Women – Asia-Pacific. “Gender Equality Brief for Nauru,” n.d. <https://asiapacific.unwomen.org/en/digital-library/publications/2022/12/gender-equality-brief-for-nauru>.



Labor force participation

With regards to WEE, Nauruan women have lower labor force participation at 52% compared to men at 75% as reported in the 2019 Mini-Census. The unemployment rate does not vary significantly between genders as women have an unemployment rate of 19% and men of 18%. Nauru's government is the largest employer in the country, employing 34% of the total labor force population and 45% of the female labor force population as per the 2019 Mini-Census. The same census data showed that women occupy 54% of jobs in government offices and 46% of jobs in the entire public sector. As for the private sector, the Pacific Private Sector Development Initiative (PSDI) found that 33% of senior management roles such as Chief Executive Officer, Chief Financial Officer, and Chief Operating Officer roles were held by women in 10 private organizations in Nauru in 2021.

Although a large number of women are now engaged in wage employment, most women still consider their primary role to be a wife and homemaker as gender roles dictate that the primary responsibility for childcare and home duties is borne by women. This perpetuating gender role has been challenging for women as they have to allot the same amount of time in their careers as men while balancing their domestic responsibilities. Furthermore, there is a high rate of young women aged 15-29 engaged in unpaid family work at 43% compared to their male counterparts at 15.5%.⁴⁷ For 39% of women of working age or 15-59 years, care work and home duties were their only economic activities whereas the same is true for only 12% of men.⁴⁸ Traditional gender roles also have a significant impact on employee preference as men are hired for traditionally male roles such as technical or professional roles, whereas women are hired for traditionally female roles such as clerical and service jobs. Consequently, gender roles at home and in the workplace have significantly impacted women's earning potential.

Women are more vulnerable to poverty and female-headed households are more likely to live in poverty and economic vulnerability. Based on the 2012-2013 Household Income and Expenditure Survey (HIES), 24% of Nauruans live below the basic needs poverty line and an additional 28.3% are at risk of falling below this poverty line. The findings of the survey revealed that 7.5% of female-headed households were classified as extremely vulnerable in comparison to 5.5% of male-headed households.

Cognitive Barriers

Education

In Nauru, education is free and compulsory for ages 5 to 18. Nauru's 2019 Mini-Census found that 96% of women and 95% of men over the age of 25 years attended school. In 2019, the primary GER for girls was 97% while 94% for boys, and the secondary GER for girls was 98%

⁴⁷ Moustafa, Ahmed. "Nauru Hardship and Poverty Report Analysis of the 2012/13 Household Income and Expenditure Survey." Government of Nauru National Statistics Office and UNDP Pacific Centre, 2014. https://nauru-data.sprep.org/system/files/Nauru_UNDP_Hardship%20and%20Poverty%20Report_2012_2013.PDF.

⁴⁸ Ibid.



while 95% for boys. The same census data showed that 95% of women and 92% of men aged 25 and over completed secondary school. The proportions of post-secondary education are much lower for both genders with only 6% of women and 7% of men aged 25 and above having achieved post-secondary qualifications such as certificates, diplomas, and degrees. The data show a slight but insignificant difference between the genders in terms of primary, secondary, and post-secondary education.

Access to business training

The stakeholder mapping participants shared that Nauruan women do not have any formal or basic training in business, financing, and bookkeeping. Nevertheless, there is an available formal training program on business at the local university. The USP Nauru Campus offers Certificate III in Small Business Development & Management, an internationally recognized program for entrepreneurs and aspiring entrepreneurs in the small business sector. This program provides essential knowledge and skills in business planning, partnership development and communication with customers and suppliers, risk assessment, as well as small business development operations. The Certificate III program is recognized by the Small Business Association of Australia and nationally accredited on the Fiji Qualifications Framework (FQF) by the Fiji Higher Education Commission (FHEC). It is also registered on the Pacific Register of Qualifications and Standards (PRQS). While this provides a promising opportunity for business training, Nauruan women have difficulty enrolling in the program due to its cost. Certificate III has four courses amounting to FJD 330 (or USD 145) per course, thus the total course cost amounts to FJD 1,320 (or USD 582).

In addition to increasing access to business training, the stakeholder mapping participants stated that it is also imperative to maintain the traditional culture such as the traditional basket weaving. Based on the stakeholder mapping exercise, Nauru's traditional culture can be leveraged for entrepreneurial opportunities, especially for women entrepreneurs. The stakeholder mapping participants also cited that there is a need to increase Nauruan's competence in English proficiency, information technology, and agriculture including kitchen or backyard gardening.

While the Nauruan Government provides training, the stakeholder mapping participants cited that they prioritize government employees over community members such as women and the youth. Thus, women have no formal business training and the youth have high dropout and truancy rates leading to employment in low-skilled jobs. In certain cases, the stakeholder mapping participants observed that the non-prioritization of skills development among women and youth leads to social dereliction, juvenile delinquency, and teenage pregnancy.

Material Barriers

Business sectors and market channels

Nauru's economy is primarily dominated by the Government and state-owned enterprises (SOEs) and agencies. The country's private sector is significantly underdeveloped. Most



Nauruans are engaged in wage employment and the country's informal sector is small. Nauruans run small clothing and furniture businesses but there are more foreign-owned businesses. According to the mapping exercise, the private sector is dominated by Chinese-owned businesses and Nauru leases lands for their business spaces.

Nevertheless, the stakeholder mapping participants revealed that Nauru has a strong microbusiness landscape that has begun exploring e-commerce through Facebook buy and sell groups. Women are particularly leveraging e-commerce platforms. While there are very few Nauruan who operate businesses in the local market, there are weekly Saturday markets where women can market food products.

One of the major challenges to Nauru's business sector is the lack of manufacturing industry and commercial production. The country does not produce commodities which means it is heavily reliant on imports to supply people's necessities. Due to the lack of industry since the decline in phosphate mining, the stakeholder mapping participants reported that unemployment is high in the country. They also observed that unemployment is generally not perceived as a critical issue among Nauruans which may be attributed to cultural and political factors. According to the results of the mapping exercise, Nauruans perceive that they will survive without employment as their families will be able to provide support for unemployed family members. Likewise, the stakeholder mapping participants cited that people can seek or solicit financial assistance from politicians. These factors serve as social safety nets for unemployed Nauruans. Thus, exploring other employment opportunities such as through entrepreneurship has not been of significant interest in the country.

Starting and sustaining a business in Nauru would mean relying on the local market as it has been challenging to expand businesses and reach the regional market, especially for handicraft businesses. On top of all these challenges to Nauru's business sector, running a business in the country is costly as business licenses amount to USD 300 per year which is a significant cost considering the local context.

Access to finance

Nauru previously had an offshore banking industry but ceased banking services due to concerns involving international money laundering.⁴⁹ For many years, Nauru operated as a cash economy. After more than a decade, the Nauruan Government re-established banking services when Bendigo and Adelaide Bank Limited of Australia, also referred to as Bendigo Bank, started banking operations in Nauru in 2015. While Bendigo Bank is operating under Australia's banking policies, its presence in the country has provided Nauruans with access to basic financial services such as ATMs, checking and savings accounts, and term deposits.⁵⁰

Despite the resumption of banking services in Nauru, there are still several challenges when it comes to access to finance and overall financial inclusion. For instance, Bendigo Bank can transfer funds to and from Australia only. This means that e-commerce in Nauru is unable to

⁴⁹ Pacific Finance Sector Brief: Nauru. (2019, December 3). Asian Development Bank. <http://dx.doi.org/10.22617/BRF190379-2>

⁵⁰ Ibid.



expand to regional and international markets due to the limitations in the flow of remittances including trade-related payments. Moreover, Bendigo Bank does not provide loans which would entail that businesses, whether starting up or expanding, are unable to access credit for capital. The stakeholder mapping participants observed that business owners rely on personal income and family loans for capital. They also shared that the other options for loans are microloans and revolving financing provided by the Nauru Department of Commerce, Industry and Environment. However, these loan options are unavailable and inaccessible for unregistered businesses. The mapping exercise found that these loans, especially family loans, are not regulated and have high interest rates.

Relational Barriers

Sexual and reproductive health

The stakeholder mapping participants believe that the Nauru Government is not prioritizing adolescent health as they cited teenage pregnancy to be one of the significant factors hindering WEE. Nauru's National Bureau of Statistics reported that the country's adolescent fertility rate is 92.3 live births per 1,000 women and girls aged 15-19 years as of 2015 to 2017 data. This is lagging far behind the Sustainable Development Goal (SDG) target 'reduce adolescent fertility rate to less than 13 live births per 1,000 women aged 15-19'. In the 2007 Demographic and Health Survey, 23.5% of married women reported unmet family planning needs and younger women were more likely to have unmet needs for family planning. In more recent data from 2017, Nauru's total contraceptive prevalence rate was at 36%.

Health misinformation is prevalent in Nauru which includes misconceptions about acquired immunodeficiency syndrome (AIDS) and menstrual hygiene management. Generally, distrust has been perceived as a potential barrier to the provision of women's healthcare services in Nauru. NIANGO stated that many women avoided visiting the hospital because of the low level of trust in the health service, which consequently delayed tests, diagnosis, and treatment.

