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Women's Economic Participation in Papua New Guinea

Achieving APEC Priorities for Gender Equality



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DISCLAIMER

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Abbreviations

ADB	Asian Development Bank
AgCLIR	Agriculture Commercial Legal and Institutional Reform (USAID)
APEC	Asia-Pacific Economic Cooperation
AusAID	Australian Agency for International Development
BPNG	Bank of Papua New Guinea
BSP	Bank South Pacific
CEDAW	UN Convention on the Elimination of all forms of Discrimination Against Women
CEFI	Centre for Excellence in Financial Inclusion
HDI	Human Development Index (UN)
IFC	International Finance Corporation
IMF	International Monetary Fund
IPA	Investment Promotion Agency
LNG	Liquefied Natural Gas
NARI	National Agriculture Research Institute
NEC	National Executive Council
NCW	National Council of Women
NDB	National Development Bank
NRI	National Research Institute
NSO	National Statistical Office
ODW	Office for the Development of Women
PMV	Public Motor Vehicle
PNG	Papua New Guinea
PPWE	Policy Partnership on Women in the Economy (APEC)
SBDC	Small Business Development Corporation
SOM	Senior Officials Meeting (APEC)
SPC	Secretariat of the Pacific Community
STEM	Science, Technology, Engineering and Mathematics
TATF	Technical Assistance and Training Facility (APEC)
TVET	Technical and Vocational Education and Training
UN	United Nations
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific, and Cultural Organization
USAID	United States Agency for International Development
YWCA	Young Women's Christian Association

Executive Summary

Papua New Guinea was ranked 156 out of 186 economies in the United Nations Human Development Index (HDI) for 2013. The index measures access to the means to a long and healthy life, access to knowledge, and standards of living. PNG remains weak in these areas even though its general economic growth, due mainly to the expansion of its extractive industries, has been robust over the past several years. The poor showing on the index is due in significant part to the harsh conditions women endure in PNG. Most women are less educated than men, face grave threats of physical and sexual violence, and rarely acquire real property, secure business loans, or achieve independence or prosperity. In addition, the politicized management of local public finances undermines women's access to markets and services, particularly in rural areas.

Because PNG's male-dominated institutions have little inherent interest in gender-oriented reform they must be challenged to commit to opening up opportunities for women to participate in the economy. Any such challenge must be based in fact, but it is well known that lack of quantitative information about women's participation in the PNG economy diminishes the impact of gender-sensitive public policy, donor initiatives, and private sector planning. The four priorities of APEC's Policy Partnership on Women provide a framework for drawing out the facts and articulating the challenge:

With a fact-based understanding of women's role in PNG's economy, reforms will be less difficult to devise and track; and with facts readily available public officials charged with supporting the economic interests of women can be held accountable.

1. Access to Capital. While PNG's real property ownership systems, formal and customary, constrain the use of land as collateral, women often take out loans to meet household expenses. In this regard they are experienced borrowers who would likely benefit from greater access to capital for business start-up and growth, so long as there is proper oversight of programs and inflation is contained. They could also use savings accounts to start and expand businesses, and avail themselves of new mobile banking systems to preserve and expand capital, particularly in rural areas. Such opportunities are not yet widely understood among policymakers or women.

2. Access to Markets. Few women in PNG understand their own their own economic potential or how to enter markets. Most work informally, often alongside of other members of their ethnic group and rarely, if ever, expand businesses by hiring workers outside the ethnic group or "wantok." Another fundamental challenge is physical access to markets.

Lack of domestic transport, poorly-managed roads, and the constant threat of violence in an insecure environment keep women at home. Women's networks in PNG could strengthen women's access to markets, with the growing use of technology and innovation key to the long-term success of these networks.

3. Capacity and Skills. The divide between women in PNG who have a formal education and those who do not is vast. Women with university degrees qualify for government jobs and for managerial positions in private firms. This is especially so in an economy with a literacy rate of only 65 percent, the lowest in the region and among the lowest in the world. In this regard, PNG's public and private universities are a vital resource for economic empowerment. But only 13.1 percent of women in PNG have completed secondary school, and only 5 percent have graduated from a tertiary institution (as of 2009). For the vast majority of women, then, practical training is critical. Demand for training in financial literacy, for example, is very high because such literacy is necessary to start and run a business, manage capital, and enter markets.

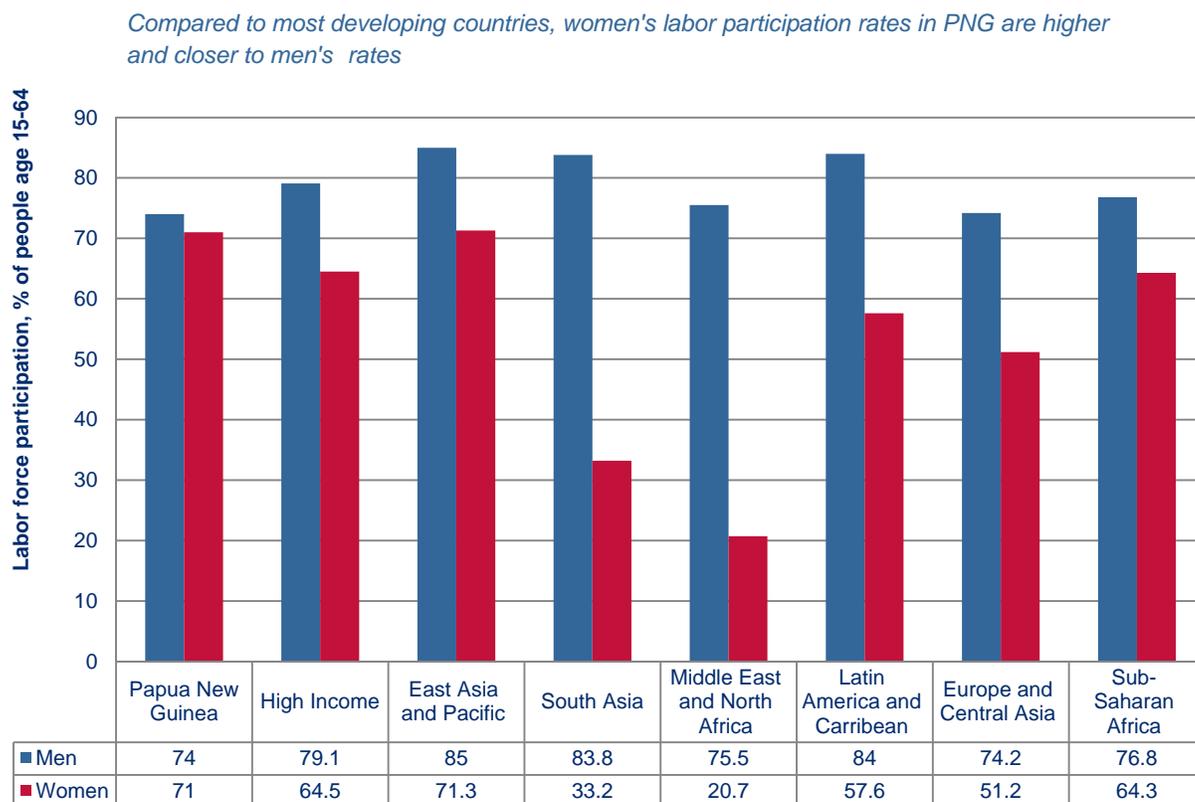
4. Leadership. Women are leaders in their own social and economic networks across PNG, and are developing skills to move into elected office and other formal positions of authority, including economy-wide positions of leadership to address climate change. Opportunities for leadership in the private sector remain slim but there are private-sector efforts to highlight women's successes and change perceptions of their abilities. Local government, including legislative bodies and Village Courts, is a threshold for women's leadership, though women continue to be burdened by "outsider" status. The election of three women to the National Parliament in 2012 is motivating women to seek positions of leadership and providing lessons for future candidates.

To better understand the economic status of women in and beyond these four priority areas, PNG should collect sex-disaggregated data, beginning with economic, social, educational, and political functions in economy-wide, regional, and local governments that already routinely collect data from the public. Donors should seek and include sex-disaggregated data in their own economic development initiatives, acknowledging the vastly different contexts for the economic participation of men and women in PNG. Regular media outreach, public discussion, and international reports should present reform champions, success stories, and lessons learned. With a fact-based understanding of women's role in PNG's economy, reforms will be less difficult to devise and track; and with facts readily available public officials charged with supporting the economic interests of women can be held accountable.

1. Introduction

Through employment, entrepreneurship, and, most of all, subsistence agriculture, women participate in Papua New Guinea's labor force at a rate that is among the highest in the world. At 71 percent, that rate is consistent with the average of developing East Asian and Pacific Island economies (71.3 percent), higher than the average among high-income economies (64 percent), and relatively close to the rate at which men in PNG participate (74 percent) (International Labor Organization). See Figure 1.

Figure 1
Women's Labor Participation Rate, PNG and Other Regions



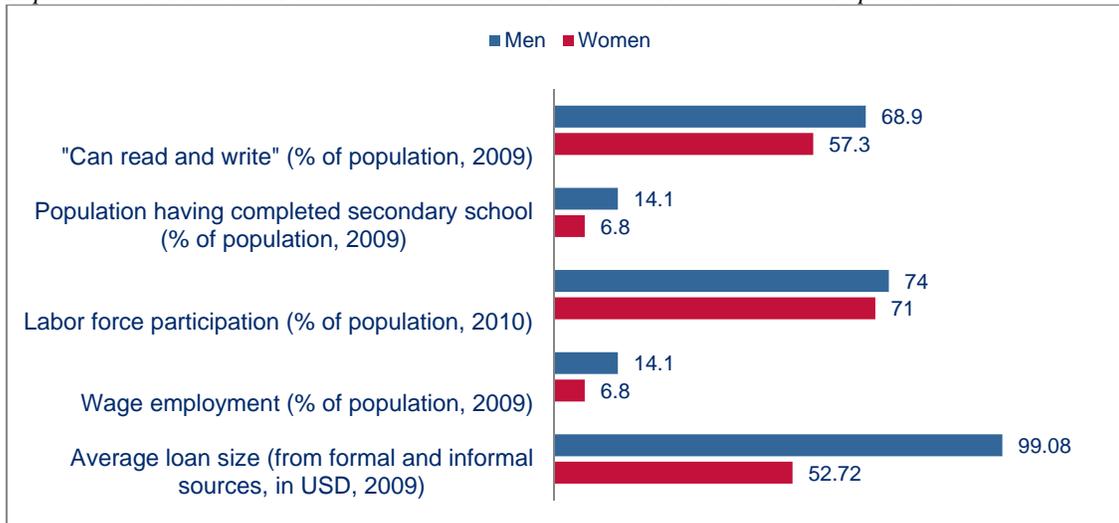
NOTE: Except for South Asia, rates are for only developing economies in each region.

SOURCE: World Bank. World Development Indicators 2011.

Yet, the fact of women's robust economic participation in PNG cannot dispel the harshness of the conditions under which most of them work. In its 2013 Human Development Index (HDI), which measures access to the means to a long and healthy life, access to knowledge, and standards of living, the United Nations ranked PNG 156 out of 186 economies.¹ Most girls and women in PNG receive fewer years of education than boys; face grave threats of physical and sexual violence from the men in their households and communities; and rarely have the means to acquire real property, take out loans to support their enterprises, or direct their livelihoods into a position of relative independence or prosperity (World Bank, et al. 2012.). Though girls born into urban or prosperous conditions generally fare better than their rural or poorer counterparts, opportunities for grown women to work as equals—whether on family farms, in their own businesses, or for formal employers—are nearly overwhelmed by societal inequality and security concerns.

Figure 2

Representative Male and Female Educational and Economic Achievement in Papua New Guinea



SOURCE: World Bank, 2009-2010, PNG Household Survey.

During this decade, against a backdrop of rapid economic growth directly attributable to the proliferation of extractive industries (including massive investments in liquefied natural gas and three new gold mines),² more attention has been paid to understanding the conditions affecting women in PNG's economy. Competition for skilled labor is fierce, with most foreign investors forced to look abroad for qualified workers. At the same time, demand for goods and services has expanded, including many requirements that can be met locally (e.g.,

¹ See the explanatory note on the composite indices of the UN's Human Development Report 2013, Papua New Guinea.

