

PACIFIC PRIVATE SECTOR
DEVELOPMENT INITIATIVE



EMPOWERING ENTREPRENEURS

EXPLORING WOMEN'S ROLE
IN FIJI'S INFORMAL TOURISM
ECONOMY

FEBRUARY 2025

PACIFIC PRIVATE SECTOR
DEVELOPMENT INITIATIVE

EMPOWERING ENTREPRENEURS

EXPLORING WOMEN'S ROLE
IN FIJI'S INFORMAL TOURISM
ECONOMY

FEBRUARY 2025

Published 2025.

© Pacific Private Sector Development Initiative.

The publication was prepared by PSDI Economic Empowerment of Women Specialist Sarah Boxall, PSDI Economic Empowerment of Women Analyst Atenasi Ata, and PSDI Tourism Analyst Matt Capper. It draws on reports written for PSDI by Nanise Masau and Dawn Gibson. The authors are grateful for the input and peer review provided by ADB Senior Gender and Social Development Officer Kate Walton. Publication support was provided by PSDI Senior Impact and Visibility Specialist, Erin Harris, and PSDI Communications and Impact Officer, Niamh Reid.

Note: In this publication, “\$” refers to the United States dollars and “F\$” refers to Fiji dollars.

CONTENTS

EXECUTIVE SUMMARY	1
SECTION 1: OVERVIEW AND CONTEXT	2
1.1 METHODOLOGY.....	3
SECTION 2: CHARACTERISTICS OF WOMEN'S INFORMAL OPERATIONS	5
2.1 MAIN ECONOMIC ACTIVITIES.....	5
2.2 REVENUE AND ACCESS TO START-UP CAPITAL.....	9
2.3 LENGTH OF BUSINESS OPERATION.....	9
2.4 REASON FOR ESTABLISHING BUSINESS.....	12
2.5 CONSIDERATION OF FORMALIZATION.....	12
2.6 RELATIONSHIP BETWEEN RESORTS AND SURROUNDING COMMUNITIES.....	16
2.7 BUSINESS DIVERSIFICATION.....	19
SECTION 3: BARRIERS TO WOMEN'S PARTICIPATION IN TOURISM	20
3.1 BUSINESS ESTABLISHMENT AND FORMALIZATION.....	20
3.2 BUSINESS GROWTH AND EXPANSION.....	22
SECTION 4: ENABLERS FOR INFORMAL WOMEN'S PARTICIPATION IN TOURISM	25
4.1 RELATIONSHIPS BETWEEN RESORTS AND SURROUNDING COMMUNITIES.....	25
4.2 FIJIAN CULTURE AND HOSPITALITY.....	28
SECTION 5: CONCLUSIONS AND RECOMMENDATIONS	32
5.1 CONCLUSIONS.....	32
5.2 RECOMMENDATIONS.....	33
REFERENCES	37

TABLES AND FIGURES

TABLES

1.	NUMBER OF RESEARCH PARTICIPANTS.....	4
2.	ROLE IN THE BUSINESS.....	8
3.	AVERAGE ANNUAL REVENUE	9
4.	REASONS NOT TO REGISTER A BUSINESS.....	12
5.	REASONS FOR CONSIDERING REGISTERING BUSINESS OPERATIONS	13

FIGURES

1.	MAIN ECONOMIC ACTIVITIES	5
2.	PLACE OF BUSINESS OPERATION	8
3.	YEARS OF BUSINESS OPERATION	9
4.	INTERNATIONAL FINANCE CORPORATION INFORMAL MICRO, SMALL, AND MEDIUM-SIZED ENTERPRISES FRAMEWORK—WILLINGNESS AND CAPACITY TO FORMALIZE.....	21

EXECUTIVE SUMMARY



This report explores the role of women in Fiji's informal tourism economy, focusing on their participation in the sector, the barriers they face, and opportunities for improvement.

Fiji's informal economy is significant, contributing the equivalent of about 32.9% of the nation's gross domestic product, with women making up a substantial portion of this contribution. The tourism sector, a critical driver of the economy, offers flexible income opportunities for women, but they face unique vulnerabilities because of the lack of legal protections, inconsistent income, and

limited access to formal financial services and business training and support. This study provides a basis for understanding and addressing the barriers women face in the informal tourism sector and identifies practical strategies to improve their economic opportunities, ultimately benefiting both women and the broader Fijian economy.

KEY FINDINGS



Participation in informal tourism economy.

Women operate a variety of informal businesses in Fiji's tourism sector, such as handicrafts, food services, childcare, and entertainment. These businesses are typically home based or located near resorts, offering services to both tourists and local resort workers.



Barriers to formalization.

The study found that the majority of women prefer to remain informal, citing reasons such as inconsistent income, part-time business operations, and the complexities of business registration. Many women are unaware of the potential benefits of formalizing their businesses, such as increased access to financing and formal contracts with resorts.



Challenges in business growth.

Women face several challenges in expanding their businesses, including limited access to capital, lack of technical skills, and the seasonal nature of tourism. Many women also juggle significant family and community responsibilities, which restrict their ability to focus on growing their businesses.



Opportunities for growth.

The study identifies opportunities to increase women's participation in the tourism economy through improved collaboration with resorts; development of new products and services; and training on business formalization, risk management, and procurement practices. The strong relationship between resorts and local communities presents a unique opportunity to enhance women's economic empowerment.

RECOMMENDATIONS

The report suggests several actions to support women in the informal tourism economy, including the following:

- Conducting outreach to raise awareness of the benefits of business formalization.
- Enhancing training and support for women entrepreneurs on accessing finance and improving business practices.
- Fostering stronger partnerships between resorts and local women entrepreneurs to develop new products and services.
- Providing training on tourism industry standards to help businesses meet safety and quality expectations, which would allow women to compete more effectively.

SECTION 1 OVERVIEW AND CONTEXT

The informal economy generates considerable economic output and provides employment to more than half the working population in many Pacific countries. The informal economy is made up of businesses and activities that, while not formally registered, have market value and contribute to the economy.

Studies have shown that there is a large and persistent informal economy, and it is rising rapidly in all regions of the world. It was estimated in 2018 that 2 billion workers (more than 61% of the world's adult labor force) operated in the informal economy. Out of the 2 billion, 740 million (37.5%) were women (International Labour Organization, 2018).

In many Pacific island countries, the informal economy generates considerable economic output and provides employment to more than half of the working population. While both men and women operate in the informal economy, there are disparities between them in terms of access to formal employment opportunities, credit, technology, business services, training, and the market. Compared with men, women are concentrated in the most vulnerable situations as domestic and contributing family workers (Pacific Private Sector Development Initiative [PSDI], 2023). Considering the significance of the informal economy, it is important to measure its contribution to the economy, as it also employs some of the world's most vulnerable people (International Monetary Fund, 2021).

For Fiji, estimates show that during 1993–2016, informal economy output was, on average, equivalent to 32.9% of official gross domestic product (PSDI, 2023). While the informal economy offers opportunities for flexible income generation, women employed in the informal economy or operating informal businesses face increased vulnerability because of lack of legal protections, and they experience significant barriers in their business operations.

The tourism sector plays a crucial role in Fiji's economy, contributing significantly to employment, foreign exchange earnings, and community development. In 2023, Fiji had its highest-ever annual arrivals with estimated tourism earnings of F\$3.3 billion (around \$1.5 billion) (Government of Fiji, 2024). The tourism industry presents significant opportunities for employment and entrepreneurship, including for those operating in the informal economy.

Visitors are drawn to Fiji's diverse attractions, including coral reefs, lush rainforests, and traditional Fijian villages, each offering a unique perspective on the island nation's rich heritage. The Fijian people, known for their friendliness and warmth, actively contribute to the tourism experience, fostering a sense of community and connection for travelers. While Fiji's tourism industry has flourished, there are ongoing efforts to promote sustainability, preserve the environment, and promote cultural authenticity. In 2023, Tourism Fiji, the government's tourism marketing arm, relaunched branding that builds on the tagline "where happiness comes naturally" to spotlight Fijian people alongside these elements.

In Fiji, the informal tourism sector plays a pivotal role in shaping the country's unique tourism landscape. The sector comprises a diverse array of activities and services, including local crafts markets, street food vendors, unregistered accommodation options, and community-led tourism initiatives. Informal business activities also enable other Fijians to work in tourism, such as informal childcare and transport services for tourism workers. Unlike formal tourism structures, the informal economy in Fiji often thrives on community engagement such as village visits and cultural performances, offering visitors authentic experiences rooted in the rich cultural heritage of the islands. Many Fijian communities actively participate in this sector, providing an intimate connection between tourists and the local way of life. While it contributes significantly to the livelihoods of

those involved, the informal tourism sector in Fiji also poses challenges related to regulation, sustainability, and equitable distribution of economic benefits. As such, it presents a good opportunity to explore the role of women operating in the informal economy as employees and entrepreneurs to better understand and respond to the challenges and opportunities they face.

1.1 METHODOLOGY

The study explored the role of women in Fiji's informal tourism economy in and around large resorts to identify barriers and enablers that could inform strategies to enhance opportunities for women in the tourism industry and within the broader economy in Fiji. The following overarching question and sub-questions were considered, which also formed the key objectives of the study:

How can the Government of Fiji and private sector operators support increased opportunities for women in the informal economy to participate in tourism?