Gender-based violence

The country's most recent data on violence against women and girls is the 2014 FHSS, which found that 48% of ever-partnered women had experienced IPV, either physical or sexual violence, with 22% having experienced IPV, also either physical or sexual violence, within the 12 months before the survey. There is also a high prevalence of sexual violence from non-partners as determined in the 2014 FHSS. The survey found that 47.3% of its respondents experienced sexual violence from a non-partner since age 15, 12.2% experienced non-partner sexual violence within the last 12 months, and 30.4% experienced sexual abuse before the age of 15.

The 2014 FHSS also reported on the attitudes of both men and women toward violence within relationships. Generally, both genders found violence within relationships acceptable or normal. The FHSS report stated that 43.9% of it is acceptable for a man to hit his wife if she is unfaithful, and 29% stated that men are justified in hitting their wives if they disobey them. The Nauruan government has disputed claims that women agree with normalizing subservience in intimate



relationships and expressed concerns about the misrepresentation of the cultural attitudes of Nauru. Moreover, the Nauruan government stated that there has been progress in terms of traditional gender roles within families. As such, there must be regular, comprehensive, and up-to-date data on significant demographic indicators to have a better understanding of the population’s situation as well as to inform program and policy entry points where necessary.

The barriers in Nauru at a glance

Figure 16 shows the key issues that surfaced in each of the four barriers to WEE in Nauru. Although traditionally matrilineal, the structural barriers exhibit that Nauru has favored men over women in terms of land rights and labor due to the patriarchal legacy of its colonizers. In terms of the cognitive barriers, both genders have limited access to education and business training. In terms of material barriers, the private sector landscape is generally underdeveloped and the banking sector is significantly weak. Businesses in Nauru are mostly foreign-owned and banking services are limited to basic financial services. As for the relational barriers, teenage pregnancy and GBV are both persisting issues in Nauru.

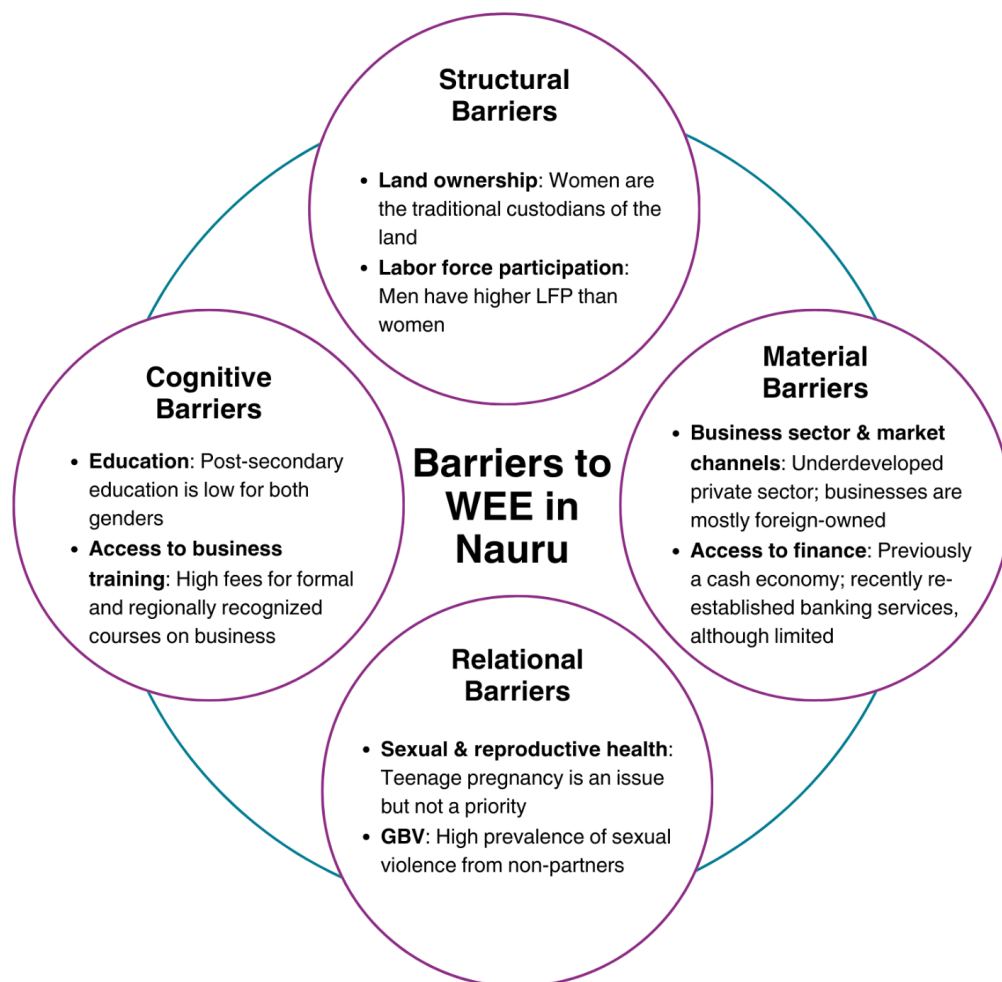


Figure 16. Barriers to WEE in Nauru



Tuvalu

Structural Barriers

Land ownership

Since Tuvalu is traditionally patrilineal, the land rights in the country are complex and women are not guaranteed equal rights to land ownership and inheritance. The majority of the land in Tuvalu is 'kaitasi' land leased from the government and the titular ownership usually belongs to a man, either the father or the eldest brother.⁵¹ The Tuvalu Lands Code mandates that the eldest son shall inherit the land if the land owner dies without a will. Although daughters can also inherit the land, their shares should not exceed that of the sons.

Tuvalu's existing legislation, customary laws, and cultural systems on land ownership represent women's roles and positions in society. The reason why the law does not directly permit women to inherit land is because of the belief that they will get married and subsequently acquire rights to their husbands' lands.⁵²

Labor force participation

When it comes to the economy, Tuvalu primarily depends on subsistence activities with agriculture and fishing accounting for roughly 80% of the country's income. Nevertheless, the per capita income of Tuvaluans is significantly higher compared to other PICs mainly because of offshore income from maritime employment, remittances from overseas workers, and international aid. The 2017 Mini-Census showed that there is a significant disparity in economic empowerment between women and men. Tuvalu's labor force participation rate was 39.7% for women and 58.5% for men in 2017. Likewise, the country's unemployment rate was 30.4% for women and 27.7% for men in the same year. There is no recent data on the occupations of Tuvaluans other than the 2007 Demographic and Health Survey which found that women who were employed in the formal sector engaged primarily in professional, technical, and managerial occupations, followed by clerical work, sales, and services occupations, domestic services occupations, unskilled manual labor occupations, and agriculture occupations. On the other hand, the same survey reported that men who were employed in the formal sector engaged in the agriculture sector, followed by professional, technical, and managerial occupations.

There is no sufficient data on unpaid domestic and care work. The differences between roles and expectations from men and women are indicative that women render unpaid care work which consequently becomes a barrier to their economic empowerment.⁵³ Additionally, the discriminatory land rights practices impact women's inability to access credit and appropriate financial services making it difficult for women to harness their economic potential. In 2020,

⁵¹ UN Women – Asia-Pacific. "Gender Equality Brief for Tuvalu," n.d. <https://asiapacific.unwomen.org/en/digital-library/publications/2022/12/gender-equality-brief-for-tuvalu>.

⁵² Ibid.

⁵³ UN Women – Asia-Pacific. "Gender Equality Brief for Tuvalu," n.d. <https://asiapacific.unwomen.org/en/digital-library/publications/2022/12/gender-equality-brief-for-tuvalu>.



Tuvaluan women have been disproportionately impacted by the COVID-19 pandemic's socio-economic consequences.⁵⁴ Tuvalu's Ministry of Health, Social Welfare and Gender Affairs reported that 63% of women-owned businesses were impacted by border closures and flight cancellations while only 37% of men-owned businesses were impacted by the same reasons. This disparity between women-owned businesses and men-owned businesses is attributed to the industry where the businesses are categorized. Women-owned businesses generate income through tourism and the handicraft sector which have been the most severely affected by the pandemic, thus putting women in a more economically disadvantaged position especially the women with no alternative sources of income to support the necessities of their families.

Cognitive Barriers

Education

The stakeholder mapping exercise found that Tuvaluan women who engage in entrepreneurship are mainly those with formal education. UN Women reported that Tuvaluan women have a 98% literacy rate compared to 96.2% of men aged 15-49. Nevertheless, education is compulsory and free from ages 6 to 15. Despite this, girls have lower GER for early childhood education at 73.7% compared to boys at 83.8% as of 2020 data. For primary education, there is a slight but insignificant difference in the GER with 86% GER for girls and 85.1% for boys in 2020. Girls are more likely to complete primary education than boys as supported by the 2019-2020 Multiple Indicator Cluster Survey (MICS). The survey found that the primary school completion rate was 100% for girls and 98.5% for boys.

As for the secondary level, entry to secondary schools depends on exam performance. According to the 2020 data from the UNESCO Institute for Statistics (UIS), the GER for secondary education in Tuvalu is 63% for girls and 62.2% for boys. Of those who are able to enroll in secondary education, the 2019-2020 MICS found that the secondary school completion rate was 92.6% among girls and 85.1% among boys whereas the upper secondary school completion rate was 60.5% among girls and 45.4% among boys.