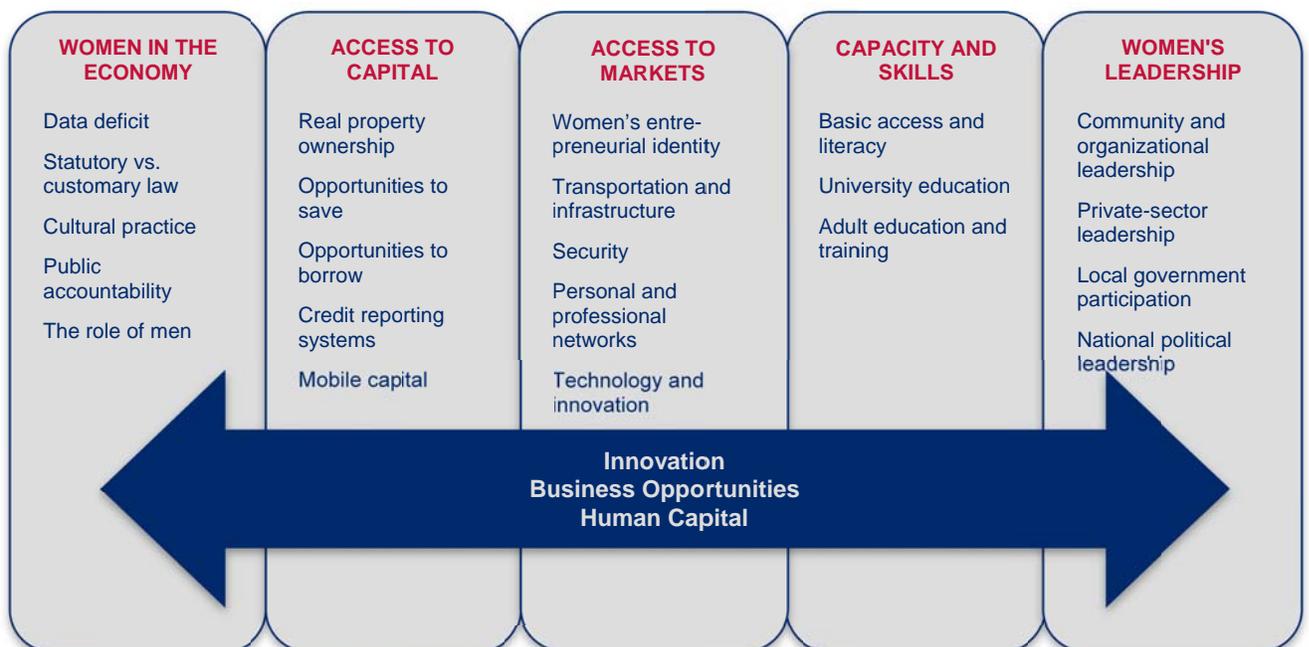
² See, for example, "PNG's Economy 2012 – Past, Present and Future Prospects" by Paul Barker of the Institute of National Affairs (2012).

food, lodging, transport, staffing,). PNG's economy greatly depends on international trade (74.1 percent of GDP, 18th in the world) and on agriculture (35.8 percent of GDP, 10th in the world) (*Economist* 2013). At the same time, PNG's economic growth is predicted to slow significantly during and after 2013, thus heightening the importance of "ensuring that government policies effectively and efficiently help PNG's emerging entrepreneurs do business" (World Bank Group 2013, 1). That a vast number of PNG's women remain isolated, poorly educated, and routinely abused is increasingly recognized as a crisis in both human development and economic opportunity. But, as more and more women in PNG pursue education, start and expand businesses, and participate in community and economy-wide leadership, awareness of their potential for the economy grows, as does the need for the public and private sectors to facilitate and adapt to change.

REPORT PURPOSE AND METHODOLOGY

This report summarizes the state of women in the economy of PNG with respect to the priorities of the Asia Pacific Economic Cooperation (APEC) forum's Policy Partnership on Women in the Economy (PPWE). Those priorities are (a) access to capital; (b) access to markets; (c) capacity and skills; and (d) women's leadership. Cutting across these priorities are PPWE's objectives of (a) women's access to tools of innovation; (b) women's access to business opportunities; and (c) human capital, including matters of work-life balance, women's health and safety, and women's access to information. The PPWE approach, summarized in Figure 3, is explained in detail in Appendix A.

Figure 3
PPWE Priorities in PNG: Themes



The scope of this report is limited to the PPWE-defined priority areas. The report is not intended to duplicate or supersede other recent studies of PNG and gender,³ but to inform APEC's future engagement in women's economic participation in Papua New Guinea and assist PNG policymakers, government officials, private-sector actors, and donors in identifying opportunities for future reforms in gender equality in PNG.

Our findings and observations derive from a qualitative study that began with comprehensive desk research of PNG's legal, implementing, and supporting institutions, and social dynamics (see Appendix B). Our four-member team, consisting of representatives from the United States and PNG and secured by the USAID-sponsored APEC Technical Assistance and Training Facility, interviewed more than 200 economy-wide and local officials; women-owned enterprises and prospective entrepreneurs; business associations; educational and research institutions; banks and microenterprises; healthcare providers; donor representatives; and many others. Interviews and observations took place in and near Port Moresby, Lae, Mount Hagen, and the province of Jiwaka (Appendix C). This report reflects the priorities for women's economic empowerment articulated by the many stakeholders interviewed for the APEC gender assessment, as complemented by credible public studies and other resources addressing similar issues.



Members of the Nasuapum Floriculture Group join to discuss market opportunities, June 2013.

REPORT ORGANIZATION

Each of the next five sections ends with recommendations for addressing APEC's interest in the economic empowerment of women. Most of these recommendations underscore courses of action proposed in other recent documents and reflect aspirations already articulated by local organizations and donor institutions. Each recommendation reflects one or more of the principles of USAID's 2012 Gender Equality and Female Empowerment Policy. These include the importance of inclusiveness in public and private-sector institutions; partnerships across a wide range of stakeholders; "bold and imaginative use of new technologies to

³ These include the *Papua New Guinea Country Gender Assessment 2011-12* (World Bank, et al., 2012) and the joint International Finance Corporation-Australian AID 2010 *Papua New Guinea Gender and Investment Climate Reform Assessment* (IFC, et al., 2010).

change discriminatory norms and stereotypes”; and knowledge—including greater use of gender analysis and sex-disaggregated statistics—that will “measure performance in closing key gender gaps and empowering women and girls” (USAID 2012a, 2)

Exhibit 1-1

Gender Equality and Women’s Economic Empowerment in the Government of Papua New Guinea

Established in 2005 by National Executive Council Decision No. 84, the Office for the Development of Women (ODW) is responsible for “enhancing the participation of women in contributing to and benefiting from development in PNG, with a focus on whole-of-government policy making” (Committee on the Elimination of Discrimination Against Women 2009). In cooperation with the National Council for Women, ODW’s mission is to increase the participation of women as beneficiaries and agents in social, economic, political, and cultural development (Secretariat of the Pacific Community–SPC– 2008). ODW advises on policy; implements gender mainstreaming in the government; does research, monitoring and evaluation; coordinates PNG’s commitments in international agreements and conventions; participates in international forums; strengthens linkages between civil society organizations and the government; and enhances government partnerships with the National Council for Women and other organizations (SPC 2008). It works intensively in the social sector, addressing matters related to health, HIV/AIDS, education, governance, and law, and the economic sector, addressing issues in mining, transport, agriculture, fisheries, water, and environment.

Most state agencies also have gender focal points who mainstream issues of gender equality. These focal points, however, lack authority and resources and rarely provide effective input for department policies and actions (SPC 2008).

Programs to support women in PNG’s economy tend to be only as strong as their leaders’ commitments. On the one hand, the National Agricultural

Research Institute (NARI) and the Department of Agriculture and Livestock have initiatives to improve women’s livelihoods through increased production. On the other hand, most departments involved in economic development are only nominally engaged in the issue.

The ODW is similarly regarded as lacking the clout and resources needed to mainstream women’s issues. The National Policy for Women and Gender Equality 2011-2015 is the basis of ODW’s mandate. The policy is linked to PNG’s other development plans, including Vision 2050, which provides a 40-year framework for improving the quality of life of PNG’s people through better service delivery; the PNG Development Strategic Plan (2010-2030), which focuses on poverty; and the Medium-Term Development Plan (2010-2015), which is the overarching plan for economic and social development.

The policy’s objective is to facilitate the development and implementation of gender equality and women’s advancement programs. Its specific objectives are to (1) realize government’s commitment to gender equality by establishing the requisite policies, programs and structures; and (2) transform gender relationships in all aspects of work and government, including wider society. The policy identifies ten action areas, each with an implementation strategy: gender-based violence, health, HIV/AIDS, education and training, cultural norms and traditions, women’s economic empowerment, fisheries, employment and conditions, decision making, political participation, agriculture, and environment.

2. Women and the Economy

A dearth of quantitative information about women’s participation in the PNG economy diminishes the effectiveness of gender-sensitive public policy, donor initiatives, and private-sector planning. Beyond general awareness of the rate at which

women participate in PNG’s rural and urban economies, details about women’s livelihoods in PNG are difficult to ascertain. There has been only minimal tracking of PNG workers’ time use and division of labor, of representation of women and men among small business

owners, of the value of loans extended to men versus women (broken down according to formal versus informal enterprises), of differences in technology access and use, of school attendance rates (particularly since the introduction of free public education in 2011), and so forth. Today, citations of official economy-wide statistics are generally derived from the 2000 census, a 2006 demographic and health survey covering 10,004 households, and a 2009-10 household income and expenditure survey covering 4,191 households, each conducted by the National Statistical Office (NSO).

As of August 2013, the NSO had not released the results of the official census taken in 2011. Preliminary results from that census cover just a minimum of population statistics (NSO 2012). According to various formal and informal reports, the delay is attributable to difficulties in distributing and collecting census questionnaires, weak capacity for processing and interpreting census data, and poor coordination of the delivery of results. In the meantime, the NSO has not updated its public



An early-morning seller at a large Port Moresby market.

website since 2006. Unlike certain government offices that have been provided with new furnishings and modern equipment, the NSO's facility is relatively bare and neglected.

Several other PNG authorities maintain statistics relevant to PNG's economy, including the Department of Agriculture and Livestock, the Department of Education, the Investment Promotion Authority, the Bank of Papua New Guinea, the PNG Electoral Commission, and others.⁴ Access to data is challenged, however, by inconsistently maintained websites, weak internet penetration, and generally limited access to government information. As a matter of practice, state agencies rarely appear to transform their routine data-collection activities—such as licensing and registration functions—into a statistical foundation for greater understanding of their constituencies, including as disaggregated by sex. Private sources of business and labor-related data, such as that maintained by PNG-based banks, chambers of commerce, and the privately run Institute of National Affairs, could be useful in bridging these information gaps, but they typically also lack disaggregation on the basis of sex, thus preventing a full understanding of gender dynamics in the economy. Donors and outside researchers perform ad hoc surveys of various types of economic activity in PNG, but beyond general macroeconomic estimates, survey results are difficult to access.

In September 2013, PNG began developing an economy-wide system of electronic identification procured in 2012 from Huawei Technologies for US\$3 million. As a means for registering all citizens, the system is intended to minimize election discrepancies and fraud.⁵

National e-ID System: A Resolution to PNG's Information Deficit?

When the economy-wide e-ID system is fully established and is in operation, PNG will own a centralised live central database of all its citizens. This will reduce the duplication of efforts and resources in data collection by various government agencies ...

The national e-ID card system is the identification service that will facilitate requirements for the government and private service providers. For example, the information from the Population Information Management System or PIMS will help PNG Electoral Commission to check and verify their voting population numbers as there is an increasing demand for inclusion in the Electoral role. The health planners will also use the numbers to plan for future immunisation programs so that all females in the ages of 15-45 can be vaccinated.

The aim is to enrol every [PNG] citizen in a computerised economy-wide population database, which will be known as the Population Information Management System. The PIMS will contain the identity information for all PNG living citizens. From the PIMS, eligible citizens will be issued with a citizen identification card (e-ID cards). The ID card with a photo of a face will be linked to biometrics of finger print scans and individual information. A person's identity includes name, address, date of birth, gender, parent/guardian details and other information.

—Esther Lavu, National Research Institute,
PNG *Sunday Chronicle* (July 2013)

⁴See the website of the PNG National Statistics Office: http://www.spc.int/prism/country/pg/stats/About_NS0/about.htm.

It is also viewed as a means for conferring formal identification on citizens (see sidebar above); the lack of identification affects women disproportionately, resulting in disenfranchisement that keeps them out of formal economic transactions. The government views the initiative as a “platform to support activities such as the National Census, electronic voting, e-passport and general data and statistics generation.” (Nicholson 2012).

Given its limited facility with electronic information and knowledge-sharing, the government’s robust commitment to and expectations for the economy-wide ID system may be too ambitious. If the program is successful, however, the dearth of information concerning women’s participation in the economy may be significantly addressed over the remainder of this decade.

Tension between customary law and women’s rights inhibits progress on women’s economic participation in PNG. Section 5 of PNG’s 1975 constitution guarantees an assortment of “basic rights” to citizens regardless of “race, tribe, places of origin, political opinion, color, creed, or sex.” These rights range from “life, liberty, security of the person and the protection of the law,” to the right to take part in political activities; freedom of expression, assembly, employment, and movement; and protection from unjust deprivation of property. At the same time, the constitution specifically provides for the integration of customary law into daily life (often through the work of Village Courts, discussed later in this report), so long as it does not conflict with the civil law. As summarized by the Country Gender Assessment 2011-2012, “It is clear that PNG’s legal environment accepts customary laws that may be discriminatory or oppressive to women” (World Bank et al, 2012). A primary example of sex-specific customary law that affects the economic well-being of women is absolute adherence to patrilineal and matrilineal lines of property inheritance in various regions (rather than property systems that are gender-neutral). According to interviewees, the economy-wide identification initiative now underway will formally assign individuals to tribal or clan identities that may permanently affect their ability and the ability of their children to inherit property.

Similarly, the Marriage Act of 1963 establishes a dual marriage system, providing for both statutory marriage and customary marriage. Under the customary system, clans generally implement their own traditions, and, across several thousand separate communities, there is broad societal acceptance of early marriage, polygamy, and even family-based violence (World Bank et al, 2012, 85-86).