? *How do women in the informal economy participate in the Fijian tourism economy?*

? *What are the barriers and enablers to the participation of women in the informal economy in tourism?*

? *What policy settings or programs could increase opportunities for women in the informal economy to participate in tourism?*

Mixed methods, combining qualitative and quantitative approaches, were employed to better understand the informal tourism sector; these methods included a desk-based review of the tourism sector in Fiji and the range of roles women play in the informal economy. The snowball sampling method was adopted, which is one of the most popular methods of sampling in qualitative research (Parker, Scott, and Geddes, 2019). A key characteristic of this sampling method is the networking and referral of participants from primary contacts.

Qualitative and quantitative data were generated through the in-depth discussions with key informants during one-on-one sessions, women focus group discussions at the research sites and their surrounding communities, and case study research. The field survey was held over a span of 16 days within the months of November 2023 and January 2024.



Research Sites




Two resorts on the Coral Coast, both in operation for more than 20 years, were selected as research sites. The Coral Coast, on Fiji's main island of Viti Levu, is an area of many geo-cultural attractions and is Fiji's oldest tourism region; resort-based tourism began there in the 1950s following the construction of the Queen's Highway (also known as Queens Road) in the early 1940s. The Coral Coast remains one of Fiji's leading tourism destinations, with 23% of visitor days spent there in 2022 (Government of Fiji, 2023). Tourism is perceived as the Coral Coast's lifeblood as it has contributed to local communities' development through employment, land lease benefits, and tourism-related activities (Kado, 2007).



Research Participants

A representative sample of 12 key informants, 12 focus groups, and 12 case studies was targeted for the study using the chain referral or snowball sampling process, commencing with the key managers at each of the resorts in the study area. However, in some cases the actual sample was higher. Overall, 79 individuals (comprising 73 women and 6 men) participated in the study (Table 1).

TABLE 1: NUMBER OF RESEARCH PARTICIPANTS

Category	Target	Actual	No. of Research Participants
 Key informant	12	13	13
 Focus group	12	12	58
 Case study	12	13	8
Total			79 (73 women, 6 men)

Source: Authors.

Key informants included key managers in each resort and heads of tourism industry bodies who engaged women in the informal economy. Focus groups were further divided into the following:

- women engaged by the resort;
- women who supplied the resort;
- women serving the local community of resort workers;
- women producers of raw materials or wholesalers; and
- women who supplied goods and services to resort guests.

SECTION 2 CHARACTERISTICS OF WOMEN'S INFORMAL OPERATIONS

Interviews and focus group discussions were undertaken with 66 women operating tourism-related businesses in the informal economy on the Coral Coast. The average age of the respondents was 46.5 years, with 11% of respondents under the age of 25 and 33% over 55. Almost two-thirds of respondents were married and about 15% were widowed. All respondents were Fijian citizens and none had dual citizenship. The average household size was 4.7 persons.

2.1 MAIN ECONOMIC ACTIVITIES

Figure 1 shows the main economic activities undertaken by survey respondents that were linked directly or indirectly to tourism. The range of activities undertaken by respondents included retail and wholesale sale of handicrafts; tourist activities such as tours, hair-braiding, and massages; operation of market stalls; caregiving or babysitting services; farming and supplying of crops, fruits, and vegetables; and provision of entertainment services such as traditional performances at resorts. Some of the research participants were women employed within these businesses.

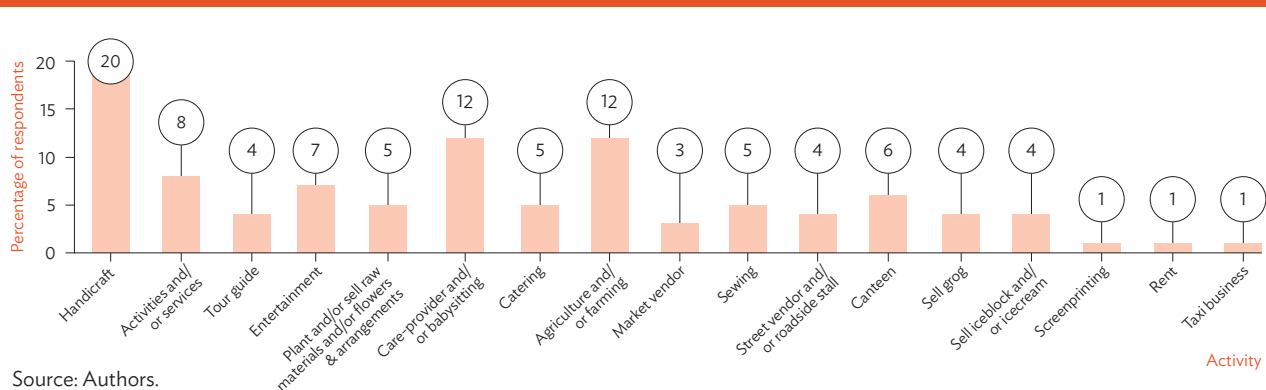
Of the 66 respondents, 80% were the main income earners in their household. Their husbands supported

them by taking on additional responsibilities at home, including caring for children. Some had husbands that ran other businesses such as transport tours, farming, and roadside stalls to supplement the household income

“It’s my fifth year here [running my own business] this year. I have the flexibility to look after my children and duties at home and only come when I have bookings or when I am free or when I need to make some money. I used to work full-time at a resort doing a range of duties across various departments, including housekeeping and laundry. When I did massages and hair-braiding for visitors at the resort, they paid the resort and then I got a cut for the service within my pay. I left the job together with my husband and returned to the village and started work here. I make more from my work here than both of our income put together from the resort. At times my husband will look after the kids when I am working at the beach and other times I look after the kids when he takes tourists on snorkeling trips.

Litia, tour and activity guide, 23 years old.

FIGURE 1: MAIN ECONOMIC ACTIVITIES



CASE STUDY 1

Pottery Business



Akesa, pottery business owner, 58 years old.

“ I do pottery in Nayawa village and sell in the village or in Lawai Pottery Village. This is a family business, and I am supported by my husband and my children. Since December 2022 when I had my foot amputated, I have only focused on smaller crafts like kava bowls at F\$20 and I also do contemporary pieces, depending on orders, and can make between F\$100–F\$400 per week. Most of the large pieces of pottery we make now are usually for house decoration or use at traditional events and ceremonies rather than everyday use like our ancestors did in the past.

BACKGROUND

Akesa Vakakunabuli has been operating her pottery business for 2 decades, with her enterprise formally registered with the Fiji Arts Council. Her expertise and dedication have earned her a respected place in the local pottery community.

RECENT DEVELOPMENTS

Recently, Akesa faced a significant personal challenge when she had to undergo a foot amputation. This medical condition has considerably impacted her mobility, necessitating that she primarily works from home. Despite this setback, Akesa remains an active member of the group of women artisans who exhibit and sell their pottery in Lawai Pottery Village in Nadroga-Navosa province and in the community hall in Nayawa village, where she resides.



CURRENT OPERATIONS

Because of her restricted mobility, Akesa has shifted her focus to creating smaller pottery items, such as kava bowls and contemporary pieces. These crafts are sold to visitors who come to Nayawa village, continuing her contribution to the local economy and cultural preservation.



BUSINESS ORIGINS AND FUTURE PLANS

Akesa initiated her business using her personal savings and has demonstrated remarkable resilience and innovation. Looking forward, she harbors ambitions to diversify her craft and explore additional small business ventures. Central to her expansion plans is the construction of a dedicated pottery shed, which would provide a more suitable workspace than her current home setup.

Furthermore, Akesa aspires to document and share the rich tradition of pottery making in Nayawa village through a book. This project aims to preserve and disseminate the oral history and traditional knowledge of pottery, ensuring its transmission to future generations.



CONCLUSION

Access to funding would be instrumental in enabling Akesa to achieve her goals. The construction of a pottery shed would enhance her productivity and working conditions, while the publication of her book would serve as a cultural milestone, preserving an important aspect of Fijian heritage. Akesa's vision and determination underscore her potential to make significant contributions to both her community and the broader cultural landscape.



Key market segments for the women were the resorts, tourists, resort workers, road users, schools, churches, surrounding communities, the Sigatoka Municipal Market, retailers such as supermarkets, restaurants, and the general public. In addition to servicing the tourism industry directly, many respondents also provided goods and services to tourism workers either in the community (e.g., childcare) or at resorts (e.g., lunch packs and other catering).

The vast majority of respondents owned their businesses, and the remainder were employees of these businesses (Table 2). Most of the businesses were supported by family members, with business decisions often made with their husbands or other family members.