Although the secondary school completion rate of Tuvalu is higher among girls compared to boys, the participants of the stakeholder mapping exercise shared that the majority of women have limited higher education. There was no available data on tertiary education in Tuvalu.⁵⁵ However, there are various higher education institutions in the country such as the USP campus in Funafuti, the Tuvalu Maritime Training Institute, as well as other TVET providers.

Access to business training

The participants of the stakeholder mapping exercise cited that a vast majority of women have limited formal education that tackles business concepts and thus need the skills and training to start their own small businesses.

⁵⁴ Ibid.

⁵⁵ UNESCO UIS. "Tuvalu," April 12, 2017. <http://uis.unesco.org/en/country/tv>.



The USP Tuvalu Campus offers Certificate III in Small Business Development & Management, an internationally recognized program for entrepreneurs and aspiring entrepreneurs in the small business sector. This is a similar program to that offered at USP Nauru Campus. This has yet to be widely promoted to encourage women business owners and aspiring women business owners to access the program. Moreover, some women may need financial support or scholarships to enroll in this program.

Other than the certificate program from USP, there is no other financial literacy and savings training provided by USP or NGOs in Tuvalu, especially for aspiring business owners and business owners in the informal sector. The Tuvalu Department of Trade offers business training but the stakeholder mapping participants deemed that it was packaged as formal business training. As such, those in the informal sector who are mostly women are unable to access such training. This shows that not only is there limited access to business training but also limited availability of business training in Tuvalu, especially for women.

In addition to the limited access and availability of business training, there are attitudinal factors that hinder women to engage in business. The stakeholder mapping participants said that Tuvaluans are generally not keen or interested in starting a business which could be attributed to the lack of WEE workshops or trainings in recent years and to the lack of youth involvement in entrepreneurship councils.

Material Barriers

Business sectors and market channels

Tuvalu has a small private sector which is primarily composed of MSMEs. The stakeholder mapping participants said that there are no industrial or commercial businesses in the country. They identified that most businesses are supermarkets and the primary export is tuna fish. Tuvaluan women engage in businesses such as tailoring, food sales, and hotels. The stakeholder mapping participants cited that women in rural and urban areas are also involved in handicraft activities including handicraft-making and sales which bring more income than agricultural activities.

There are significant challenges for women in the business sector in Tuvalu primarily due to import dependency leading to issues and delays on the shipping schedule, expensive business registration and custom duty fees, community expectation to allow purchase via credit for friends and family, the lack of access to physical spaces for business establishments, and competing household responsibilities. For instance, the stakeholder mapping participants shared that food businesses, primarily owned and run by women, such as bakeshops would temporarily close their business due to the lack of ingredients as a result of delays in shipping. Most women also operate their businesses at home due to the lack of access and availability of physical spaces. This, consequently, leads to difficulty in managing a business due to competing household responsibilities such as providing care for children.

In addition to these challenges, there is a small clientele and very limited market channels in Tuvalu. Four private supermarkets may provide opportunities to market the products of women



entrepreneurs. Currently, these supermarkets mostly sell imported commodities. In the case of women in the handicraft sector, the COVID-19 pandemic has significantly affected their businesses as they lost their market channels primarily in airport retail stores.

While the stakeholder mapping exercise showed a diversity of businesses, it is worth noting that most women work in the informal sector. As such, women continue to face significant challenges in starting and sustaining a business.

Access to finance

Tuvalu's finance sector is concentrated in two institutions which are the National Bank of Tuvalu and the Development Bank of Tuvalu. The stakeholder mapping participants described the National Bank of Tuvalu as a commercial bank as it focuses on lending to households and providing home loans. On the other hand, the Development Bank of Tuvalu provides loans for setting up a business. Aside from these two banks, the country also has the Tuvalu National Provident Fund which invests social security contributions and provides credit to its members. There is also a Western Union agent in the country that facilitates the money transfer, particularly for remittances sent by Tuvaluan immigrants. Tuvalu is a cash economy where all financial transactions are carried out in cash as there are no ATMs and credit cards in the country.

The ADB described Tuvalu's banking sector as "effectively unregulated" due to the lack of prudential supervision and non-implementation of its Banking Commission Act.⁵⁶ This limitation in the country's banking sector led to a handful of small, informal moneylenders.

In terms of financial inclusion, the stakeholder mapping participants said that women do not have issues or challenges accessing informal loans as they communicate their needs mainly with family members. Banks provide a more formal transaction through limited grants usually for existing enterprises but not for starting businesses.

Relational Barriers

Sexual and reproductive health

Tuvalu's 2019-2020 MICS found that the total fertility rate was 3.3 births per woman and the adolescent fertility rate was 40 births per 1,000 women aged 15-19 in 2020. Teenage pregnancy is a significant sexual and reproductive health concern in Tuvalu as an estimated 8.3% of women aged 15-19 had already given birth or were currently pregnant when MICS was conducted between 2019 and 2020. The adolescent birth rate is higher in rural areas at 55 births per 1,000 population than in urban areas at 35 births per 1,000 population. The country's adolescent fertility rate of 40 live births per 1,000 women aged 15-19 as of 2020 still lags behind the SDG target of reducing the adolescent fertility rate to less than 13 live births per 1,000 women aged 15-19.

⁵⁶ Pacific Finance Sector Briefs: Tuvalu. (2019, August 1). <https://doi.org/10.22617/brf190372-2>



Gender-based violence

Among the four countries covered by the BELUU program, Tuvalu had the highest rates of IPV in 2018 as reported by UN Women and WHO.⁵⁷ According to the 2019-2020 MICS, 35.6% of women aged 15-49 have experienced physical violence from a partner in their lifetime while 9.2% have experienced sexual violence from a partner in their lifetime. The 2019-2020 MICS also found that emotional violence is common with 28.6% of ever-married women having experienced emotional violence from a partner in their lifetime. Emotional violence comes in the form of insults, humiliation, and threats. Overall, 44.2% of ever-partnered women have experienced physical, sexual, or emotional violence from an intimate partner in their lifetime.

Tuvaluan women also experience physical and sexual violence from non-partners. The 2019-2020 MICS also recorded that 17.1% of women aged 15-49 have experienced physical violence by a non-partner since the age of 15 while 11.4% have experienced sexual violence from a non-partner. These non-partner perpetrators of sexual violence are predominantly former partners and relatives. Drinking alcohol is found to have been directly associated with the rate of physical, sexual, and emotional violence. An estimated 54% of women whose husbands drink alcohol experience any of the three types of violence. Meanwhile, 25.4% of women whose husbands do not drink experience any of the three types of violence.

When it comes to reporting domestic violence, the 2019-2020 MICS found that only 33.7% of women who experienced IPV sought help while 33% never reported the violence. Among those who sought help, 73.2% sought help from their family, and only 13.6% reported it to the police. Just like the three PICs, there is a certain level of acceptance and normalization of domestic violence. For instance, the 2019-2020 MICS reported that 43.1% of women aged 15-49 believe a husband is justified in beating his wife if the wife neglects the children or if the wife goes out without telling him.

The COVID-19 pandemic as well as the massive lockdowns have heightened the risks of domestic and family violence globally. In Tuvalu, there has been a decrease in police reports of domestic violence during the pandemic. This does not necessarily demonstrate that there is a reduced rate of violence. The lockdowns amid the pandemic may have also reduced the capacity of victims to seek help and report violence due to the disruption of services and confinement with their partners/perpetrators. To better understand the prevalence of VAW, especially the consequences of the pandemic, it is imperative to collect further data that would provide an in-depth analysis of GBV, IPV, and people's, particularly women's attitudes contributing to the culture of acceptance and impunity. Nevertheless, it is also worth noting that there has been progress in terms of policy making and programming to address the issues on VAW in Tuvalu.

⁵⁷ "Gender in the Pacific," February 23, 2012.
https://www.ilo.org/suva/areas-of-work/WCMS_195612/lang--en/index.htm.



The barriers in Tuvalu at a glance

Figure 17 shows the key issues that surfaced in each of the four barriers to WEE in Tuvalu. Among the four countries covered by BELUU, Tuvalu is the only country that is not matrilineal. With this, structural barriers show that Tuvalu favors men over women in land ownership and labor force participation. Similar to the Marshall Islands and Nauru, the cognitive barriers in Tuvalu suggest that men have better access to education than women yet both genders have limited access to business training. In terms of materials barriers, the private sector landscape is generally underdeveloped and the economic activities are mainly for subsistence. Tuvalu is a cash economy with an effectively unregulated banking sector. In terms of relational barriers, maternal and child health as well as teenage pregnancy are priority issues. While GBV is also prevalent, it is often sidelined as it is considered taboo.