⁵ See “2017 PNG Elections to Utilize Biometric Voting System” (Nicholson 2012) and “National PNG Electronic ID Cards To Cost \$109.3 Million”(Ovasuru 2013).

The persistence of certain cultural practices and expectations—in particular bride price, domestic violence, and exclusion of many women from educational opportunities and high-value pursuits—dampens the economic potential of women. The course of many women's lives in PNG, particularly the 85 percent majority that lives in rural areas, tends to be dictated by local cultural practice beginning when they are very young. Although statutory law sets the marital age for females at 16 and males at 18, girls often get married much younger, with menstruation considered a traditional threshold for girls' entry into customary unions. By age 15, about 15 percent of girls are married or in partnerships (compared to 3 percent of boys) (UNICEF 2013). The "bride price" their families receive for these unions typically represents the pinnacle of their perceived economic value.

Meanwhile, violence—including verbal abuse, kicking, punching, burning and cutting with bush knives—affects most women in intimate relationships, with "the vast majority (80-90 percent) of injuries in women presenting to health facilities ... reported to be the result of domestic violence" (United Nations 2011a, 19). According to the PNG's Constitutional and Law Reform Commission, nearly two-thirds of the economy's married women suffer violence inflicted by their husbands or partners (Aisi 2013). Moreover, in September 2013, the UN released and publicized a multi-economy, cross-sectional study of men and violence in Asia and the Pacific, which included the revelation that, in the semi-autonomous province of Bougainville, PNG, 6 percent of male respondents admitted to having committed rape, more than a quarter of them in the past year (Hodal 2013).⁶

The challenges of daily living in PNG are exacerbated by HIV/AIDS rates reportedly the highest in the region—approximately 0.8 percent of the adult population. A USAID-sponsored effort to address this crisis has had to first tackle the threshold issue of lack of data: though prenatal HIV surveillance data have been used to estimate prevalence for many years, they do not represent men and women of all ages, nor do they sufficiently incorporate information from rural areas. Without a representative sample that collects information on

Bride Price: The Cost of "Protection"

The practice of bride price is still largely followed in PNG, especially among the Motuan people of the Central Province. Although some say that bride price was designed to protect women, it is now a common belief that husbands effectively purchase their wives through bride price and are therefore entitled to control and discipline them. Women in abusive relationships feel unable to leave if they cannot pay back the bride price to their husband's family (Laqeretabua, Naidu, & Bhagwan Rolls, 2009, p. 106; Amnesty International, 2006, pp. 53, 73).

—*Ending Violence against Women and Girls: Evidence, Data, and Knowledge in Pacific Island Countries*, UN Entity for Gender Equality and the Empowerment of Women, 2011

⁶ Hodal is citing UNDP, UNFPA, UN Women, and UN Volunteers from the Partners for Prevention program, which released the regional quantitative findings: *Why Do Some Men Use Violence Against Women and How Can We Prevent It? Quantitative Findings from the UN Multi-Country Study on Men and Violence in Asia and the Pacific*.

HIV prevalence and behaviors that put people at risk, it is impossible to identify the drivers of the epidemic in the economy, including as they relate to general conditions for women. Accordingly, since 2012, USAID has worked with PNG's National Department of Health to develop a survey tool, including a methodology, training for survey interviewers, and a survey pretest (USAID/Pacific Islands 2012).

During this decade, awareness of the rights of women has begun to extend beyond PNG's limited integration of the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), which the economy accepted in 1995, and to tackle fundamental issues—indeed, matters of life and death—that PNG's women face every day (Government of PNG 2008). In May 2013, the Parliament repealed the 1971 Sorcery Act, which criminalized the purported use of sorcery and allowed murder trials to use sorcery as a defense, signifying a critical stand against unrelenting persecution of suspected sorcerers, most of whom are women. In 2013, Parliament instituted stringent penalties for the crime of rape, which reportedly affects half or more of women in PNG⁷—Parliament's introduction of the death penalty for rape deflected from public consideration the festering problem of family violence (Amnesty International 2013). As internationally documented rates of crimes against girls and women persist, formal acknowledgment of these issues “from the top,” along with an emerging sense that PNG will need the contributions of its women to manage its economic development in the future,⁸ may accelerate rectification of these harsh realities.

Outdated assumptions about women as workers and their place in society persist in the statutory law. The Employment Act of 1978 prohibits women from working the same hours as men (the law prevents women from working between 6 p.m. and 6 a.m.) or in the same industries (a woman cannot work in “heavy labor or underground in any mine except where she holds a responsible position and is not employed in manual work”) (Articles 99 and 98). These restrictions burden women in that they make them far less viable candidates for formal employment, particularly in higher wage jobs.

Throughout PNG, management of public finances is politicized and lacks accountability, and therefore undermines women's access to markets and services, particularly in rural areas. In 1995, PNG's Parliament enacted the Organic Law on Provincial and Local Level Government, which aimed to improve the delivery of services to citizens by decentralizing power and responsibility to local governments. Although politicians generally support the principle of decentralization, implementation has been very troubled in the eyes of local service-providers and former recipients of services. As summarized by the World Bank Group in PNG, the economy's institutions “under-

⁷ “[Recent] studies reveal that 55 percent of women interviewed had been forced into sex against their will, usually by men known to them” (World Bank, et al., 2012, 17).

⁸ See the Remarks of Hillary Rodham Clinton, Women's Empowerment Event, PNG (November 3, 2010).

perform those in peer economies in areas of decentralized delegation and implementation and where public sector management tasks become more complex, at both [economy-wide] and regional levels” (World Bank Group 2013, 9).

Most prominently, after decentralization, the condition of PNG’s roads and bridges declined severely, worsening conditions for individuals and enterprises transporting goods to market and for the security of women traveling (Moriarty 2011). Local politicians focus on building new infrastructure, rather than investing in the operation and maintenance of existing assets (AusAID 2013c), and in many instances award road contracts to local firms that are not committed to high quality work or proper maintenance.

In 2013, the economy-wide government significantly increased development funding allocated to districts and local governments, from less than PGK 200 million in 2012 to PGK 1.5 billion in 2013 (World Bank Group 2013, 9-10). Whether this allocation results in improved local services, including those of concern to women, warrants careful tracking by government authorities and donor institutions. During this assessment, interviewees agreed that PNG’s poor showing under Transparency International’s annual Corruption Perceptions Index—150 out of 176 economies ranked in 2012—was deserved. They cited examples of contracting officers who inappropriately shared bid information with cronies, as well as provincial authorities demanding bribes from small business owners in exchange for certificates of operation.

Economic Prospects and Anticorruption

Unreliable and costly transport infrastructure, core utilities and services raise the costs of business and investment, whether by large corporate investors or micro-enterprises, such as smallholder farmers, who provide the majority of agricultural production, including a substantial portion of agricultural exports ...

The [future will test the] capacity of the new government to go beyond merely identifying corruption, but also to take meaningful and impartial action, rather than make notional statements, to address it and ensure that the agencies are adequately empowered and independent to tackle crime and corruption which have been increasingly undermining the economy’s development prospects.

—Paul Barker, *PNG’s Economy 2012—Past, Present, and Future Prospects* (2012)

Men remain at the periphery of gender-oriented reforms, and should be challenged to strengthen their commitment to opportunities for women to participate in the PNG economy. As summarized recently in the far-reaching Gender Equality & Social Inclusion Strategy of the Australian Agency for International Development (AusAID), men must be involved in efforts to include women in PNG’s society and economy for the following reasons:

- PNG men are less likely to be aware of or concerned with gender inequality.
- Men commit most of the violence perpetrated against women;
- Masculinity is a contributing factor in male violence against women. While many men [may] not be violence perpetrators, they often act in ways that condone violence.

- There is a predominance of men in leadership and authority positions in the public sector (AusAID 2013).

In addition to the general public's growing awareness of gender-based violence as a grave problem that must be solved, the limited strides that women have taken in PNG's rapidly growing economy have served, at least anecdotally, to increase men's appreciation for the value of women. During this assessment, several men participated in one-on-one interviews and focus-group discussions, offering insight on the PPWE's priorities and perspectives about conditions affecting women. Very little is known, however, about male attitudes and habits in the aggregate.⁹ When engaging in outreach to combat domestic violence, trainers use a tradition of story-telling to make their point, rather than asking men and women to speak directly about their experiences. Although this strategy is appropriate in the context of combating domestic violence, much more needs to be known specifically about whether and to what extent men are willing and prepared to make room—as employers, traders, business partners, customers, and other positive collaborators—for women doing business in the PNG economy.

Men in positions of public and private authority can support better conditions for *all* business owners in a way that is beneficial to women. First, public officials can take action to improve infrastructure and transport; reduce cronyism, corruption, and politicization of public institutions; strengthen the environment for doing business; and improve access to education and technology. Since men dominate leadership in these areas, increased accountability for change, measured over time with careful interpretation of gender differences, would help women and men alike.

Second, the male-dominated private sector is rarely called on to consider capital, market access, and workforce preparedness from a gendered perspective. Government actors and donors could challenge the private sector to do so. Such groups as the PNG Manufacturers' Council, the Business Council of PNG, the National Chamber of Commerce, and the Rural Industries Council could strengthen their international credibility and develop insight by reaching out to women. Similarly, advisory bodies such as the National Research Institute, and Institute of National Affairs can and should do more to emphasize the interests of women as a critical economic constituency.

Recommendations. Opportunities to strengthen the place of women in PNG's economy include the following:

Prioritize the collection of sex-disaggregated data, beginning with economic, social, educational, and political functions in economy-wide, regional, and local governments that

⁹ Understanding of attitudes is spreading, however, and widely publicized revelations do not cast a flattering light on PNG. Findings about PNG in the U.N.'s multicountry study on rape released in September 2013 were internationally publicized, including the shocking finding that nearly 60 percent of men in Bougainville had committed a rape. See Passport (Blog of Foreign Policy magazine), "How Does a Country Develop a 60% Rape Rate?" (September 11, 2013).

already routinely collect information from the public. Integration of threshold gender measurements can take place on a pilot basis. Selected agencies can strengthen their data collection through training, technology improvements, project management upgrades and regular testing and dissemination. Champions, success stories, and lessons learned can be highlighted through regular media outreach and public discussion. Best practices in sex-disaggregated data collection that could present an accurate picture of women's participation in the economy include the following:

- Gathering sex-disaggregated data on company ownership (i.e., owners, boards of directors) by adding data-collection fields to registration forms at business registries.
- Having banks and other financing institutions track and report on lending to women, (e.g., loan values and number of recipients), and track rates of savings and repayment by gender.
- Having public agencies that provide business development, extension, and other services to small businesses, farmers, and others disaggregate by sex the number of people who participate in their programs and receive services. Such data, particularly data used to evaluate programs and services, should be used to further understanding of the link between women's economic empowerment and other aspects of empowerment, such as a decrease in domestic or public violence or an increase in political participation.

In addition, having a consolidated entry point for donor-supported studies and statistics directly pertaining to women's economic participation in PNG would greatly enhance understanding of immediate opportunities for reform.

Integrate gender considerations into the development of the e-ID system commissioned by the PNG government in 2012, including through analysis of how the system could affect men and women differently. A successful system implies dramatic changes in formal access to government and private-sector services for women, development of sex-disaggregated data, mainstreaming of gender issues in government functions, and privacy priorities and concerns in PNG. Planning for data management, training of public officials, and public outreach should take place well before the system is introduced and should include a plan for addressing gender-related issues.

Train Village Court judges and magistrates in gender equality awareness and integration of gender equity considerations into dispute resolution under customary law. Training would need to take place with an eye toward sustainability, regular re-enforcement of key themes of women's equality, and periodic monitoring of progress.

Support the Constitutional and Law Reform Commission in drafting amendments to the Employment Law, which in its current form limits the scope of women's formal employment.

In all donor-supported programs, require participant and consultant training in (a) gender equality awareness and institutional/program integration; and (b) expectations, practices, and systems of accountability.

Integrate men into activities to increase women's economic independence, including through support for male gender advocacy programs under the Australian government's Gender Equality and Social Inclusion Strategy (May 2013). This initiative aims to raise the consciousness and action of policymakers, government officials, and others through the training of male gender advisors and facilitating peer support for male gender champions.

3. Access to Capital

PNG's real property ownership systems, formal and customary, rarely permit use of land as collateral for lending. Under PNG's Wills Probate and Administration Act (1966), women and men are equally able to own property and acquire land. This stipulation, however, does not cover customary land, so customary inheritance rules can and do lawfully discriminate against women. The Married Women's Property Act of 1953 also allows women who are formally married the right to own property in their name, but, again, this right does not extend to customary land or customary marriages. These barriers are especially significant because 97 percent of PNG's land is held under customary title. Most customary lands are managed by male-dominated clans and are often leased to large commercial projects. The dominance of customary systems is why land is rarely used as an asset in securing bank loans by either sex. With respect to the small portion of land that is available through statutory systems, most women consider it beyond their reach: "To get land is nearly impossible, unless you are bribing someone," according to one relatively empowered woman interviewed during this assessment.