TABLE 2: ROLE IN THE BUSINESS

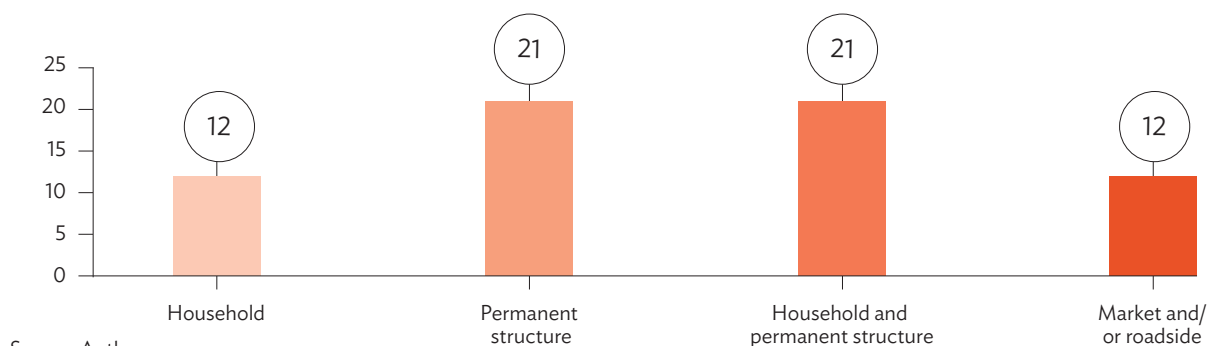
Role in Business	Number	Share of Total (%)
Owner	53	80
Worker	13	20
Total	66	100

Source: Authors.

Most women operated their businesses from a permanent structure like resorts or their homes (Figure 2). The women who sold at or near the two resorts lived close by. Others indicated that they operated their businesses from their homes, as they usually worked shifts at the permanent structures.¹ Women were also

located at beachfronts adjacent to resorts in order to access clients (tourists from the resorts). Women who operated outside or near the resort premises either did their advertising online (e.g., using Facebook and/or Instagram) or through word of mouth and guest and staff referrals.

FIGURE 2: PLACE OF BUSINESS OPERATION



Source: Authors.

¹ Women who indicated that they worked in markets likely worked at the Sigatoka municipal market or roadside market stalls.

2.2 REVENUE AND ACCESS TO START-UP CAPITAL

Participants had started their businesses from either their own savings, family savings, or fundraising drives and developed the businesses themselves. Out of the 66 respondents, 60 earned on average less than F\$5,000 a year, 5 earned F\$6,000–F\$10,000, and 1 earned more than F\$16,000 (Table 3).

2.3 LENGTH OF BUSINESS OPERATION

More than two-thirds of participants had been running their businesses for more than 5 years. Almost half of the research participants had operated for more than 15 years (41%), while just over 30% had been in operation for less than 5 years. The remaining businesses had been operating for either 6–10 years (20%) or 11–15 years (6%) (Figure 3).

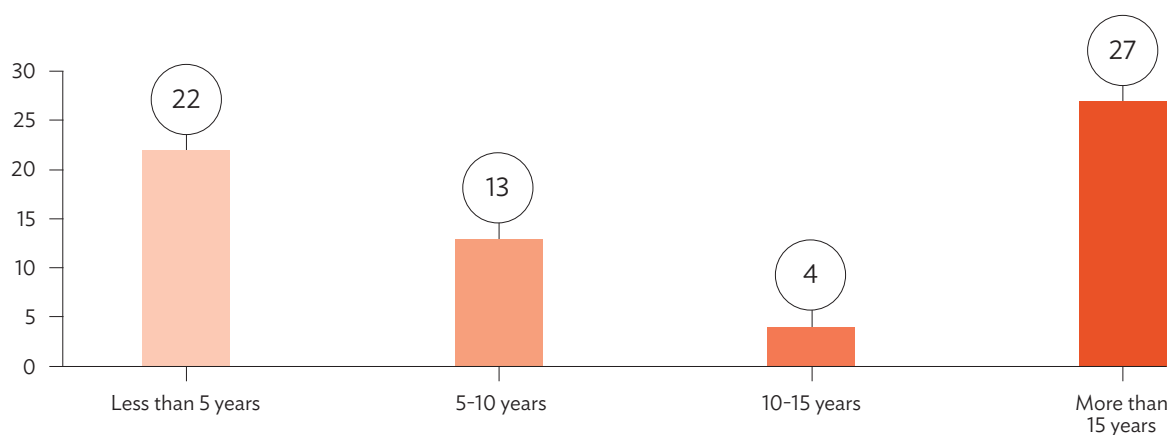
TABLE 3: AVERAGE ANNUAL REVENUE

Average Annual Revenue 2023 (F\$)	No. of Respondents	Share of Total (%)
<5,000	60	91
5,000–10,000	5	8
10,000–15,000	0	0
>15,000	1	2
Total	66	101

Note: Percentages may not total 100% because of rounding.

Source: Authors.

FIGURE 3: YEARS OF BUSINESS OPERATION



Source: Authors.

CASE STUDY 2

Farming Business



“ I cannot access loans and grants only provided to registered businesses or members of the village cooperative. I cannot have formal contracts with the hotels I supply or attend trainings that are offered to registered or licensed businesses.

Miriama, farmer, 63 years old.

BACKGROUND

Miriama Laulau, a resident of Navuevu village in Cuvu district, Nadroga province, has dedicated more than 30 years to farming. Her agricultural efforts initially focused on supplying root crops to nearby resorts. However, with her husband and sons resuming their employment at the resort and a local travel company, the family’s farming activities have shifted primarily to subsistence, with excess produce sold within the village, along the roadside, or at the Sigatoka Municipal Market.

CURRENT OPERATIONS AND FUTURE PLANS

Miriama’s family intends to expand their farm operations again to supply the resorts along the Coral Coast. Presently, Miriama enjoys the flexibility afforded by the informal economy, allowing her to balance her numerous community and church roles with her farming activities. This flexibility is crucial for managing her various commitments effectively.



OPPORTUNITIES AND CHALLENGES

The fertile land and the land's proximity to resorts in Nadroga-Navosa province present significant opportunities for consistent income generation through agriculture. Miriama appreciated the government's and other stakeholders' support during the coronavirus disease (COVID-19) pandemic, which included the provision of seedlings, food, and cash assistance. This support enabled farmers to continue supplying communities with essential produce such as root crops, fruits, and vegetables.

However, challenges persist, particularly regarding the limited space at the Sigatoka Municipal Market. The region is known for having a large number of farmers, but inadequate market space restricts their ability to sell produce. Miriama emphasizes the need for the town council to support farmers and vendors by addressing their concerns, including the provision of quality health and hygiene facilities such as access to water, clean toilets, and showers.



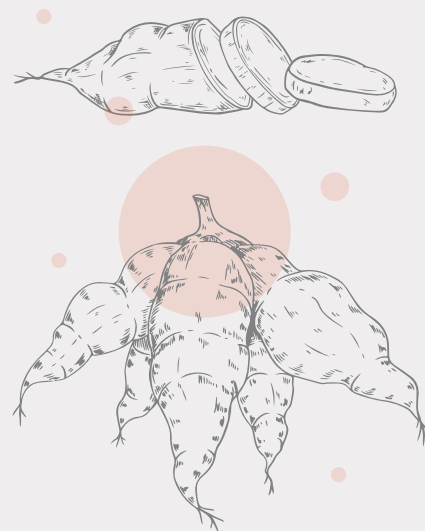
COMMUNITY ADVOCACY

Miriama is a staunch advocate for women's roles in the community. She highlights the multifaceted contributions of women as wives, mothers, businesspeople, advisors, and disciplinarians, especially concerning the upbringing of young children and youth. Miriama believes that women should also focus on supporting vulnerable community members, striving to positively impact and influence lives wherever possible.



CONCLUSION

Miriama's long-standing commitment to farming and community service underscores her resilience and dedication. Her plans to expand the family farm to supply resorts again reflect her forward-thinking approach and optimism about the opportunities in Nadroga-Navosa province. Addressing market space and hygiene facility issues could significantly enhance the livelihoods of local farmers. Miriama's advocacy for women further highlights her integral role in fostering community development and support.



2.4 REASON FOR ESTABLISHING BUSINESS

The focus group discussions explored the reasons and motivations behind starting businesses, with participants sharing their experiences of overcoming challenges. One woman mentioned that she launched her business during the COVID-19 pandemic because, being unvaccinated, she was unable to return to work at the resort because of the government’s “no job, no job” policy. Others were compelled to start their businesses after losing their jobs in the industry because of COVID-19, while some did so to meet their family’s needs. One-third of the participants had been running their businesses for less than 5 years. For some women, what began as a hobby gradually evolved into a business. Others left their previous employment to start their own ventures, enabling them to better balance their roles at home.

2.5 CONSIDERATION OF FORMALIZATION

All of the study participants were engaged in the informal economy, either through informal employment, informal business activities, or both. They shared various reasons for remaining informal (Table 4). The most common reason for not registering their businesses was the belief that registration wasn’t necessary if they only worked part-time. Some participants mentioned that their income was too inconsistent to justify registration, others planned to register later, and some preferred to stay informal altogether.

TABLE 4: REASONS NOT TO REGISTER A BUSINESS

Reasons for Not Registering	No. of Respondents	Share of Total (%)
Will register in the future	1	2
Not earning a steady income	7	16
Not operating business full-time	18	40
Cost to register or don't know how to use online registration system	10	22
Prefer to remain informal	9	20
Total	45	100

Source: Authors.