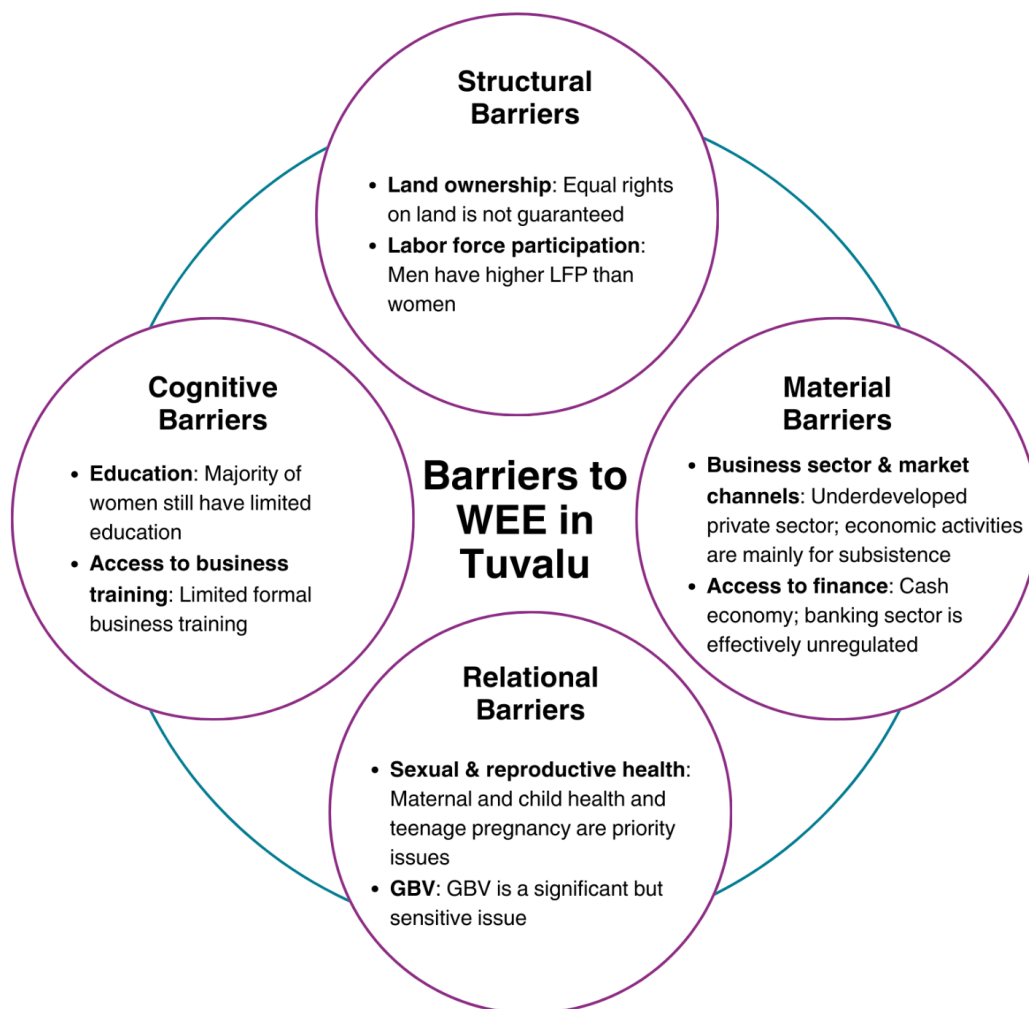


Figure 17. Barriers to WEE in Tuvalu



Chapter 5: Opportunities for Growth

Developments in BELUU

Innovation Grants

One of the components of the BELUU program is the innovation grant, an award and funding facility that will provide financial and technical assistance for the countries of Marshall Islands, Palau, Nauru, and Tuvalu. The innovation grant proposals are expected to address a problem that affects the economically disadvantaged and vulnerable groups, and define how the proposed innovation provides a solution to this problem. The proposed innovations should demonstrate viability and sustainability through the set outcomes. At the time of this publication, there are 16 innovation grantees and eight applications that are still being considered out of the 81 total applications received.

As illustrated in Figure 18, 29.2% of the BELUU innovation grant winners and applications cater to general enterprises, which primarily aim to provide financial literacy and business training for women, especially aspiring entrepreneurs and those who are unemployed.

The graph also shows that 25.0% of the innovation grantees fall under green business and the circular economy. While these innovation grants do not specifically target green business through clean energy transition, they focus on providing business training with emphasis on the circular economy, particularly in sustainably sourced raw materials and upcycling for the handicraft and weaving businesses. The innovation grants classified under small-scale agriculture comprise 16.7%. These grantees aim to conduct training on community gardening, backyard farming, and knowledge-sharing on traditional indigenous farming practices.

Fisheries and tourism and ecotourism sectors comprise 4.2% of the innovation grants and applications each. The grant under the fisheries sector focuses on women's participation in the cultivation, breeding, processing, and retail of endemic fish species in the Pacific. Meanwhile, the grant under the tourism and ecotourism sector covers improving women's participation in the hotel and restaurant industries as well as recreational activities for tourism.

Finally, there is 20.8% of the innovation grantees that do not fall under any of the sectors but addresses young women's and girls' participation in community development. These projects address community concerns on childcare services provision, professionalization of care work, and youth's access to science, technology, engineering, and mathematics (STEM) learning.

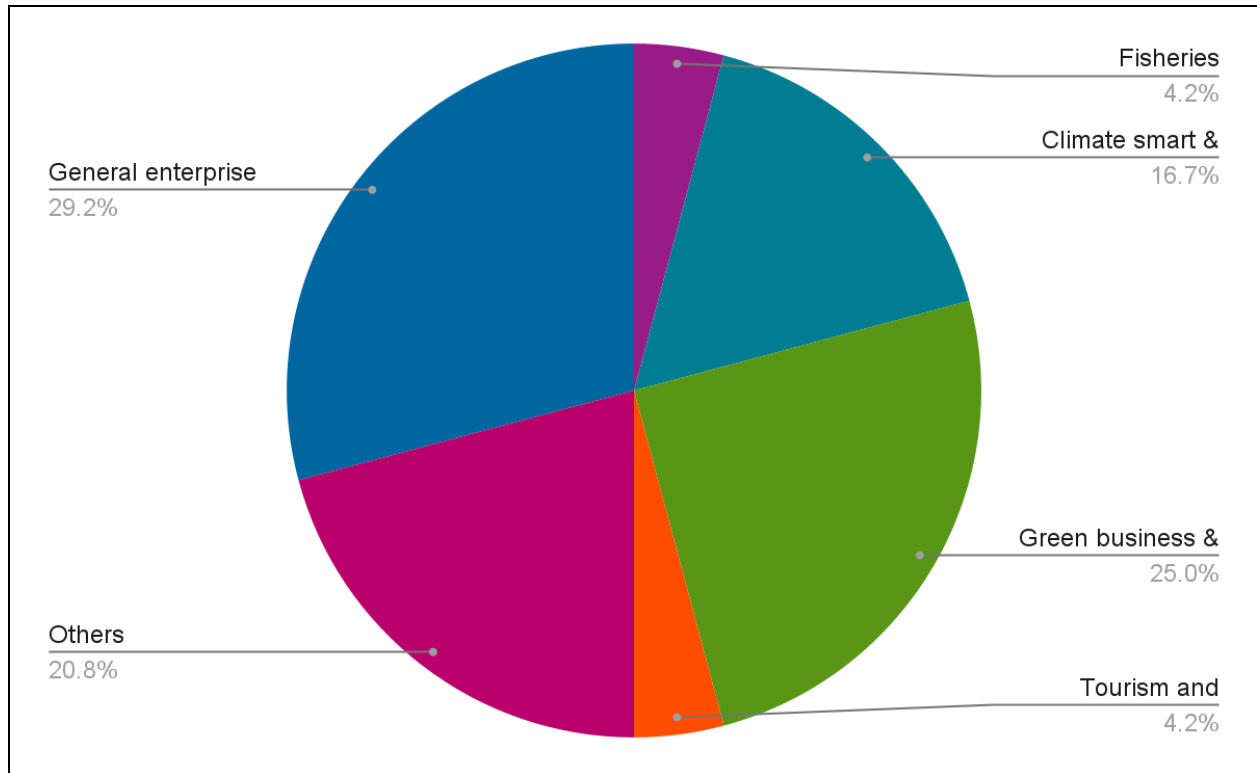


Figure 18. Innovation grant winners and ongoing applications

Figure 19 shows the economic sectors of the innovation grants per country. As seen in the graph, Palau has the highest number of grantees with 13 grantees and ongoing applicants, followed by the Marshall Islands and Nauru with four each, and then by Tuvalu with three. Possible reasons for the high number of applicants in Palau are: the BELUU in-person event launch in October 2022, the support from BANGO to disseminate information on the innovation grants, the more stable internet infrastructure in-country, and the relatively stronger presence of civil society. Across all the four countries, there are several innovation grant projects that fall under general enterprise. Among the four countries, Nauru is the only country without innovation grants under the green business and circular economy but is also the only country with a grant under the tourism and ecotourism sector. Palau is the only country with an innovation grant under the fisheries as well as under the climate-smart and small-scale agriculture sectors. Although some countries do not have grants that fall under the other sectors, this does not mean the non-existence of the sectors in those countries. Many of the innovation grants are addressing two or more economic sectors and therefore, classify under the general enterprise.