In 2009, the Land Groups Incorporation (Amendment) Act and the Land Registration (Customary Land) (Amendment) Act created a system through which established owners of customary land parcels may assert primary ownership and authority over their rights. Thereafter, groups of landowners began undertaking high-stakes operations (including logging and mining deals with foreign companies) through a series of opaque investments, notwithstanding poor documentation of group membership (PNG Report 2012). The role of women as participants in the land groups and beneficiaries of these high-value contractual arrangements is only weakly understood, by insiders and outsiders alike, although companies leasing lands are obliged to conduct their own land ownership and heritage surveys. A common impression is

Women and Decisions on Land Use

In most of the patrilineal clans, women are effectively removed from the decision-making process in using the land. Even within the clans whose customs apply matrilineal inheritance, with rare exceptions women are oftentimes the family's link to the land, but her husband has full decision-making authority in how the land is used ... Formalization of customary land distribution principles within charters of Incorporated Land Groups without regard to a need for women's full participation and equal voting rights will simply institutionalize women's inequality in perpetuity.

—*Agricultural Legal and Institutional Reform—*
Papua New Guinea: Agenda for Action,
USAID/Enabling Agricultural Trade Project, 2012

that, within landowner groups, “big men” and their families tend to benefit from customary land deals, including through jobs and royalties, while women disproportionately suffer from social and environmental disruption (World Bank 2011).

Meanwhile, most commercial projects on leased customary lands, including in the extractive industries, present important opportunities for women who work in the production of food crops and other pursuits as small entrepreneurs. Certain food producers—often organized through “wantoks”¹⁰ but usually under an entrepreneurial leader—have found that large communities of miners and other workers can be a profitable market, so long as they can organize themselves to produce consistently and in adequate amounts.

Savings accounts represent an important opportunity for women

entrepreneurs in PNG. Over the past decade, formal savings regimes, including among small holders, have grown in PNG. PNG’s main banks include the locally owned Bank of South Pacific (BSP), and the Australian-owned Westpac and ANZ banks; there are also a number of smaller banks in the economy. All major banks provide retail banking services and finance in PNG’s urban centers, and BSP has an extensive branch network in rural areas. Still, there is room for services to expand. As of 2011, nearly 85 percent of PNG’s adult population was excluded from the formal financial sector (International Monetary Fund 2011).

In fact, within the 85 percent of PNG’s population identified by the IMF as “unbanked” is a vast network of informal savings regimes. Many citizens, women in particular, have joined micro-savings institutions, organized in small and larger towns across the rural areas. Thus, although most women continue to live a cash and subsistence lifestyle with minimal savings for school fees, emergency health, and other needs (IMF 2011), the growth of micro-savings, including unlicensed savings institutions, is significant and warrants further study.

Representative offices of women’s micro-savings groups claim to have hundreds of customers, if not thousands. These groups charge women a small membership fee, and encourage them to make small deposits. The women are often advised to “keep the money from your husband,” acknowledging the fact that women who return home with cash are often forced to turn over their earnings, losing control over how they are spent. One savings group does not allow withdrawals except during periods when school fees are due (usually January or February) or upon proof of an emergency. Others offer various types of financial literacy training, in many cases in anticipation of becoming licensed to disburse loans. In some instances, small loans are available, so long as the borrower has a savings account valued at around 50 percent of the loan. While it is beneficial for women to have access to

¹⁰ Wantok, which translates to “someone who speaks my language,” is a very important social structure in PNG. Wantoks provide safety nets for close family relations that “allow the country to avoid fundamental challenges of hunger and care of its neediest citizens ... Yet the system also is the foundation for an economic and political regime largely grounded on ‘insider trading’ ... [F]amily relations are often prioritized over the important economic values of transparency, equal opportunity, accountability for debts, and even law and order” (USAID 2012b, 2).

some form of formal banking for savings, most of these small micro-lenders are only minimally regulated, may not follow managerial best practices, and sometimes require women to temporarily give up access to their funds.

Whether formal or informal, savings accounts could offset the constraints of the omnipresent wantok system, which historically has made it difficult for women to retain or reinvest cash (USAID 2012c, 73). If women have money, their wantoks, or family/clan members, may ask them for assistance, thus reducing the amount of money women have saved for their own family emergencies or businesses. At the same time, the proliferation of informal savings regimes presents concerns about transparency of operations and security of funds, with women standing to bear losses incurred by improperly managed institutions.



The Mile 14 Guesthouse and Coffee Shop in Morobe Province benefited from a loan from the National Development Bank's special lending program for women.

Women are experienced borrowers in PNG, and access to capital to grow enterprises is improving.

PNG's 2009-10 household income and expenditure survey presents a surprising finding about women and borrowing: at least when it comes to private transfers in "cash or kind"—inclusive of small loans from money lenders or similar informal sources—women borrow at about the same rate as men (PNG National Statistical Office 2010). According to the survey, men tend to owe more money than women, and urban borrowers have more outstanding loans, and higher value loans, than rural dwellers (PNG NSO 2010). During this assessment, women from all walks of life, including informal and formal workers, conceded that they regularly borrow from "street-corner lenders" to meet household obligations between sales or paychecks. Most street-corner lenders are reportedly sellers of betel nut who often have significant amount of cash on hand to lend. Sellers of betel nut in particular engage in high-interest lending, usually to support their borrowers' family-related expenses, but occasionally to support a private enterprise.

In fact, the 2009-10 household survey figures tell a limited story, in that there is no way to distinguish the relative formality of the loans. The survey does not break down loans by purpose (e.g., consumer spending, school fees, support for enterprises) or lender type (e.g.,

casual, microfinance institution, bank). Nonetheless, that women are experienced borrowers may bode well for the involvement of women-owned enterprises in formal lending systems, although over-extended household debt is always a concern. After years of consultations (especially with the Asian Development Bank) and various draft policies, PNG has launched a number of microfinance initiatives, including licensing and regulation of large and stable microfinance institutions.¹¹ The most prominent are PNG Microfinance and Nationwide Microbank, neither of which provides easily accessible sex-disaggregated lending data, making it difficult to ascertain their service to women. As of June 2013, an economy-wide network of “grassroots” micro-savings banks, under the aegis of PNG’s Women in Business organization, was awaiting a formal license from the Central Bank, so that they can start micro-lending through member associations. Supervision of smaller micro-lenders tends to dissipate in rural areas, with some operating without a license or any other safeguards.

Since 2010, PNG’s National Development Bank (NDB) has operated a “Women in Business Desk” (NDB 2012) and offered loan products directed at women-owned SMEs. According to NDB, “In year 2011 alone, the Bank funded K 8.9 million [\$U.S. 3.7 million] in loans to 90 PNG businesswomen from the 17 NDB Branches throughout the economy” (2012). The interest rate for these loans is 6.5 percent, considerably lower than the commercial prime lending rate of about 10.8 percent and the typical private microfinance rate of 30 percent or more (USAID 2012c, 73). Interest rates in PNG are average for the region; rates in the East Asia and Pacific region vary between 5-17 percent (World Bank 2011a). Although the NDB loans are popular, private microfinance institutions express concern about their ability to compete with loans being offered and supported by the government. The World Bank Group in PNG also cautions that rapid growth of credit generally runs the risk of heightening inflation, but states that “these risks have not been realized through the recent boom” in private sector lending (2013, 5).

Table 1
Comparative Experiences in Borrowing, PNG

	Receipt of Private Transfers in Cash or Kind (% of population, 12 months prior to survey)			Loan Incidence (% of population with outstanding loans)			Average Loan Size (in Kina per capita during 3 months prior to survey)		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
All	48.6	48.6	48.9	16.9	16.5	19.3	193.1	142.3	452.2
Men	48.3	48.4	47.4	19.7	19.5	21.2	238.8	180.5	562.1
Women	49	48.8	50.5	14.0	13.4	17.5	127	85.0	317.3

SOURCE: PNG National Statistical Office, 2009-10 Household Income and Expenditure Survey, Section 7.

¹¹Large here means a minimum \$1.5 million Kina, or about US\$450,000.

In general, PNG's credit reporting system is advantageous to women entrepreneurs.

In 2008, a group of financial institutions in PNG set up the Credit and Data Bureau to share credit information about customers, thus reducing risk of lending (IFC and World Bank 2010, 41).¹² Although not directed at women in particular, and still underused, this reform set the stage for improving women's access to credit (USAID 2012c, 73). The bureau requires no minimum amount for loans reported; accordingly, microfinance institutions, utilities, and other small granters of credit are free to report their experiences in lending. Such an approach to sharing credit information means "more coverage for small businesses—many of which are owned by women, who tend to take out small loans" (IFC, Women, Business and the Law). Small loans can help such businesses build credit histories, and "because most microfinance users are women, they are more likely to benefit from credit bureaus and registries that collect and distribute microfinance data" (PNG Credit and Data Bureau website). A positive credit record can allow women entrepreneurs to expand their enterprises as they move on to larger loans.

Burgeoning mobile banking systems present opportunities for women seeking to preserve and grow capital.

Increasingly, PNG's larger banks are developing mobile banking systems, thanks to the Bank of PNG's ability to provide wireless transfer services and electronic interbank funds transfer.¹³ The growing penetration of mobile phones in PNG—there were more than 2.4 million subscriptions in 2013—means that banking services enter PNG's most remote and isolated communities (World Bank 2013). Mobile banking allows for small transactions among individuals who do not usually seek formal financial services, and provides for a greater measure of security than carrying cash. Infrastructure and regulatory issues often slow the progress of mobile banking, but such issues do not appear to be significant in PNG. With a \$25 million loan from the Asian Development Bank, the economy is taking steps to ensure that cell phone signals reach remote parts of the economy

Centre for Excellence in Financial Inclusion

In April 2013, the Bank of Papua New Guinea announced its support for the Centre for Excellence in Financial Inclusion (CEFI), an initiative of the ADB and AusAID. The three goals of the initiative are as follows:

- Strengthen financial institutions that implement financial inclusion programs.
- Institute training on financial literacy and business development services for clients and micro business.
- Establish industry standards by working with and through networks.

As an advocate of expanded microfinance in PNG, CEFI aims to promote gender equity in the delivery of financial services. CEFI also has a network of government agencies, lending institutions, and NGOs to support its objectives. The progress of this initiative, especially its impact on women entrepreneurs and women's access to capital in PNG, will be an important signal of the nation's commitment to financial inclusion. See <http://www.thecefi.com/index.php>.

¹² See PNG Credit and Data Bureau website: http://www.cdb.com.pg/about_us.aspx.

¹³ See Speech by Loi M Bakani, Governor of the Bank of Papua New Guinea, on the presentation of the Spectrum License, Port Moresby (July 5, 2013).

(ADB 2012). In 2009, the International Finance Corporation (IFC) found few regulatory or infrastructural obstacles to the expansion of mobile banking; the most significant was quality of service. Cell phone users currently trade airtime, and an electronic top-up system is in place, thereby creating a platform for mobile banking (IFC 2009).

Still, publically available information on the potential impact of mobile banking on women's access to capital is hard to come by. For example, the extent to which women control their household's mobile equipment is not known. Also, the opportunities (and risks) inherent in mobile banking do not yet appear to be integrated into financial literacy courses offered to women through financial institutions.

Recommendations. Key opportunities to strengthen women's access to capital in PNG include the following:

Identify opportunities to integrate women's perspectives, knowledge, and interests in government-sponsored land initiatives, particularly those that involve land reform or the use of customary land in large, private-sector projects. Policy should be informed by systematic, field research on opportunities for and barriers to strengthening women's rights.¹⁴ For example, in considering applications for incorporated land groups to assert primary ownership and authority to manage customary land rights at the clan level, government authorities should make sure that the property interests of women are taken into consideration. Where the private sector is invited to comment on public policy, government agencies should reach out directly to women-owned enterprises or women's business organizations to participate in the dialogue.

Support completion of PNG's financial framework, with gender equality fully integrated into finalized legal and regulatory regime. As summarized in the USAID/AgCLIR PNG Agenda for Action (2012), the legal and institutional framework for credit in PNG is well developed but incomplete. Needed reforms include transparent and accountable implementation of a economy-wide ID initiative (which is underway and promises to improve women's access to financial services); adoption and implementation of a "truth-in-lending" disclosure law; full implementation of the personal property registry; revision of the Banking Act of 2002 to separately regulate banks, MFIs, savings and loans, and mobile banking; and adoption and provision of economy-wide credit insurance.

Promote women's savings and financial literacy, including through initiatives that highlight transparent, proven accomplishments in improving women's ability to save money, build capital, and/or access finance for enterprise development. Partner with a wide range of key actors, including PNG's Central Bank, the National Development Bank, women's business associations, private financial institutions, NGOs, and others to develop and share challenges, strategies, and successes in encouraging savings and financial literacy.

¹⁴ This recommendation is derived from USAID Issue Brief: Land Tenure, Property Rights, and Gender, Challenges and Approaches for Strengthening Women's Land Tenure and Property Rights.

Institutionalize collection of sex-disaggregated data by all financial institutions, including public and private institutions, with incentives (including awards and other recognition) for routine, transparent, and meaningful collection of data. The aim is to greatly deepen understanding of the financial practices of women entrepreneurs. A university or research institution (public or private) could be responsible for linking, posting, updating, indexing, and/or cross-referencing existing data on PNG women and capital.

Educate policymakers and consumers about mobile banking, especially as it concerns rural areas and opportunities and risks for women. Training can be sponsored by banks and financial institutions, local women's organizations, government agencies, and even church groups.