Some participants indicated that they had considered registering their businesses. Among those considering registration, most understood it as a requirement for operating legally. Others viewed registration as a way to

access funding, training, and opportunities for business growth (10%); to secure formal contracts with large companies and resorts (19%); or for other reasons² (5%) (Table 5).

2 These other reasons included registration as a way to avoid verbal threats in the community.

TABLE 5: REASONS FOR CONSIDERING REGISTERING BUSINESS OPERATIONS

Reasons for Registration	No. of Respondents	Share of Total (%)
Legalize business	14	67
Access to finance, training, and business growth	2	10
Compete for formal contracts with big companies and hotels	4	19
Other reasons	1	5
Total	21	100

Note: Percentages may not total 100% because of rounding.

Source: Authors.

Women engaged in certain aspects of formalization out of necessity. Some registered as sole traders to obtain membership with the Fiji Arts Council, which provides a gateway to exhibitions and events, while others chose to remain as individuals within informal

groups to supply handicrafts to resorts and provide tour guide services, entertainment, childcare, tourist activities, and raw materials like leaves for handicrafts. Additionally, women formed cooperatives to sell farm produce at the Sigatoka Municipal Market for export, or to sell to resorts.

CASE STUDY 3

Catering for Resort Workers



Hemlata, cook and business owner, 47 years old.

“ My husband helps me sell my Indian savories like bara, samosa, bhajia, potato chips (sometimes depending on the price of potatoes), roti, and tamarind chutney. The hotel also orders and buys tamarind chutney from me. I have been operating my business since COVID, when I was laid off from working at Divine Restaurant, so I started this business which I come to sell 5 days every week here at the resort and at the bus stop (street vendor).

BACKGROUND

Hemlata Singh, a passionate cook from Nayawa village, Nadroga-Navosa province, started her own business in 2020 to support her family after being laid off from her job as a cook at a restaurant because of the COVID-19 pandemic. She now makes Indian savories such as bara, samosa, bhajia, potato chips, roti, and tamarind chutney to sell to a local resort and its workers.

BUSINESS JOURNEY

Hemlata’s business began with her personal savings, as she was unable to secure financing from banks. Despite this challenge, she was grateful for the opportunity to sell her savories and condiments weekly to the resort staff, which provided a steady income stream for her family.



CURRENT OPERATIONS AND ASPIRATIONS

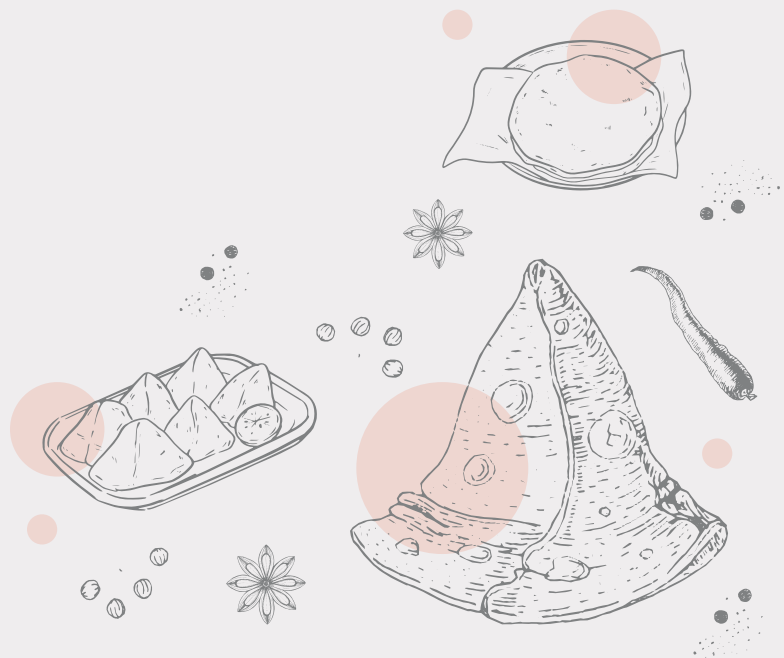
Her business has not only helped her family financially but also allowed her husband to focus on his full-time job. This additional income has been crucial in covering household expenses and rent.

Hemlata has a strong desire to expand her business and further pursue her passion for cooking. However, she is aware that to do so, she needs to formalize her business and obtain the necessary approvals, particularly because her business involves food production.



CONCLUSION

Hemlata's entrepreneurial spirit and dedication have enabled her to create a successful small business in the wake of economic hardship. By formalizing her business and securing the required certifications, she hopes to expand her operations and continue to provide for her family while sharing her love of cooking with a wider audience.



2.6 RELATIONSHIP BETWEEN RESORTS AND SURROUNDING COMMUNITIES

At both research sites, strong relationships exist between the resorts and surrounding communities, anchored by formal resort lease agreements with the landowning units, which typically comprise all or part of the surrounding communities. These agreements have supported community development efforts and strengthened partnerships, as well as created employment and business opportunities between the resorts and local communities.

Through both formal and semiformal arrangements, resorts engage women-owned and operated businesses to procure supplies, such as products and fresh fruits and vegetables, as well as for services like weekly performances. Chefs and procurement teams have significant influence over what is purchased locally. For international staff employed by the resorts, there can be knowledge gaps about local produce and what is readily available, presenting an opportunity for increased local procurement. As part of the formal arrangements for sourcing goods, resorts either advertise internally for suppliers or externally within the community and beyond. At times, resorts identify potential suppliers and invite them to submit quotes for consideration. Some

arrangements develop organically or through practices adopted by procurement departments, often relying on word-of-mouth referrals about reliable suppliers from other procurement staff at neighboring and sister resorts. These arrangements benefit women operating informal businesses that often lack formal networks.

Resorts pay local businesses in various ways. This includes cash in advance, on delivery, by check, or through online transactions to nominated bank accounts.

The same lease agreements between landowning communities and resorts also allow for the vending of goods and services within the resort compounds. The resorts do not charge rent for the spaces occupied. Both resorts provide a designated space where women can make, display, and sell their crafts. Through verbal agreements and one-off arrangements, resorts also procure women's services as part of village tours (e.g., pottery centers).

The provision of childcare and the procurement of local supplies serve as two case studies. These examples illustrate both formal and informal arrangements used at the research sites to create opportunities for women's employment and entrepreneurship (refer to Case Study 5 and Case Study 6).

CASE STUDY 4

Handicraft Business



Mele, handicraft business owner, 37 years old.

“ My goal is to expand my business into a coffee shop or restaurant as we live by the roadside so I can see it servicing road users that travel the Queens Road. I would like to source my raw ingredients from our farm and would appreciate support, whether financial or in the form of equipment such as farming implements, seedlings, tools and machinery for bush clearing, and roadside structures to access customers.

BACKGROUND

Mele Laqekoro, a resident of Votualalai village in Korolevu, Nadroga-Navosa province, initiated her handicraft business in 2020. Originally from the province of Tailevu in the Central Division, Mele is married to the village headman of Votualalai village.

BUSINESS OPERATIONS

Mele's business thrives on the patronage of visitors to the nearby resort. The income generated from her handicraft sales has been instrumental in supporting her family. Her husband operates a separate business offering tours and tour guide services. Together, their entrepreneurial endeavors contribute to the economic stability of their household.



FUTURE PLANS

Mele has ambitious plans to expand her business and clientele to include commuters on the Queens Highway. However, she prefers to remain within the informal economy, prioritizing her role in supporting her husband's responsibilities as the village headman. She recognizes that transitioning her business to a full-time operation will necessitate formal registration. Her status in the informal economy limits her access to funding, training opportunities, and broader market access, which could significantly enhance her business prospects.



CHALLENGES AND OPPORTUNITIES

Despite these limitations, Mele is grateful for the opportunities afforded to women in her village by the resort. Tourism has enabled them to generate income, thereby supporting their families, village obligations, and educational needs.

The COVID-19 pandemic adversely affected her business and others within the community. Nonetheless, the resilient nature of the Fijian people has facilitated recovery and continuity in their daily lives.



GOVERNMENT SUPPORT

Mele acknowledges the importance of advice from government departments in the business registration process. The shift to online registration requires business owners to allocate time to complete and prepare the necessary documents for processing.



CONCLUSION

Mele's journey in the handicraft business exemplifies resilience and adaptability. Her future plans to expand her business indicate a forward-thinking approach, while her commitment to supporting her husband underscores her dedication to family and community. Access to funding and formal training could significantly boost her business, making a compelling case for targeted support for informal economy entrepreneurs like Mele.



2.7 BUSINESS DIVERSIFICATION

Participants demonstrated a high level of risk awareness regarding their business activities, with many diversifying into other areas to mitigate the impact of the tourism low season and other economic shocks. Survey participants noted that the COVID-19 pandemic underscored the importance of having diverse income streams rather than relying solely on tourism and the tourist trade.