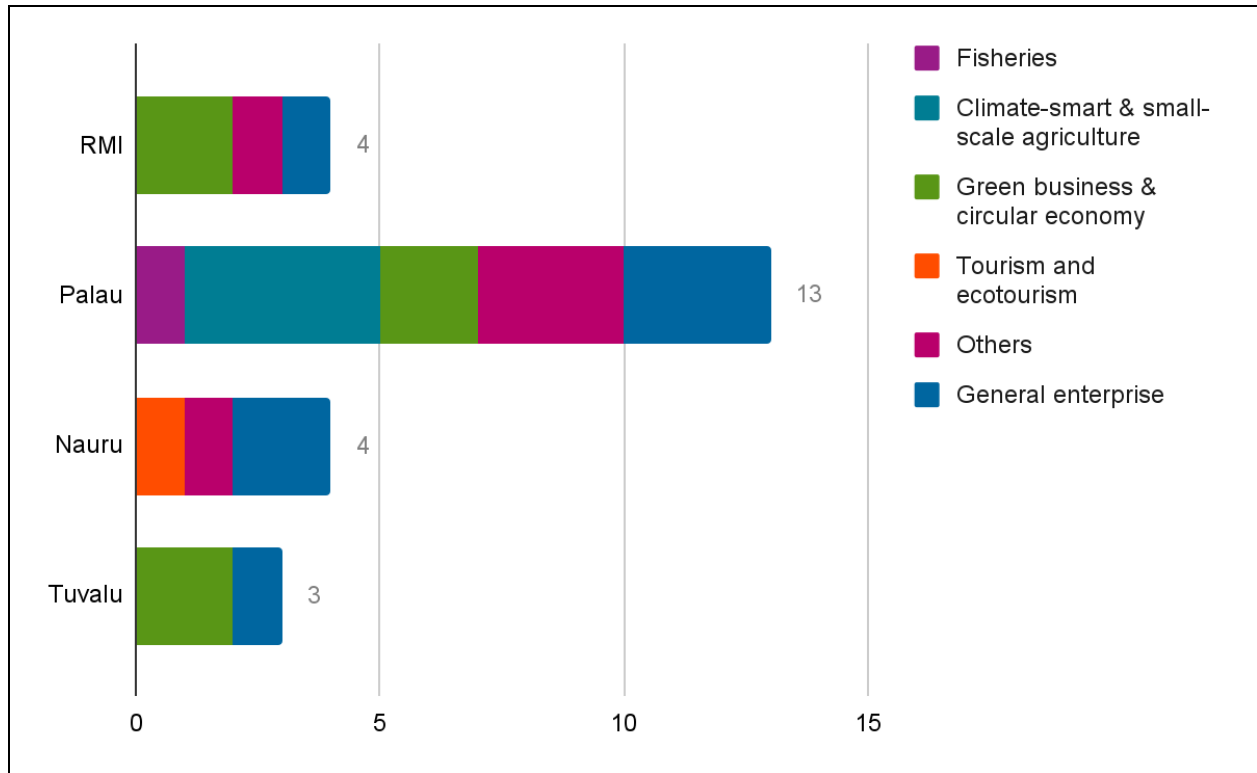


Figure 19. Economic sectors of the innovation grants per country

Digital Exchange Empowering the Pacific Region (DEEPR) Platform

In addition to the innovation grant component, the BELUU program also includes the Digital Exchange Empowering the Pacific Region (DEEPR) platform, a digital learning and exchange platform that will serve the needs of the BELUU stakeholders in the region by providing open access to relevant technical resources. The platform will offer open-access resource materials including those from Grameen’s business library. The DEEPR platform will provide a wide array of learning resources on topics related but not limited to project management, budget management, monitoring and evaluation, project reporting, digital literacy, business skills, financial literacy, gender awareness and gender roles. The sectoral focus can be related to any of the following: fisheries, agriculture, tourism, and the circular economy. It may showcase research and published case materials written by Pacific Island-based authors.

The DEEPR platform will be accessed both in-person and online. For in-person access, the BELUU program identified one host organization per country, which will provide the digital facilities to the stakeholders. These potential hosts are the College of Marshall Islands in the Marshall Islands, Palau Entrepreneurs for Growth in Palau, EcoNauru Foundation in Nauru, and Tuvalu Women for Change in Tuvalu. For online access, the BELUU program has an on-going development of a microsite that shall serve as a resource center where individuals and other organizations may contribute their tools and curricula and provide references to materials and learning materials available as public goods.



Community of Practice (CoP)

Another component of the BELUU program is the Community of Practice (CoP), a network-building initiative where knowledge sharing will be facilitated. This is a group composed of people who share the same interest, passion, and skills to address WEE concerns within the Pacific Islands, especially in the four countries covered by the BELUU program. It is intended to bring in local organizations and individuals in the respective countries. To be part of the CoP, organizations and individuals will express their interest in shaping BELUU’s agenda and managing its implementation.

The CoP aims to create an enabling environment for civil society, the private sector, individuals, and other stakeholders to engage and learn as well as share information and tools that advance the economic inclusion of women in the blue and green economies.

Figure 20 shows the distribution of CoP registration per country as of publication date. There are 10 (29.4%) for each of the three countries of Marshall Islands, Palau, and Tuvalu while there are four (11.8%) for Nauru. The registered CoP members are mostly members of women’s groups in civil society and individual advocates. The CoP registration is an ongoing process.

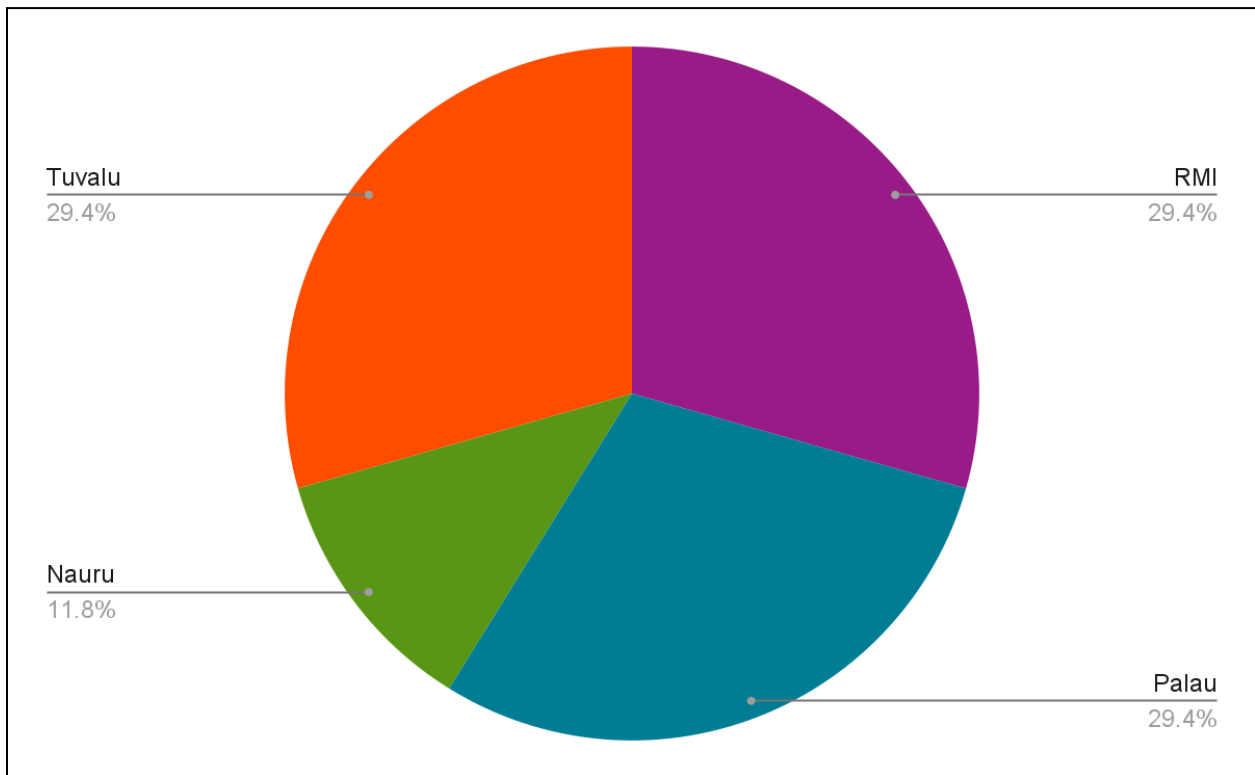


Figure 20. CoP registration per country



Recommendations for BELUU

Addressing the Barriers to WEE

The stakeholder mapping results found four major barriers to WEE in the Pacific region and more specifically in the four countries covered by the BELUU program. These barriers include: **structural**, **cognitive**, **material**, and **relational** barriers. This section provides recommendations on how the BELUU program can potentially address the identified barriers to WEE.

Structural Barriers

The structural barriers are policies, practices, and other norms that systematically favor an advantaged group over a marginalized group. The stakeholder mapping identified land ownership and labor force participation as structural barriers to WEE. Since land ownership is heavily ingrained in government policies and customary laws, it is significantly challenging for the BELUU program to provide solutions to address this barrier. Nevertheless, through its innovation grant, the BELUU program may mitigate the challenges in land use and access. For instance, in the case of the innovation grant proposals focusing on community gardening and small-scale farming, the BELUU program should ensure that the grantees and applicants have privately owned land, rented space, or financial resources for space rental for the implementation of these projects. In terms of labor force participation, it is imperative that the BELUU program ensure the sustainability of the project as a viable income source for the grantees and their stakeholders. This entails that the BELUU program should be able to monitor the number or proportion of innovation grant stakeholders, especially women entrepreneurs, who have started, re-started, or sustained a business since undergoing the business and financial literacy trainings through any of the innovation grantees.