4. Access to Markets

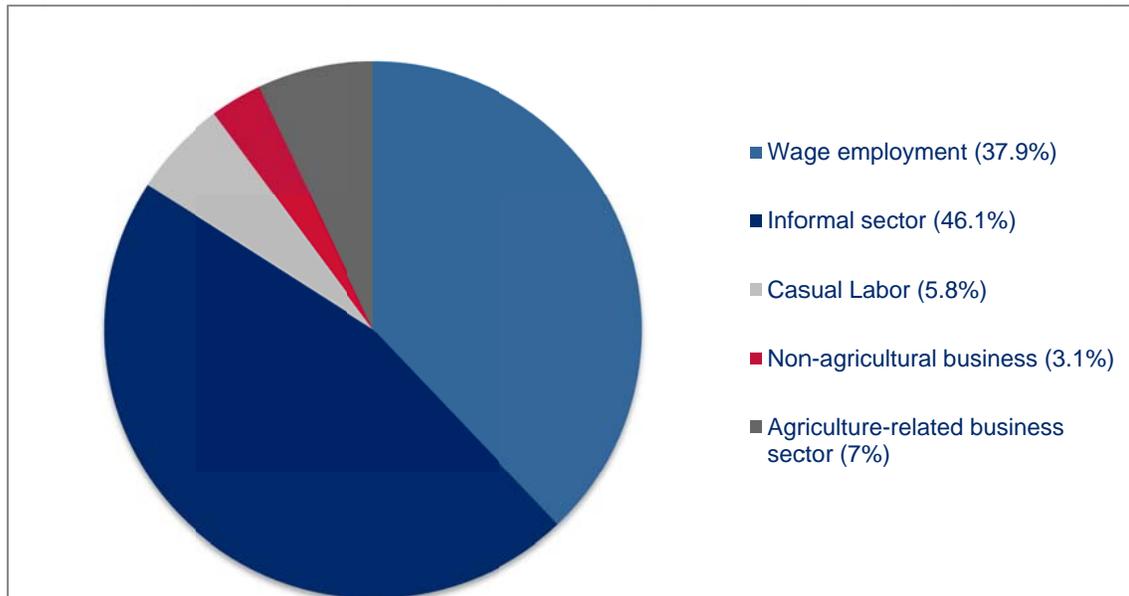
PNG's women entrepreneurs face the initial challenges of understanding their potential and building a foundation for accessing markets. A visit to a local market in one of PNG's towns or cities (some formally supported by municipal governments, others casually placed in open spaces) reveals many women in subsistence-level entrepreneurial functions. Market women sell fruits, vegetables, and meat that they have brought in from their farms (often at considerable expense for transport); live animals that they have raised; fully sewn or knit garments, as well as materials for making clothes; imported kitchen and other household goods; handicrafts, including baskets, decorated linens, jewelry, and other items; and betel nut, the ubiquitous and remarkably profitable recreational stimulant. Most of these women work informally, often alongside of other members of their clan. Literacy among these entrepreneurs is low, and most of those interviewed expressed limited interest in opportunities arising from product differentiation or small-scale food processing.

A number of women (and men) are engaged in higher-value enterprises, such as prepared food stalls; transport services; or wholesaling of food items. These enterprises also tend to be informal, although the amount of money changing hands can be considerable and they may interact with authorities charged with regulating transport, food safety, and similar local functions. Beyond the markets, particularly in urban centers, women increasingly operate formal retail outlets (with sales of used clothing a prominent choice of business) and provide services for hire, including cleaning; lodging; catering; training; and transport. More educated women offer advanced services such as bookkeeping, human resource management, consulting, and legal, and other administrative and business support activities.

At the point of transition from informal transactions (whether subsistence or higher) to complex business operations, PNG's women entrepreneurs are aware that joining the formal sector, through business registration and a commitment to pay taxes, is what they should do to expand market presence. During this assessment, most women who undertook formal registration—which involves submitting documents through the Investment Promotion Authority (IPA)—found the process relatively inexpensive and simple. Those women, however, tended themselves to come from positions of relative empowerment: they are literate, often educated beyond secondary school, and have 15-20 years of experience in the workforce. They also tend to be aware of connections and resources that might allow them to identify customers and markets for their business. They are willing to exploit these connections, including those of their husbands or other male family members who have formal jobs. Detailed information about the profiles of women who register enterprises in

PNG is not available, however, because the IPA does not maintain sex-disaggregated statistics and such information is not disseminated through private-sector organizations.

Figure 4
Where Women Work in Papua New Guinea



SOURCE: PNG Household and Expenditure Survey 2009-10.

Experienced women entrepreneurs in PNG give considerable thought to developing opportunities in the domestic market. To date, however, there is no international trade promotion strategy that could guide women-owned businesses to opportunities that reflect their current contributions, such as in agriculture, floriculture, or handicrafts. Food distributors find the cost of bringing food from Australia or New Zealand to the major cities cheaper and easier than bringing it from other regions of PNG because transport costs are high, or because there are no roads or cold storage.

Finally, many economy-wide governments promote small-business development through contractual set-asides, but this practice is viewed with suspicion in PNG. Flaws in public financial management, exacerbated by opaque mechanisms for contracting in local communities, means that business opportunities with government institutions are reputedly “set aside” for political cronies, with monies from projects flowing into the pockets of already empowered “big men.” (Whether individual contracts are *actually* set aside in this way is hard to say—there is great suspicion over public transactions generally). For smaller enterprises, government procurements may be a mixed blessing. Small business owners reported that payments from public sources are often long-delayed, straining their cash-flow and ability to plan ahead.

Fundamental problems with domestic transport undermine women’s access to markets. The vast majority of women in PNG work in the agriculture sector, typically on a subsistence level. Men focus on traditional export-targeted cash crops (such as coffee, copra, rubber, and cocoa), while women, often supporting the production of cash crops, manage household gardens and food crops. These “domestic” products, though lower in monetary value, are critical to food security. As noted in USAID’s 2012 AgCLIR Report, “Even in areas where women are active participants in export crop production, they typically play roles within the production system and do not engage in export crop marketing. Men are largely the ones who travel to town with their commodities for negotiation and sale to the traders and exporters” (USAID 2012d, 123).

Interviews with scores of women who sold their products or aspired to do so confirmed that access to markets in PNG is constrained not only by the value of the items they produce, but also by poor quality roads, lack of affordable transportation (which takes place mostly via public motor vehicles), and the high cost of fuel. Women do not have a significant voice in strategic planning for roads: for example, the Department of Works does not mention women in its published strategic plans, objectives, or targets. Very few women are represented in Parliament or at regional and local levels of government, and thus concerns about roads and infrastructure from women’s perspectives are rarely taken into account. Increasing numbers of women reportedly run for the Joint District Budget and Planning Committees (though factual verification of this assertion is not available). Board guidance on budgetary priorities, including infrastructure, may be enhanced by the perspectives of women.

Security challenges in PNG—including the vulnerability of women to violence outside the home—greatly restrict women’s access to markets. For good reason, more than 60 percent of women reported in the 2009-2010 Household Survey that they are wary of working far from their homes, traveling at night, or even engaging in such ordinary activities as shopping, driving, or fetching water (PNG National Statistical Office 2010b). Local governments have demonstrated some awareness of women’s physical security needs, particularly in busy city markets and at roadside markets where women in rural areas sell their goods. The National Capital District Commission, in conjunction with the UN Women’s Safe Cities Project in Port Moresby, is improving conditions in the six main markets in the capital. Improvements being tested in the Geheru Market include revision of market bylaws to be gender-sensitive and address violence against women, transparent and accountable mechanisms for collecting fees from market sellers, 80 percent of whom are women; and infrastructure improvements (UN Women 2012).

In Mt. Hagen, the local government proposed, and AusAID funded, a project to redevelop the main market in 2006. The new market includes a police station, a health clinic, public toilets, and running water onsite. The improved security has encouraged more women to earn an income as retailers (AusAID Report on Performance).



With local input and AusAID support, the main market in Mt. Hagen was redesigned in 2006 to improve security for women.

Women's social networks could strengthen women's access to markets. Cultural constraints, limited infrastructure, and general lack of access to dynamic domestic and international markets for PNG-produced goods and services are enormous barriers to women. Although the range of challenges facing women will likely take generations to overcome, a number of networks have emerged to lay a foundation for helping women sell their products. These are critical: all over the world, and particularly in Asia, women entrepreneurs tend to have fewer connections to business opportunities, information, and contacts than male counterparts (Asia Foundation 2013).

For high-value formal companies, a number of initiatives have emerged. A Women's Chamber of Commerce formed in Port Moresby in 2013 aims to build its membership across the economy and provide training to start-up enterprises launched by women. In 2013, the IFC announced its support for the Business Coalition for Women. Objectives include generating dialogue on policies and practices; facilitating networks, including linkages between larger businesses and female suppliers and customers; encouraging mentoring of female entrepreneurs; promoting transitions of informally owned enterprises to the formal system; and strengthening laws and regulations that affect women's entrepreneurship (Kekedo 2013). In 2010, the Indigenous Business Council formed to advocate on behalf of

small and medium enterprises and to link them to providers of business development services.¹⁵

The Lae Chamber of Commerce, in cooperation with the New Zealand Agency for International Development, sponsors a very popular program for small businesses, including women-owned enterprises. The program offers one-on-one, long-term mentoring from experienced businessmen, who devise solutions suited to each owner's particular situation. So far, all mentors have been businessmen from New Zealand, although small businesses owned by women as well as men in PNG have benefited.

For rural women, particularly those in informal enterprises, a number of networks exist. Many of these are associated with the National Council of Women, which itself is comprised of regional councils. For example, the Country

Women's Association is present throughout PNG and is linked to support from other branches of the Association of Country Women in the World, particularly from Australia. The Women in Agriculture Development Foundation, which has 3,000 members in 14 provinces, acts as an advocate for women in agriculture by lobbying for better policies, providing information to members, and fostering partnerships and networking among members. Organizations such as these lack the resources necessary to reach a critical mass of women, and rely mainly on donors such as New Zealand AID, AusAID/DFAT, UNDP, and others to support specific programs. Women in Agriculture Development Foundation has also received in-kind support from private companies. Service clubs, such as the



Women arrive early to set up for a day of work at one of Port Moresby's largest wholesale markets.

¹⁵ See website of PNG Indigenous Business Council: <http://pngibn.org.156.gppnetwork.com/Home.aspx>.

Soroptimists, provide access to community support for small projects as well as the organization of women in the community. Churches are also an important base for women's organization and capacity-building, but many are reportedly grounded in women's traditional roles as wives and mothers, and less so as economic actors needing to support a household.

Although equal access and integration of women into all major commercial networks in PNG would be ideal, networks formally and informally established by and for women can be very effective in improving the lives of groups of women. Cooperatives and associations can provide training in business development or in techniques and technologies. They can also provide women with the connections needed to learn from each other, undertake collective selling of products, and pool resources to buy production inputs. The Nasuapum Floriculture women's group, located outside Lae, has opened a bank account and engaged in collective and individual selling. The group has been relatively successful although they could benefit from additional training on growing techniques and pest management.

A number of networks have been launched with considerable fanfare, but then dissolved for lack of resources, leadership, or local engagement. The IFC's 2010 report on Gender and Investment Climate Reform was very optimistic about a business women's forum that it launched in 2009, but that organization did not appear to go far. Similarly, there is no trace of Women in Management, an organization formed in 2003 with a board comprised of influential women in the economy and the region.

Technology and innovation are necessary to strengthen women's access to markets. As stated in USAID's Policy on Gender Equality and Women's Empowerment, "High-tech tools such as the internet and cell phones, as well as low-tech innovations such as clean cookstoves have the power to improve women's safety and health, increase economic productivity, and reduce unpaid labor" (USAID 2012a, 13). In PNG, women entrepreneurs are limited in their use of traditional and advanced technologies. The scant use of food-preservation techniques, whether through processing or cold storage, diminishes already weak opportunities in a market where women are most present. Women's cooperatives in rural areas are conspicuously "low tech" and tend to be comprised of poorly educated women from a single community. Information from private and public extension agents focuses on improved production not market-oriented methods of food preservation, processing, or trade. The National Agriculture Research Institute (NARI), a government institution in Lae, focuses on research, development and innovation in agriculture, and provides to a lesser extent, extension agents to the surrounding community. Although conscientious and well informed about the concerns of women farmers, NARI focuses on the production aspect of agriculture. Its activities do not integrate market analysis or product differentiation.

Increasingly, women are aware of networking and marketing opportunities that arise through use of new technologies. As of April 2013, PNG was hosting about 2.4 million mobile cellular telephone subscriptions, including postpaid and prepaid arrangements (unfortunately, this figure is not disaggregated by sex) (World Bank 2013). Mobile phones

and regular top ups are expensive, however, relative to the annual PNG income. Service is increasing, but remote areas are often inaccessible for mobile phone signals. Because men control most of the household resources, they are more likely to have telephones. During this assessment, several women mentioned that their sons let them use their phones or were teaching them how, but that the women don't have phones themselves. A number of interviewees also expressed concern that access to mobile phones has raised the potential for mischief and even crime. Women mentioned that phones facilitated adultery, leading to an increase in violence, both between men and women as well as among women as wives are displaced. Interviewees did mention that phones can bring benefits, such as staying in touch with relatives, getting market information, and increasing access to customers.

Improved telecommunications in PNG have increased access to the internet and, although access is costly, women in urban areas are increasingly connected to social media and other internet resources. In the first half of 2013, the success of Women Arise in publicizing and advocating against domestic violence in PNG was attributable largely to Facebook. Facebook is becoming an important platform for communication and outreach generally, and business organizations and individual companies are starting to market their services through this relatively simple resource.