Women selling handicrafts at the resorts recognized the vulnerability of depending on a single product or income source tied to tourist numbers. They sought opportunities to save money and develop additional income streams, with one participant noting that they

aim “to develop other skills and create income sources so as not to rely entirely on the income we make here. Start-up capital and relevant training would help cover our operational costs and teach us how to increase our savings.” Another participant remarked “when we need money, we can always come to sell and make easy cash. The consequence is that when tourism is down or slow, our income is affected. So, we need to have alternative sources of income as a backup.”

Many women operated side businesses in catering, tailoring, mat weaving, garland-making, and running canteens. While many respondents had businesses directly or indirectly linked to tourism, they also maintained other ventures. The diversity of business activities can enhance resilience, likely supported by the flexibility and adaptability of informal businesses.

SECTION 3 BARRIERS TO WOMEN'S PARTICIPATION IN TOURISM

3.1 BUSINESS ESTABLISHMENT AND FORMALIZATION

The formalization process remains a barrier for businesses. This study found that 70% of women business owners prefer to remain informal. There is limited understanding of the purpose of business registration and the potential time it takes for benefits to materialize. Challenges to formalizing or expanding beyond current operations include a lack of access to capital, high costs (such as new equipment and compliance), and the seasonal nature of tourism. As a result, many women prefer to diversify their operations to cover the low season rather than formalize and expand a single business.

There is a common perception that formalizing is only necessary if a business is a full-time occupation. Participants cited inconsistent supplies as a key reason for not operating their businesses year-round: “My business is informal because my work depends on factors such as the weather and orders. When I have all the raw materials I need, I can then work on my crafts.” Another participant shared, “I prefer being in the informal sector because my supplies are not consistent because of less time spent on farming.”

Women in this study understood that to be formally recognized and legal, they would need to register their businesses. The registration process is perceived as a mix of completing online forms and attaching documents using computers, scanners, and mobile phones. However,

with lower literacy levels compared to men, navigating complex business forms and instructions in English, combined with the existing digital gender gap, makes successful uptake of digital registration processes challenging for women.

Moving government processes online does not necessarily improve accessibility and can add barriers to economic participation. Reforms aimed at going paperless and streamlining business regulatory processes often overlook the overlapping barriers specific to women business owners. In Fiji, nearly a quarter of households do not have access to the internet (Government of Fiji, 2022a). Just 79.4% of women in Fiji own a mobile phone compared with 83.6% of men (Government of Fiji, 2022b).

Nearly all participants who shared their understanding of the effort and time required for registration mentioned the lengthy process (ranging from a full day to several days) and described the difficulties in completing each step. Some women highlighted the challenge of learning the new online process and using a computer, echoing findings from other research that found just under half of women surveyed had ever used a computer (Government of Fiji, 2022a).³ Many participants lacked access to a computer and/or the appropriate skills: “We have to go to Sigatoka or Suva to register, and now that it’s done online, some of us don’t know how to use a computer.” Another participant added, “With registration now online, we have to pay for internet access in town, and some do not know how to navigate the online process.”

3 Out of 5,072 respondents, 49.5% of the women surveyed reported ever having used a computer, including 35.3% of rural women and 58.1% urban women. The same study noted a dearth of information and communication technology skills relevant to registering online. For example, only 27.1% of respondents (and just 16.3% of rural respondents) knew how to send an email with an attachment and only 23.9% (and just 14.6% of rural respondents) knew how to transfer a file between their computer and another device.

Respondents noted that the cost, time, and requirements for legally setting up a business often involved traveling to either Sigatoka or Suva to complete forms and submit required documents.

Women would have to pay to use a personal computer at internet cafes in town to register, and some did not know how to use a computer or access the online registration portal. The stress of the process itself deterred some from formalizing their businesses: “We need to allocate time to gather all the necessary documents, scan them to create soft copies since the process is now digital, and then register online. Someone has to look after our business while we take time off to do our registration.”

Formalizing food preparation businesses involves additional steps, such as on-site inspections and certification by municipal councils, as well as health and fire risk planning. One participant noted, “Different advice from different offices regarding registration has delayed my business registration.”

As highlighted in a previous study on women in the informal economy, some businesses may not be viable in the formal sector, and the benefits of formalization may be limited (PSDI, 2023). The level of commercial viability, along with willingness and capacity to formalize, is crucial for a successful transition to the formal sector. The framework presented in Figure 4 categorizes businesses based on their willingness and capacity to formalize, providing a useful guide for targeted support in this area.

In the context of tourism in Fiji, the incentives for formalization are less clear. The close relationships between resorts and surrounding communities can create opportunities for both formal and informal entrepreneurship.

FIGURE 4: INTERNATIONAL FINANCE CORPORATION INFORMAL MICRO, SMALL, AND MEDIUM-SIZED ENTERPRISES FRAMEWORK—WILLINGNESS AND CAPACITY TO FORMALIZE

		Willingness to formalize	
		✓ Yes	✗ No
Capacity to formalize	✓ Yes	<p>Opportunity firms</p> <p>Have the greatest potential for growth and job creation, as well as for formalization in the future.</p>	<p>Defensive evaders</p> <p>Have the capacity to formalize but are not willing to do so due to high registration costs, regulatory burdens, and high ongoing costs.</p>
	✗ No	<p>Wannabe firms</p> <p>Willing to formalize but lack the capacity to do so.</p>	<p>Necessity firms</p> <p>Operating because the entrepreneur has to find means to survive.</p>

Source: International Finance Corporation. 2013. *Closing the Credit Gap for Formal and Informal Micro, Small, and Medium Enterprises*. <https://documents1.worldbank.org/curated/en/804871468140039172/pdf/949110WP0Box380p0Report0FinalLatest.pdf>.

3.2 BUSINESS GROWTH AND EXPANSION

For women, starting an informal business is often motivated by the need to ensure food security and livelihoods in urban settings, balance unpaid care responsibilities, increase contributions to their communities, and fulfill obligations that enhance their status. It also provides them with more control over their time and efforts, offers a sense of power and independence from their husbands, and presents earning potential.

There are still significant barriers to starting and growing a business for women in the tourism sector. Key challenges cited by women business owners include the time pressures of ongoing family and community responsibilities, a lack of access to finance and financial literacy training, unpredictable income and complex incentives for growing a business and earning more money, ability to meet resort supply and quality requirements, and managing risks and liability.

→ *Women business owners continue to manage family and community responsibilities, which limits the time available to them to concentrate on their business*

Most women continue to maintain the same level of domestic and community responsibilities, which limits the time they can dedicate to business growth and expansion. Women participants reported running businesses in addition to their primary roles within their families and their community responsibilities, such as serving as village health workers or being members of women's or church groups. Some of these community and church roles were performed on specific days of the week, while others required ongoing involvement throughout the week. As a result, women reported having to constantly multitask to meet the expectations and timelines associated with these roles.

To manage the demands on their time, women who display handicrafts within resort premises often implement shift or roster arrangements, allocating specific days to share the time commitments involved in selling handicrafts and souvenirs. Although not formally organized as cooperatives, the women operate in a similar manner, working collectively to manage their business operations. Despite these efforts, they still face significant time constraints that limit their ability to grow their businesses.

→ *Women business owners report limited access to finance and to financial literacy training to support the establishment and growth of businesses.*

Women business owners, especially craftswomen, identified funding support for their businesses as a critical need, particularly to source raw materials during trips to Lautoka, Nadi, and Suva. Despite possessing valuable skills and entrepreneurial ideas, financial support and relevant training are generally necessary to expand and manage their businesses more effectively. Participants noted that training in business development would be particularly beneficial in this regard. The ability to access funding in the form of loans and grants was identified as a key driver for business registration.

When sharing experiences with different financing organizations, many women expressed concerns about the terms and conditions for loans and repayments, such as the weekly payment system of group loans. It was noted that this system negatively impacts their individual savings, especially when a member of the group fails to make their repayment for the week.

→ *Women business owner's income can be unpredictable.*

Women business owners who sold directly to tourists, such as handicraft sellers at resorts, acknowledged the vulnerability from relying on a single product or having incomes dependent on tourist numbers.

Because of the identified risk of a single income source, women were more likely to operate several small businesses, rather than invest in the growth of one business. To mitigate this risk, they looked for opportunities to save their money, and develop further income streams to develop other skills and not rely entirely on income from tourism.

Many businesses reported incomes that were just sufficient to meet everyday needs and obligations, which left little to save or reinvest to further develop and expand their businesses.

For some of the study participants, especially childcare providers for tourism workers in the local communities or villages, at times they would not be paid and weren't able to set their rates; instead, they would rely on what parents of the children they looked after could afford to pay. There were some who were not paid but instead given an allowance. Childcare providers reported often being paid in-kind in an informal barter system, with the working parent of the child being looked after offering goods or services in return for the childcare provided. A further challenge reported by care providers was having to pay for food or medicine, with the risk of not being reimbursed, in cases where their charge had brought insufficient food (in the case of a child) or had run low on medication (in the case of an elderly charge). The informal nature of these businesses limited their ability to address these issues and put in place formal rates and processes.