Cognitive Barriers

The cognitive barriers refer to the lack of mechanisms for knowledge acquisition and transfer of learning, especially for marginalized groups such as women and youth. These barriers include lack of access to education and lack of access to business training. Similar to land ownership, the lack of access to education is also a systemic barrier that may be out of scope for the BELUU program. However, BELUU can still contribute to mitigating the lack of access to education by supporting youth-oriented projects. For instance, one of the innovation grant awardees promotes science, technology, engineering, and mathematics (STEM) among students through experiential learning in science laboratories. The BELUU program should improve the quality of training by providing resources or technical capacity building activities as necessary. As for the lack of business training, the BELUU program should encourage the innovation grantees to engage with knowledge experts or resource speakers in their business and financial literacy training. Moreover, it should ensure that the innovation grantees are provided with the appropriate support on business planning and development, financial management, as well as growth and strategy. This can be supported by the technical assistance



to be provided by Grameen's Bankers without Borders (BwB) initiative.⁵⁸ Overall, in addressing the cognitive barriers, the BELUU program should leverage the DEEPR platform to address the adult as well as youth learning needs of all its stakeholders, may it be in relation to business, financing, and other relevant topics on the blue and green economies.

Material Barriers

The material barriers pertain to the lack of access to goods and services, hindering individuals or groups of individuals from realizing their full potential and living a decent life. These barriers include the limited access to the business sector and market channels and limited access to finance, as the private sectors of the countries covered by BELUU are relatively underdeveloped. However, the BELUU program can leverage the knowledge and network of the CoP members in starting the establishment of a regional connection that can potentially boost the business sector and increase market channels. It is further imperative to explore the connections of the CoP members with both the public and private sectors to identify potential entry points for increasing the domestic and export enterprises for the innovation grantees.

Relational Barriers

The relational barriers are cultural and traditional factors perpetuating gender biases, norms, inherent stereotypes, and prejudices, and consequently, leading to the persisting confinement of women to traditional gender roles and expectations. The stakeholder mapping revealed the relational barriers of poor sexual and reproductive health and GBV. The BELUU program will have significant limitations in addressing these barriers due to the sensitivity and confidentiality of information related to these barriers, coupled with traditional and cultural norms. However, the BELUU program can still proactively mitigate these relational barriers by conducting gender and power dynamics workshops, monitoring the provision of child care facilities during the implementation of innovation grant projects, providing safeguarding measures and grievance mechanisms throughout the program, and cultivating a safe space among all its stakeholders.

Bridging Gaps in the Economic Sectors

The BELUU program locates key entry points to respond to the significant gaps in the services and initiatives of the public and private sectors. Specifically, it explores four economic sectors for women entrepreneurship: **fisheries, climate-smart and small-scale agriculture, green business and circular economy, and tourism and ecotourism.**

This section provides recommendations for harnessing each BELUU economic sector. The recommendations are intended for various stakeholder groups, specifically MSMEs, associations of NGOs and chambers of commerce, government, the academe, and international partners and donors.

⁵⁸ The Bankers without Borders (BwB) is a global "skillanthropy" movement of volunteers mostly from Fortune 500 companies providing skills and expertise to host organizations who are mostly social enterprises and NGOs.



Fisheries

Fishing is primarily for individual households' subsistence and the fisheries sector is dominated by foreign-owned vessels. Presently, the major challenges in the sector are increased demand for coastal fish species and the risk multiplier impacts of climate change, resulting in overfishing, food insecurity, loss of livelihoods, and loss of biodiversity.

Generally, men remain the predominant workforce in the fisheries sector, especially in finfish fisheries. Women also have crucial contributions to marine food yields as they engage in fishing invertebrates such as shellfish, sea cucumbers, octopuses, crabs, prawns, and seaweeds in coastal areas. Women's fishing harvests are often intended for local consumption and domestic markets. Additionally, women engage in processing and distributing fish products. For example, canning fish products and marketing them in MSMEs are major economic activities for women.

However, women's roles and contributions to the fisheries sector are often left unseen, and considered unspecialized. This results in uncouneted, under-compensated, or even unpaid work for women in the fisheries sector. Moreover, women in the fishing industry lack access to finance, aquaculture training, and supportive networks to penetrate larger markets for trade and specialization. These gender barriers in the fishing industry lead to women's invisible labor force participation and economic contributions. These are key action points for harnessing fisheries and ensuring the inclusion of women in the sector.

MSMEs: Small businesses and entrepreneurs may prioritize domestic fisheries production through avenues such as small-scale fish farms and/or fishponds in backyards. This entails local businesses to engage in breeding fish species such as the emperor and snapper, which inhabit tropical and subtropical oceans. Additionally, another business venture in the fisheries sector is the processing for fish food products including dried, salted, fermented, and smoked fish. The raw materials for this type of business may be sourced through small-scale fish farms and fishponds or through artisanal fishers. Women can play a significant role in cultivating the fish farms, processing fish products, marketing the produce, and managing the bookkeeping.

Associations of NGOs and chambers of commerce: The role of associations of NGOs and chambers of commerce may primarily focus on capacity building and facilitating financing and market connections. In terms of capacity building, these stakeholders can provide best practices in cultivating fish farms and processing fish products. They can also provide technical expertise in overall business management and entrepreneurship. In the area of facilitating financing, NGOs, women's associations and chambers of commerce can mobilize their members and network of organizations into forming a fishery-specific cooperative. Finally, in terms of market connections, NGOs, women's associations and chambers of commerce can serve as the coordinating mechanisms to ensure that fishers are partnered with local businesses or retailers in public wet markets as well as in the domestic tourism sector. On top of expanding domestic enterprise, they can also explore the market potentials of the fish products for export enterprise.

Government: The government should primarily enhance the institutional capacity of fisheries agencies such as the Marshall Islands Marine Resource Authority in the Marshall Islands and



the Nauru Fisheries and Marine Resources Authority. These agencies should have fisheries development strategies and policies that improve the economic benefits with sustainable limits within the sector. For example, Palau has a legal framework to protect and manage its marine resources through its tuna management plan for more sustainable offshore fisheries and the Palau National Marine Sanctuary Act. Finally, the governments of the four BELUU countries should invest in the establishment of community fishery centers. Tuvalu's government has already established community fishery centers that provide marketing, processing, and storage facilities for the catches of local fisherfolk.

Academe: The academe has a significant role in research and development (R&D) as well as capacity building in the fisheries sector. In R&D, science scholars may explore research studies on endemic fish species, fish farm cultivation, climate change, and breeding for increased production. Likewise, there are areas for research in economics and social sciences in the context of the fisheries sector. Market research on fisheries and feasibility studies on fishing as a livelihood may be explored in support of providing data for policymaking and program planning. Other than research, the academic community can also provide capacity-building or training on relevant topics in the fisheries sector and provide micro-credentialing for fisherfolks undergoing their training.

International partners and donors: The international partners and donors may opt to direct investments to the fisheries sector through funding of fishing facilities and community fishery centers as well as funding R&D in fisheries. In the case of BELUU, one of the innovation grants focuses on training women and other community stakeholders in breeding, cultivating, processing, and marketing endemic fish species in the Pacific region, particularly in Palau. Additionally, international partners and donors may also contribute in ensuring that vessels, especially foreign-owned, are sustainably fishing in the EEZs of the BELUU countries. For example, the Marshall Islands, Nauru, and Tuvalu provide licenses for provision of limited fishing rights for foreign vessels. It is imperative that the international community prioritize safeguarding these waters and protect marine biodiversity, by providing investments to assist in monitoring the fishing activities within their EEZ.

Climate-smart and small-scale agriculture

The PICs of the Marshall Islands, Palau, and Tuvalu have significant agricultural land use and forest area. The Marshall Islands have 50.7% agricultural land and 49.3% forest area. Palau has 10.8% agricultural land but 87.6% forest area. Tuvalu has 60% agricultural land and 33.3% forest area. Among the four countries covered by the BELUU program, Nauru has the most challenging agricultural potential with only 20% agricultural land and no forest area.

The availability of agricultural land and forest area shapes the agricultural sector of these countries. Nevertheless, here are some action points for improving climate-smart and small-scale agriculture.

MSMEs: Enhancing the agricultural sector requires MSMEs to increase their investments in the sector, to adopt land use management systems, and to improve business strategies, especially



in climate-smart production and processing of by-products. For instance, engaging in agroforestry is both a climate-smart agricultural practice and a viable income source. Agroforestry integrates the cultivation of trees and shrubs with crops, livestock, or fish. This practice not only diversifies the income source but also promotes biodiversity while maintaining yield, minimizing crop diseases, and restoring soil health. Agroforestry can help reduce greenhouse gas emissions and consequently, help reverse the trends in climate change and promote a more sustainable future for Pacific communities. Beyond small-scale production, there are enterprise opportunities for women that abound through processing and value-addition activities in both rural and urban areas, such as the production and marketing of coconut sugar or coconut yogurt and the use of coconut fibers in handicrafts.