Recommendations. Opportunities to strengthen women's access to markets in PNG include the following:

Institutionalize collection of sex-disaggregated data by public and private institutions involved in commerce, investment, and economic growth. Offer incentives, such as awards and other forms of public recognition, for routine and transparent collection of data that sheds light on women's entrepreneurial and marketing efforts. Publicize the work of champions and hold government agencies that neglect their information-collection responsibilities accountable.

Support formalization of women's enterprises. Business support services focused on women can provide owners with confidence and counseling, with management skills, and business growth opportunities through a network of contacts and compatriots, female and male. Future support could focus on the following:

- Facilitating roundtable discussions during which peers discuss business challenges and successes.
- Providing growth-focused educational programming in employment law, building an executive management team, promoting exports, exploring international markets, serving on boards and commissions, and securing growth capital.
- Forming mentor-protégé relationships among women business owners in domestic markets and with counterparts in other economies.
- Organizing fact-finding and relationship-building trips for leaders of women's business associations to discuss common interests with counterparts in other economies.

Organizations and institutions developing these types of programs should evaluate the effectiveness of women-only versus mixed sex programs to identify the benefits, if any, of such groupings.

Encourage local engagement of women in infrastructure programs, with an emphasis on shared stewardship, accountability, and integration of women's perspectives on transport, market access, and local communication. If local authorities do not have women on their infrastructure planning and contracting authorities, start encouraging them by having NGOs or women's business associations share with the authorities lists of infrastructure "requirements" and ideas for funding, maintenance, and accountability.

Support the improvement of public marketplaces, supplementing the work of UN Women's Safe Cities program, including through strengthened opportunities for markets to provide training for women. Provide meeting space for and local trainers in product differentiation, marketing, and basic literacy.

Broaden marketing networks among women-owned enterprises, and include women in existing networks. Encourage in-person and virtual models of networking. Emphasize idea-sharing, collaborative business opportunities, and mentoring, as well as value-chain approaches to bringing rural products to urban markets. Partner with a wide range of actors, including small, medium-sized, and large companies; major business associations and local chambers of commerce; the Women's Chamber of Commerce; and major NGOs dedicated to women's economic participation. Ascertain the benefits of and differences in women-only versus mixed sex program models.

Work with large companies to integrate women-run SMEs into private-sector supply chains. Large private enterprises in PNG, most of them foreign-owned, can benefit from having women suppliers support their local business activities, including through such services as human resources, legal assistance, food supply, cleaning, training, and logistics. Large companies that promote these activities publically promote broader recognition of women's economic empowerment.

5. Capacity and Skills

Literacy and numeracy are thresholds for long-term economic empowerment of women; the divide between women who have had formal education and those who have not is vast. At all points in PNG’s value chains, the economy’s rate of literacy (between 60 and 65 percent), particularly among women, is alarmingly low—the lowest in the region, and among the lowest in the world. In early 2013, a UNESCO study in Madang province found that rates may be even lower still. A survey of more than 700 people between the ages of 15 and 60 “revealed that only 23 percent of the respondents were assessed to be literate, despite the self-declared literacy rate of 61.2 percent”(UNESCO 2013). The fact that “many students were still illiterate after they finished primary school” called attention not only to poor access to education, but also to significant absenteeism and weaknesses in the effectiveness of many teachers, according to the UNESCO study. As for numeracy in PNG—that is, the ability to understand and work with numbers—there is no current, independently assessed estimate of the economy-wide rate for either males or females.

Table 2

Reasons for Never Attending School (% of population in age group that never went to school)

	Males (Age 6 and above)	Female (Age 6 and above)
Below school age	18.7	12.3
Cannot afford school fees	14.6	13.5
No interest	22.9	22.6
Family did not allow	10.1	17.6
School too far	12.3	12.3
School not functional	6.4	4.6
Working	1.9	3.2
Disability	1.4	1.0
Displaced	0.3	0.7
Safety, harassment issues	1.4	1.5
Illness and family death	1.9	1.4
Language	0.5	0.9
Other reasons	7.6	8.5

SOURCE: 2009-10 PNG Household and Expenditure Survey. Note that these responses preceded the 2011 law mandating free education in PNG.

School reform is needed across the economy, starting with reform to raise the rate of female school attendance, which is particularly low in rural communities. The introduction of “free” education in 2011—which in fact involved an increase of economy-wide tuition subsidies to provincial governments¹⁶—reduced the formal schooling costs for families and thus lessened the economic burden on families. Parents still need to pay “project fees,” however, to cover certain classroom expenses or extra activities.

Currently, education is not compulsory for children in PNG. Therefore, many children do not attend and their parents face no consequences. During this assessment, some rural women said that girls (and boys) in their villages attend school “if they want to,” suggesting a misplaced burden of decision-making on the matter. Before policy changed in 2011, the 2009-10 household survey found that 17.6 percent of female respondents said that they had never attended school because their “family did not allow” attendance; only 10.1 percent of males selected this response.

PNG’s Constitutional and Law Reform Commission has recommended, and Parliament is reportedly considering, a proposal to make primary education in PNG compulsory. If such a law passes, more girls will almost certainly attend school. Like the law providing for free education, this change will result in some crowding in schools and other pressures on the education system. It will also require an increase in economy-wide government funds committed to public education. Still, PNG remains one of the few nations in the world where education is not compulsory.

The *Gender Equity Strategic Plan* of the National Department of Education aimed to improve gender equity in education through collection of sex-disaggregated statistics, “mainstreaming” gender activities in department planning, sponsoring gender awareness training, and building “alliances and linkages with stakeholders to support gender initiatives on a range of gender issues.” The plan set forth four principles: participation and partnership, capacity building, sustainability, and gender mainstreaming. With respect to mainstreaming, the plan states, “Mainstreaming is the key to the success of the activities in the plan. Gender equity must not be viewed as an added extra to people’s workload, but as integral to their work.” The plan has yet to bear significant demonstrable results, though it claims to be “realistic about the resources available and the pace of change the Department can manage and sustain.” (PNG National Department of Education 2009, 10)

Improvements in gender equity can take place through strengthened cooperation between the private sector and the nation’s schools. Specifically, school provides opportunities for girls to be exposed to traditionally male-dominated professions. The PNG Women in Maritime

¹⁶ See The World Bank Group in Papua New Guinea, *Papua New Guinea Economic Briefing*, “From the last days of the boom to lasting improvements in living standards” (2013-1) at 7 (noting increase of allocation for the Department of Education and for education through Provincial governments from PGK 1.49 billion in 2012 to 1.65 billion in 2013).

Association, for example, has sponsored visits to schools to introduce girls to maritime career paths (*The National*, August 14, 2013).

PNG's system of public and private universities is a vital resource for women's economic empowerment. The PNG government recognizes six universities, five technical colleges, seven teachers colleges, five nursing colleges, two business colleges, and three "other" colleges. Their relatively poor representation in primary and secondary schools notwithstanding, women are increasingly integrated into tertiary education. For example, at the private Pacific Adventist University in Port Moresby and the public University of Technology in Lae, women reportedly make up approximately 50 percent of business and marketing students. These programs are tailored for students going directly into the private sector—particularly for large private sector companies. In small but significant numbers, more privileged women also study in Australia, New Zealand, Malaysia, and the Philippines, often on scholarships.

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Kingku HiTech Training Institute in Jiwaka Province, started by a woman, offers courses in business studies, computing, accounting, motor mechanics, plumbing, and other trades to school leavers from Grade 10.

PNG's universities do not have discriminatory admissions policies, but men are almost twice as likely as women to have completed a tertiary education.¹⁷ A statistical breakdown of student involvement in academic fields does not appear to be tracked at the economy-wide level. According to various university representatives, women are under-represented in the STEM fields. They are considerably better represented in business and marketing, nursing, education and liberal arts. Women are said to be more likely than men to drop out of university for such reasons as a lack of funds, pregnancy, and family problems.



A woman sells inexpensive skirts that she made at the main market in Mt. Hagen, Papua New Guinea. She has few opportunities to gain more skills as a tailor and designer.

Security for women is a persistent problem on campus. To protect women, some universities have additional fences around women's dorms, 10 pm curfews, and prohibit men from visiting women's dorms at all times. The Pacific Adventist University holds seminars to educate students on gender and violence, good citizenship, and ensuring men act as champions of women's rights.

¹⁷ According to the 2009-10 PNG household survey, 9.4 percent of men identify a tertiary education as their highest educational attainment, in contrast to 5 percent of women.

The importance of women's participation in PNG's system of higher education cannot be overstated. A woman with a university-level education is qualified for higher-level jobs in government and management positions in the private sector. From there, attention to women as a vital constituency is likely to improve, including through better research, stronger follow-through on commitments to women, and greater understanding of women as stakeholders, consumers, and investors. As summarized by the UN Inter-Agency Network on Women and Gender Equality, women's education and continuing skills acquisition "are likely to be the most important factors determining the impact of trade on women's economic opportunities and on reducing the gender wage gap" (United Nations 2011b).

Training for adults, particularly in financial literacy, is a stepping stone in the growth of women's businesses. As of 2009, just 13.1 percent of women in PNG had completed secondary school, and another 5 percent had graduated from a tertiary institution (PNG National Statistical Office 2010a). Accordingly, for the vast majority of women in PNG training in the form of continuing adult education is vital. There are a variety of opportunities for such education in PNG, though verifiable information about course content, regularity, quality, and impact is scant. One source of training is PNG's Small Business Development Corporation (SBDC), an agency under the Ministry of Commerce and Industry. SBDC reports that, in recent years, it has provided basic training in businesses skills and financial literacy for 10,000 people—but only 8 percent of them were women (*Business Advantage* 2013).

To persuade employers to invest in training, companies in PNG with annual payrolls exceeding PGK 200,000 per year must pay a 2 percent training levy each year. Qualifying expenses incurred in the training of citizen-employees reduces the amount of the levy payable. Large international companies provide a variety of training for male and female workers alike, ranging from in-house management programs to overseas degree programs. Funds from the training levy are channeled to public adult education programs, as well as the economy's Technical and Vocational Education and Training (TVET) programs (ADB 2007).

A number of NGOs, training institutions, and banks sponsor financial literacy programs for small entrepreneurs, including women. Such programs aim to help women better manage their money—with emphasis on tracking costs—and seek new sources of income. Various organizations, including YWCA and UNDP, are also active in this sphere. They typically rely on training-of-trainer models, which make it difficult to track results overall. Foreign banks with an economy-wide presence—ANZ and Westpac—offer training in basic financial literacy to employees of corporate clients and their family members, churches, and increasingly to the general public. The "Personal Viability" program, which covers aspects of financial literacy, has been enthusiastically received in various parts of the economy.

PNG's National Council of Women aspires to coordinate training that is supported or supplied by donors. Over the years the council has served as a primary contact point for donor-sponsored, gender-related interventions, including training for female political candidates. The council is not viewed as a significant resource for training related to

women's economic participation. Although council leaders feel that other government agencies, including those focused on the economy, should include the council when planning training for women, the council has few resources and little confidence in its ability to add value. In frank terms articulated by the IFC, "Overall the National Council of Women is not considered an effective voice for women's needs" (IFC and AusAID 2010, 23). To become a more active and credible participant in training, the council needs to strengthen its own capacity and broaden its relationships with other agencies, likely with the long-term support of a political or donor champion.

Recommendations. Opportunities to strengthen women's capacity and skills in PNG include the following:

Mandate compulsory education. Although requiring children in PNG aged 6 to 16 (or thereabouts) to attend school will add pressure to PNG's education system and *not* solve the economy's human resources shortage in the short run, the long-term benefits are manifold. A study by UNESCO, for example, found that in low-income developing economies, every additional year of education can increase a person's future income by an average of 10 percent; children of educated mothers are less likely to be stunted or malnourished; each additional year of maternal education also reduces the child mortality rate by 2 percent; and women with a primary school education are 13 percent more likely to know that condoms can reduce their risk of contracting HIV/AIDS. In addition, education empowers women to make healthy decisions about their lives. For example, women in Mali with a secondary education or higher have an average of three children, while those with no education have an average of seven. (UNESCO 2012).

Create and/or support a coalition of private and public-sector stakeholders and donors committed to improving the preparedness of women workers and entrepreneurs. Stakeholders should set tangible goals for change—including goals for women's literacy and numeracy, participation in the formal workforce, participation in training—and, in cooperation with other donors, support a economy-wide education and accountability initiative that helps PNG achieve these goals. Together, they should inform the public of these goals and how they will be reached, and provide information on training opportunities.

Encourage foreign investors, as a matter of sound business practice, to sponsor literacy training, especially for employees and their families living in rural areas. Opportunities for establishing literacy among adults, women in particular, are present throughout the economy. There are a number of examples worldwide of private companies supporting basic literacy programs for workers and their families (the experience of Walmart in Bangladesh is one such program) (Walmart 2012). Support for literacy involves not only supplying trainers, but also books and materials, a consistent meeting place, child care and even transport.

In all lending programs, include a training component. Lending programs, particularly for microenterprises, are far more effective when they include mandatory training in financial management, business development, marketing, and other skills. Lending programs may also

provide an opportunity to educate women about mobile banking as a means for strengthening their enterprises.