→ *The incentives to grow a business and earn more money are complex for many women business owners.*


For many women, there is ongoing tension between meeting cultural obligations and running a thriving business. The incentives for earning more money in Fiji are complex. As income increases, obligations can also increase, such that an individual or family will not necessarily be better off as a result of the additional effort. For example, one respondent said, "Sometimes, as we are seen to run businesses, we are expected to give more than women who are not working in the villages or


communities we live in. One of us is the wife of the eldest sibling in their family, so if there is a family function they are expected to run, coordinate, and fund most of the expenses, like transport rental to take the family or food to where an event is taking place." To not meet these expectations could result in these women losing socio-cultural capital within the community.


→ *It can be challenging for many business owners to meet resort supply and quality requirements.*

From the perspective of resort management, several barriers hindered the procurement of more goods and services from women business owners. These barriers included the following:

 a lack of information about the products and services that women in the informal economy can provide,

 issues with quality and consistency of supply,

 inability to anticipate demand and proactively support the resort's supply needs, and

 a lack of business acumen among the women.

Participants noted that individual women face challenges in meeting the supply and quality requirements expected by resorts. In the case of handicrafts, significant difficulties were cited in acquiring the necessary raw materials and tools, such as availability, cost, and consistent supply. Some women had to cover the transportation costs for a weekly raw material vendor, increasing prices, or travel to Suva or Nadi to procure materials and tools—both of which were considered too expensive. Although women preferred to use locally sourced materials, the financial and time implications led many to purchase cheap imported plastic memorabilia (such as Fiji-branded key chains, fridge magnets, and beads) for resale instead of creating time-intensive and costly traditional handicrafts.

Women business owners also struggled to meet the supply requirements of resorts, with varying approaches to managing demand for their products and goods (refer to Case Study 5 for further details).

Resorts often address these issues through traders who can aggregate the supply of primarily fresh and perishable produce, such as fruits and vegetables.⁴ These traders hold contracts with resorts to ensure a consistent supply.

Women participants also indicated a lack of confidence in approaching resorts, assuming that resorts would either not purchase their goods and services, or that the process would be too difficult.

Resorts, on the other hand, mentioned that local suppliers could be more proactive in advertising their goods and services, but that they instead often shy away from promoting themselves. These assumptions can limit opportunities for business owners.

→ *Many business owners struggle to manage risks and liability associated with tourist activities.*

While resorts generally supported local businesses, both formal and informal, their support was limited to those that complied with the tourism industry’s expected standards for goods and services, especially those pertaining to safety and liability.

Risks were particularly associated with providers of food (e.g.,

food poisoning); handicrafts (e.g., faulty products); and services like village treks, horse riding, and massage operations near resorts. Resorts made it clear to guests that using services and goods outside the resort premises came with additional risks and that the resort was not responsible for any issues that might arise. One participant understood the lack of coverage for these risks: “Tourism helps us because visitors who use our services genuinely want to help the local community. They understand that when they come to the beach and are outside the resort property, they are taking a risk and are no longer protected by the resort. We appreciate their time and the trust they have in our services.”

As informal businesses, there is no requirement to comply with safety standards and regulations, and most did not have measures in place, such as public liability insurance or food handling protocols, to manage these risks.

The inability to manage these risks to a standard expected by Fiji’s tourism industry and international tourists has serious implications for business growth and longevity. The case study on childcare (Case Study 6) is a good example of how resorts are addressing these risks by working with communities to meet industry standards and support employment and business formalization in a way that benefits both resorts and surrounding communities.

4 Traders take responsibility for paying farmers the farm gate price, and then they bear the risk of collecting payment upon delivery at the resorts.

4 ENABLERS FOR INFORMAL WOMEN'S PARTICIPATION IN TOURISM

4.1 RELATIONSHIPS BETWEEN RESORTS AND SURROUNDING COMMUNITIES

Formal arrangements between resorts and surrounding communities, coupled with a commitment to keeping revenue within the local economy, present unique opportunities for women's entrepreneurship in tourism. With 87% of land in Fiji inalienably owned by iTaukei (the major indigenous people of the Fiji Islands) landowning units, most tourism developments require the negotiation of a tourism lease through the iTaukei Land Trust Board. These lease arrangements between resorts and the landowning units—which typically comprise all or part of the surrounding communities—often include provisions beyond standard lease payments (Fiji Hotel and Tourism Association, 2023). Such provisions may require resorts to draw a percentage of their workforce from the landowning unit, share a percentage of profits, source supplies from the landowning unit, contribute to educational funds, and/or provide space within the resort for the sale of local handicrafts.

These lease arrangements present a unique opportunity for women's economic empowerment through employment and entrepreneurship, serving as a starting point for deeper relationships. According to resort management personnel interviewed as part of the study, each resort is focused on maintaining an ecosystem of goods and services as physically close as possible to its own location. This approach aligns with the resorts' annual business targets or key performance indicators, as well as their risk mitigation strategies. Resorts recognize that repeat business is driven by positive and genuine interactions with the community, and by Fiji's unique culture.

Resorts also expressed interest in developing a database of local suppliers that could be shared across different properties. There are informal referrals between sister resorts that identify reliable suppliers based on positive procurement experiences. This enhances the chances for these suppliers to secure additional contracts with other resorts. Supplier contracts can also be used as collateral to secure loans, creating potential for further business investment and expansion.

Women entrepreneurs were encouraged to participate in weekly tenders conducted by the resorts, often requiring personal prompting and follow-up by purchasing officers or procurement managers. Once contracts were secured, they were encouraged to maintain consistent and reliable delivery of goods and services to build a strong reputation.

CASE STUDY 5

Procurement and Local Suppliers



BACKGROUND

Resorts in Fiji face the dual challenge of providing a consistent supply of high-quality goods to meet guest demands while also supporting local suppliers. The procurement departments, led by procurement managers, are tasked with sourcing goods and services for all resort departments and divisions, involving both the formal and informal sectors.

PROCUREMENT OPERATIONS

The procurement departments at these resorts handle a range of activities beyond just receiving goods. Their responsibilities include managing orders and costs, liaising with suppliers and contractors, and overseeing purchasing activities. The resorts maintain relationships with preferred suppliers through agreements often based on consistent purchases and landowning arrangements.

During the COVID-19 pandemic, when international borders were closed, the resorts adapted by catering to the local market, which paved the way for the sourcing and use of local foods on their menus. Since the pandemic, resort chefs have continued to incorporate local foods, aligning with the growing interest of international guests in local food experiences.

However, a challenge persists, as some local chefs feel that local food is not adequate, and expatriate executive chefs often lack understanding of local foods and their cultural significance. To address this, executive chefs can collaborate with local village women involved in catering. Expatriate chefs could thereby learn to cook local foods while at the same time training these women in food presentation and packaging, compliance with the Hazard Analysis and Critical Control Points (HACCP) food safety management system, and new product development.



SUSTAINABILITY AND LOCAL SUPPLIERS

Both resorts in the study prioritize sourcing fruits and vegetables from local villagers, supporting their sustainability goals. At one resort, most suppliers are required to be value-added tax registered, and those supplying frozen food must have HACCP certification to meet government regulations. The resort conducts annual inspections of food vendors, with Ministry of Health certification being mandatory. While the second resort does not require HACCP certification, it inspects food safety practices and provides suggestions for improvement after each inspection.



VETTING AND PAYMENT PROCESSES

The resorts have vetting processes for new vendors, usually involving the completion of a vendor form. Payments are primarily conducted online, with some exceptions for check collection. The purchasing manager at one resort noted the use of advance payments to streamline the purchasing process, which facilitates efficient tracking and issue resolution through the records system. The purchasing manager believes this reduces risk and improves supply consistency. The other resort offers multiple payment options, including online transfers, checks, or cash on delivery.



CONCLUSION

Both resorts have successfully navigated the complexities of procurement and local supplier engagement, especially during challenging times like the COVID-19 pandemic. By prioritizing local suppliers and adapting procurement practices to support sustainability and local economies, they continue to enhance their operations and guest experiences. The collaboration between chefs and local communities exemplifies the resorts' commitment to cultural integration and culinary innovation, while stringent supplier vetting and payment processes support a consistent and reliable supply chain.

4.2 FIJIAN CULTURE AND HOSPITALITY

Fiji's unique culture and reputation for hospitality offer excellent opportunities for women's employment and entrepreneurship in tourism. The 2022 Fiji International Visitor Survey report reported that visitors to Fiji show a keen interest in local traditions and handicrafts and that there is a growing trend of visitors seeking genuine cultural interactions, including through village visits (Government of Fiji, 2023). This was also highlighted as an emerging trend in the Fiji National Sustainable Tourism Framework, 2024–2034, which noted a “strong interest in experiential, culturally immersive, community and iTaukei-led tourism” (Government of Fiji, 2024).

Participants in this study are already engaged (both as employees and entrepreneurs) in activities that are highly sought after by tourists, including the production of handicrafts, village tours, cultural performances, and childcare. The research revealed additional opportunities for women to provide niche and innovative services and goods. The long-standing relationship between resorts and surrounding communities offers a unique chance to collaborate on developing new products and services that enhance the resort guests' experience.

Current tourism trends, such as the growing emphasis on experiential travel and meaningful connections, create commercial incentives for fostering closer ties between tourists and the local community. Sharing the stories behind handicrafts and art, and connecting them to real people and Fijian culture, enriches the tourist experience and aligns with these trends. As one participant noted: “Training on the cultural significance of our handicrafts will help us tell the story behind them to our customers, which also promotes our culture.”