Associations of NGOs and chambers of commerce: Just like in the fisheries sector, the role of associations of NGOs and chambers of commerce may primarily focus on capacity building and facilitating financing and market connections. For capacity building, these stakeholders can provide best practices in farming, product development, and product processing. They can also provide technical expertise in agribusiness management and entrepreneurship. For facilitating financing, NGO, women's associations and chambers of commerce can mobilize their members and network of organizations into forming cooperatives, introducing savings groups or establishing micro-lending institutions for farmers. For market connections, NGOs, women's associations and chambers of commerce can serve as the coordinating mechanisms to ensure that local farmers are the major suppliers of raw materials and processed farm products for retailers and the tourism industry such as restaurants and resorts. They may also facilitate coordination with international markets for the export of major products such as coconut oil and coconut (copra) oil crude.

Government: The government should lead in closing the gender gap in the agriculture sector. In doing so, it is imperative to address structural issues starting with ensuring women's access to land tenure and other assets and services. Government must lead in securing investments for upskilling women farmers through adult learning engagements and provision of information required for climate-smart agriculture, introducing local policies or guidelines to increase women farmers' access to credit and other financial services and resources, creating avenues for women's integration as farmers into agri-food value chains and higher-added value markets, and involving women farmers in relevant decision-making processes. The government should ultimately work towards increasing domestic agricultural production to address food security and healthy livelihoods.

Academe: The academe should have a promising contribution to research and knowledge-sharing in the agriculture sector. In terms of research, the academe may prioritize research on pests, climate, crop varieties, agronomy, as well as pre and post harvest technologies. Meanwhile, for knowledge management, the academic community should ensure the preservation and promotion of indigenous farming knowledge and practices such as taro patch farming. In addition, this sector should serve as the learning hub for knowledge transfer and sharing between the elders and the youth when it comes to indigenous farming knowledge. To bridge the learning gaps, it is imperative for the academe to provide farmers, especially smallholder women farmers, with micro-credentials in agriculture through short-term certificate



courses. Likewise, the academe should enhance its agricultural extension services by presenting farmers with updated and research-based knowledge of agronomic techniques and skills to improve their productivity, food security, and livelihood. In addition, the academe can increase learning opportunities for women and the youth through international exchange programs, fellowships, and internships in partnership with leading universities in agriculture, biosystems engineering, and agribusiness management, among others.

International partners and donors: International funding and aid play a significant role in the Pacific region, especially in the four countries covered by BELUU. It is imperative to increase the recognition of agriculture's role for subsistence and economic development in the Pacific. This can be done by channeling and promoting funding assistance for projects related to climate-smart and small-scale agriculture. As such, international partners and donors should be encouraged to commit to delivering aid that would lead to the creation of specific targets and impactful outcomes for rural and agricultural development. They play a significant role in poverty reduction and household resilience as they funnel aid for agricultural mechanization technologies, agricultural research, agricultural biotechnology, climate-resistant crop production, as well as community development and agricultural extension services. Likewise, international corporate partners should also be encouraged to channel foreign direct investments (FDI) in the agricultural sector while boosting the export industry for agricultural products such as coconut oil.

Green business and circular economy

At the system and structural level, harnessing green business and the circular economy relies on clean energy transition. Energy is the vehicle for an economy's production and consumption, thus impacting green businesses. Transitioning to renewable energy supports WEE as the sector is projected to employ 32% of women in the Pacific region compared to the 22% of women in the oil and gas industry. The International Renewable Energy Agency (IRENA) estimates that the number of jobs in the renewable energy sector could increase from 10.3 million in 2017 to about 29 million in 2050.

Other than energy transition, green business and circular economy are also achieved through proper waste management, specifically waste reduction and upcycling and/or recycling of materials. Presently, promoting green business and circular economy poses a significant challenge in the Pacific region primarily due to financing facilities. Despite these challenges, here are some recommendations for different sectors to partake in action toward promoting green business and a circular economy.

MSMEs: Green business requires the use of clean energy sources. However, MSMEs, transitioning to renewable energy sources is challenging, especially in terms of financing. Regardless, MSMEs can continue to promote and transition into a green business by monitoring their energy use and ensuring efficient energy consumption. Specifically, MSMEs can get a routine energy audit, use efficient lighting, optimize appliances, avoid the use of paper through digital transactions, ensure proper insulation of the business space, maximize the use of natural sunlight, and improve heating, ventilation, and air conditioning (HVAC). Ultimately, MSMEs



should be able to transition to renewable energy sources when possible and available. In terms of a circular economy, entrepreneurs should increasingly consider the environmental impacts of their production, supply chain management, and distribution. This entails a conscious decision of adopting sustainable and environment-friendly approaches in sourcing raw materials, low-carbon production of goods and delivery of services, transportation of supply and end-product, management of by-products, as well as packaging and distribution of goods. For example, weavers should be sourcing locally available and affordable raw materials. They should also explore contemporary and innovative approaches to weaving and handicraft-making using upcycled materials.

Associations of NGOs and chambers of commerce: Committing to energy transition should not be a sole responsibility of individual entrepreneurs or MSMEs. The associations of NGOs and chambers of commerce should promote renewable energy among MSMEs and civil society. This stakeholder group can also serve as a liaison between MSMEs and renewable energy providers which may include the government and international partners and donors. In addition to green business through clean energy, they should also promote a circular economy. In doing so, it is imperative to promote and build capacities of MSMEs, NGOs, women's groups, and other community actors in terms of sustainable sourcing of raw materials, ethical production, efficient consumption, as well as recycling and/or upcycling of by-products.

Government: Energy is the major resource required for a fully-functioning society. People use electricity for lighting, heating, cooling, refrigeration, and for operating appliances, computers, electronics, machinery, and public transportation systems. Thus, energy supply is one of the major public utility services to be provided by the government. As such, green business through clean energy resources should be included in the programming and policy agenda of national and local governments. Governments should explore funding clean energy and making this resource available and affordable to the MSMEs and other local actors. Additionally, governments have a role in ensuring that manufacturing and commercial industries promote and strengthen the circular economy. For example, in Palau, the Belau Eco Glass Project, a Koror State government program, made significant strides in their glass upcycling industry. The government should set policy and program frameworks and models on circular economy that MSMEs and the entire private sector can reference for adopting practices in production, supply chain management, distribution, and consumption. Governments should also consider whitelisting and incentivizing MSMEs that adopt processes towards circular economy such as those that source ethical raw materials and upcycle by-products.

Academe: The academe has a vital role in R&D, especially in the challenging economic sector of green business and circular economy. The academic institutions should explore investing in research funding to study renewable energy resources such as solar, tidal, biomass, wind, and hydro energy sources. For a circular economy, the academe may serve as a hub for business education and training of MSMEs and small business owners. This would entail doing research on waste management, specifically on the practices and processes to recapture "waste" as a resource to manufacture new materials and products.



International partners and donors: Donors such as the ADB, The Taiwan ICDF, and the Green Climate Fund (GCF) have committed funding to help the PICs transition to renewable energy while improving the quality, reliability, cost-efficiency, and climate resilience of services. For example, the Taiwan ICDF provided funding for a project on home energy efficient solutions and renewable energy in the Marshall Islands. Other international partners and donors should start and sustain investments for green business and a circular economy. This entails green jobs generation while leveraging the opportunity to boost women's participation, recruit their talents, and create an ecosystem for small businesses in the renewable energy sector. Additionally, donors can increase the proportion of international aid or funding for projects on renewable energy, provide incentives for governments transitioning to renewable energy, as well as whitelist MSMEs using clean and renewable energy. Ultimately, international partners and donors should channel or increase aid for initiatives that address climate change. For example, GCF has a funding proposal for a project on Ecosystem-based Adaptation (EbA) for Reducing Community Vulnerability to Climate Change in the Northern Pacific SIDS, which includes Palau and the Marshall Islands. Other international partners and donors may opt to provide aid for future projects, especially those intended for the reduction of greenhouse gas emission, carbon offsetting, waste reduction and management, transportation optimization, green infrastructures, green jobs, and e-governance.

Tourism and ecotourism

The post-COVID-19 recovery has begun to alter the future of travel. Moving forward, stimulus recovery programs are imperative to boost or rebuild the tourism industry with sustainability and resilience. Globally, the tourism industry is a major driver for WEE as women make up the majority of the tourism workforce. The United Nations World Tourism Organization reported that many women remain in the lowest-paid and lowest-status jobs in tourism and oftentimes find themselves performing unpaid work in family-owned businesses in the sector. With this, the tourism sector offers unexplored opportunities for women to fully contribute and participate in the workforce and the economy, while improving the quality of their life and that of their families and communities.