Institutionalize collection of sex-disaggregated data in all educational institutions, including public and private agencies, research institutions, and universities, with incentives (including awards and other recognition) for routine and transparent collection of data that sheds light on development of basic, intermediate, and high-level skills. Although sex-disaggregated data in education is stronger than in certain other areas, there is room for better integration of gender issues in data that is already routinely collected.

6. Women's Leadership

Already leaders in their vast social and economic networks, PNG's women are now developing skills to move into elected office and other formal positions of authority. Across PNG, women hold leadership positions in local associations, cooperatives, and churches; they are accustomed to convening meetings, building consensus, and motivating members. But it is rare to find a woman leading a business or social organization that serves both sexes, such as a local chamber of commerce or Rotary International. The Lae Chamber of Commerce, however, is including women in its leadership structure, and, as of June 2013, four women were on its 16-member.



One successful entrepreneur (middle), a recipient of the Westpac Women in Business Award in 2011, owns a clothing store, a cleaning business, and a restaurant, and employs more than 300 people.

Among women who lead local organizations, few have access to training in long-range planning, budgeting, and technology. This is unfortunate because leadership programs can develop the confidence and skills necessary to transform rhetoric into action. A number of women interviewed during this assessment had participated in programs that supported

education abroad, either long-term or focused on leadership, or had a mentor in or provided through the local chamber of commerce. These programs help women gain the confidence they need to assert themselves in environments that are hostile or, at best, indifferent, to women leaders.

PNG's economy-wide government adopted a gender mainstreaming policy in 1990, as part of the first economy-wide women's policy. But few government departments, government-funded institutions, or state-funded universities appear to have developed or implemented their own policies. The relatively progressive National Agricultural Research Institute developed its gender mainstreaming policy as late as 2012, and is still trying to incorporate some elements.

Increasingly, women are regarded in PNG as important leaders with respect to environmental and climate issues facing the economy. Throughout the Pacific, "severe climate change impacts and environmental challenges demand innovative and dynamic leadership," according to the Embassy of the United States in Port Moresby.¹⁸ A U.S. sponsored program on climate change provides women in the region, including representatives of PNG's Department of Environment and Conservation and the Office of Climate Change and Development, ideas on developing and leading initiatives that help the region respond to environmental problems.

Opportunities for women to be leaders in the private sector are slim, but growing. According to the Indigenous Business Council, 90 percent of PNG's private companies are foreign-owned (this figure could not be independently confirmed). Many foreign-owned companies apply their domestic standards for gender relations to their PNG subsidiaries. For example, Westpac

Women's Empowerment and Leadership is also a Private Sector Concern

The Business Council of Papua New Guinea (www.bcpng.org.pg) defines itself as "the peak body representing the private sector in Papua New Guinea across all sectors." Its programs cover law and order, security and foreign affairs; economy-wide and international economic affairs; strategies for nation-building and economy-wide unity; telecommunication, technology, and industry; and facilitating trade, investment, and information seminars. But none of the programs or the organization's mandate mentions gender. The Business Council is, however, supported by Westpac Bank, which awards the Westpac Outstanding Women Awards (www.westpac.com.pg/pacific/our-involvement). Westpac PNG focuses on women's economic empowerment, according to the Global Banking Alliance for Women (<http://bit.ly/14f8Axa>). Through this initiative, Westpac has established the Westpac PNG Business Women's Network to "foster a better environment for women entrepreneurs through education and networking events." Westpac offers Women's Education Grants to three women and girls in PNG to contribute to the financial costs of continuing education or returning to study. The Westpac program includes a financial education program with "minimum targets for female participation."

¹⁸ See Embassy of the United States, Port Moresby, PNG, "Pacific Women Leaders Participate in U.S. Program on Climate Change" (August 18, 2013).

Bank has a corporate initiative to increase women in leadership (the bank's CEO is a woman), and 60 percent of leadership positions in Westpac PNG are held by women. Similarly, ANZ Bank has committed to staff diversity and promotions for women. Currently, three out of the ten members of the bank's PNG management committee are women.

Among women interviewed for this assessment, private enterprise is an important launching pad at the micro or SME level. Among the heads of successful, formal enterprises interviewed, most had worked in formal jobs for several years and then started their own businesses, using former employers as contacts or even making them their first clients. Their businesses focus on retail, bookkeeping, law, human resources, cleaning services, food service, and restaurants.

Provincial and local governments, including the nation's system of Village Courts, are an important threshold for women's political advancement, though women continue to be burdened by "outsider" status.

The 1995 *Organic Law on Provincial and Local-Level Government* provides for representation of women in PNG's regional and local government institutions. By 2006, 12,579 women councilors had reportedly served in provincial and local government positions, although, as noted by the multidonor *Country Gender Assessment 2011-12*, "this figure may be more theoretical than actual," because "women may be nominated, but few actually participate" (World Bank et al 2012, 97). In addition, according to the IFC, although each Ward Development Committee has two positions reserved for women, these committees are usually not functional (IFC and AusAID 2010, 9).



Carol Ahi (left) is the women's representative to the Joint District Budget and Planning Committee for Lae District.

In the 2013 local government elections, according to concurrent newspaper reports, only 35 women competed for nearly 1,000 mayoral and councilor seats (out of an unreported field consisting of hundreds). Although these actual numbers were low, economy-wide media accentuated female participation during the run-up to the election. PNG's Office for the Development of Women (ODW), with support from the Australian government, supported the distribution of a campaign handbook for potential women candidates that was prepared by the Centre for Democratic Institutions. The National Council for Women, acting with donor support, also sponsored training for local candidates.

An important local institution in PNG is the system of 14,000 Village Courts. Established in 1975, the Village Courts is a “system of law and justice closest to the people” and hears about 250,000 cases each year (James 2012). There has been “a deliberate effort to increase the number of women s village magistrates to better reflect the gender balance of the population and address the needs of women.” In 2004, just ten women village magistrates served on Village Courts; as of 2012, more than 700 were magistrates and another 300 had been appointed as clerks and peace officers (James 2012). Thus, about 8-10 percent of the 7,000 Village Court magistrates in PNG are women. Through support to PNG’s justice sector, the Australian government is encouraging expansion of the number of women participating in the Village Courts.

Sex-disaggregated counts of women judges on PNG’s 10 economy-wide courts, with their 16 resident judges and locations in province capitals,¹⁹ are not accessible over the internet. Of the economy’s 31 Supreme Court justices, four appear to be women. One woman serves on the seven-member Constitutional and Law Reform Commission.

The presence of three women in the National Parliament has motivated and provided lessons for female candidates. After the only woman in PNG’s 109-member Parliament retired, 135 women ran for office out of a total of 3,443 candidates in 2012.²⁰ This was a not-insignificant increase over the 101 women who ran in 2007. Three women were elected.

A loose coalition of donors assisted women candidates in their campaigns. For example, supported by UNDP, the PNG Office for Development of Women offered training. UN Women (Pacific Sub-Region), working through the National Council for Women, supported a “Know Your Women Candidates” campaign, which encouraged news and feature coverage of women running for economy-wide office. One newly-elected member of Parliament and Governor of the Eastern Highlands, Julie Soso Akeke, credited her victory in part to the training she received from donor organizations (AusAID 2013b).

Women in PNG Politics: Getting the Vote

[Julie Soso] ran unsuccessfully as a candidate three times before her success in 2012. In her opinion, there were a number of local and external factors that assisted her election. One of the main local factors was the limited preferential vote (LPV) system ... In 2012 Soso was behind after the first few rounds of counting but won due to second and third preferences. This highlights the benefit of LPV to candidates that enjoy broad support in the electorate, but would not receive enough primary votes to win outright under a first-past-the-post system. For the many women candidates who cannot afford to compete in the common practice of vote-buying, LPV offers a better chance of success.”

—*Improving Women’s Participation in PNG Politics: Learning from Recent Success*, Australian Aid, Development Policy Center, DevPolicy Blog (June 21, 2013)

¹⁹ See website of the Supreme and National Courts of Papua New Guinea: <http://www.pngjudiciary.gov.pg/home/index.php/national-court>.

²⁰ See website of the PNG Electoral Commission: <http://www.pnsec.gov.pg/>.

Following the 2012 election, an unsuccessful but dedicated effort to reserve 22 seats for women in the National Parliament attracted even more attention to the need for greater representation of women in government. The Women's Equality and Participation Bill was defeated when Parliament refused to pass enabling provisions (Chandler 2013). The three women elected to Parliament did not support the bill, asserting during public debate their belief that, with consciousness-raising and support, women should be able to succeed in Parliamentary elections, like men, with no change in the rules (Chandler 2013)

Some economies have criticized PNG's Limited Preferential Vote system, which took effect in 2007, for its complexity, particularly given PNG's low literacy rate. But the system has also been credited with getting more women elected. Among insiders and outsiders alike, the system is considered a strategic advantage for women in future elections. PNG's legislative system is based on preferential voting, and interviewees mentioned that this can play to women's advantage if they ask male and female voters to vote their wantok first—as is the custom—followed by a woman candidate second.

Another important lesson, offered during this assessment by Parliament member and Minister of Community Development Loujaya Toni, is that campaigning by women should take place not merely during election seasons, but all year round. “You have got to work the down time,” she advises. The ability to generate support between elections depends significantly on women's daily interactions in community, business, church, and education networks.

Recommendations. Opportunities to strengthen women's leadership in PNG include the following:

Encourage analysis and public discussion of recent economy-wide and local elections, with successful and unsuccessful candidates sharing their experiences with other potential women candidates in social clubs, on radio shows, and so forth. Engage a local university or statistics firm to “crunch” the numbers related to past elections to provide future candidates insightful data, particular regarding Limited Preferential Voting.

Help candidates “work the down time,” launching leadership initiatives and candidate recruitment and training more than one year in advance of elections. Review, analyze and update training materials, integrating best practices and lessons learned.

Support women's professional development programs, including leadership and management training and advanced mentoring programs for promising women in the private sector. Through the media and public outreach, spotlight employers who have encouraged the career growth of women.

Support efforts to increase women's participation on the bench, particularly in the ranks of the Village Court judges and magistrates. Enlist lawyers and judges to engage in mentoring of future Village Court officials and conduct regular meetings of individuals who are interested in the work. Examine constraints against women's participation in the courts, and seek to address them.

Continue support for women's leadership in climate change and the environment, including through a public outreach and information-sharing initiative drawn from lessons learned from PNG participation in the 2013 Pacific Women Climate Leaders program.

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Appendix A. APEC's Four Priorities for Women's Empowerment

Since 1998, the Asia-Pacific Economic Cooperation forum has promoted gender equality and female empowerment to support sustainable growth and prosperity throughout the Asia-Pacific region. In May 2011, APEC established the Policy Partnership on Women in the Economy (PPWE), a working group in its Senior Officials Meeting Steering Committee on Economic and Technical Cooperation. Concentrating APEC's gender initiatives in a single public-private entity, the PPWE is charged with streamlining and elevating the influence of women's issues in the region. The goal of PPWE is to provide linkages between APEC working groups, economies, and the Secretariat to advance the economic integration of women in the region for the benefit of all members. In September 2011, the PPWE conducted a high-level dialogue in San Francisco, California, that resulted in the declaration of four priorities for women's economic empowerment in member economies:

1. Access to Capital. Women-owned businesses tend to be small, new, and less profitable than male-owned businesses and face more difficulty in accessing capital, a difficulty partly caused by lack of information and knowledge about lending requirements and practices.

2. Access to Markets. Lack of access to markets impedes the growth of women-owned businesses and limits job creation. The ability of such businesses to enter markets, domestic and international, can be improved by realizing women's business acumen (e.g., through mentoring and technical assistance programs); making information on regulatory environments in APEC economies and market opportunities available (e.g., through match-making and technical assistance programs); and promoting opportunities to obtain government and corporate contracts (e.g., through supplier diversity initiatives).

3. Capacity and Skills. Women face barriers in seeking education and training that prepares them for success in the workforce and in business. Women tend to have smaller social and professional networks, which limits their awareness of and access to labor markets, employment and business opportunities, and information on business operations.

4. ***Women's Leadership.*** The percentage of women on corporate boards, in senior executive positions, and playing other important economic decision-making roles, does not reflect their levels of economic contribution, education, and business success.

PPWE has also identified three cross-cutting issues: (1) access to tools of innovation, (2) access to business opportunities, and (3) human capital, including matters of work-life balance, women's health and safety, and women's access to information. At its third international gathering in Bali, Indonesia, in September 2013, the PPWE reaffirmed the four priorities and encouraged member economies to create, track, and share information derived from domestic initiatives to strengthen the economic participation of women.

Appendix B. APEC Gender Assessment Parameters

Women in the Economy

Key Statistics

Indicator	Total/ Average	Men	Women	Date
Labor participation rate (% of population)				
Unemployment rate (% of workforce)				
Youth unemployment rate (% of population, age 15-24, seeking work and unable to find a job)				
Employment in agriculture (% of total employment)				
Employment in industry (% of total employment)				
Employment in services (% of total employment)				
Rate of self employment (% of workforce)				
Population engaged in wage employment (% of workforce)				
Union membership (% of workforce)				

Legal Framework

1. Is gender equality enshrined in the Constitution, including with respect to freedoms of expression, association, movement, and travel?
2. Is equal opportunity and due process for both sexes guaranteed throughout civil, commercial, and criminal law?
3. Does the Economy's legal framework pertaining to personhood, family, and marriage fully support gender equality?
4. Does the Economy's legal framework pertaining to property rights and access to resources treat women and men equally?
5. Do the labor and employment laws treat men and women equally with respect to wages, hours, and conditions of employment?