Resorts have requested greater visibility of the range of services and goods produced by women. Women were encouraged to share descriptions of their products and to develop new product ranges. Resorts observed that local suppliers could be more proactive in advertising their goods and services, as many tend to shy away from promotion. For women in the handicraft sector, opportunities for skills development and planning for growth are possible during low occupancy periods at the resorts. Conducting awareness and training sessions at the resorts allows women already conducting business nearby to attend. The research showed that women were particularly interested in training on screen printing, handicraft innovation, and diversification.

CASE STUDY 6

The Provision of Childcare Services in Resorts



BACKGROUND

The quality of childcare services offered at resorts in Fiji is a significant drawcard for international tourists with young families. Resorts in Fiji have integrated childcare services to enhance the guest experience, evolving from traditional village childcare concepts. These services are either outsourced to women in nearby communities or managed by trained in-house staff members to meet the diverse needs of guests.

RECRUITMENT AND TRAINING

When resorts recruit and manage childcare services in-house, the process involves both internal and external advertising. Minimum job requirements typically include high school certification and proficiency in English. The resorts subsidize capacity building, which enables the provision of comprehensive training for newly hired nannies. This training encompasses childcare techniques, child protection policies, and specialized care for children with specific needs such as allergies or other health issues. Service bookings can be made in advance or on the day, coordinated by the department's supervisor.



SERVICE POPULARITY AND GUEST FEEDBACK

The popularity of childcare services has grown over the years, significantly influencing tourists' choice of destination. Resorts provide in-house training for babysitters and kids' club attendants, so they are better able to provide services that meet tourists' expectations. Initially, some staff members lacked formal qualifications but later gained certifications from institutions like Fiji National University and the University of the South Pacific's Pacific TAFE (Technical and Further Education).

Positive feedback from guests, including reviews on social media platforms and travel sites, highlights the exceptional service provided by nannies. Despite staff turnover, returning guests often request specific nannies, reflecting the lasting impact of their care. Most nannies are from neighboring communities and exhibit a strong sense of community service.



OPERATIONAL MANAGEMENT AND COMMUNITY ENGAGEMENT

The department responsible for childcare collaborates with the human resources department to manage staff vacancies and has adapted gift-giving practices based on parental feedback, emphasizing interactive activities such as arts and crafts for children. Through continuous training, adaptation to challenges, and a focus on staff well-being, the childcare departments in some resorts have established themselves as excellent childcare providers. This not only enriches the guest experience but also fosters positive community relationships.



CONCLUSION

Women providing childcare services have demonstrated resilience and resourcefulness, navigated challenges, and leveraged opportunities to sustain their livelihoods. The integration of childcare services in resorts underscores the importance of continuous training, effective management, and community engagement in delivering exceptional guest experiences. These efforts have not only contributed to the resorts' success but have also provided valuable economic opportunities for women in nearby communities.

In addition to directly supplying goods and services to resorts and tourists, there is significant business activity and opportunity in providing goods and services to workers in the tourism industry. According to the findings of this study, women in the surrounding local communities generate significant informal business activity through the provision of goods and services to tourism industry workers. This includes childcare and elderly care services for those employed at local resorts, as well as lunch packs for resort workers in the canteen and at staff entry and exit points (refer to Case Study 3). Other services include tailoring and laundry services for resort workers. Beyond serving resort staff, there is also substantial business activity related to supplying raw materials and tools to those involved in producing handicrafts and other tourism-related goods and services, including cultural performances.

Programs aimed at supporting women's entrepreneurship in tourism areas should consider both those directly serving the tourism industry and those providing goods and services to resort workers. There is significant potential to enhance women's entrepreneurship through businesses that are both directly and indirectly connected to the tourism industry.

SECTION 5 CONCLUSIONS AND RECOMMENDATIONS

5.1 CONCLUSIONS

1 This study’s exploration of the roles women play in the informal economy within Fiji’s tourism industry and the barriers they face are largely consistent with other studies in the Pacific (PSDI, 2023; Asian Development Bank 2024a and 2024b). The study found that women play a significant role in Fiji’s informal tourism economy and experience some common drivers and barriers to entrepreneurship. The study’s main findings include the following:

- Women participants in the study were motivated to start their own businesses for various reasons, including loss of formal employment because of the COVID-19 pandemic as well as opportunities to earn a higher income, to use their skills and knowledge (especially in traditional handicraft production) to earn an income and promote traditional skills, and to meet a gap in the market.
- The flexibility offered through operating a business—especially an informal business on a part-time, as-needed basis—was valued by women as it allowed them to manage multiple roles in the home and community while still contributing to household income.
- Many women participants were unclear on the requirements and benefits of business registration, while others had more understanding of the process but stated that it was too costly and time-consuming and delivered limited benefits. Further, many women believed that registration was only required if a business was operated on a full-time basis.
- Access to finance through formal financial institutions was highlighted as a barrier to business start-up and expansion, with most women using personal or family savings to establish their business. The ability to access finance through a formal financial institution was stated as the primary reason that women would consider registering their business.
- Remaining informal imposed several limitations on business operations, including the lack of appropriate registration or certifications in areas such as food handling and hygiene, as well as the inability to enter into formal contracts. Additionally, many businesses lacked the necessary public liability insurance required to serve the international tourist market.

2 The study also identified several unique features of women's engagement in the tourism industry in and around resorts that present opportunities for further growth in women's employment and entrepreneurship in tourism. There is potential for these learnings and practices to be applied more broadly to women's employment and entrepreneurship in Fiji. These include the following:

- Formal lease arrangements between resorts and landowning units have created long-standing relationships between resorts and surrounding communities that have fostered employment and entrepreneurship opportunities. There is significant potential for resorts and communities to collaborate to develop new or improved goods and services for the international tourist market.
- Changes to policies, practices, and training adopted by some resorts in the provision of childcare services has improved the quality of these services for guests and provided more secure employment and qualifications for women.
- Resort procurement practices that focus on increasing local procurement have significant potential to increase opportunities for women-owned and operated businesses through new business opportunities and expansion of existing businesses.
- Business opportunities for women (and other) entrepreneurs within the tourism industry exist both in directly servicing the international tourist market and indirectly servicing it through the provision of goods and services to tourism workers, including childcare, tailoring, and catering.

5.2 RECOMMENDATIONS

Recommendations from this study look at immediate actions that can support the establishment, formalization, and expansion of women-owned and operated businesses in the tourism sector and beyond. The report also includes specific actions to increase women's participation as entrepreneurs in the tourism sector, including through enhanced collaboration with resorts.

1 **Conduct outreach to women entrepreneurs on the benefits, requirements, and options for business formalization that may facilitate greater opportunities within the tourism industry and other sectors.**

In Fiji, considerable business activity occurs outside the major urban centers, particularly around resorts. Therefore, consideration should be given to conducting outreach in these locations to build knowledge of, and access to, business registration and related services.

The study confirms that women entrepreneurs, including those operating informal businesses, would benefit from a deeper understanding of the process, requirements, and benefits of registering their businesses, including knowledge of the various business entity types that are available in Fiji. While formalization may not suit all women entrepreneurs, more informed decisions can be made with access to clear and accessible information.

The streamlining of business registration and licensing processes, consider the following factors: (i) online processes can introduce barriers, and (ii) that the physical colocation of relevant agencies will reduce the number of steps that women need to complete and offices they need to visit, leading to a less onerous process. At the same time, options could be made available for the inspection or reinspection of premises to be conducted virtually rather than in-person.⁵

Outreach could be conducted by the relevant government entity (the Registrar of Companies Office) and/or in partnership with industry associations (e.g., Fiji Hotel and Tourism Association, Fiji Arts Council) or women's business associations and networks (e.g., Women Entrepreneurs Business Council, Women's Fund Fiji).

2 Develop a detailed case study on the process of formalization of childcare services and apply learnings to the provision of childcare in other resorts and to inform and support the government's efforts to establish a regulatory framework for childcare in Fiji.

The approach taken by resorts to enhance the guest experience by providing childcare services offers valuable lessons. By employing carers or nannies as either full-time staff or contracted individuals on an as-needed basis, resorts have been able to successfully meet the needs of their guests. Women employed in these roles, whether full-time or contracted, receive training and information sessions aligned with best practices and national policy developments. With the cabinet's endorsement of the consultation guidelines for the development of the National Early Childhood Care Services Policy and Regulatory Framework, Fiji is moving closer to ensuring that unpaid care work is recognized and compensated. The post-COVID-19 shift toward formally employing women who provide childcare services as ongoing staff has led to the following:

- Reliable employment for women in line with Fiji's labor laws, reducing vulnerable and uncertain employment, and minimizing the risk of exploitation or low pay.
- More specialized, better-qualified, and trained childcare providers, delivering care that meets or approaches international standards, benefiting both the resort and the emerging formal childcare sector in Fiji.

This partnership approach, where industry (resorts and businesses) collaborates with the government on an identified priority through a mix of policy actions and incubation, serves as a replicable model.