Except for Palau, the countries covered by BELUU are not well-known as tourist destinations due to the limited available commercial flights, distance or remoteness. Nevertheless, the Marshall Islands, Palau, Nauru, and Tuvalu have untapped potential in tourism and ecotourism, especially as these island nations offer natural beauty, abundant marine life, remarkable historical and heritage sites, unique cultural attractions, and various recreational activities. To explore this untapped potential in the tourism and ecotourism sector, these are the key recommendations for the following actors:

MSMEs: MSMEs in the tourism and ecotourism sector including but not limited to accommodations, restaurants, resorts, and handicraft shops should leverage social media marketing. The four countries of BELUU and the Pacific region as a whole have the potential to attract tourists. To do so, it is imperative that MSMEs maximize the use of social media marketing including optimization of the business' website, boosting of social media accounts on Facebook and Tiktok, use live video marketing, set up the business listing and address on



online maps, and get previous customers to review. MSMEs' social media marketing campaigns should highlight the natural and cultural experience unique to the Pacific islands. On top of ramping up online promotions, it is also imperative for MSMEs to explore offering package tour services including niche tourism activities, such as culinary tours, heritage site visits, meditation and spa zones, agrotourism, and extreme adventure travels.

Associations of NGOs and chambers of commerce: The associations of NGOs and chambers of commerce should support MSMEs by forging collaborations between the small businesses and the government in promoting tourism and ecotourism. They may also allocate support in terms of capacity-building on enhancing marketing and product development of tourism-related goods and services. This stakeholder group may provide MSMEs with the expertise to upskill and multiskill the tourism workforce, especially women and youth. The upskilling and multiskilling entry points should include a focus on customer service, communication, cultural sensitivity, digital marketing, data analysis, business planning and development, and financial management.

Government: To promote tourism while ensuring the protection of the countries' natural environment, it is imperative that the government has tourism policy, regulatory environment, and strategy in place. The government should also invest in tourism infrastructures to broaden the array of tourism services in accommodations, activities, and restaurants among others, and ultimately, boost the tourism and ecotourism sector. The government should also increase private sector participation and public-private partnerships for ecotourism growth.

Academe: As a hub for learning, the academe can explore conducting studies on the drivers and prospects for tourism growth including the demand and supply of tourism goods and services, the emerging markets in niche tourism, and management of ecotourism and protected areas. Likewise, the academic community can provide formal education in tourism by offering degree programs on tourism management, hotel and restaurant management, travel operations and service management, as well as recreation and leisure management. The academe can also offer technical and vocational training to increase the capacities of the tourism workforce through professional or certificate courses on hospitality management, marketing, events management, housekeeping, catering business, culinary studies, food and beverage management, as well as travel agency management. Additionally, the academe can also create internship, apprenticeship, and volunteerism opportunities through which students may be deployed in MSMEs focusing in the tourism and ecotourism sector. Lastly, the academe can host and organize regional and international conferences that bring together experts in tourism education and tourism management to encourage knowledge sharing in the field while also promoting local travel destinations.

International partners and donors: Although tourism may seem as a relatively small sector in these countries covered by BELUU, there remains an untapped potential for economic growth, especially for WEE. International partners and donors should consider increasing and promoting funding assistance and aid for projects related to tourism and ecotourism. They should funnel funding and aid to infrastructure, human resources, and marketing and product development. In increasing infrastructure investment for tourism, international partners and donors may opt to



provide funding support for the construction of roads, airports, souvenir markets, restaurants, leisure facilities, and heritage sites. They may also increase incentives for governments, NGOs, and academic institutions that provide training for human resource development of the tourism workforce. Likewise, it is crucial that international aid support technology-driven innovations in products and services in the tourism sector such as smart hotels, contactless solutions, and digital transactions or payments.

Championing Women's Leadership and Participation

Women's leadership and participation is crucial to achieving WEE and gender equality. The four countries covered by BELUU have made both international and national commitments to gender equality. At the international level, the Marshall Islands, Palau, Nauru, and Tuvalu signed and adopted both legally and non-legally binding treaties related to gender and/or has gender-related components. These treaties include the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), Beijing Platform for Action, United Nations 2030 SDG Agenda, and Pacific Platform of Action on Gender Equality and Women's Human Rights.

At the national level, the four countries covered by BELUU have institutionalized policies related to the themes of family protection and domestic violence, gender mainstreaming, human trafficking, sexual and reproductive health and rights, children's rights and youth development, equal employment, and social security.

To further champion women's participation and create an enabling landscape, there should be a whole-of-society approach for ensuring women's labor force participation, investing in women in business, increasing women's access to finance, improving data-based decisions about WEE, and channeling financial mechanisms in WEE. MSMEs, associations of NGOs and chambers of commerce, governments, the academe, and international partners and donors are crucial to expanding and accelerating WEE with the following recommendations:

MSMEs: MSMEs generate job opportunities that significantly benefit people in economically disadvantaged positions, such as women, youth, and PWDs. When women and the youth have access to employment and entrepreneurship, they increase their household investments in education and health. This, therefore, contributes to reducing poverty among the most vulnerable sectors. To increase women's participation, MSMEs should ensure the elimination of unpaid work especially in family-owned and -run businesses. They should also ensure equal access to employment opportunities for men and women as well as provide equitable wages and employment benefits. Finally, MSMEs should ensure gender-responsiveness in their business models by ensuring that women employees are provided with support to access employment without the double burden of care work and without the threats of GBV. For instance, to address the challenges in care work, MSMEs should ensure that the business establishment has a child care facility or play area. In case there are limitations to creating this space, the MSMEs should provide their employees with a care allowance which serves as additional financial support for parents who intend to find a caregiver for their children while they are at work. In addressing GBV, MSMEs should strictly implement policies against



discrimination and harassment in the workplace and regularly provide gender equality, disability, and social inclusion (GEDSI) training to all employees. Information on referral systems and existing policies to protect women in the workplace should be shared with their team members and clients.

Associations of NGOs and chambers of commerce: This stakeholder group plays a crucial role in the coordination and monitoring mechanisms to champion WEE. In terms of coordination, the associations of NGOs and chambers of commerce have the potential to link MSMEs and the civil society to government agencies, the private sector, the academe, and international partners and donors for technical and vocational skills training, especially for women. This stakeholder group has the capacity to provide upskilling of women entrepreneurs, particularly in business planning, bookkeeping, financial management, supply chain management, and operations management.

Government: The government has a critical role in WEE specifically by promoting gender equality through fiscal policies and financial inclusion. When governments actively promote and implement policies to increase women's labor force participation and access to finance, more women are able to be employed or start entrepreneurial endeavors. In terms of increasing women's labor force participation, it is imperative for governments to explore subsidizing the cost of child care, extending parental leave, implementing gender-responsive approaches to tax systems, investing in women and girls' education, investing in digital infrastructures, and providing cash transfers to low-income working women. As for increasing women in MSMEs, governments should ensure that banking or financial institutions as well as other government agencies provide access to financial services, such as access to low-interest capital to start or sustain a business. Governments have the duty to ensure that women have access to opportunities to be economically active, may it be through employment or entrepreneurship.

Academe: The academe can significantly contribute to education and community outreach for achieving WEE. In terms of education, the academe should campaign for increasing the enrollment and completion rates of women and girls from primary up to tertiary level. This entails that education institutions address truancy, dropout, and teenage pregnancy among school girls. In doing so, it is imperative that schools and universities increase scholarship opportunities, enhance after-school activities, and promote sexual and reproductive health education among young women and girls. Additionally, the academe can conduct gender-disaggregated research studies on WEE, more specifically on women-owned and women-run MSMEs. Conducting business research particularly about women in business can provide substantial policy insights on women's economic participation and contributions. With evidence-based data, the academe can provide program and policy recommendations for other key stakeholder groups' intervention to advance WEE. As for community outreach, the academe can conduct advocacy campaigns on women's employment, entrepreneurship, and health, among others. Finally, they can promote WEE champions within their institutions that can serve as a pool for advisory support to the government, NGOs, civil society, and the private sector including social enterprises.

International partners and donors: WEE is central to realizing international commitments to economic growth and gender equality. For example, the 2030 United Nations Agenda for



Sustainable Development outlines 17 Sustainable Development Goals (SDGs). One of the goals is on decent work and economic growth and another on gender equality. The Agenda for Sustainable Development, along with other international commitments, shows how accelerating WEE is central to overall development. With this, it is imperative that international partners and donors increase aid and funding assistance to local projects directed to WEE. They should also ensure that other projects which may not be directly related to WEE should have a gender and development lens or a gender quota for funding allocation. In other words, it is imperative that gender is mainstreamed in projects that are recipients of international funding.

Conclusion

The Marshall Islands, Palau, Nauru, and Tuvalu represent a unique blend of natural beauty, vast environmental resources and biodiversity, rich cultural heritage, extensive traditions and indigenous knowledge, as well as immense potential for economic growth. However, these countries also face significant challenges in advancing WEE. The complex interplay of structural, cognitive, material, and relational barriers hampers women's participation in various sectors, from land ownership and labor force engagement to access to education and finance. Additionally, sexual and reproductive health and GBV are risk multipliers to already economically, socially, and politically disadvantaged women.

Nevertheless, there are numerous opportunities for growth in the Pacific region, especially in the blue and green economies. The BELUU program plays a pivotal role in advancing inclusive commercial engagement and empowering women entrepreneurs in sectors like fisheries, agriculture, green business, and tourism. It is the hope that through the innovation grants and technical assistance facility for the innovators, the DEEPR platform, and the CoP, the program is able to support the promising women entrepreneurs and communities to move some of these opportunities forward. Furthermore, an enabling environment is gradually taking shape in these nations, with commitments to gender equality, policy developments, and increased representation of women in various leadership roles.



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