6. Where traditional, customary, and/or religious law play a part in governing society, do they support equality between the sexes?

Implementing Institutions

1. Do statistics agencies and research institutes maintain regular, detailed and reliable statistics pertaining to the social and economic activity of both women and men?
2. Do commerce and finance ministries integrate gender equality and women's empowerment into their objectives, budgets, and activities?
3. Do ministries and agencies concerned with cross-border trade integrate gender equality and women's empowerment into their objectives, budgets, and activities?
4. Where a separate ministry or office dedicated to women's affairs has been established, does that entity include women's economic empowerment as part of its mission, budget, and activities?
5. Within the judiciary, is there a history of support for gender equality and the legal rights of women?
6. Within economy-wide, regional, and local legislative bodies, is there a documented history of support for gender equality and the legal rights of women?

Supporting Institutions

1. Are matters of women's economic participation found in the research and teaching agendas of universities and research institutes?
2. In the agriculture sector, do farmers' associations and cooperatives provide opportunities for women's economic success and personal empowerment?
3. Do business, trade, and commodity associations provide opportunities for women's economic participation and empowerment?
4. Do professional associations, including in-person and virtual networks of professionals, provide opportunities for women's economic participation, success, and empowerment?
5. Do the media regularly and appropriately investigate and discuss issues of gender equality and gender discrimination?
6. Do private vendors and public institutions reach out to women to promote awareness of and access to technologies that support women's economic participation and empowerment?

Social Dynamics

1. Do women have adequate access to health care, including family planning, pregnancy, and childbirth services?
2. Do women and men significantly share household obligations such as housework, cooking, and care for children and the elderly?
3. In practical terms, do women have freedom of contract (i.e., do contracts require a husband's signature or permission)?
4. Is there social and political commitment to addressing the special security concerns of women, including domestic violence, that may impact their ability to engage in economic activity?
5. Throughout public discourse and popular culture, are women discussed and portrayed as equal, valuable and productive members of society?

Women's Access to Capital

Key Statistics

Indicator	Total/ Average	Men	Women	Date
Ownership of SMEs by sex (ownership=51% or more)	NA			
Proportion of commercial bank loans	NA			
Proportion of microfinance loans	NA			
Average wage, industrial occupations (dollar equiv. per month)				
Average wage, service occupations (dollar equiv. per month)				

Legal Framework

1. Does the law permit women to freely buy, sell, and own land and other real property?
2. Does the law provide for inheritance of real, moveable, and intangible property in terms that do not discriminate on the basis of sex?
3. Does the law provide for public recording and protection of property interests in terms that do not discriminate on the basis of sex?
4. Does the law treat men and women equally with respect to borrowing and repayment of funds?
5. Does the law treat men and women equally with respect to the formation and use of formal savings accounts?
6. Does the law provide for the formal creation of credit histories in a manner that incorporates the interests of women, often as small borrowers?

Implementing Institutions

1. Do land registries treat men and women equally, thereby supporting the rights of women to own and transfer land?
2. Are decisions taken by the Central Bank informed by sex-disaggregated statistics and issues of gender equality?
3. Does the collateral registry(ies) treat men and women equally, and maintain statistics that allow the secured borrowing practices of women to be analyzed and addressed?
4. Does the Economy's credit bureau(s) treat men and women equally, and maintain statistics that allow the credit histories of women to be analyzed and addressed?
5. Do executive and legislative institutions actively track women's access to capital and take steps to promote financial literacy, access to finance, and sound borrowing habits?
6. Do courts enforce the property rights of women in a manner that is equal to the enforcement men's property rights?

Supporting Institutions

1. Is a range of appropriate financial services available to women-owned enterprises doing business at all junctures along key value chains?
2. Are commercial banks knowledgeable about the credit experiences and considerations of women in their communities, and do they design and offer products accordingly?

3. Are microfinance institutions available and responsibly regulated to serve the credit needs of women?
4. Do microfinance institutions provide information to private credit bureaus or public credit registries?
5. Is mobile banking widely available, in a way that serves or supports the savings, transfer, and lending needs of women?
6. Is there a wide array of business support services that are accessible to women-owned enterprises, including with respect to the responsible use of capital and credit?

Social Dynamics

1. Is there social and political commitment to addressing the special concerns of women pertaining to access to capital?
2. In practical terms, do women have control over the resources they own, inherit, or access in their own names, such as land or credit?
3. Are women represented in staff and management positions pertaining to access to capital, such as in land agencies, banks, and microfinance institutions?
4. Are stakeholders representing all interests pertaining to credit – including borrowers, lenders, and government authorities – committed to sustaining a fair and efficient credit regime that is free of corruption?

Women's Access to Markets

Key Statistics

Indicator	Total/ Average	Men	Women	Date
Mobile phone penetration (% of population)				
Engagement in cross-border trade (% of registered companies)				
Proportion of public contracts awarded (% of enterprises, based on ownership)	NA			

Legal Framework

1. Does the law permit free movement of women, so that they can access local, regional and international markets with their products and services?
2. Does policy and law pertaining to infrastructure and transport take into consideration the particular economic concerns and priorities of the Economy's women?
3. Does policy and law pertaining to wholesale and retail markets take into consideration the particular economic concerns and priorities of the Economy's women?
4. Does policy and law pertaining to cross-border trade development and promotion take into account the particular economic concerns and priorities of the Economy's women?
5. Where women-owned enterprises are under-represented in the provision of government contracts, does the law allow for government contract "set asides" for women-owned enterprises?

Implementing Institutions

1. Does the government actively track women's access to and participation in local, regional and Economy-wide markets, including through the maintenance of sex-disaggregated statistics?
2. Do local and Economy-wide institutions concerned with infrastructure and transport strive to address the particular concerns of women with respect to their use of these resources?
3. Do local and Economy-wide institutions concerned with wholesale and urban markets strive to address the particular concerns of women with respect to their use of these resources?
4. Do local and Economy-wide institutions concerned with cross-border trade and development strive to address the particular concerns of women with respect to their engagement in international trade?
5. Do government agencies actively include and reach out to women-owned enterprises in the process of seeking candidates to fulfill government contracts?
6. Do women entrepreneurs have an adequate understanding of and access to institutions that provide market information, including information about business opportunities, supply, demand, and price?

Supporting Institutions

1. Are women and women-owned enterprises significantly represented in major trade and business associations?
2. Are there active associations, cooperatives, and informal networks dedicated business development and accessing markets for women entrepreneurs?
3. Are women significantly represented in university programs dedicated to business and marketing, and do these programs address the particular marketing concerns and priorities of women-owned enterprises?
4. Is there a wide array of business support services that are accessible to women-owned enterprises, including with respect to accessing markets?

Social Dynamics

1. In practical terms, do women have freedom of movement and travel?
2. Is there social and political commitment to addressing the special security concerns of women, specifically with respect to their use of public infrastructure, transport, and markets?
3. Is the access by women and women-owned enterprises to local, regional, and international markets free from official corruption?
4. Are women generally knowledgeable about public and private resources that may improve their access to markets, through training, mentoring, or opportunities to compete for contracts?

Capacity and Skills

Key Statistics

Indicator	Total/ Average	Men	Women	Date
Overall literacy (% of population)				
Primary school completion rate (% of relevant age group)				
Secondary school completion rate (% of relevant age group)				
Vocational school enrollment (% of relevant population)				
University graduation rate (% of relevant population)				
[representative continuing education statistic]				
STEM-related degrees awarded (% of relevant population)	NA			

Legal Framework

1. Does the legal framework pertaining to education of girls and young women fully support gender equality and access to opportunities?
2. Does the legal framework pertaining to workforce development fully support gender equality and access to opportunities?
3. Do public policy and law encourage access of women to a wide range of skills and opportunities, or, conversely, discourage gender stereotyping in education and training?
4. Do public policy and law encourage the inclusion of girls and women in the STEM (science, technology, engineering, and math) fields?
5. Does the law provide redress for girls who believe they are being discriminated against in the course of their public education?

Implementing Institutions

1. Do ministries and agencies concerned with education integrate gender equality and women's empowerment into their objectives, budgets, and activities?
2. Do primary, secondary and vocational schools offer education on equal terms to female and male students?
3. Is university education available on equal terms to female and male students, including with respect to participation, course and program offerings, and conditions of instruction and graduation?
4. Do educational institutions at all levels encourage the participation of girls and women in the STEM (science, technology, engineering, and math) fields?
5. Do educational institutions provide for the safety, security and ethical treatment of female students, including prohibitions against sexual harassment?
6. Do public agencies track the educational participation, retention, and performance of girls and women at all levels through sex-disaggregated statistics?

Supporting Institutions

1. Are there active associations, cooperatives, and informal networks dedicated to developing the capacity and skills of women?
2. Is the private sector committed to and active in the development of the capacity and skills of women, including through sponsoring skills training at all levels?
3. Are women significantly represented in professions related economic activity, including academia, research, banking, and the law?
4. Are opportunities to obtain and improve financial literacy widely available to women?
5. Is access to information technology, including Internet access and mobile telephones, generally equal between the sexes?
6. Do universities and research institutes track key differences in the economic participation of men and women, including with respect to mobility, access to training and services, and other issues that may impact their capacity and skills?

Social Dynamics

1. Are families committed equally to the education and training of their girls and boys?
2. Where primary, secondary, and vocational school fees are charged, does society ensure that requirements for needy children, including both boys and girls, are waived?
3. Do the media portray girls and women as equal, valuable and productive members of society?
4. Do women participate in career-related adult education at rates that are similar or equal to men?
5. In practice, are women exposed to a wide range of skills and opportunities and encouraged to actively guide their own development and futures?

Women’s Leadership

Key Statistics

Indicator	Men	Women	Date
Proportion of economy-wide executive branch officials			
Proportion of economy-wide legislative officials (elected)			
Proportion of economy-wide judiciary			
Proportion of corporate board membership			
Proportion of four-year university executive leadership			

Legal Framework

1. Does the law provide for the equal participation of women in all elected and appointed positions, at all levels and branches (executive, legislative, judicial) of government?
2. Does the law guarantee the rights of women to participate in and serve as leaders in their chosen profession, whether in government, the private sector, military and law enforcement, non-government activity, or academia?
3. Does the law supply redress for women who believe that they were denied a leadership position on the basis of sex as a determinative factor?

Implementing Institutions

1. In the Economy's elected bodies, are women significantly represented in leadership positions?
2. In the Economy's executive agencies of government, are women significantly represented in leadership positions?
3. Are women significantly represented in the judiciary?
4. Are women significantly represented in leadership positions in publically owned companies?
5. Do business registries or other relevant institutions track the rates at which women establish formal enterprises?

Supporting Institutions

1. Do statistics agencies and research institutes maintain regular, detailed and reliable information pertaining to the representation of women in elected local, regional, and Economy-wide bodies?
2. Do statistics agencies and research institutes maintain regular, detailed and reliable information pertaining to the representation of women on corporate boards and similar private-sector bodies?
3. Does the private sector actively encourage the professional development of women, including through mentoring, so that they can qualify for leadership positions?
4. Are there active associations, cooperatives, and networks dedicated to promoting women's leadership in the public and private sectors?
5. Are there ample opportunities in the public and private sector to engage in training for leadership positions?

Social Dynamics

1. Throughout society, are women encouraged to become leaders in politics, business, academia, research, and civil society?
2. In families where both men and women work outside the home, is there an equal division of household labor?
3. Do the media regularly portray women in leadership positions?

Appendix C. Institutions and Organizations Interviewed, June 2013

Government

Ministry of Community Development, Religion and Youth
Office for the Development of Women, Ministry of Community Development
Investment Promotion Authority
National Council for Women
National Agriculture Research Institute
Constitutional and Law Reform Commission in PNG
Division of Agriculture & Livestock, Morobe Provincial Government
Division of Community Development, Morobe Provincial Government

Private Sector

PNG Sustainable Development Program
PNG Women's Chamber of Commerce and Industry (PNGWCCI)
Lae Chamber of Commerce
Businesswomen in Western Highlands Province
Women in transport and farming industries, Mt. Hagen
Women in the flower, hotel, cleaning and restaurant industries, Lae
Women in law and the human resources industries, Port Moresby
Businesswomen in Morobe Province
Jiwaka Women's Microfinance
Oriatz Women's Cooperative
Butibum Floriculture Women
Nasuapum Floriculture Group
Westpac Bank
ANZ Bank

NGO

Strongim Pipol Strongim Nesen (SPSN) Project, Lae
PNG Women in Business, Port Moresby and Mt. Hagen
PNG Women in Agriculture, Lae
Country Women's Association, Mt. Hagen

Catholic Women's Association, Port Moresby
Medicins San Frontiers, Lae
Nazarene Church, Jiwaka
Soroptomists, Morobe Province
Voice for Change, Jiwaka
Western Highlands Provincial Council on Women

University/Technical School

Pacific Adventist University
Kingku Training Institute
UNITECH - PNG University of Technology

International Institutions and Diplomatic Representation

New Zealand High Commission
United Nations Development Program
UNFPA
AusAID
United States Embassy, PNG
USAID