⁵ Market access strategies for Pacific goods to overseas markets, although often lengthy, also involve virtual inspections for occupational health and safety and management measures and other criteria.

3 Document and consider options to share good practices drawn from some of the promising procurement practices around the provision of local produce to resorts.

The study identified promising practices around the procurement of local produce in the participating resorts, including tender processes to contract supply from local producers. Resorts also identified challenges related to the quality and consistency of supply of local produce to meet the needs of resorts. To better understand the produce supply constraints and identify opportunities to increase the use of local produce in Fiji's resorts, further research is necessary. Working with resort procurement managers, additional research should explore in more detail the existing procurement processes to identify and document promising practices and ongoing challenges. Research should also work with local producers to understand and document challenges around supplying to resorts, including transporting produce, accessing finance, and working through cooperatives.

Strategies to promote the use of local produce in resorts could also include identifying and promoting best practices of cultural education and skills exchange opportunities between overseas and local resort employees. These could include, for example, executive chefs learning dishes and cooking techniques from cooks in the neighboring communities to increase opportunities for the use and ongoing procurement of local fresh produce.

4 Foster greater collaboration between resorts and entrepreneurs in the development of new and/or improved goods and services for tourists, including establishing processes to negotiate rates.

The resorts participating in the study expressed a willingness to collaborate with women entrepreneurs to develop skills, particularly in entrepreneurship, supply and demand, and understanding of the 24-hour cycle of resort operations. For example, Tourism Fiji is partnering with YHER, a program that supports women-led impact ventures, to provide mentoring and training support for women entrepreneurs in the tourism sector. This partnership aims to strengthen entrepreneurship and develop products that women operators can offer to tourists. The support includes providing tools and resources and tailoring products for women travelers, who constitute a growing market segment.

Innovation and product development could also be a focus during the low season. Bringing together resort staff and women entrepreneurs could create opportunities for collaboration to develop or refine products that enhance the tourist experience, particularly in showcasing Fijian culture. For example, consulting with women entrepreneurs specializing in handicrafts and tailoring as part of resort fit-out projects and working with design experts to integrate Fiji-made products could drive innovation. Discussions among tourism stakeholders in 2023 highlighted a tax rebate scheme available to resorts for procuring local artists, performers, and musicians, and possibly crafts and art made locally. This scheme could help build demand for Fiji-made products and performers.⁶

6 Government of Fiji, Ministry of Commerce, Trade, Tourism, and Transport. 2023. National Sustainable Tourism Framework Micro, Small, and Medium-Sized Enterprises Financial Challenges and Solutions (video). <https://www.youtube.com/watch?v=n39k26kSfIM&t=3419s>. This video session on strengthening tourism linkages was part of the consultations for the development of the National Sustainable Tourism Framework, 2024–2033.

In addition to developing tailored goods and services, workshops between resort staff and women entrepreneurs could include training on pricing goods and services in line with the market. These workshops could also provide opportunities for women entrepreneurs, individually or collectively, to work with resorts to establish processes for negotiating fair rates. Often, women entrepreneurs operating informal businesses have limited experience in directly negotiating rates, as this may be done through intermediaries, husbands, or male relatives, leaving them at a disadvantage in negotiations or setting prices, which can result in lower earnings for their businesses.

5 Provide training on managing risk and safety in line with tourism industry standards and identify options to increase access to affordable public liability insurance.

The study found that a limited understanding of and compliance with risk and safety standards within the tourism industry is a significant barrier to the expansion of many informal businesses operated by women. Resorts are unable to refer guests to businesses that do not meet these standards or lack public liability insurance. To address this, training on the standards expected by resorts, particularly regarding food safety, hygiene, and public liability, could be implemented to help women entrepreneurs better manage the risks associated with their business activities.

The limited availability of affordable public liability insurance in Fiji, especially in rural areas, is a significant obstacle for businesses aiming to provide goods and services to tourists. Programs or partnerships between the government, insurance providers, and development partners could be developed to increase access to affordable public liability insurance.

6 Conduct a value chain study to better understand resort ecosystems and identify business opportunities linked to supplying goods and services to tourism workers.

Resorts are complex entities that rely on a wide range of supply chains and interact with the surrounding economy in various ways. While the primary focus is often on tourists, the study revealed significant business activities related to supplying goods and services to tourism workers, particularly by women-owned businesses. This includes the sale of snacks and meal packs to staff, tradespeople, and suppliers at service entrances, as well as the provision of care services for the families of resort employees.

The study also identified businesses that supply essential goods for tourism-related activities, such as plantations growing raw materials used by entertainers and craftswomen, and suppliers of tools like pliers, needles, and cutters for handicrafts. Women, particularly those involved in producing goods for tourists and resorts, expressed a strong need for these tools to support their handicraft endeavors and cited the reliable and affordable supply of these materials as a challenge to their business operations.

Conducting a value chain mapping of the business operations that directly and indirectly supply the tourism industry could help identify opportunities to further expand business operations, particularly for women operating informal businesses.

REFERENCES

- Asian Development Bank. 2024a. *Papua New Guinea: Women in business consultations (primary research) report*. Consultant's report (TA 9837-REG Pacific Private Sector Development Initiative). <https://www.pacificpsdi.org/assets/Uploads/TA-Consultants-Report-PNG-Women-in-Business-Research-for-publication4.pdf>.
- Asian Development Bank. 2024b. *Vanuatu: Women in business report*. Consultant's report (TA 9837-REG Pacific Private Sector Development Initiative). <https://www.pacificpsdi.org/assets/Uploads/TA-Consultants-Report-PNG-Women-in-Business-Research-for-publication4.pdf>.
- Fiji Hotel and Tourism Association. 2023. FHTA Tourism Talanoa: Land Leases and Tourism – Deeper Than Perception. News release. 8 September. <https://fhata.com.fj/fhata-tourism-talanoa-land-leases-and-tourism-deeper-than-perception/>.
- Government of Fiji. 2022a. *Multiple Indicator Cluster Survey 2021: Survey Finding Report, August 2022*. https://mics-surveys-prod.s3.amazonaws.com/MICS6/East%20Asia%20and%20the%20Pacific/Fiji/2021/Survey%20findings/Fiji%202021%20MICS_English.pdf.
- Government of Fiji. 2022b. *Gender Transformative Institutional Capacity Development Initiative. Gender Equality: Achievements and analysis in key sectors and settings*.
- Government of Fiji. 2023. *2022 International Visitor Survey Fiji: 2023 Report for April–December 2022*. <https://mcttt.gov.fj/wp-content/uploads/2023/07/FIJI-IVS-2022-vs-2019-Report.pdf>.
- Government of Fiji. 2024. *Fiji National Sustainable Tourism Framework, 2024–2034: Navigating Towards Fiji's Sustainable Tourism Future*. <https://mtca.gov.fj/wp-content/uploads/2024/07/National-Sustainable-Tourism-Framework-2024-2034.pdf>.
- International Labour Organization. 2018. *World Employment Social Outlook: Trends 2018*. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40dgreports/%40dcomm/%40publ/documents/publication/wcms_615594.pdf
- International Monetary Fund. 2021. Five Things to Know about the Informal Economy. 28 July. <https://www.imf.org/en/News/Articles/2021/07/28/na-072821-five-things-to-know-about-the-informal-economy>.
- Kado, M. 2007. *Tourism and poverty alleviation in Fiji: Examining the impact of Coral Coast tourism on village livelihoods, the case of the villages of Namatakula and Vatuolalai*. MA thesis, School of Development Studies, the University of the South Pacific, Suva.
- Pacific Private Sector Development Initiative (PSDI). 2023. *Invisible Hands: Enabling Pacific Women in the Informal Economy*. <https://www.pacificpsdi.org/assets/Uploads/Invisible-Hands.pdf>.
- Parker, C., Scott, S., and Geddes, A. 2019. *Snowball sampling*. <https://core.ac.uk/download/pdf/211022791.pdf>

EMPOWERING ENTREPRENEURS: EXPLORING WOMEN'S ROLE IN FIJI'S INFORMAL TOURISM ECONOMY

Empowering Entrepreneurs: Exploring Women's Role in Fiji's Informal Tourism Economy is the second in a series of Pacific Private Sector Development (PSDI) reports focused on the role of women in the informal economy in the Pacific. The report explores the barriers women face in the informal tourism sector in Fiji and identifies practical strategies to improve their economic opportunities.




ABOUT PSDI

PSDI is a technical assistance program undertaken in partnership with the Government of Australia, the Government of New Zealand, and the Asian Development Bank (ADB). PSDI supports ADB's 14 Pacific developing member countries to improve the enabling environment for business and to support inclusive, private-sector led economic growth. The support of the Australian and New Zealand governments and ADB has enabled PSDI to operate in the region for 15 years and assist with more than 300 reforms.



Pacific Private Sector Development Initiative
Asian Development Bank
Pacific Liaison and Coordination Office
Level 20, 45 Clarence St, Sydney 2000 Australia

Ph: +61 2 8270 9444
Fax: +61 2 8270 9445

 /adbpsdi
 @ADB_Sydney_PSDI
 @ADB_Pacific_PSDI

www.adbpsdi.org
info@adbpsdi.org